

POPULATION, ECONOMY AND SOCIETY IN  
NORTH - EAST LANCASHIRE,  
circa 1660 - 1760

VOL. II

CHAPTER 5AGRICULTURE IN THE ECONOMY OF BLACKBURN HUNDRED, c. 1660 - 1760.

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## 1. Introduction.

The occupational analysis derived from the poll tax of 1660 and supported by parish register data illustrates clearly that in the townships considered agriculture was one of the principal economic activities on which the population was dependent. As illustrated the extent of that dependence varied according to time and place, with a marked fall in relative importance in many townships in the first half of the eighteenth century. However, the survey of occupations says little of the nature of agricultural activity pursued in each area. The use of the term 'yeoman' or 'husbandman' can give certain indications regarding the scale of farming and perhaps the wealth and status of the farmer but says little of the type of farming with which he was involved.<sup>1</sup>

Probate inventories can be used to establish the agricultural bias in each of the townships of Whalley, Wiswell, Read, Downham, Chatburn, Twiston, Accrington nova and Accrington vetera (considered together as Accrington), Great Harwood and Worston. Billington township is not included in this sample due to the small number of surviving probate inventories. Samples of inventories can highlight whether the farmers were concerned with arable agriculture, stock raising or dairying. Such distinctions are significant given the close association that existed between the nature of the farming system and the development of industrial by-employments.<sup>2</sup> Probate

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<sup>1</sup> See chapter 7, pp. 548-550, 553-4, 560, 562-5, 570-6.

<sup>2</sup> Thirsk, 'Industries in the Countryside', pp. 70-88; Tupling, Economic History of Rossendale, p. 167-8.

inventories indicate the contrasts that can be observed between townships in the Hundred of Blackburn and confirm H. King's observation that in Lancashire "there cannot be any absolute uniformity of agricultural practice even in small areas".<sup>1</sup>

Probate inventories yield valuable information regarding the normal and everyday aspects of agricultural practice. Havinden stresses how the evidence from this source can be contrasted with that derived from court disputes regarding enclosures or engrossing. The latter tend to stress 'pathological' events whereas inventory data showed the more normal aspects of agricultural practice.<sup>2</sup> Data from this source can be used to highlight the main features of agricultural practice in north-east Lancashire and give a more detailed insight into the occupational analysis based on the poll tax and parish registers. Mark Overton points out that "if the deceased were a farmer, his inventory should list and value his crop, stock, and farm implements, and so provide a useful basis for studies of farming practice".<sup>3</sup>

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<sup>1</sup> H. King, 'The Agricultural Geography of Lancastria', Journal of the Manchester Geographical Society 43 (1927), p. 57.

<sup>2</sup> Havinden, Household and Farm Inventories in Oxfordshire, p. 35.

<sup>3</sup> M. Overton, 'Estimating Crop Yields from Probate Inventories: An Example from East Anglia, 1585-1735', J.R.H. 39, 2 (June 1979), p. 366.

2. The balance of arable and pastoral farming.

Past and present commentators seem to constantly reiterate the less than favourable conditions which pertained in this area of Lancashire. Joan Thirsk for example, refers to north-east Lancashire as an area which "consisted for the most part of Millstone Grit moorlands yielding poor acid pastures" and was an area which "could be used for little else but cattle rearing".<sup>1</sup> Holt in 1795 outlined how "the north-east part of the county, Blackburn, Clitheroe, Haslingden etc. is rugged interspersed with many rivulets, with a thin stratum of upper soil".<sup>2</sup>

Natural conditions in most parts of north-east Lancashire made arable agriculture a difficult and uncertain activity. In many areas of Blackburn Hundred high rainfall, steep gradients, low temperatures and a lack of sunshine combined to minimise the extent of arable activity.<sup>3</sup> This area of Lancashire was first and foremost a pastoral region. Aikin in 1795 described how the "wetness of climate is unfortunate to the growth of corn ... but it is serviceable to pasture and produces an almost perpetual verdure in the fields".<sup>4</sup> Darwen township situated in the parish of Blackburn was for example "in a bleak and elevated situation, surrounded with

<sup>1</sup> Thirsk, 'Farming Regions of England', p. 81.

<sup>2</sup> Holt, Agriculture of Lancashire, p. 8.

<sup>3</sup> L. Dudley Stamp, ed., The Land of Britain, Vol. IV, Northern England (London, 1941), Part 45, Lancashire, pp. 53-4.

<sup>4</sup> Aikin, Description of the Country round Manchester, p. 17.

moors, and little cultivated".<sup>1</sup> Pennant in 1773 observed that the area around Blackburn was "very barren and much of it sandy...".<sup>2</sup>

Probate inventories can be used to establish the relative importance of pastoral and arable farming in each of the townships under consideration. The method adopted involved taking the inventories of male 'supra' testators and comparing the value of livestock with the total value of crops and livestock.<sup>3</sup> This analysis involved calculating the amount invested in crops and livestock for each individual inventory and then aggregating the data to provide a mean valuation for the township.

This measure attempts to assess the value of the investment associated with each branch of farming. 'Livestock' is defined as including cattle, horses, sheep, poultry, swine and bees. 'Crops' are taken to include corn, wheat, barley, malt, meal, oats and beans. In a number of inventories it was not possible to isolate the pastoral or arable element in cases where crops and livestock were valued together. These examples were excluded from consideration leaving a total of 167 male 'supra' inventories which could be used for this particular analysis. Excluded on this basis therefore is the inventory of William Kendal, a linenweaver of Chatburn, whose inventory of September 1682 referred to "1 cow with

<sup>1</sup> *Ibid.*, p. 273.

<sup>2</sup> Pennant, *Tour from Downing to Alston Moor*, p. 67.

<sup>3</sup> The sample included 175 male 'supra' testators only so as to facilitate comparability with Swain's analysis of the balance of arable and pastoral farming in Colne chapelry and Pendle Forest. Swain finds that the ratio of livestock to crops and livestock in the sixteenth and early seventeenth centuries was 69.6%. Swain, 'Industry and Economy', p. 66.

hay and barley" valued at £2 10s. 0d. Similarly excluded from the sample is the inventory of Thomas Seed, a blacksmith of Chatburn, whose inventory valued crops and livestock together. The value of £7 was assigned to "1 old galloway, 1 why stirk, a small parcell of oats, hay, a load of wheat and an old saw".<sup>1</sup> Farming equipment was also excluded from consideration as many items cannot be specifically allocated to either the pastoral or arable sector.

The value of capital invested in arable agriculture may be slightly overstated as some of the crops may have been purchased from outside the area. Hay proved difficult to exclude as in some cases it was recorded with crops and in others with livestock. Where hay was given a separate valuation it is excluded from consideration. The valuation of hay is therefore split between the arable and livestock sectors, with slightly more emphasis on the former. It is considered that the distortion caused is not sufficient to warrant statistical adjustment.

If the results from the individual inventories are considered for the whole year then each of the townships under consideration demonstrated an overwhelming pastoral bias ranging from 75% in Chatburn to 87.7% in Read (see table 5.1). This approach undoubtedly overstresses the true ratio. The season of the year when an inventory was drawn up would clearly have affected its contents. If one is measuring the incidence of crops and livestock these seasonal fluctuations must be taken into account. Inventories taken in the harvest months of August, September and October would

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<sup>1</sup> L.R.O. WCW supra. Inventories of William Kendall of Chatburn, 1682 and Thomas Seed of Chatburn blacksmith, 1730.

exhibit significant differences in stocks and valuation of grain to those examined in earlier or later months.<sup>1</sup>

Therefore, a more accurate ratio would be obtained by comparing the pastoral and arable investment in inventories taken only from the harvest months of August, September and October.<sup>2</sup> As detailed in table 5.2 the number of inventories which can be used for this analysis in each township is small. In Whalley township, for example, there is only one inventory which can be used to break down the pastoral and arable component in the harvest months. As Yelling points out, each individual inventory is only recording the position on one particular farm at one particular point in the farming year. In order to give an accurate picture which is representative of the balance of farming practice in each township the documents "have to be used in bulk to form a reasonable basis for statistical generalisation".<sup>3</sup> This is a notable area of weakness of the sample drawn only from the harvest months. Consequently, any conclusions drawn from these data are extremely tentative due to the small sample sizes involved.

Separating out the inventories from the harvest months only would nonetheless seem to provide more realistic ratios. The examples from Whalley, Wiswell and Read, if representative of the overall picture of farming practice in these townships, suggest a

<sup>1</sup> Yelling, 'Probate Inventories and the Geography of Livestock Farming', p. 115.

<sup>2</sup> This was a method used by P. Frost, 'Yeomen and Metalsmiths: Livestock in the Dual Economy in South Staffordshire 1560-1720', *A.H.R.* 29 (1981), p. 32.

<sup>3</sup> Yelling, 'Probate Inventories and the Geography of Livestock Farming', p. 112.



slightly higher level of arable activity in these townships (see table 5.2). This pattern was also suggested by H.B. Rodgers in a survey of 'Land Use in Tudor Lancashire' in which he used the feet of fines or final concords to calculate the relative proportions of arable land, meadow, pasture and waste in township groupings. He indicates that in "east Lancashire, roughly corresponding with the Rossendale upland, is a compact block of eleven township-groups in which arable was a very low proportion, rarely more than 40% of the recorded proportionate acreage". H.B. Rodgers points to variation in agricultural practice as to the north and south west of the Rossendale township groups "the dominantly pastoral upland gave way abruptly to regions of totally different land use. To the north following the Ribble Valley from Whalley to Preston, is a chain of 4 township groups, none of which had less than 56% of its useful acreage under the plough".<sup>1</sup>

The townships of Whalley, Wiswell and Read lie within the Ribble Valley township groupings which Rodgers identifies as areas biased towards arable cultivation. This is difficult to substantiate from the sample of probate inventories particularly as the ratios of livestock to crops and livestock in the townships of Wiswell, Read and Whalley were based on an unacceptably small sample of inventories. Moreover, one needs to ask how relevant is the evidence from the final concords from the fifteenth and sixteenth centuries to the balance of agricultural practice in the seventeenth and eighteenth centuries. Although Thomas Pennant in 1770 referred

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<sup>1</sup> H.B. Rodgers, 'Land Use in Tudor Lancashire: The Evidence of the Final Concords, 1450-1558', The Institute of British Geographers' Transactions and Papers 21 (1955), pp. 81-3.

to the vales of the Ribble, Hodder and Calder which "afford a most delicious prospect" it was the "rich pastures covered with cattle" to which he referred rather than noting the suitability of the land for crop farming.<sup>1</sup> Although the Ribble Valley townships were in the context of north-east Lancashire, comparatively well-suited to crop production the lower grain prices in the period 1650-1750 might have encouraged a shift away from crop cultivation to pastoral farming in these areas.<sup>2</sup>

The ratios for the remaining townships are similar to the value of 78.6% which Frost calculates for South Staffordshire. This ratio was perhaps to be expected "in an upland area of mixed and generally infertile soils".<sup>3</sup> This data suggests something of the nature of conditions in these townships of north-east Lancashire. Despite excluding horses from the livestock category W. King in a study of Rossendale finds that the pastoral sector accounted for c. 80% of farming wealth. G.H. Tupling notes that:<sup>4</sup>

"... in Rossendale the farmer was reducing the area to be ploughed to a minimum. Indeed in many cases the area under grain was so small ... that it is clear there was not sufficient cereal food being produced to meet the needs of the tenant and his family. In so far as the farmer's maintenance depended upon the produce of his tenement, it is evident that he relied mainly upon his pasture and meadow land."

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<sup>1</sup> Pennant, Tour from Downing to Alston Moor, p. 80.

<sup>2</sup> Thirsk identifies the lower grain prices in this period in: Thirsk, Regional Farming Systems (Cambridge, 1984), pp. xix-xxii, xxviii; E.L. Jones argues that the lower grain prices in the period 1650-1750 encouraged "less favoured areas ... to concentrate on livestock production and to shift to rural industry...". Jones, 'Agricultural Origins of Industry', p. 69.

<sup>3</sup> Frost, 'Yeomen and Metalsmiths', p. 31.

<sup>4</sup> King, 'Economic and Demographic Development of Rossendale', p.86; Tupling, Economic History of Rossendale, p. 165.

This evidence conforms with H.B. Rodger's analysis as the Rossendale pastoral region was characterised as one where "almost every aspect of the environment was inimical to agriculture of any type, but especially to arable farming and grain production".<sup>1</sup>

Thirsk classifies the north-eastern part of Lancashire as one of "subsistence corn with stock and industries", although the Ribble Valley townships on the western edge of Blackburn Hundred are classified as "subsistence corn with cattle rearing, dairying and/or grazing".<sup>2</sup> Some crops were grown in the region, although the evidence from the sample of probate inventories confirms that the principal farming concerns were stock raising and dairying.

It is generally accepted that arable farming was more time consuming than pastoral agriculture and that within pastoral farming dairying was more time consuming than stock raising.<sup>3</sup> The evidence from the sample of inventories illustrates that although this documentary source can collectively establish the predominant form of agricultural practice in an area they can provide no quantitative assessment of the number of man hours devoted to each.

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<sup>1</sup> Rodgers, 'Land Use in Tudor Lancashire', p. 85.

<sup>2</sup> Thirsk, Regional Farming Systems, Figure 3.1, pp. 61, 62.

<sup>3</sup> Thirsk, 'Industries in the Countryside', p. 73.

### 3. Arable Agriculture.

It is possible to establish which crops were grown in an area by noting their presence in an inventory. This exercise however presents a number of difficult problems. The first is a methodological problem. The presence of grain in an inventory does not necessarily mean that the person concerned was responsible for growing that crop. The inventory of Thomas Fielden of Great Harwood for example, refers to money owing "for a pecke of wheat". Similarly, the inventory of Geoffrey Bayley a husbandman of Worston refers to money "oweinge to him by John Medcalfe for wheat and rent".<sup>1</sup> These inventories raise the question of whether grain was exchanged within the area and it raises questions regarding the network of exchange. The inventory of Nathaniel Aspden, a tradesman of Great Harwood, referred to a "parcell of malt" worth £10 and "wheat and oatmeal" to the value of £1. His inventory shows no evidence that he was responsible for cultivating the crop. The absence of the type of tools necessary for arable cultivation together with the fact that the grain was "in the shop" might suggest he was dealing in grain. The will of Isabell Emott of Accrington refers to 10 shillings owing to Joseph Dewarden, a maltman, significant as she was the widow of Henry Emott, an alehousekeeper.<sup>2</sup>

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<sup>1</sup> L.R.O., WCV supra. Inventories of Thomas Fielden of Great Harwood, 1680 and Geoffrey Bayley of Worston, 1680.

<sup>2</sup> L.R.O., WCV supra. Inventory of Nathaniel Aspden of Great Harwood, 1737. Will of Isabell Emott of Accrington, 1677.

The listing of four badgers at Blackburn in the poll tax of 1660 confirms the part that the exchange of corn played in the economy of Blackburn Hundred. John Longworth, James Whalley, Thomas Walkden and William Nabb were listed as badgers in the less than £5 per annum category of the tax. This number may be an underestimation as in the township of Blackburn occupational descriptions were not assigned to those with estates worth £5 or more per annum.<sup>1</sup> W. King argues that Rossendale was consuming commercially produced corn in the seventeenth and eighteenth centuries which must have been imported from outside the area.<sup>2</sup> As with all matters of internal trade difficulties arise when trying to establish points of supply and points of distribution. One cannot establish the range of activity of these badgers who were based in Blackburn township. These dealers in corn were not confined to the town of Blackburn as Richard Ryley, a badger of Accrington, appraised the inventory of Thomas Sudell of Whalley in 1683.<sup>3</sup>

Closely connected with this question is whether the presence of grain in an inventory signifies that the individual concerned was involved with arable agriculture. W. King suggests that references to meal and malt in isolation should be treated with caution as clearly they may have purchased the goods.<sup>4</sup> In each inventory further evidence was required to confirm that the crops were grown rather than bought. For example, direct references to acreages or

<sup>1</sup> P.R.O., E.179/250/4.

<sup>2</sup> King, 'Economic and Demographic Development of Rossendale', p.103

<sup>3</sup> L.R.O., WCV supra. Inventory of Thomas Sudell of Whalley, 1683.

<sup>4</sup> King, 'Economic and Demographic Development of Rossendale', p.101

crops sown upon the ground was considered to be sufficient evidence. The inventories of John Birch of Whalley, William Duckworth of Accrington, Evan Ryley of Accrington all refer to crops which were sown upon the ground.<sup>1</sup> Alternatively, the presence of a plough or a harrow was considered proof of involvement. The inventory of Thomas Chatburn of Great Harwood listed "a plough and larns and 2 harrows" valued at 12 shillings together with "corn and hay".<sup>2</sup>

In the township of Downham 16 male 'supra' inventories are useful for this analysis. 11 inventories out of the 16 refer to crops of some description (see table 5.3). Of these 11 individuals 9 record positive evidence of arable activity. In addition to "Hay, oates, barley and straw" valued at £12 the inventory of James Slater listed "one plow, 2 harrowes, 6 yokes, 4 teams, 1 paire of plow irons, one paire of iron traces, 2 swingletrees, 2 backholmes, 2 pair of holms and one cart saddle" at £1 10s. 0d.<sup>3</sup>

In Whalley township the number of 'supra' male testators who listed crops of some description is fairly high accounting for 10 out of the 18 inventories (55.5%). However, when one analyses the examples more closely only 3 of these 10 provide positive evidence of crop growth. Excluded on this basis is Thomas Aspidell, a tailor, whose inventory listed meal to the value of £2 and barley to the value of 13 shillings. His inventory provides no supporting

<sup>1</sup> L.R.O., WCW supra. Inventories of John Birch of Whalley, 1676; William Duckworth of Cowhouses in Accrington yeoman, 1663 and Evan Ryley of Accrington, 1701.

<sup>2</sup> L.R.O., WCW supra. Inventory of Thomas Chatburn of Great Harwood yeoman, 1728.

<sup>3</sup> L.R.O., WCW supra. Inventory of James Slater of Downham, 1690.

evidence of agricultural activity either pastoral or arable. John Dobson's inventory listed "6 metts of meal" at 16 shillings, "a mett of mault" at 2 shillings and a "mett of wheat" at 5 shillings. Again no positive evidence regarding involvement in arable agriculture is provided.<sup>1</sup>

In the township of Accrington it seemed reasonable to exclude Henry Emott from the sample of those involved in arable agriculture. As an innkeeper he may have purchased the meal that was valued at £3 13s. 4d.<sup>2</sup> The inventory of Richard Gerrard, an innholder of Accrington, outlined that one debt "oweinge by the deceased" for £6 11s. 6d. was "to Ralph Fielden of Harwood for 9 loads of mault, 1 flagon changeinge". This again would suggest that the presence of grain in the inventories of certain individuals is not necessarily proof of involvement in arable agriculture. The inventory of Henry Wood, an innholder of Whalley, listed "whete, meale and beef" to the value of 10 shillings but again there is no evidence of involvement in arable agriculture.<sup>3</sup>

Also excluded is the case of John Ryley of Read township as no crops are listed. His inventory however, listed 5 oxen together with "one plow with plow irons, 1 harrow".<sup>4</sup> Pauline Frost considers that the "use of the ox was almost wholly confined to ploughing,

<sup>1</sup> L.R.O., WCV supra. inventories of Thomas Aspindell of Whalley, 1675 and John Dobson of Whalley, 1679.

<sup>2</sup> L.R.O., WCV supra. Inventory of Henry Emott of Accrington innkeeper, 1668.

<sup>3</sup> L.R.O., WCV infra. Inventories of Richard Gerrard of Accrington, 1686 and Henry Wood of Whalley innholder, 1688.

<sup>4</sup> L.R.O., WCV supra. Inventory of John Ryley of Read, 1725.

harrowing and the like".<sup>1</sup> If this statement is true of north-east Lancashire in the period 1660-1760 then it clearly suggests that individuals such as John Ryley were in fact involved in arable agriculture. This underenumeration would seem fairly minimal. Of the 63 inventories that showed no crops only 6 possessed ploughs, harrows or other proof of arable activity.

The time of the year at which the inventory was taken would clearly influence the picture of arable agriculture that emerged.

Holt pointed out in 1795 that in Lancashire:

"The time of reaping wheat, from August to September. Beans are usually sown early in March, and reaped in September.

Common oats in April. Early oats in May and June, and reaped in August, September and October. Barley is sown in April and May, and reaped in August and September. These are the general seasons."<sup>2</sup>

After the months of August, September and October local farmers may have sold off quantities of grain to individuals within their township or alternatively may have supplied a nearby market. As a result the grain grown by these individuals might appear in a wider sample of inventories although not all the individuals, as indicated previously, would have grown the crops.

If we take those inventories where presence of crops only was recorded (as opposed to evidence of growth) this would suggest that 112 out of 175 (64%) male 'supra' testators were involved in arable agriculture. This compares with a value of 79% found by Swain in Trawden and Pendle Forest in the period 1558-1640.<sup>3</sup> Brigg's

<sup>1</sup> Frost, 'Yeomen and Metalmiths', p. 37.

<sup>2</sup> Holt, Agriculture of Lancashire, p. 65.

<sup>3</sup> Swain, 'Industry and Economy', p. 74.



analysis of the Forest of Pendle suggests that 101 out of 123 inventories recorded corn. This value of 82.1% seems particularly high for an area such as the Forest of Pendle which the author stresses is an area of high rainfall and predominantly pastoral agriculture. It is not clear whether this value relates simply to the presence of crops, which would explain the high valuation or whether some attempt has been made to identify those involved in growing crops.<sup>1</sup> If we apply the stricter criterion of proof of growth to the sample of 175 male 'supra' testators from Blackburn Hundred this reduces the level of involvement in arable agriculture to only 38.3% (67 out of 175). This evidence stresses the high level of reliance amongst the population of Blackburn Hundred on purchased grain in the seventeenth and eighteenth centuries.

Out of the sample of 175 male 'supra' testators wheat is referred to specifically in only 21 of the inventories (12.0%). This value is very close to that of 13% found by Swain in Trawden in the period 1558-1640.<sup>2</sup> In his view this was likely to be an overestimation of wheat cultivation as testators would have purchased wheat. Of those inventories where proof of growth was provided only 16 referred to the possession of wheat. If we therefore rely on those where proof of growth accompanied crops then wheat production was found amongst 9.1% of testators.

Difficulties are encountered if one assumes that all the examples where wheat is mentioned were responsible for growing it.

<sup>1</sup> M. Brigg, 'The Forest of Pendle in the Seventeenth Century, Part 1', *T.H.S.L.C.* 113 (1961, printed 1962), p. 79.

<sup>2</sup> Swain, 'Industry and Economy', p. 74.

Some may still have been purchased from outside the area. Richard Ayrton of Downham recorded wheat, barley, malt and meal in his inventory together with "one plow with the irnes". Clearly no evidence is forthcoming as to whether this equipment was used for a specific crop.<sup>1</sup> Of the 16 inventories that record wheat from this sample only 2 inventories made reference to wheat being grown. Robert Haworth a yeoman of Accrington referred to "oates, wheat and barley sown". The inventory of William Bayley, a yeoman of Worston, specified that he possessed "10 acres of Wheat, Oats, barley and beanes", valued at £25.<sup>2</sup> The inventory is very unusual in specifying the acreage of crops but from this evidence it is still not possible to quantify the acreage devoted to particular types of crop and assess their relative importance in the economy. As wheat is exacting in its soil and climatic requirements it is not surprising that the occurrence of this crop in north-east Lancashire was minimal.<sup>3</sup> Leland speaking of central Lancashire noted that "whete is not veri comunely sowid in thes Partes aforesaid".<sup>4</sup> Holt in 1795 noted that:

"Wheat does not succeed well when bordering upon the moor lands; neither does barley which seems, of the two, more delicate in soil, and there is a greater diminution in the cultivation of this grain, than of either wheat or oats".<sup>5</sup>

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- <sup>1</sup> L.R.O., WCV supra. Inventory of Richard Ayrton of Hookecliffe, par. of Downham, 1661.
- <sup>2</sup> L.R.O., WCV supra. Inventories of Robert Haworth of Accrington, 1673 and William Bayley of Worston yeoman, 1663.
- <sup>3</sup> V. Fitzgerald, 'The Ribble Basin (The Geography of Industrial Development)', Journal of the Manchester Geographical Society 43 (1927), p. 83.
- <sup>4</sup> T. Hearne, ed., The Itinerary of John Leland the Antiquary (Oxford, 1711), vol. 4, fol. 84.
- <sup>5</sup> Holt, Agriculture of Lancashire, p. 57.

Barley is mentioned in 33 out of the 175 male 'supra' inventories that record crops (18.8%). This compares with 28% recorded by Swain (55 out of 195 inventories).<sup>1</sup> If we take those inventories where proof of crop growth is provided 24 out of the 67 inventories recorded barley (35.8%). The inventory of Robert Haworth of Accrington indicates that barley had been sown as does that of Giles Dugdale of Chatburn whose inventory referred to "oats, wheat, barley and beanes on the ground". William Bayley of Worston had 10 acres of "wheat, oats, barley and beanes".<sup>2</sup> The grouping together of different grains in these examples means that it is not possible to assess the amount of barley that was grown either in acreage or value.

If we analyse the total of 33 examples where barley is mentioned it is clear that the amounts where they can be assessed are small. Out of the 33 inventories that recorded barley 26 do not value this grain separately but with other crops. The inventory of James Wilson of Downham refers to 20 'strikes' of barley at 16 shillings and 4 pence.<sup>3</sup> The inventory of Edward Mercer, a yeoman of Great Harwood, referred to 20 'Haddocks' of barley although this

<sup>1</sup> Swain, 'Industry and Economy', p. 74.

<sup>2</sup> L.R.O., WCV supra. Inventories of Robert Haworth of Accrington, 1673; Giles Dugdale of Chatburn, 1663 and William Bayley of Worston yeoman, 1663.

<sup>3</sup> The term refers to a measure of grain: "The somewhat delicate operation of gently filling the bushel measure, striking it and then weighing the oats". The inventory of Christopher Cooke a yeoman of Chatburn listed "one strike measure" valued at 1s. 6d.

grain is valued together with a quantity of oats.<sup>1</sup> Christopher Cooke, a yeoman of Chatburn, referred to "barley at Sawley" valued at £1 9s. 3d. and "barley in Thos. Robinson's at Chappell" valued at £2 8s. 9d.<sup>2</sup>

The relatively high valuations of Cooke's stocks of barley may suggest that he was providing for more than his own household requirements, although it is not possible to assess from the inventory whether the grain was sold locally or outside the region. The debts owing to this testator include sums of three shillings and four pence and one shilling and eight pence owed for straw. It is possible that the remaining unspecified debts were for quantities of grain. Alternatively, the stocks of barley may have been used for making beer as his inventory lists "one Great Brewing pan with other smaller pans, potts & ladles". The remaining examples which provide a valuation for the amounts of barley relate to sums of 1 shilling, 4 shillings, 13 shillings and 25 shillings. These amounts are unlikely to be typical. The fact that they are given a separate valuation would perhaps suggest that they were exceptional quantities.

Barley had a number of uses. P.A. Whittle writing of north-east Lancashire in 1852 outlined how "barley is a species of corn and makes good bread, and is also used for malt, which is barley

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<sup>1</sup> 'Haddock' is a dialectic variation of 'hatteck' which is a shock of corn. A shock of standing sheaves of corn; the tops of which are protected by two sheaves laid along them with their bottoms in contact with the centre and their heads slanting downwards so as to carry off rain.

<sup>2</sup> L.R.O., WCW supra. Inventories of James Wilson of Downham yeoman 1703; Edward Mercer of Great Harwood, 1727 and Christopher Cooke of Chatburn, 1678.

steeped in water for many days then taken out and lies till it begins to sprout, then dried in a kiln, and prepared for brewing ale, porter etc."<sup>1</sup> It could also be ground up and fed to animals.<sup>2</sup>

As some barley would have been turned into malt it is relevant to note the occurrence of this commodity. 35 inventories recorded malt in the sample of 175 male 'supra' testators (20%). There is an obvious overlap between those inventories that listed barley and those that listed malt. The inventory of Christopher Cooke of Chatburn had a total valuation of £3 15s. 9d. in the form of malt in addition to the large quantities of barley indicated. The total number of inventories that recorded either malt or barley represented 54 out of 175 male 'supra' inventories (30.8%).

It is interesting to note that the levels of barley were highest in the townships of Downham, Chatburn and Worston. These townships form a geographical block, and although the amounts concerned are small it is interesting to note this geographical consistency. It is possible that barley was being grown for distribution and sale outside these townships. The parish register of Downham notes three separate individuals between June 1726 and September 1737 who were described as malt carriers. Thomas Badger of Sawley in Yorkshire was buried at Downham on 2nd June 1730, and it is possible that this individual was involved in distributing supplies of barley/malt to townships in Yorkshire. William Leacock of Downham was described as a malt carrier on five separate occasions when his children were baptised in June 1726, October

<sup>1</sup> Whittle, Blackburn as it is, p. 25.

<sup>2</sup> Havinden, Household and Farm Inventories in Oxfordshire, p. 36.

1727, December 1731, January 1734 and August 1735. Similarly, John Ainsworth was ascribed the title of a malt carrier when his daughter Margaret was baptised on 19th November 1735.<sup>1</sup>

The term 'corn' is a general one which includes all the cereals wheat, rye, barley, oats etc. According to the Concise Oxford English Dictionary:

"Locally the word when not otherwise qualified is often understood to denote that kind of cereal which is the leading crop of the district. Hence in the greater part of England 'corn' is wheat, in North Britain and Ireland it is oats".

Past and present writers agree that oats were in fact the dominant crop in Lancashire. Speaking of central Lancashire Camden in 1607 noted that "... this tract yields plenty of oats...".<sup>2</sup> In a work entitled England Displayed published in 1769 reference is made to the north-east part of Lancashire in the following terms:

"... though the hilly tracts on the north-east side are for the most part stoney and barren, yet the bottom of these hills produce excellent oats".<sup>3</sup>

In 1852 P.A. Whittle explained that 'corn' and oats were synonymous in this area of Lancashire. Whittle further describes that "... oats are the natural issue of this county; so inclined is its genius to the production thereof".<sup>4</sup> Thirsk, Brigg, Swain, Ironfield and King were all of the opinion that the general term

<sup>1</sup> Price, Register of the Parish Church of St. Leonard, Downham pp. 34-5, 37-40, 190.

<sup>2</sup> W. Camden, Britannia, London, 1607, enlarged by R. Gough, 2nd edition, vol. III (London, 1806), p. 379.

<sup>3</sup> P. Russell and O. Price, England Displayed vol. II (London, 1769), p. 88.

<sup>4</sup> Whittle, Blackburn as it is, p. 25.

'corn' can be taken to signify oats.<sup>1</sup> The evidence from the townships under consideration would seem to support this assumption. In the sample of 175 male 'supra' testators 43 refer to corn (24.6%) and 38 refer to oats (21.7%). 79 out of the 175 inventories refer to either corn or oats (see table 5.3).

Out of the 175 male 'supra' inventories 5 refer to 'groats'. Groats are defined as hulled, or hulled and crushed grain of various kinds, chiefly oats, but also wheat and barley. Aikin in 1795 outlined that in Blackburn shelled groats "are bought by the town's people about Michaelmas, ground to meal, and stored in arks, where they are trodden down hard while new and warm, to serve for the year's bread, which is chiefly oat-cakes".<sup>2</sup>

Meal is the edible part of any grain or pulse which is ground to a powder. Meal is listed in 60 out of 175 'supra' male inventories (34.3%) and 9 inventories specify 'oatmeal'. This fairly high proportion would signify that it formed an important part of the diet. Holt observed that "Notwithstanding the consumption of oatmeal is not so general at present as it was formerly, yet the quantity still used is very considerable; and the growth of oats is greater in proportion, than that of any other grain".<sup>3</sup> A proportion of the crops grown would have been used to feed animals as "there are seasons in which it is so very difficult

<sup>1</sup> Thirsk, Regional Farming Systems, p. 62; Brigg, 'Forest of Pendle', p. 80; Swain, 'Industry and Economy', p. 73; C. Ironfield, 'The Parish of Chipping during the Seventeenth Century', T.H.S.L.C. 127 (1978), p. 36; King, 'Economic and Demographic Development of Rossendale', pp. 104-5.

<sup>2</sup> Aikin, Description of the Country round Manchester, p. 271.

<sup>3</sup> Holt, Agriculture of Lancashire, p. 57.

to make good hay, that much will be damaged although the greatest attention be paid". Consequently it is necessary to "provide some sort of provender ... that is some species of ground grain".<sup>1</sup>

Holt pointed out that "Lancashire was the first county in this kingdom in which the potatoe was grown...".<sup>2</sup> J.D. Marshall found evidence that potatoes were being cultivated in West Cumberland as early as 1665.<sup>3</sup> If Holt's statement is correct then one would expect cultivation of this crop in north-east Lancashire during the seventeenth century. In the sample of 175 inventories there are no references to this crop, although Thirsk argues that the cultivation of this crop had spread throughout Lancashire by the early eighteenth century.<sup>4</sup> This does not necessarily suggest a complete absence of the cultivation of this vegetable. Potatoes were not crops whose product was harvested above ground. N. and J. Cox pointed out that legal authorities were divided over whether root crops should be included in the inventory account:<sup>5</sup>

"... Mr. Ventworth thinks, that *roots* in gardens, as carrots, parsnips, turnips, skirrets and such like, shall not go to the executor, but to the heir, because they cannot be taken without digging and breaking the soil.

But Lord Coke says that if the testator shall set roots, his executors shall have the year's crop".<sup>6</sup>

<sup>1</sup> *Ibid.*, p. 165.

<sup>2</sup> *Ibid.*, p. 57.

<sup>3</sup> Marshall, 'Agrarian Wealth and Social Structure', p. 513.

<sup>4</sup> Thirsk, Regional Farming Systems, p. 64.

<sup>5</sup> N. Cox and J. Cox, 'Probate Inventories: The Legal Background, Part 2', The Local Historian 16, 4 (November 1984), p. 219.

<sup>6</sup> Burn, Ecclesiastical Law, p. 409.



Holt in 1795 indicated that "oats are universally sown towards the north-east and south-east of Preston for years together, except the chain be broken occasionally by a crop of potatoes...". Holt indicated that the "utility of the application of potatoes to feeding stock is sufficiently known, but not sufficiently practised. Converting the produce into immediate cash, by taking it to market, is a stronger temptation than waiting the more tedious process of purchasing stock, and fattening the cattle...".<sup>1</sup> The lack of references in the inventories to root crops means that the historian is unable to gauge changes in crop cultivation and their possible relationship to agricultural management in the seventeenth and eighteenth centuries.<sup>2</sup>

As far as arable cultivation is concerned the evidence from the inventory does not permit an analysis of the productivity of the land. To assess yield per acre one would need consistent evidence for the acreage which was sown with crops prior to the harvest. One would also need data for the amount of each type of grain after the harvest. As stressed throughout this section references to acreage under crops and the amount of grain harvested are extremely sporadic. The inventory of William Bayley, a yeoman of Worston, is exceptional in that it refers to ten acres of "wheat, oats, barley and beanes" valued at £25.<sup>3</sup> This data is still insufficient as the

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<sup>1</sup> Holt, Agriculture of Lancashire, pp. 51, 63.

<sup>2</sup> In the early modern period the closer integration of livestock farming with the cultivation of crops was a major feature of agricultural improvement. E. Kerridge, The Agricultural Revolution (London, 1967), pp. 181-221.

<sup>3</sup> L.R.O., WCW supra. Inventory of William Bayley of Worston, yeoman, 1663.

amount of acreage devoted to each crop is not given. The most usual type of entry refers simply to an indeterminate amount of grain with its valuation. For example the inventory of Henry Brown, a husbandman of Worston, lists "wheat and oats" to the value of £5 10s. 0d.<sup>1</sup> This valuation alone is not sufficient to determine the quantity of grain or trends in yield or output. Overton points out that "the price of grain is influenced by demand as well as by supply; hence the relationship between price and yield, though usually inverse, is not constant".<sup>2</sup> Neither can the acreage be surmised for obvious reasons. It is not possible to assess as Phyllis Deane points out "the volume of output produced per unit of the full-time labour force in agriculture".<sup>3</sup> In addition to the limitations outlined above it would not be possible from the available evidence to assess the amount of manpower required to produce a given amount of crops.

Norden in 1607 noted that marl was widely used in Lancashire.<sup>4</sup> The presence of marl, manure and lime in inventories reflects efforts on the part of some farmers to improve the productivity of their land. The inventory of William Blore of Great Harwood listed "2 loade of marl" valued at £1 10s. 0d. and the inventories of John Hodgson of Read, Christopher Cooke of Chatburn and William Duckworth

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<sup>1</sup> L.R.O., WCV supra. Inventory of Henry Browne of Hallfoot in Worston husbandman, 1693.

<sup>2</sup> Overton, 'Estimating Crop Yields', pp. 365-6.

<sup>3</sup> Deane, First Industrial Revolution, p. 38.

<sup>4</sup> "The benefit of marling, Lancashire, Cheshire, Shropshire, Somerset, Middlesex, Sussex, Surrey, among other places, can witness...". J. Norden, 'The Surveyor's Dialogue', 1607 in J. Thirsk and J.P. Cooper, eds., Seventeenth Century Economic Documents (Oxford, 1972), p. 111.

of Accrington listed varying quantities of manure.<sup>1</sup> Richard Pococke in 1751 outlined how the people of Clitheroe "send their lime to the distance of 20 miles both for building and manure, and sell it for about 3½d. a bushel on the spot".<sup>2</sup> The day-work accounts from Stonyhurst between June 1695 and Lady Day 1699 confirm this use of lime as a fertilizer. On 13th July 1696 Jefferey Duckworth was paid "for 988 load of lime for the lower park at 4d. per load". On 22nd August £7 12s. 0d. was "pd. for 31 quarter and 6 load of coles for burning the same lime at 4s. 10d. per quart". In December 1696 Robert Sharples was paid 6 shillings for "spreading sutch in the newe meadow".<sup>3</sup> J. Holt noted in 1795 that "lime is the best manure for grass lands, either laid on by itself or in compost".<sup>4</sup>

Unfortunately, it is not possible to assess the relative amounts used over time and its impact on productivity. Charting the frequency of references to marl, lime and manure in probate inventories over time is unproductive as the number of inventories listing these commodities is extremely sporadic. The absence of references in inventories may be due to the small value of the products in which case they were overlooked by the appraisers in the account.<sup>5</sup>

<sup>1</sup> L.R.O., WCV supra. Inventories of William Blore of Great Harwood, 1681; John Hodgson of Read, 1683; Christopher Cooke of Chatburn, 1678 and William Duckworth of Cowhouses in Accrington yeoman, 1663.

<sup>2</sup> Cartwright, Travels of Dr. Richard Pococke, p. 200.

<sup>3</sup> L.R.O., DDSt. 1 (Uncatalogued collection). 'Stonyhurst Day-Book'.

<sup>4</sup> Holt, Agriculture of Lancashire, p. 128.

<sup>5</sup> Swain, 'Industry and Economy', p. 70.

Mark Overton argues that "there are few gaps in the sources available for reconstructing the economy of early modern England that are as frustrating as the absence of information on grain yields per acre". It is pointed out that "without reliable yield estimates we cannot date or locate the changes in output which are alleged to have been revolutionary, nor can we determine which of the many 'improvements' actually contributed to changes in yields".<sup>1</sup> Probate inventories are used by Overton in an indirect fashion to provide estimates of grain yields per acre for a collection of farms in Norfolk and Suffolk between the mid-sixteenth and mid-eighteenth centuries. Unfortunately, yield per acre cannot be assessed for the townships of Blackburn Hundred as one requires information on the size of parcels of ground and the quantity of grain harvested from it. This information is not provided in the inventories from Blackburn Hundred and this makes sophisticated analysis impossible.

Neither can one estimate the proportion of households that were self-sufficient in grain. Additionally, one cannot evaluate the number of farms which produced a surplus of corn for the market. Aikin in 1795 commented that "Blackburn has a market on Mondays but its chief supply of provisions is from Preston, particularly the articles of butchers meat and groats".<sup>2</sup> Possibly some of the supplies bought from Preston originated from the Fylde area of Lancashire. Camden in 1607 described how Lancashire "... has rich pastures especially on the sea side which is partly champain, where

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<sup>1</sup> Overton, 'Estimating Crop Yields', p. 363.

<sup>2</sup> Aikin, Description of the Country round Manchester, p. 271.

great part of it seem to be called the File, q.d. the Field ...".<sup>1</sup>

By the end of the eighteenth century the Fylde had acquired the name of the 'granary of Lancashire'.<sup>2</sup> Even when this area was taken into account Holt pointed out that "... it has frequently been asserted that the corn raised in Lancashire would not support the inhabitants more than three months in the year; so that the easiest way of obtaining corn, until the county is improved is to purchase it at other markets".<sup>3</sup> Again it is not possible to gauge where the inhabitants of Blackburn Hundred obtained their supplies of corn. In the period 1558-1640 it was concluded by Swain that in an area such as Colne there must have been a fairly active market for corn because of the limitations of crop cultivation.<sup>4</sup> Daniel Defoe observed of the West Riding of Yorkshire that "... their corn comes up in great quantities out of Lincoln, Nottingham and the East Riding...".<sup>5</sup> It is possible that these areas also provided a source of supply for the townships of north-east Lancashire in the seventeenth and eighteenth centuries.

E.L. Jones in 'The Agricultural Origins of Industry' suggests that involvement in arable agriculture declined in the northern and midland counties in the period between 1650-1750 as agricultural innovation in the southern and eastern parts of the country led to a

<sup>1</sup> Camden, Britannia, p. 379.

<sup>2</sup> Holt, Agriculture of Lancashire, p. 51.

<sup>3</sup> Ibid., p. 71.

<sup>4</sup> Swain, 'Industry and Economy', p. 300.

<sup>5</sup> Defoe, Tour, p. 496.

shift in comparative advantage.<sup>1</sup> The evidence of the probate inventories can be used to assess whether there was a fall in the relative involvement in arable agriculture in Blackburn Hundred in the period between the mid-seventeenth and mid-eighteenth centuries. To assess the accuracy of Jones's assertion one clearly needs to distinguish between the presence of crops in an inventory which might have been purchased, and the involvement in crop cultivation.

In the period 1661-1760 175 male 'supra' inventories survive for the townships under consideration, in addition to 24 inventories relating to male 'infra' testators. In the second half of the seventeenth century there are a total of 125 inventories relating to male 'supra' and 'infra' testators. Of these 53 list crops and provide proof of growth (42.4%), which is far higher than the proportion in the period 1701-1760 where only 21 out of 74 testators have crops listed together with proof of growth (28.4%). As the results are based on a fairly small sample of probate inventories from north-east Lancashire one needs to be cautious in attaching too much importance to the results. This evidence does, however, conform with E.L. Jones's thesis that the extent of involvement in crop cultivation was at a lower level in the eighteenth century. The proportion of inventories with no crops listed is also higher in the eighteenth century as over half of the inventories studied listed no crops (39 out of 74) compared with one-quarter which listed no crops between 1661-1700 (31 out of 113). The lower proportion of inventories with no crops might reflect a tendency towards more summarised inventories in the eighteenth century which

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<sup>1</sup> Jones, 'Agricultural Origins of Industry', pp. 62-71.

would conceal the presence of items of low value. Alternatively, if testators were increasingly reliant on purchasing grain from shopkeepers or badgers they might just buy enough to meet their immediate requirements rather than storing home produced crops.

The reduction in the proportion of testators who were involved in crop cultivation is particularly evident in Downham, Accrington and Whalley. In Downham township all 7 inventories relating to male 'supra' testators in the period 1661-1700 listed crops and proof of growth. In contrast only 2 inventories out of 9 listed evidence of crops and proof of growth in the period between 1701-1760 (22.2%). In the townships of Accrington nova and Accrington vetera a proportionate fall in the involvement in crop cultivation is apparent. Out of the 32 male 'supra' inventories which survive between 1661-1700 almost two-thirds (20 out of 32) list crops and proof of growth. The level had declined to one-fifth of the testators between 1701-1760 as only 3 inventories out of 15 listed crops and proof of growth. In the township of Whalley none of the 5 inventories which survived between 1701-1760 listed crops together with proof of growth, whereas 3 out of 13 inventories (16.6%) pointed to involvement in crop cultivation in the period 1661-1700.

This evidence is significant as it indicates an increasing reliance on the market economy for grain in the eighteenth century. Additionally, a reduction in the level of crop cultivation would have restricted the availability of full-time occupations in agriculture, so that the population would have had to look increasingly to industrial occupations to earn a livelihood. The occupational data in the parish registers from a number of the townships in Blackburn Hundred again corresponds with E.L. Jones's

thesis as it is apparent from the evidence that "... concentrations of household manufacturing thickened and new ones arose".<sup>1</sup>

The 175 male 'supra' testators can be split into three categories on the basis of their involvement/lack of involvement in arable agriculture. The first category covers those where crops are listed and where proof of growth is also provided (67 out of 175 male 'supra' testators). The second category consists of those testators who list crops yet no proof of growth (45 out of 175 male 'supra' testators). Category three covers those inventories where no crops are listed (63 out of 175 male 'supra' inventories). The methodology adopted is to assume that those in category one were definitely involved in the cultivation of crops.

It is interesting to observe that striking differences emerged between the categories in terms of their level of wealth and also their involvement in livestock farming. The 67 testators who listed crops together with proof of growth have a far higher average inventory valuation than the remaining two categories. The average inventory valuation for those in category one was £108 19s. 1d. as opposed to £69 4s. 9d in category 2 and £69 14s. 8d. in category 3. If this total inventory valuation is accepted as a reasonable indicator of relative wealth it would suggest that only the wealthier farmers were involved in the cultivation of crops. However, one should ask whether the criteria used to prove growth of crops introduced a bias towards the wealthier section of the sample. The possession of ploughs and harrows and other equipment necessary for crop cultivation may have been confined to the wealthier

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<sup>1</sup> *Ibid.*, p. 69.



testators. It is possible that the poorer testators borrowed neighbours' equipment. This is feasible but judging from inventory evidence ploughs and harrows were not particularly expensive items. The inventory of Thomas Chatburn of Great Harwood listed "A plough and larns and 2 harrows" at 12 shillings.<sup>1</sup>

If the possession of oxen had been used as the criterion necessary for proof of growth together with equipment then one could argue for a wealth bias having been artificially introduced into the sample. The fact that the horse was a multipurpose animal suitable for draught work as well as loading and riding suggests that in terms of the cost of equipment wealth would not have been a factor excluding poorer testators from such activity. It has been shown that possession of horses was widespread throughout the social scale with 128 out of 195 male 'supra' and 'infra' testators listing at least one horse (65.6%).<sup>2</sup> The greater level of wealth amongst those individuals definitely involved in crop cultivation is probably linked to the prohibitively high cost of good farming land in an area such as north-east Lancashire rather than the cost of the equipment needed to farm the land. The argument regarding level of wealth and the extent of arable cultivation is confirmed by the evidence from the sample of 'infra' testators. In this category only 7 out of 24 listed crops and show proof of growth. This value of 29% can be compared with a figure of 38.3% derived from the

<sup>1</sup> L.R.O., WCW supra. Inventory of Thomas Chatburn of Great Harwood, yeoman, 1728.

<sup>2</sup> The total number of male 'supra' and 'infra' inventories in this sample is 199, but 4 inventories are excluded from consideration as summarised entries meant that different types of livestock could not be distinguished.

'supra' testators, indicating that poorer testators were less likely to be involved in arable agriculture and who were, therefore, more dependent on the market economy for grain.

Additionally, those who showed proof of involvement in arable cultivation were fairly substantial livestock farmers with an average investment in livestock per inventory of £37 1s. 4d. This can be contrasted with £10 9s. 0d. in category 2 and £8 18s. 5d. in category 3. Mixed farming is therefore mainly confined to the wealthier testators. All but one individual out of the 67 testators involved in arable cultivation owned cattle of some description. The average herd size of these testators in category one was 8.5 which compares with an average herd size of 2.9 in category two. In a survey of Chipping in the Hundred of Blackburn C. Ironfield also notes a correlation between the listing of crops and a larger number of cattle.<sup>1</sup> In category one the bias was towards stock-raising with 336 out of 542 cattle listed as beef cattle (62%). Again the difference is marked with a bias towards dairy cattle in category 2 with beef cattle only representing 39.4% of the total sample. This evidence confirms Thirsk's assertion that wealth influenced farming practices as "... the systems of large and small farmers in the same region could vary considerably".<sup>2</sup>

One needs to ask why arable agriculture was confined to the wealthier testators who also had large investments in livestock.<sup>3</sup>

<sup>1</sup> Ironfield, 'Parish of Chipping', p. 37.

<sup>2</sup> Thirsk, Regional Farming Systems, p. xxi.

<sup>3</sup> The productivity of the arable land may have been improved by the use of livestock manure; J.D. Chambers and G.E. Mingay, The Agricultural Revolution 1750-1880 (London, 1966), p. 4.

Only one individual in the sample of 175 male 'supra' testators concentrated solely on arable farming. Henry Valmesley, a blacksmith of Accrington, was exceptional in listing crops, proof of growth yet no involvement in livestock farming.<sup>1</sup>

Unfortunately, no data is available which would allow a calculation of the relative importance of pasture and arable land on each individual farm. Inventories do not list real estate so that one cannot ascertain the size of the farm.<sup>2</sup> More importantly this source gives no data on the amount of land that was in grass or tilled. If such evidence were available one could make an assessment of the extent to which corn-growing was pursued on small or large farms. Even if this data were available problems would still arise. A Survey of Rochdale in 1610 outlined that it was not possible to:

"conveniently see distinguish between the arable, meadow and pastures as is required by reason that the most part of the Coppehould land (except such as lyeth uppon or nere the heightes of the mountaynes which much of it is heathie, mossy and stony land unfit for husbandry) is used for all the said purposes of plowing, mowinge and pasturage as occasion and necessite doth urge the occupyers thereof."<sup>3</sup>

If this practice was followed in north-east Lancashire it would cause difficulties in distinguishing between arable, meadow and pasture.

Personal wealth as listed in inventories cannot be used as a surrogate measure for total wealth. However, J.P.P. Horn argues

<sup>1</sup> L.R.O., WCW supra. Inventory of Henry Valmesley of Accrington, 1682.

<sup>2</sup> Burn, Ecclesiastical Law, p. 407.

<sup>3</sup> H. Fishwick, ed., The Survey of the Manor of Rochdale, Chetham Society, New series 71 (1913), p. x.

that "there is a correlation between personal and landed wealth".<sup>1</sup> If his argument is correct one would expect richer testators to possess more land. In addition this land would probably have been of a better quality than that owned by the poorer testators, perhaps explaining the differences in levels of crop cultivation. Flexibility of investment would probably have characterised the wealthier individuals so that emphasis could be laid on the commodity that was most profitable. As J.E. Hollinshead points out "mixed farming offered scope to develop those aspects that were prosperous at particular times".<sup>2</sup> Poorer testators would not have possessed this freedom of choice but would have been constrained by the limitations of the need for a comparatively 'safe' investment in a small number of dairy cattle. This can be contrasted with Rossendale in the sixteenth century where G.H. Tupling pointed out that "... the occupiers of land - small as well as large - had always been rather graziers than corn-growers because of the exigencies of climate and soil".<sup>3</sup>

No data exists to assess the quality of land that different individuals occupied. However, it would seem logical that wealthier individuals would have owned better land than their poorer counterparts. Additionally, the larger holdings possessed by wealthier individuals may have made crop cultivation profitable because of the economies of scale. Arable agriculture was a more

<sup>1</sup> Horn, 'Distribution of Wealth in the Vale of Berkeley', pp. 96-7.

<sup>2</sup> J.E. Hollinshead, 'Halewood Township during the First Quarter of the Eighteenth Century', M. Phil. thesis, Liverpool University (1980), p. 270.

<sup>3</sup> Tupling, Economic History of Rossendale, p. 164.

time-consuming activity than dairying or stock raising and the wealthier testators would have been able to hire labour to help in the management of the farm. However, if the wealthier testators had placed more emphasis on their pastoral farming activities in the eighteenth century at the expense of crop cultivation, this would have reduced the opportunities for wage labour in agriculture. In Whalley township the occupational data in the parish register seems to support this connection, as the single occupational labels point to a declining proportion of labourers in the mid-eighteenth century economic structure and an increasing proportion of male adults concerned with textile manufacture.

Finally, one can return to the question of the extent to which the inventory sample is representative of society. The bias of this sample towards the 'middling' section of society allows little comment on the farming activities of those at the top and bottom of the financial scale. The sample of 'infra' testators provides some correction to this bias and is useful in demonstrating the minimal involvement in arable agriculture amongst the lower wealth levels.

#### 4. Pastoral Agriculture.

Despite variations in extent between townships pastoral rather than arable agriculture was the main form of farming activity in north-east Lancashire. The livestock category was taken to include cattle, horses, sheep, swine, poultry and bees. The investment in livestock was obviously not divided equally between the six

categories listed. A number of factors not least those of topography and geographical location would have dictated a different bias in each of the townships considered.

a) Cattle

The proportion of inventories which recorded cattle is higher than for any other form of livestock. In the period 1660-1760 133 out of 171 male 'supra' inventories recorded cattle of some description (77.8%).<sup>1</sup> This value is similar to that for Rossendale in the period 1650-1715 where 83% of inventories recorded cattle.<sup>2</sup> The proportion of 'infra' testators who recorded cattle was still high with two-thirds of the inventories (16 out of 24) listing cattle (see table 5.4).

The total amount of investment in livestock in each individual inventory can be further subdivided to allow an estimate of the proportion invested in different types of animals in each township. This method used by J.T. Swain for Colne chapelry and Pendle Forest involved calculating the total amount of money represented by livestock and expressing different types of livestock investment as a proportion of the total. The survey indicates that in case after case cattle represented the largest single item of investment in livestock. The level of investment in cattle ranged from 68.4% of the total in Downham to 81.4% in Great Harwood (see table 5.5). This is significantly higher than for the parish of Powick in

<sup>1</sup> Four summarised inventories were excluded from consideration in the sample of 175 male 'supra' testators as it was not possible to distinguish different types of livestock.

<sup>2</sup> King, 'Economic and Demographic Development of Rossendale', p.89.

Worcestershire where only 50% of the total value of livestock was in the form of cattle.<sup>1</sup> This measure is valuable in establishing the overwhelming importance of cattle in the pastoral economy of north-east Lancashire. These values represent the average for the total inventory sample for a township. There was, of course, variation within each township as some individuals would have shown a greater level of investment in cattle than others. This statistical measure has its limitations as it obviously includes those individuals such as James Houghton, a tanner of Great Harwood, whose only investment in livestock was represented by one cow.<sup>2</sup> As a general rule however, the greatest livestock wealth was usually in the form of cattle no matter what the financial standing of the farmer.<sup>3</sup>

However, this measure of the proportionate investment in cattle gives no indication of the actual nature of cattle farming in the area. As cattle were such an important part of a man's possessions they were usually listed and valued in detail giving information about the size and composition of the herds.<sup>4</sup> The inventory of James Valmesley of Accrington township refers to the possession of 22 head of cattle (excluding calves). This number is broken down into 5 cows, 4 twinters, 4 stirks, 2 heifers, 6 oxen and 1 bull.<sup>5</sup>

<sup>1</sup> Johnston, 'Probate Inventories and Wills of a Worcestershire Parish', p. 28.

<sup>2</sup> L.R.O., WCV supra. Inventory of James Houghton of Great Harwood, 1685.

<sup>3</sup> A similar observation was made by Thirsk, Regional Farming Systems, p. 69.

<sup>4</sup> O. Ashmore, 'Inventories as a Source of Local History, II - Farmers', The Amateur Historian, 4, 5 (Autumn 1959), p. 187.

<sup>5</sup> L.R.O. WCV supra. Inventory of James Valmesley of Accrington, 1685

The average herd size was calculated by taking those inventories in which numbers of animals were specified. Out of a total of 133 inventories which recorded cattle 127 provided information regarding the number and type of cattle. Excluded is the inventory of John Harrison, an innkeeper of Read, whose summarised inventory referred to "cattle" valued at £15 10s. 0d.<sup>1</sup> The figure for average herd size relate to all types of cattle including bulls, oxen, steers, stirks, twinters, 'kine' and heifers.<sup>2</sup> Calves are excluded because of the seasonal bias that their inclusion would have created.

This sample of male 'supra' inventories suggests a small average herd size. The value for average herd size ranged from 3.2 in Chatburn to 7.4 in Twiston (see table 5.6). Each of the townships demonstrated an average herd size lower than in Chipping where between 1650 and 1700 a sample of 59 farmers had on average 9 head of cattle or ten if fully grown oxen were included.<sup>3</sup> However, a sample of farmers alone would tend to give a higher average herd size than if a range of occupational groups were included as in the sample of male inventories outlined above.

The herd sizes cited above are notably smaller than Trawden, also in the Hundred of Blackburn, which demonstrated a median of 18 cattle per inventory in the sixteenth and early seventeenth century.<sup>4</sup>

<sup>1</sup> L.R.O., WCV supra. Inventory of John Harrison of Read innkeeper, 1743.

<sup>2</sup> 'Twinter' - Of two winters; two years old. Used in reference to either sheep or cattle. 'Kine' - cow.

<sup>3</sup> Ironfield, 'Parish of Chipping', p. 38.

<sup>4</sup> Swain, 'Industry and Economy', p. 77.

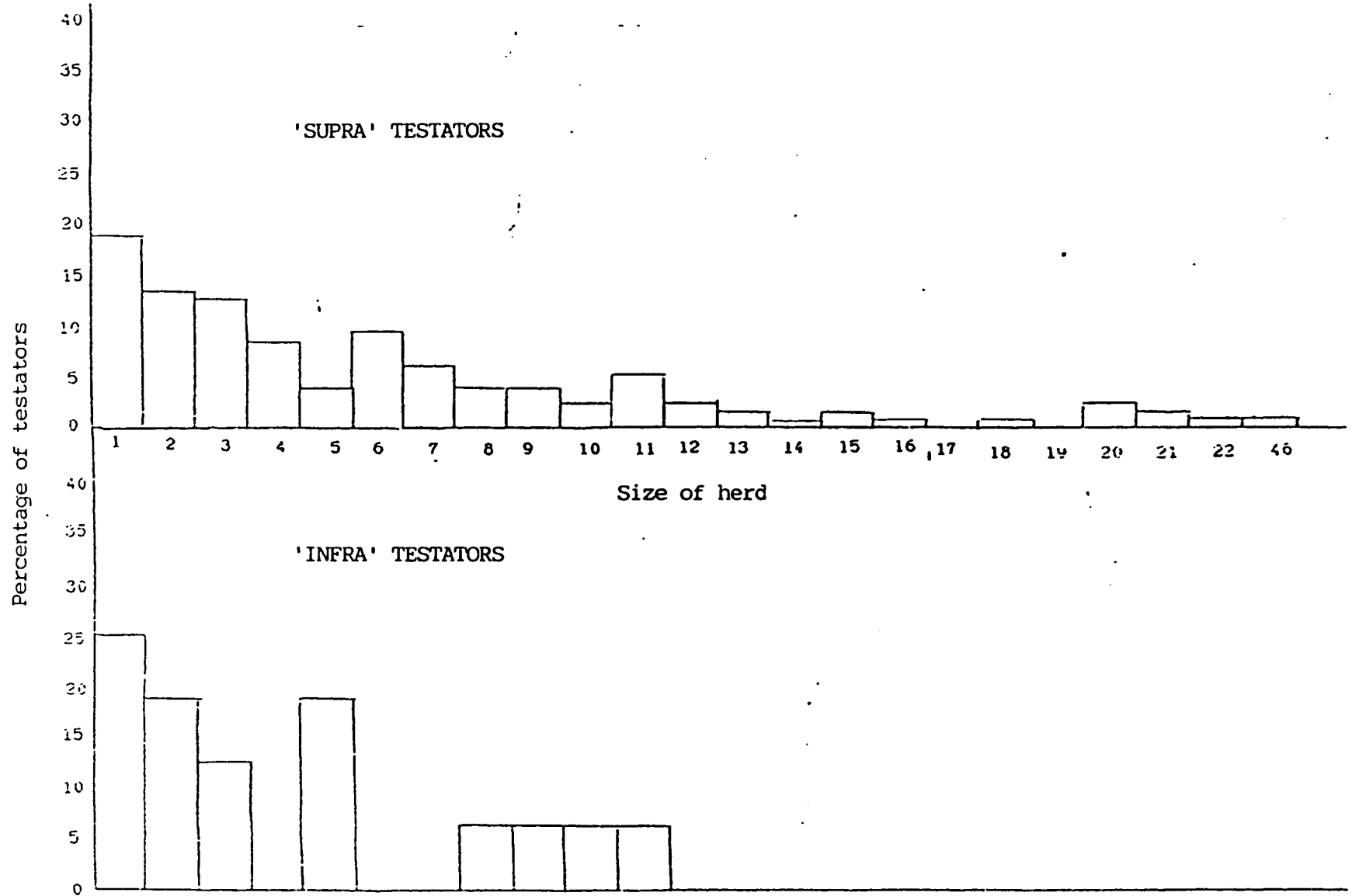


Evidence regarding the distribution of herd sizes in the townships under consideration would seem to suggest that many people kept cattle for subsistence rather than for commercial purposes. Of a sample of 127 inventories where cattle were listed 24 related to individuals who kept only one animal. Inventories which listed between 1 and 3 head of cattle formed 44.8% of the total sample. The small scale of farming is highlighted when we consider that only 24 out of 127 (18.9%) cattle owners had ten or more cattle of all kinds and ages (excluding calves). Only 4 herds of cattle consisted of more than 20 and of these only 1 herd exceeded 40 head of cattle (see table 5.7). The inventory sample is however biased towards the 'middling' sort of villager so that little information is provided regarding the farming practices of those at the two extremes of the social scale. However, a small number of inventories are available for 'infra' testators which allows some limited comments on those at the base of the social scale. The average herd size of the 16 'infra' testators was only 4.3 compared with a value of 6 for 'supra' testators. The distribution of herd sizes is more limited in the 'infra' category with 25% of the testators possessing only one animal. Inventories which listed between 1 and 3 head of cattle formed 56.2% of the total sample. Only 2 testators possessed 10 or more head of cattle (12.5%) and 11 was the maximum herd size compared with 46 in the 'supra' category (see table 5.7 and figure 5.1).

It is also possible to analyse the variation in the distribution of herd sizes according to occupation. Agricultural activity was ubiquitous and not confined simply to those individuals described specifically as yeomen, husbandmen and farmers.

FIGURE 5.1

THE DISTRIBUTION OF HERD SIZES AMONGST MALE 'SUPRA' AND 'INFRA' TESTATORS



5 336

FIGURE 5.1

J.S. Moore considers that "many if not most craftsmen were involved to some extent in agriculture as a part-time supplement to their normal occupation...", a theme also stressed by Donald Woodward in regard to workers in the building industry.<sup>1</sup> In general terms however, differences can be observed between the type and extent of involvement of different occupational groups in cattle farming. The objectives of this analysis in Blackburn Hundred can be compared with Frost's study of economic and occupational contrasts in South Staffordshire between 1560 and 1720:

"Since many more craftsmen owned stock than held arable land, the study of livestock enterprises is essential to the clarification of the structure of the dual economy. It is known that craftsmen often owned a cow or a pig; but how many animals did they actually own. Which types of stock were preferred by yeomen and smiths, and to what degree did herd sizes and stock combinations vary from the farmers to the craftsmen?"<sup>2</sup>

Not only were tradesmen and craftsmen less likely to own cattle, the number they owned was smaller than the other occupational groups. Out of a total of 36 'supra' inventories relating to tradesmen and craftsmen 21 (58.3%) listed cattle. This compares with a value of 86.2% for the sample of husbandmen (25 of 29 cases) and 75.4% in the case of yeomen (40 of 53 cases). The average herd size for those who owned cattle was 3.7 in the case of the tradesmen and craftsmen, 5.8 for husbandmen, 7.8 for yeomen and 8.4 for the sample of inventories relating to gentlemen.

As a group gentlemen possessed the largest herds of cattle. This evidence confirms the view of A.J. and R.H. Tawney that the

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<sup>1</sup> Moore, Goods and Chattels of Our Forefathers, p. 18; D. Woodward, 'Wage Rates and Living Standards in Pre-Industrial England', P. & P. 91 (May 1981), pp. 28-46.

<sup>2</sup> Frost, 'Yeomen and Metalsmiths', p. 29.

status description of 'gentleman' often concealed extensive agricultural activity.<sup>1</sup> The inventory of Richard Walmsley, a gentleman of Wiswell, in 1718 listed 7 cows, 6 steers, 2 oxen, 4 calves, 10 sheep, 9 horses, 1 foal and 1 swine.<sup>2</sup>

In light of these different values for average herd size it is interesting to consider J.D. Marshall's view that "numbers of sheep and cattle may be direct indicators of the sizes of landed estates, just as bedding and furniture reflect the capacity of a family home".<sup>3</sup> This connection would seem too simplistic in a number of ways. Firstly, the extent of wastes and commons in an area would have a bearing on the number of animals kept. Additionally, the numbers of livestock may not be accurate if some elderly yeomen permitted their sons to take over some, if not all, of the farm stock before the inventory was compiled. The historian cannot always assess the variations in herd size caused by disease and seasonal bias.

Despite these reservations it is interesting to note that the average herd sizes displayed by yeomen, husbandmen and gentlemen show some conformity with the wealth differences between the groups.<sup>4</sup> If, as J.D. Marshall argues, the numbers of cattle are indeed indicative of the size of landed estates it would suggest that the majority of testators in these townships of north-east Lancashire

<sup>1</sup> Tawney and Tawney, 'Occupational Census of the Seventeenth Century', p. 32.

<sup>2</sup> L.R.O., WCV supra. Inventory of Richard Walmsley of Wiswell Eaves gentleman, 1718

<sup>3</sup> Marshall, 'Agrarian Wealth and Social Structure', p. 518.

<sup>4</sup> See chapter 7, pp. 548-554, 558, 558-566; 570-6.

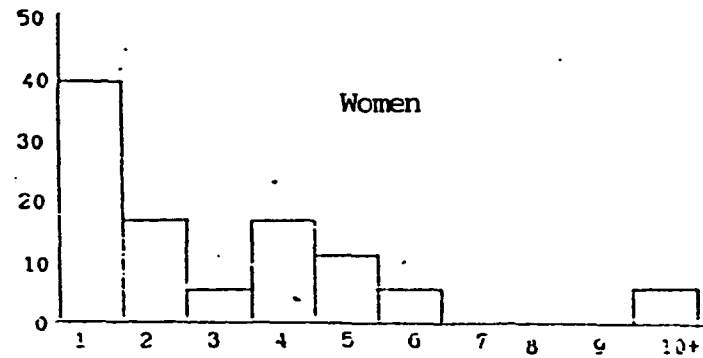
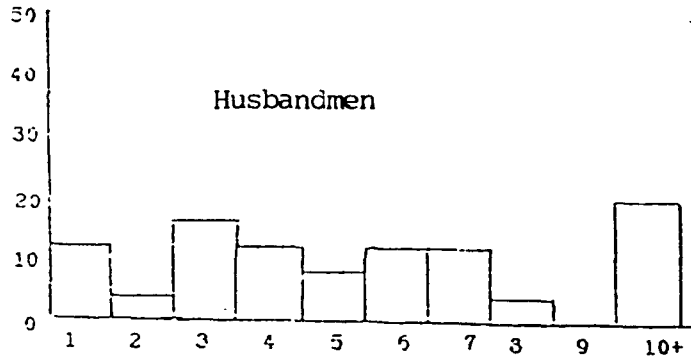
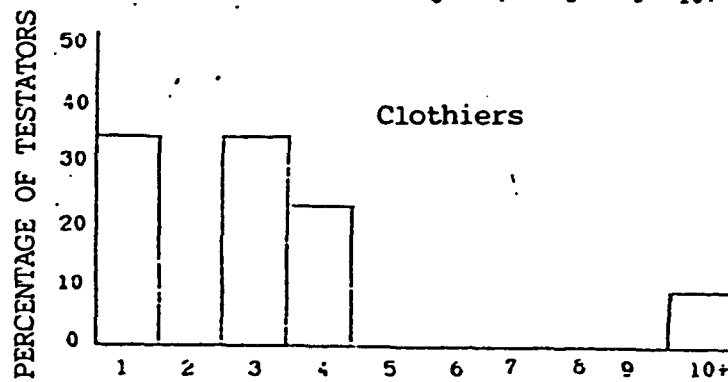
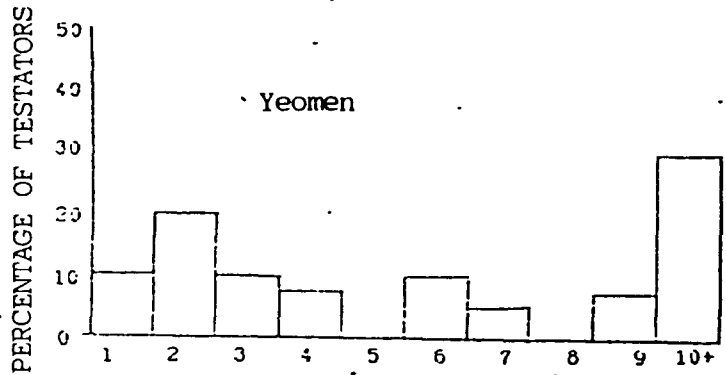
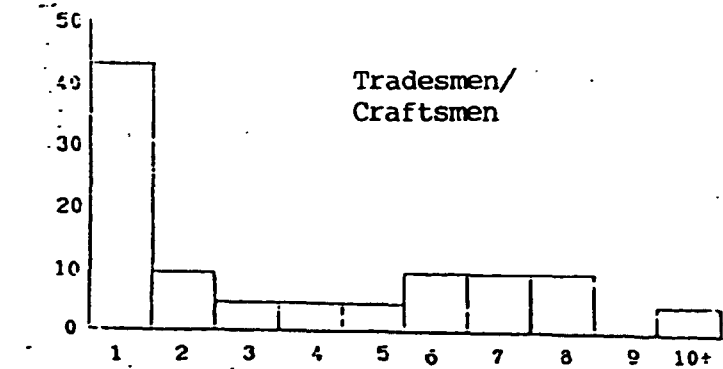
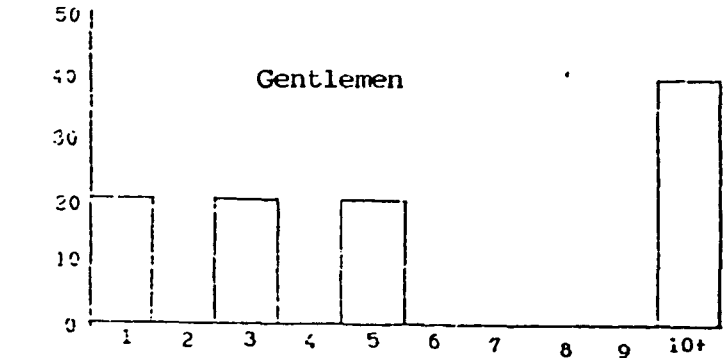
were dependent on very small estates. This evidence supports Joan Thirsk's assertion that most Lancashire farms in the period 1640-1750 were small.<sup>1</sup>

The values for average herd size are a summary measure of the distribution of herd sizes. A contrast can be observed in the distribution of different herd sizes around the mean for each occupational group. Of the 21 tradesmen and craftsmen who owned cattle 9 (42.8%) possessed only one animal. This can be contrasted strongly with the distribution among gentlemen, yeomen and husbandmen where only 20%, 10% and 12% respectively owned only one animal. Among this occupational group of tradesmen and craftsmen only 23.7% possessed herds greater than the overall average of 6. This can be contrasted with the group of 40 yeomen where 42.5% of the cattle owning sample had more than 6 animals. The value for the sample of 25 husbandmen was 36% (see table 5.8 and figure 5.2). These conclusions are obvious in more than one sense. Gentlemen and yeomen would have had greater assets than husbandmen which could be invested in land and cattle, obviously two factors which are closely interrelated.<sup>2</sup> The greater wealth of yeomen and gentlemen, as illustrated by the poll tax of 1660 amongst other sources, would be invested in livestock which may be viewed as "visible possessions of a type which bear directly on the matter of status as well as family wealth and which represent their outward manifestations".<sup>3</sup> Husbandmen as a group were less wealthy than yeomen and gentlemen.

<sup>1</sup> Thirsk, Regional Farming Systems, p. 63.

<sup>2</sup> Horn, 'Distribution of Wealth in the Vale of Berkeley', p. 97.

<sup>3</sup> Marshall, 'Agrarian Wealth and Social Structure', p. 518.



SIZE OF HERDS

Although they had sufficient time to care for a greater number of beasts it seems probable that they did not have as extensive resources to invest in land or in animals.

Tradesmen and craftsmen would not have had as much time to devote to pastoral farming as yeomen or husbandmen.<sup>1</sup> Consequently, one would expect a smaller average herd size and a narrower range of distribution than amongst individuals who were engaged primarily in agriculture. There are notable exceptions to this generalisation. The most exceptional was a clothier called John Tomlinson of Accrington whose inventory of 1660 listed 46 head of cattle and 6 calves.<sup>2</sup> This individual perhaps justifies the use of W.B. Crump's term of 'yeoman-clothier'.<sup>3</sup> The extent of his involvement in farming cattle was indicated by his ownership of a bull. In the period 1660 -1760 133 male 'supra' inventories listed cattle of some description. Of these only 5 referred to the ownership of a bull (3.7%). The average herd size of those inventories which listed a bull was 24.8 (excluding calves). This should be compared with the overall average herd size of 6. No 'infra' testators owned a bull and this general absence of bulls from the herds in north-east Lancashire is not surprising given the small size of the local herds. It is possible that they operated the system of a parish bull.

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<sup>1</sup> Frost, 'Yeomen and Metalsmiths', p. 40.

<sup>2</sup> L.R.O., WCV supra. Inventory of John Tomlinson of Dunyshop in Accrington clothmaker, 1660.

<sup>3</sup> W.B. Crump, 'The Yeoman-Clothier of the Seventeenth Century: His Home and Loom Shop', The Bradford Antiquary, New series 5 (1933), pp. 217-239.

The sample of male 'supra' inventories from the period 1660-1760 indicates that the predominant herd formation contained a mixture of beef and dairy cattle. Out of a total of 127 male 'supra' inventories 5 referred to herds composed of beef cattle only (3.9%), 47 referred to herds composed of dairy cattle only (37%) and 75 referred to herds composed of both dairy and beef cattle (59.1%).

The evidence in the inventories permits an analysis of the relative importance of beef and dairy cattle in north-east Lancashire. The term dairy has been taken to cover 'kine' and cows whereas beef cattle refers to steers, stirks, twinters, heifers, whies and oxen.<sup>1</sup> No attempt has been made in this analysis to distinguish between oxen used for fattening or draught purposes. Also it is probable that a number of the cows included under dairying were barren and therefore used for their meat.<sup>2</sup> The inventory of William Bolton, a cordwainer of Great Harwood, listed "2 drape cows" valued at £4 10s. 0d. and the property of Nathaniel Haworth of Accrington in May 1689 included "2 cows barren".<sup>3</sup> It is also likely that some heifers were used for dairying purposes but including them under beef cattle should not cause any great distortion of the ratio as they formed only a small proportion of the cattle numbers. The probate inventories provide no systematic breakdown of each aspect. However, the bias introduced by these difficulties would appear to be minimal.

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<sup>1</sup> 'Whie' - a heifer.

<sup>2</sup> This point was noted by Swain, 'Industry and Economy', p. 82.

<sup>3</sup> L.R.O., WCW supra. Inventories of William Bolton of Great Harwood cordwainer, 1699 and Nathaniel Haworth of Accrington, 1690.



The ratio of dairy to beef cattle was calculated by expressing the number of 'kine' and cows as a percentage of the total number of beef and dairy cattle. In the township of Downham there were 39 'kine' and cows and 51 beef animals listed in the inventory sample. Dairy animals therefore formed 43.3% of the total number of cattle. The townships of Read, Accrington, Downham and Worston showed the lowest percentage of dairy animals and consequently a stronger bias towards beef cattle. Chatburn and Whalley are worthy of note as they are the only townships in which the proportion of dairy cattle exceeded 50%. The evidence from the township of Whalley indicates that 66% of the cattle in the area were used for dairying purposes (see table 5.9).

Thirsk points out that by the beginning of the seventeenth century some farmers in north-east Lancashire were turning to dairying. Thirsk describes this development as "a change of specialisation".<sup>1</sup> As the townships of Whalley and Chatburn showed an emphasis towards dairy cattle they will be examined to see how far Thirsk's description is correct.

Over the period 1660-1760 13 male 'supra' inventories in Whalley recorded cattle. Six of these individuals owned herds which consisted of dairy cattle only. However, a closer examination reveals that three of these six inventories referred to the keeping of only one cow, one inventory to the keeping of two cows and two individuals owned three cows. This small scale of farming is hardly suggestive of 'specialisation', if this implies catering for a market demand. The remaining 7 herds covered a mixture of beef and

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<sup>1</sup> Thirsk, 'Farming Regions of England', pp. 85-6.

dairy cattle in which the latter represented 55% of the total number of cattle. However, no one person owned more than 5 dairy cattle. The herd of John Foster, a tanner of Whalley, in 1666 was composed of 5 'kine', 1 stirk and 2 heifers.<sup>1</sup>

The ratio of dairy to all cattle in Chatburn was comparatively high at 56.2%. Again, if we break down the composition of herds the word 'specialisation' does not seem very appropriate. Out of 10 male 'supra' inventories five referred to herds composed of dairy cattle only. Three of these five inventories referred to only one cow, one to the possession of two cows and one individual had four cows. The remaining herds showed a ratio of dairy to all cattle of 39%.

Out of the total of 127 inventories which listed cattle 47 referred to herds which consisted of dairy cattle only (37%). If we examine the size distribution of these herds a number of conclusions may be drawn. Only two herds out of 47 (4.2%) consisted of more than four animals (see tables 5.9 and 5.10). Giles Whitaker, a blacksmith of Accrington, owned 8 'kine' whilst John Hargreaves, a husbandman of Wiswell, owned a herd of 7 cows at the time of his death in 1671.<sup>2</sup>

Of the 47 individuals who owned only dairy cattle almost half (46.8%) referred to individuals with only one animal. These individuals were obviously concerned with the production of dairy goods for home consumption. This has rather different implications

<sup>1</sup> L.R.O., WCV supra. Inventory of John Foster of Whalley tanner, 1666.

<sup>2</sup> L.R.O., WCV supra. Inventories of Giles Whitaker of Accrington blacksmith, 1668 and John Hargreaves of Wiswell, 1671.

to those individuals who owned a herd which consisted of seven or eight animals. The latter probably produced dairy products surplus to their own requirements which could be sold elsewhere. If the word 'specialisation' implies a concentration solely on dairy cattle for the purposes of supplying wider markets, then it would seem to have had little impact on this area of north-east Lancashire between 1660 and 1760.

This is not to deny that a greater emphasis towards dairy farming occurred. An analysis of the 75 mixed herds indicates that dairy cattle accounted for 250 out of 640 head of cattle (39%). The main emphasis therefore was on beef cattle, but the number of dairy cattle was not insignificant. The mixed herds show a wider distribution in the number of dairy cattle than in herds where dairy cattle only were kept. Some herds showed a large number of dairy animals kept together with beef cattle. Edmund Cockshutt, a gentleman of Great Harwood, in 1683 owned 12 cows and 6 beef cattle. His herd contained the largest number of dairy cattle in the whole sample and it seems probable that the surplus produce was sold.<sup>1</sup>

It is difficult to judge what number of cattle would be sufficient to create a surplus of dairy products as this would vary according to the size of a given household. One might be able to judge better if it were possible to gain some impression of the productive capacity of an average cow at this period. The nearest estimate would seem to be that provided by Holt in 1795. Holt examined a particular herd and concluded that the average cow

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<sup>1</sup> L.R.O., WCV supra. Inventory of Edmund Cockshutt of Great Harwood gentleman, 1684.

produced 7 quarts of milk per day the year through. However, Holt pointed out that "some prime cows in their full perfection, and in the height of grass, may yield when fresh calved 18, 24 or even 30 quarts of milk in a day; but this superabundance is but of short duration". Holt estimated that "from every 12 quarts of milk is produced one pound of butter, 18oz. to the pound".<sup>1</sup> These values may, of course, bear no relation to the true level of production of the dairy farmer in north-east Lancashire in the period 1660 to 1760. The levels of production are difficult to estimate as apart from the monetary value assigned to a particular animal the inventories provide no indication of the quality of the stock. We can gain no information regarding the productive capacity of a dairy animal or the extent to which it was weakened by disease or insufficient food.

Even assuming these values for the productive capacity of a cow were accurate in the period 1660-1760 there are still problems in deciding what formed a surplus. There is no quantitative evidence available for this date to suggest the part that milk, butter or cheese played in the diet. Milk possibly played a large part. Holt outlined in 1795 how "milk is the cheapest food, and probably the healthiest, that can at this day be purchased".<sup>2</sup> Without any evidence of the extent of the domestic consumption of dairy products the author hesitates to put some arbitrary value on the number of cows that would render surplus goods.

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<sup>1</sup> Holt, Agriculture of Lancashire, p. 153.

<sup>2</sup> Ibid., p. 145.

Out of a total of 127 male 'supra' inventories which recorded cattle numbers and types, 122 referred to the possession of dairy cattle. Dairy cattle represented a more realistic investment for the small scale farmer as it involved regular returns throughout the year in the form of butter, cheese and milk.<sup>1</sup> The question was raised as to whether dairy cattle were used purely for supplying household requirements or whether the farmers were geared to supplying local towns with fresh produce. Samuel Bamford noted that in East Lancashire in the period prior to 1786 "Farms were mostly cultivated for the production of milk, butter and cheese...".<sup>2</sup> Aikin in 1795 observed that in Lancashire "a great number of cows are kept near the towns for the purpose of supplying them with milk and butter".<sup>3</sup> Janet Hollinshead in a study of eighteenth century Halewood finds that dairy production was designed to meet more than family requirements with individuals such as Edward Burscough, Thomas Weedall and William Cooke listing £44, £19 and £7 respectively worth of cheese. In the case of Edward Burscough, Thomas Weedall and James Lawrenson over 20% of their inventory valuation lay in their cheese which is undoubtedly linked to the growth of the urban market in Liverpool.<sup>4</sup> These examples raise the question of the extent to which nearby towns would have provided a market for dairy products in the townships of north-east Lancashire.

<sup>1</sup> Thirsk, Regional Farming Systems, p. xxix.

<sup>2</sup> S. Bamford, The Dialect of South Lancashire (Manchester, 1850), p. iv.

<sup>3</sup> Aikin, Description of the Country round Manchester, p. 18.

<sup>4</sup> Hollinshead, 'Eighteenth Century Halewood', p. 25.

A study of the total inventory sample from the Hundred of Blackburn yielded very few references to cheese and butter.

The ratio of kine to all cattle was highest in Whalley township with dairy cattle accounting for 66% of all cattle listed in male 'supra' inventories. However, out of a sample of 24 male and female 'supra' inventories only two listed butter in the inventory and no cheese was listed in any of the examples. John Foster, a tanner of Whalley, possessed 4 stone of butter valued at 12 shillings whilst William Pearson, a husbandman, possessed butter of an unspecified quantity and value. Both individuals owned dairy cattle but the evidence suggests that dairy products formed an insignificant proportion of the total inventory valuation. In the case of John Foster butter accounted for only 12 shillings out of a total inventory valuation of £259 19s. 3d.<sup>1</sup> Judging by the available evidence, therefore, dairy products did not have the same significance in the economy as in Halewood township.

The general absence of butter and cheese from inventory listings might suggest one of two things. As J.P.P. Horn points out, the goods may have been sold and therefore not appear in the inventory, a feasible proposition for perishable foods. In a sample of more than 800 inventories from the Vale of Berkeley between 1587-1700 none mentioned butter, eggs or milk.<sup>2</sup> Alternatively, the amounts concerned may not have been worth listing. What is certain, however, is that a far greater proportion of the inventories listed

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<sup>1</sup> L.R.O., WCW supra. Inventories of John Foster of Whalley tanner, 1666 and William Pearson of Snelson within Whalley, husbandman, 1664.

<sup>2</sup> Horn, 'Distribution of Wealth in the Vale of Berkeley', p. 83.

equipment which suggested that surplus milk was being used to prepare cheese and butter. Of the 24 inventories from Whalley township 13 referred to equipment used specifically to make butter or cheese. Not included in this total are inventories where wooden vessels appear in isolation, although in many cases dairy equipment might be concealed under the general heading of wooden and earthen vessels. Under-registration of such dairy products is suggested in case after case. John Hill, an innkeeper of Whalley, owned 2 cows and although his inventory listed equipment for making butter and cheese the products themselves were not listed. Similarly, William Greenfield a yeoman owned 3 'kine' and his inventory made reference not only to a milkhouse but also to "butter prints and boards".<sup>1</sup> The evidence is not conclusive because as with textile equipment one cannot prove that the equipment was used. However, its repeated presence in the inventories suggests that the production of butter and cheese was widespread and an important element in the household economy.

It is difficult to conclude from the evidence whether dairy products supplied the needs of nearby towns. Central to this question is the rate of growth of nearby population concentrations.<sup>2</sup> If the production of dairy goods was large scale then one would expect more striking indications than is the case in this sample of townships from Blackburn Hundred. Aikin's comment in 1795 may refer to those farms immediately outside the town of Blackburn.

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<sup>1</sup> L.R.O., WCW supra. Inventories of John Hill of Whalley innholder, 1734 and William Greenfield of Whalley, 1681.

<sup>2</sup> See chapter 2, pp. 39-42, 45-49.

Alternatively, dairying as a specialisation in the townships under consideration might be located in the period after 1760.

It would seem a feasible proposition that the large farmer would concentrate on that aspect of agriculture which would prove most profitable. Gentlemen and yeomen would have had the financial resources to be able to adapt to local requirements. The evidence would suggest perhaps that dairying was not sufficiently profitable for specialisation on the part of the large farmer. The market for dairy produce was confined rather within narrow local horizons. This would imply that in the period 1660-1760 the market demand was not sufficient to encourage large farmers to concentrate on dairy production.<sup>1</sup> This evidence would seem to lend a degree of support to the view that the population expansion of towns such as Blackburn and Haslingden had its main impact in the period after 1760.<sup>2</sup> If large centres of consumption had existed at this date one would have expected some level of adaptation to meet the market requirements. Holt outlined in 1795 how the demand for milk was "great in this populous county, and near the great towns on the north-east part".<sup>3</sup>

If we examine the proportion of dairy to all cattle over time there is some suggestion of a slight shift towards dairy production in the eighteenth century. In the period 1701-1720 dairy cattle represented 57.8% of the total number of cattle. In the period 1721-1740 and 1741-1760 the proportion of dairy to total cattle was

<sup>1</sup> Swain reaches a similar conclusion for the period between the mid-sixteenth and mid-seventeenth centuries; Swain, 'Industry and Economy', p. 85.

<sup>2</sup> See chapter 2, pp. 39-42, 45-49.

<sup>3</sup> Holt, Agriculture of Lancashire, p. 145.



48.1% and 47.6% respectively. This was slightly higher than the levels suggested for the second half of the seventeenth century. The proportion of dairy to all cattle in the period 1661-1680 was 44.8% and 42.9% in the period 1681-1700 (see table 5.11). These figures might reflect the initial stages of a major shift towards dairy farming, the main impact of which was in the later eighteenth century. If this shift towards dairy farming occurred in the period 1760-1780 it may help to pinpoint the major population changes of the century. If a shift to dairy farming was located in these decades it would perhaps be reflective of a growing demand for milk, butter and cheese from a local population which was increasingly geared towards trade and manufacturing. Thirsk observes that such a shift in emphasis occurred in Durham and Northumberland which was linked to the increasing numbers of coal miners who were no longer self-sufficient in food supplies.<sup>1</sup>

Assuming that the raising of beef cattle was a profitable enterprise then Blackburn Hundred must have provided market outlets for the farmers concerned. In a work entitled England Displayed published in 1769 it was indicated that the towns of Haslingden, Blackburn, Clitheroe, Colne and Burnley held weekly markets and fairs throughout the year for the sale of black and horned cattle amongst other things.<sup>2</sup> No indication is provided of the turnover of cattle in each market or the points of supply. However, Brigg quotes an example to indicate how butchers at Blackburn market had a steady supply of meat throughout the year. Between June 1664 and

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<sup>1</sup> Thirsk, Regional Farming Systems, p. xxii.

<sup>2</sup> Russell and Price, England Displayed, pp. 94-7.

May 1665 they sold one family, the Walmesleys of Dunkenhalgh, 13 calves and 10 sides of fresh veal.<sup>1</sup> Beef cattle could be brought on the hoof from outside the area for slaughter locally. J.D. Marshall, for example, refers to cattle from Cumberland and Westmorland 'en route' for Lancashire markets.<sup>2</sup> Joan Thirsk notes that "the stock on the farms of east Lancashire consisted almost entirely of cows and young cattle, which were fed on grass and hay and sold off as stores to other districts including Lowland Lancashire".<sup>3</sup> The fact that cattle from Lancashire were sent to other areas of the country is indicated by Daniel Defoe's comment that the West Riding of Yorkshire was supplied with black cattle from this county.<sup>4</sup>

Sources indicate that even the small communities would have had facilities for the preparation and distribution of meat. The burial register listed two individuals in Whalley township who worked as butchers in the period 1653-1660. One individual in Whalley township was described as a butcher in the burial register between 1721 and 1730, a figure that had increased to 3 in the burial register between 1751-1760.

The seasonal distribution of cattle numbers in these townships of Blackburn Hundred lends further evidence to support the fallacy

<sup>1</sup> Brigg, 'Forest of Pendle', p. 86.

<sup>2</sup> Marshall, 'Agrarian Wealth and Social Structure', p. 520.

<sup>3</sup> Thirsk, 'Farming Regions of England', p. 85.

<sup>4</sup> Defoe, *Tour*, p. 496.

Holt in 1795 noted that "the Lancashire long-horned cattle are known all over the kingdom, and found in almost every part of the county". Holt, Agriculture of Lancashire, p. 143.

of a mass Martinmas slaughter. The spurious nature of this assumption has been given full consideration by J.D. Marshall, J.T. Swain, W. King, O. Ashmore and M. Brigg amongst others.<sup>1</sup> The largest herd sizes in this sample of inventories from Blackburn Hundred are located in the second quarter of the year which is obviously due to the birth of calves. The lowest value falls not in the winter months but between July and September when a number of cattle fairs were held (see table 5.12).

It is probable that a limited number of animals were killed in the winter months as there would have been little point in wintering old or weak stock. As Marshall points out, however, a "community of cattle dealers would think twice before indulging in textbook massacres, and an over-wintered young beast gained in market value, unless it was already serving a domestic purpose".<sup>2</sup> Presumably, if the cattle were not slaughtered in winter months the farmer must have made some provision for their survival. The sample of inventories gives no indication of the construction of shelter for these animals. Even if a farmer had a sufficiently advanced attitude to build shelters for these animals it is unlikely to have been of a permanent enough nature to warrant attention by the appraisers. The listing of rooms by the appraisers was haphazard even in the case of human dwellings. They were unlikely to have paid much attention to the facilities for cattle.

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<sup>1</sup> Marshall, 'Agrarian Wealth and Social Structure', p. 512; Swain, 'Industry and Economy', p. 80; King, 'Economic and Demographic Development of Rossendale', pp. 93-4; Ashmore, 'Inventories, II - Farmers', p. 190; Brigg, 'Forest of Pendle', p. 84.

<sup>2</sup> Marshall, 'Agrarian Wealth and Social Structure', p. 512.

Swain notes that a small average herd size was closely correlated with a high percentage of dairy cattle. J.D. Marshall's argument suggests that numbers of cattle were directly linked to the size of landed estates. One could assume that a small sized herd is suggestive of limited resources of capital to invest in either real estate or livestock. The argument is rather tenuous but it is interesting to compare the average herd size in each township with a measure of relative prosperity/poverty derived from the hearth tax of Lady Day 1664. The average herd size as judged by probate inventories does show some correlation with the percentage level of exempt households in each township.

In this sample Chatburn and Whalley demonstrated the smallest average herd sizes of 3.2 and 3.8 respectively. These townships were also those with the highest exemption rates of 63.0% and 59.4% respectively of the households exempted from the hearth tax. At the other extreme Read and Twiston exhibited relatively large herd sizes of 7.3 and 7.4. It is interesting to observe that of this sample these townships exhibited the lowest exemption rates in 1664 (see table 5.13). J.T. Swain notes that the sample of inventories from Trawden indicates a median of 18 cattle per inventory. In comparison with the sample of townships under consideration this was an area of large herds. Swain considers that "this conclusion is in accordance with the data on the distribution of wealth, which indicate that this was the most prosperous part of our area".<sup>1</sup>

The evidence would suggest that in an area where pastoral farming was one of the main economic activities the number of

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<sup>1</sup> Swain, 'Industry and Economy', p. 77.

animals may indeed act as a reliable indicator of the prosperity of an area. In this view the 'specialisation' suggested by Thirsk may be seen rather as one of necessity and not one of choice in a number of townships. For individuals with limited resources to invest in land and livestock dairy farming may have formed the only viable alternative.

b) Horses.

After cattle horses represented the most important form of livestock. Horses were listed in 114 out of 171 male 'supra' inventories (66.6%) in the period 1660-1760 (see table 5.4). This value is lower than for Trawden and Pendle Forest in the period 1558-1640 where 79% of male 'supra' testators possessed at least one horse.<sup>1</sup> Variation between townships is evident, but this may be perhaps linked to the economic basis and occupational structure of an area. The higher level of horse ownership on the eastern side of Blackburn Hundred in the sixteenth and early seventeenth century may be linked to the overwhelming importance of the cloth industry, which required the testators to own a horse for the movement of wool, yarn and cloth.

Of the 114 testators who listed horses in their inventory 57 owned only one horse (50.0%), 24 owned 2 horses (21.0%) and 19 owned 3 horses (16.6%). Nine was the maximum number of horses possessed by one individual. This can be compared with a maximum number of 25

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<sup>1</sup> Ibid., p. 89.

noted by J.A. Johnston in Worcestershire between 1676 and 1775.<sup>1</sup> Such individuals are clearly the exception and it would seem more valid to study the normal distribution rather than highlight the extremes.

The small stud size is clear if one considers that 100 out of 114 examples are between 1 and 3 in size (87.7%). Only 11 out of 114 examples range between 4 and 6 in size (9.6%). This can be contrasted with the example of Powick parish in Worcestershire where 33 out of 64 of the studs ranged from 1 to 3 (51.6%) and 17 out of 64 ranged from 4 to 6 in size (26.6%). In Powick 14 out of 64 studs (21.9%) consisted of more than 7 horses whereas in Blackburn Hundred only 3 out of 114 (2.6%) had 7 or more animals (see table 5.14).

The sample of 114 male 'supra' inventories covered a total of 233 horses. Of these 114 were referred to as 'horses', 104 as mares and 15 colts. In addition 11 foals were included although these are excluded from the main categorisation. As in Rossendale and the parish of Chipping, both in the Hundred of Blackburn, the majority of farmers possessed either one or two horses.<sup>2</sup> Both Tupling and Ironfield suggest that the presence of mares, foals and colts might suggest some local breeding activity. C. Ironfield suggests that Robert Valne with 2 horses, 2 colts and one mare may have been rearing horses for the market. The extremely limited nature of any such breeding activity in the townships under consideration is

<sup>1</sup> Johnston, 'Probate Inventories and Wills of a Worcestershire Parish', p. 29.

<sup>2</sup> King, 'Economic and Demographic Development of Rossendale', pp. 98-9; Ironfield, 'Parish of Chipping', p. 39.

highlighted when one considers that out of the sample only 14 out of 114 individuals owned more than 3 horses (12.3%).

One can highlight the case of Richard Walmesley, a gentleman of Wiswell, whose inventory of 1718 listed 5 horses, 4 mares and one foal. However, his inventory yields no clues to any market transactions. The absence of a will meant that no clues were forthcoming from this source. Additionally, John Tomlinson, a clothmaker of Accrington, could possibly have been involved in a limited level of horse breeding. His inventory listed 3 horses, 3 mares and 2 colts. Giles Dugdale of Chatburn also listed 3 horses, 2 mares, 1 colt and 1 foal in 1655.<sup>1</sup>

This is not to suggest that some level of horse dealing did not take place in the Hundred of Blackburn. In a work entitled England Displayed published in 1769 the author described how Haslingden, Blackburn, Clitheroe and Burnley all held regular markets for the sale of horses amongst other things.<sup>2</sup> John Aikin, writing of this area of Lancashire, in 1795 described how "a great number of horses have been bred of late years than formerly owing to the increased demand...".<sup>3</sup> Unfortunately, he provides no clarification of the time scale implied by the phrase "of late years", neither does he explain the reasons for the increased demand. As with all aspects of internal trade it is notoriously difficult to trace the sources of

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<sup>1</sup> L.R.O., WCV supra. Inventories of Richard Walmesley of Wiswell Eaves gentleman, 1718; John Tomlinson of Dunyshopp in Accrington clothmaker, 1660 and Giles Dugdale of Chatburn, 1663.

<sup>2</sup> Russell and Price, England Displayed, pp. 94-7.

<sup>3</sup> Aikin, Description of the Country round Manchester, p. 20.

supply and the extent of trade both geographically and financially regarding the horse.

If one considers 'supra' and 'infra' testators separately there is a marked difference in the levels of horse ownership. Although 14 out of 24 male 'infra' testators listed horses (58.3%) the distribution of horse numbers was much narrower. The mean and median number of horses per testator who owned horses was lower for 'infra' testators than for the 'supra' testators. Of the 14 'infra' testators who listed horses 8 owned 1 horse (57.1%), 5 owned 2 horses (35.7%) and 1 person owned 3 horses (7.1%). The maximum number of horses possessed by an 'infra' testator was three. There is a broad correlation between ownership of horses and the level of wealth of the testator, but the possession of a horse was widely spread throughout the social scale and ownership of a horse would not seem to be linked solely to wealth and social prestige.

Horses represented an important part of the testator's investment in livestock in both the 'supra' and 'infra' category. In the sample of male 'supra' inventories horses represented between 13.9% and 21% of the testators' investment in livestock (see table 5.5). This average value at the level of the township for the percentage level of investment in livestock conceals the range of individual experience. In a number of cases a horse was the only form of livestock that an individual possessed. This raises questions about the position of horses in local agricultural activity. It has been demonstrated that the keeping of horses was widespread but one should question the extent to which they should be considered an aspect of agriculture. Clearly Edward Baron, a tailor of Great Harwood, whose only investment in livestock was



represented by one horse might be using the animal for riding and carriage of goods rather than for agricultural purposes.<sup>1</sup>

This is an important distinction, but it is not an aspect which we can consistently measure from probate inventories. The evidence is difficult to interpret because only a very limited number of inventories specifically state the animals' function. Aikin in 1795 pointed out that "strong horses are most in use for ordinary purposes".<sup>2</sup> This implies a general usage and the presence of a wide range of horse equipment in inventories indicates that horses must often have been multi-purpose animals. The horse could be used for ploughing, carting and other farm activities. In addition to being a riding animal it could also be used for carrying various commodities. Holt outlined in 1795 how "the conveyance of milk has of late years been in wooden vessels, instead of the backs of horses as formerly".<sup>3</sup> Daniel Defoe outlined how:

"then, as every clothier must keep a horse, perhaps two, to fetch and carry for the use of his manufacture (viz.) to fetch home his wooll and his provisions from the market, to carry his yarn to the spinners, his manufacture to the fulling mill, and when finished, to the market to be sold, and the like...".<sup>4</sup>

A number of examples from inventories in Blackburn Hundred provide evidence for the varied use of this animal. The inventory of John Birch of Whalley pointed to the three main uses of the horse. The inventory listed "load saddles" in addition to "horse

<sup>1</sup> L.R.O., WCW supra. Inventory of Edward Baron of Great Harwood tailor, 1666.

<sup>2</sup> Aikin, Description of the Country round Manchester, p. 20.

<sup>3</sup> Holt, Agriculture of Lancashire, p. 149.

<sup>4</sup> Defoe, Tour, p. 493.

geares for draught", and this two-fold purpose of the horse is explained perhaps by his combination of pastoral farming with the manufacture of linen cloth. The possessions of John Birch included 6 head of cattle and 2 calves in addition to "linnen loomes with healds, reeds and other things belonging to them". In addition the presence of "the deceased's apparell, sadle, bridle, bootes and spurres" indicates that the horse was used for transport purposes. The inventory of Alice Nutter of Wiswell listed "fforniture for three horses for loadinge on the backs" together with "fforniture for three horses for drawing". The adaptability of the horse is shown also in the inventory of William Pearson of Whalley which listed "all horse geares for loadeinge and draweinge".<sup>1</sup>

The ownership of horses was more widespread than that of oxen suggesting perhaps that more emphasis was laid on the horse as a working animal. This is perhaps related to the greater versatility of the horse. Two-thirds of the sample of the male 'supra' testators in the period 1660-1760 owned at least one horse whereas only 15% (26 out of 171) of the male 'supra' testators mentioned oxen. Yelling argues that bullocks and steers should be included with oxen since they were also worked.<sup>2</sup> This presents a number of problems since the youngest stock which were destined for draught work cannot always be identified. The validity of including steers is questioned perhaps by the case of John Tomlinson, a clothmaker of

<sup>1</sup> L.R.O., WCV supra. Inventories of John Birch of Whalley, 1676; Alice Nutter of Wiswell widow, 1664 and William Pearson of Snelson within Whalley husbandman, 1664.

<sup>2</sup> Yelling, 'Probate Inventories and the Geography of Livestock Farming', p. 120.

Accrington, whose inventory listed 19 steers and 4 oxen. It is doubtful whether he would have used 23 animals for ploughing and harrowing. Even if steer and oxen are combined only 40 out of 171 male 'supra' testators possessed this form of livestock.

The distribution of horses and oxen between the various occupational groups may provide some clues to their position in the economy. Individuals who were principally involved in agriculture (as judged by the occupational title ascribed to them in their will or inventory) might be expected to own more oxen than the other occupational groups. The sample of male 'supra' and 'infra' testators provides examples of 99 individuals who are referred to as either yeomen, husbandmen or farmers (see table 5.15). This sample is limited to those individuals whose occupational title ascribes their activities primarily to agriculture. This is not to argue that this sample covers the entire agricultural community as agricultural activity was not confined simply to those individuals designated the title of yeomen, husbandmen or farmer. Only 95 of these inventories could be used to determine the numbers of horses and oxen, as 4 inventories provide only summarised entries for livestock possessions.

Of these 95 individuals only 25 recorded the possession of either oxen or steer (26.3%). Therefore 73.7% of this sample of 'farmers' possessed no oxen or steer, which can be contrasted with a value of 29.5% for those who did not possess horses. The figures are comparable with Pauline Frost's study of South Staffordshire in the period 1560-1720 which revealed that "...the ownership of the horse was more widespread than that of oxen, with two-thirds of the recorded individuals possessing at least one horse and only 38%

having any oxen".<sup>1</sup> The sample of 95 'farmers' in north-east Lancashire possessed 142 horses compared with only 93 oxen and steers.

The fact that such a high proportion of a sample involved directly in agriculture should list no oxen suggests that this animal was not essential to agrarian activity in this area of Lancashire. Holt in 1795 pointed out that "horses at present are universally preferred for husbandry business".<sup>2</sup> This low number of oxen is undoubtedly linked to the fact that agriculture in the area was predominantly pastoral. The low level of oxen reflects the comparatively low percentage of arable land in this area of north-east Lancashire.

The ownership of oxen and steers was concentrated amongst the ranks of the yeomen and gentry, which corresponds with the observation that crop cultivation was carried out mainly by the wealthier testators (see table 5.15). Yelling similarly finds that oxen were most important on the larger farms.<sup>3</sup> As Frost points out "only the full-time farmer with a large area of arable would find it necessary to keep a whole team...".<sup>4</sup> In the sample of 95 farmers from north-east Lancashire only 5 farmers had more than 5 oxen and steer combined (5.3%), and this evidence may suggest that in north-east Lancashire there were few farmers with large areas of arable

<sup>1</sup> Frost, 'Yeomen and Metalsmiths', p. 37.

<sup>2</sup> Holt, Agriculture of Lancashire, p. 172.

<sup>3</sup> Yelling, 'Probate Inventories and the Geography of Livestock Farming', p. 120.

<sup>4</sup> Frost, 'Yeomen and Metalsmiths', p. 37.

land. This information would seem to accord with other sources. Joan Thirsk points out that in north-east Lancashire "the arable land was small - acreages of 2½-6½ acres are commonly mentioned in probate inventories...".<sup>1</sup>

The number of tradesmen and craftsmen who owned oxen during this period was very small. Of a sample of 40 craftsmen only 4 (10%) recorded the ownership of oxen and steer. This can be contrasted with the 65% of tradesmen and craftsmen who owned at least one horse (26 of 40 cases). This confirms the fact that few craftsmen had large arable holdings, although John Tomlinson, a clothier of Accrington, is a notable exception. As the use of oxen was almost wholly confined to ploughing and harrowing it would suggest that Robert Hudson, a freemason of Read, Henry Hargreaves, a tailor of Wiswell, Thomas Bertwistle, a turner of Great Harwood,<sup>2</sup> also had arable holdings of some description.

Sixty-five per cent of tradesmen and craftsmen owned at least one horse. This figure is only marginally smaller than the value of 70.5% for those farmers who listed horses (67 of 95 cases). There is a marked difference, however, in the number of horses that the two groups possessed. In the case of tradesmen and craftsmen the largest number of horses owned by one individual was three. The distribution is much narrower with 19 out of 26 (73.1%) cases possessing only one horse. In the case of farmers the distribution

<sup>1</sup> Thirsk, 'Farming Regions of England', p. 86.

<sup>2</sup> L.R.O., WCV supra. Inventories of John Tomlinson of Dunyshopp in Accrington clothmaker, 1660; Robert Hudson of Read co. Lancaster freemason, 1663; Henry Hargreaves of Wiswell tailor, 1737 and Thomas Bertwistle of Great Harwood, 1729.

was wider with 12 out of 67 individuals (18.2%) possessing more than 3 horses (see figure 5.3). The average number of horses per craftsman at 0.9 is significantly lower than the farming group with a value of 1.5 (see table 5.15). This perhaps represents the different emphasis on the function of a horse amongst the two groups. A tradesman or craftsman would usually own one horse and would use this principally for riding and transportation of goods. Frost in a study of South Staffordshire concludes that it was "... very much to the smith's advantage to keep at least one nag so that he could obtain raw materials and maintain links outside his immediate neighbourhood".<sup>1</sup> It cannot be deduced from an inventory where an individual craftsman obtained his raw materials from, where he delivered the finished products to, or whether he was in regular contact with individuals outside his immediate neighbourhood.

The role of the horse as an animal for transportation of people and goods is reflected in the occupational data for Whalley township. The parish register of 1653 - 1660 records the birth of a son Edward to John Ward, a sadler, on 1st April 1655, and the subsequent burial of the child on 29th May 1657.<sup>2</sup> No further occupational data for Whalley township is available until 1721 when the practice of recording occupations for most of the entries recommences. The recording of occupations makes no reference in the

<sup>1</sup> Frost, 'Yeomen and Metalsmiths', p. 37; Clothworkers have an average of 1.5 horses per inventory which is significantly higher than for the other tradesmen and craftsmen (see table 5.15). The value of the horse to the 'yeoman-clothier' for both farm work and the transportation of industrial goods is highlighted by W.B. Crump, 'Yeoman-Clothier', p. 221.

<sup>2</sup> L.R.O., PR 3. Parish Register of Whalley, 1653-1695.

FIGURE 5.3

THE DISTRIBUTION OF HORSE NUMBERS ACCORDING TO OCCUPATION.

365

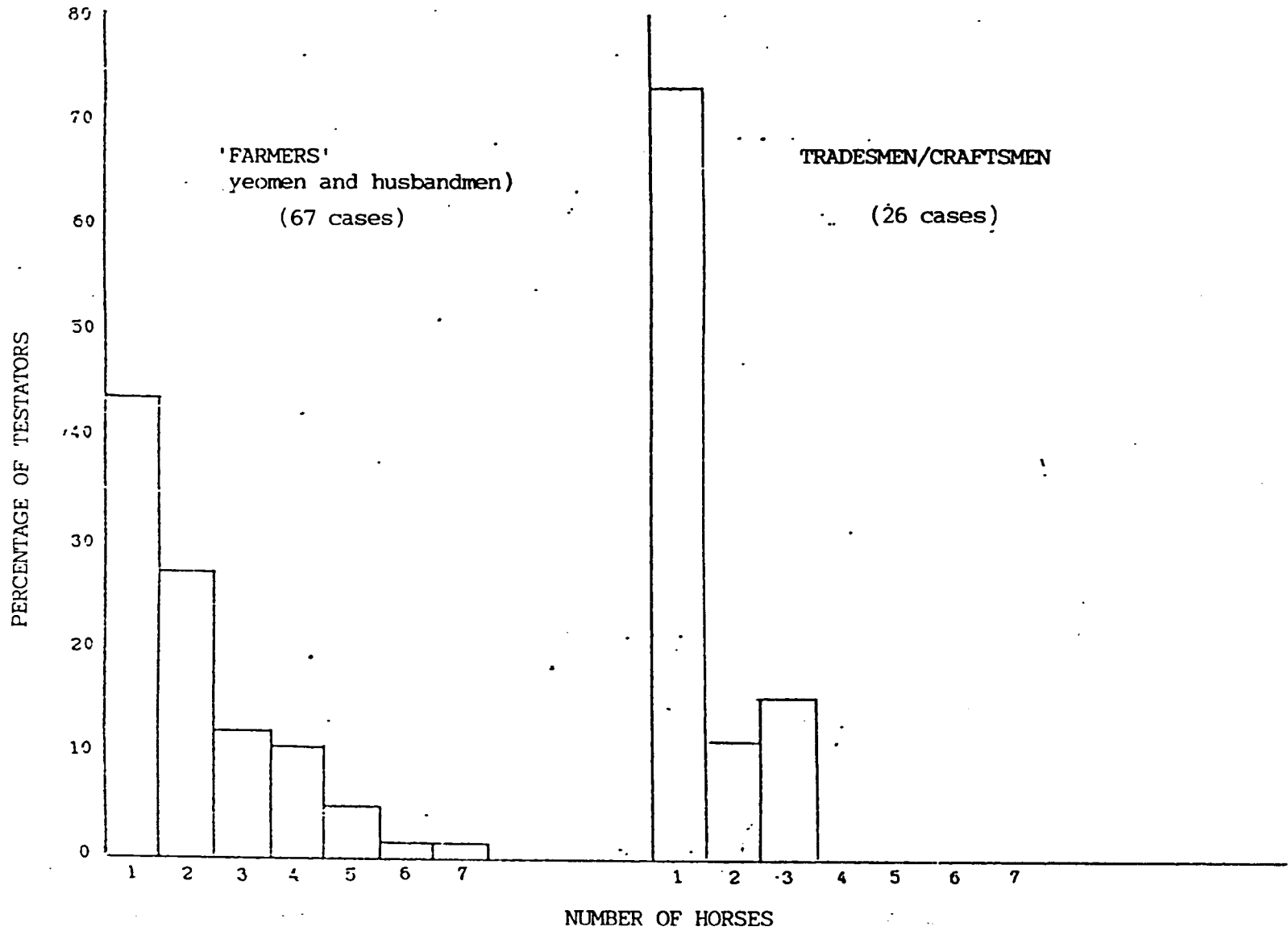


FIGURE 5.3

burial registers to a sadler or packsadler.<sup>1</sup> This is not to suggest that non-appearance in the burial register is conclusive proof that a person practising this occupation was not present in Whalley township. Reference to the baptism and burial registers between the period 1741 and 1780 reveals 6 individuals practising this occupation. Richard Chew, a packsadler, had four children baptised in April 1741, February 1745, August 1750 and August 1754. His son James baptised on 25th August 1754 was subsequently buried on 7th August 1757 followed by a reference to Richard Chew's burial on 7th May 1780. Richard Medcalf, a sadler, had 2 sons John and Richard baptised in September 1747 and October 1748 respectively, but after these two occasions no reference is made to him in the parish registers. John Olivant, a packsadler, is noted in September 1742 and June 1745 when his son and daughter were baptised. William Mercer, a sadler, had a son John baptised on 10th April 1758 and his own burial was recorded not long after on 20th June 1758. Two other sadlers made a brief appearance in the burial register when they buried relatives. Robert Gill's son Ralph was buried on 27th September 1772 whilst Francis Lawrenson's wife was buried on 25th July 1777. It is significant to note the first appearance of a farrier in Whalley township when John, the son of Matthew Valmesley, was baptised on 1st January 1741 and subsequently buried on 13th March 1744.<sup>2</sup> One can question whether this increased specialisation in an occupation relating to horses can be correlated with an increased use of the horse in the economy.

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<sup>1</sup> L.R.O., PR 5. Parish register of Whalley, 1720-1739/40.

<sup>2</sup> L.R.O., PR 6. Parish register of Whalley, 1740-1791.



The sample of entries in the period is not comprehensive in the sense that no reference was made to the baptism register between 1721-1730, the baptism and burial registers between 1731 and 1740 and the baptism register between 1771 and 1780. The sample, is however, still quite extensive. This apparent concentration of sadlers and packsadlers in the second half of the eighteenth century may be linked to the increased levels of manufacturing activity indicated in the parish register, which would have required improved facilities for transporting goods. This can be further linked to Aikin's assertion in 1795 that there was an increased demand for horses.

A survey of the inventory sample in Blackburn Hundred suggests an increase in the number of horses per inventory over time. In the period 1661-1680 the average number of horses per inventory was 1, a figure which had increased to 1.1 between 1681-1700 and 1.2 between 1701-1720. The level dropped to 0.9 between 1721-1740 but reached a peak level between 1741 and 1760 of 1.5. Is this upward trend evidence of a general increase in the number of horses in the eighteenth century or has the reduction in the number of inventories resulted in an increased bias towards the wealthy? J.A. Johnston in a survey of Worcestershire similarly finds that the number of horses increased during the eighteenth century and he concludes that "the horse was replacing the ox as the working beast in the fields and becoming more widely used in the transport of persons and goods".<sup>1</sup>

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<sup>1</sup> Johnston, 'Probate Inventories and Wills of a Worcestershire Parish', p. 28.

It seems feasible that the increase in the level of manufacturing activity, particularly in the period 1750-1770, stimulated a demand for improved transport facilities and the associated equipment. The extension and improvement of the road network in north-east Lancashire in the 1750s together with the increasing number of carriers evident in Great Harwood chapelry, seems to support the assumption that the increased levels of industrial production stimulated an increased road use in this period.<sup>1</sup> This trend was not new, as J.A. Chartres establishes the increased levels of road carrying throughout England in the seventeenth century, but the trend in Blackburn Hundred was particularly evident from the 1750s which corresponds with the increased levels of involvement in manufacturing activity in a number of townships.<sup>2</sup> However, there is no evidence to suggest whether the increase in the numbers of weavers in Whalley township, Billington township and Great Harwood chapelry supplied purely the needs of the immediate locality or whether it satisfied a demand that extended over a wider geographical area. The fact that Blackburn was served with a road carrying link from London as early as 1715 suggests that trade in north-east Lancashire transcended purely local horizons.<sup>3</sup>

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<sup>1</sup> See chapter 4, p. 230.

<sup>2</sup> J.A. Chartres, 'Road Carrying in England in the Seventeenth Century: Myth and Reality', *Econ.H.R.*, 2nd series 30, 1 (February 1977), pp. 74-88.

<sup>3</sup> *Ibid.*, pp. 89-94.

c) Sheep

The increased levels of textile manufacturing in Blackburn Hundred in the first half of the eighteenth century would have required increased supplies of wool. It seems that the supply of raw materials was not obtained locally as Holt in 1795 considered that Lancashire "is not a sheep district, therefore they cannot be anywhere numerous in the county".<sup>1</sup> This corresponds with Joan Thirsk's assertion that most of the wool for the Lancashire textile industry in the period 1640-1750 must have been imported into the county as only 53 out of 224 inventories from Lancashire recorded sheep.<sup>2</sup> In the townships under consideration sheep were listed in only 35 out of 171 (20.4%) 'supra' male inventories during the period 1660 to 1760. The poorer testators showed even lower levels of sheep ownership, as out of 24 surviving inventories relating to male 'infra' testators only 4 (16.6%) mentioned sheep.

Table 5.4 details the percentage number of inventories which recorded sheep and notable variations between the townships can be observed. Downham and Wiswell showed the highest occurrence of sheep, whilst Twiston and Read revealed no references in the sample of 'supra' testators. The occurrence of sheep in Accrington was also low with only 2 references out of 47 surviving inventories (4.2%). These values are significantly lower than those found for other areas of Blackburn Hundred. In a sample of 195 'supra' male inventories from Colne and Pendle Forest in the period 1558-1640

<sup>1</sup> Holt, Agriculture of Lancashire, p. 166.

<sup>2</sup> Thirsk, Regional Farming Systems, p. 68.

Swain finds that 87 (45%) made reference to sheep. Nonetheless, Swain still concludes that "... their numbers were small, and consequently local wool supplies were insufficient to meet the demand for cloth manufacturers".<sup>1</sup> The evidence from Rossendale also suggests that between 1650 and 1715 sheep were only of marginal importance with less than 18% of inventories making reference to this form of livestock.<sup>2</sup>

These valuations from north-east Lancashire can be set aside the level of sheep farming in other parts of the country. The values are considerably lower than for sixteenth-century Staffordshire where 74.4% of inventories mentioned sheep.<sup>3</sup> The numbers of sheep in north-east Lancashire are also low when compared with Cash's analysis of Devon inventories. In this sample 110 out of 266 inventories (41.3%) mentioned sheep.<sup>4</sup>

From the evidence contained in probate inventories it is possible to establish the average size of sheep flocks in these townships of north-east Lancashire. Of the 35 male 'supra' inventories which list sheep 29 provide information regarding the number of animals kept. Amongst the 6 cases excluded are the inventories of William Horrobin of Whalley and William Smalley of Great Harwood whose inventories assign only a value to sheep and do

<sup>1</sup> Swain, 'Industry and Economy', p. 189.

<sup>2</sup> King, 'Economic and Demographic Development of Rossendale', p. 95.

<sup>3</sup> Frost, 'Yeomen and Metalsmiths', p. 36.

<sup>4</sup> M. Cash, ed., Devon Inventories of the Sixteenth and Seventeenth Centuries, Devon and Cornwall Record Society, New series 11 (Torquay, 1966), p. xxi.

not detail numbers.<sup>1</sup> Taking the 29 examples the average flock consisted of 23 animals (median 16). Within each township however, the size of sheep flocks varied considerably around this mean. For example, in Downham although the mean flock size was 28.7 the range was from 4 to 120.

20 of the 29 sheep owners (where numbers were specified) possessed flocks of 20 or less. Only 4 individuals owned flocks greater than thirty in size (see table 5.16). The evidence from the group of townships confirms Thirsk's assertion that farmers of this area rarely kept more than thirty or forty sheep.<sup>2</sup> This can be contrasted with W.B. Crump's analysis of the West Riding of Yorkshire where a sample of 15 inventories recorded an average of 55 sheep each. Crump concludes from the inventory evidence that a high proportion of the wool for the textile industry in this area of Yorkshire was home-grown.<sup>3</sup>

It has been illustrated that marked differences are apparent in the involvement of different occupational or social groups in cattle farming. Similar differences can be observed in the ownership of flocks of sheep. The data illustrates that women were least likely to own sheep with only 3 out of 40 'supra' inventories listing this form of livestock (7.5%). The involvement was minimal amongst tradesmen and craftsmen with only 4 out of 36 'supra' inventories recording this form of livestock (11.1%). The sample of male

<sup>1</sup> L.R.O., WCV supra. Inventories of William Horrobin of Whalley innholder, 1696 and William Smalley of Great Harwood cooper, 1726.

<sup>2</sup> Thirsk, 'Farming Regions of England', p. 86.

<sup>3</sup> Crump, 'Yeoman-Clothier', p. 237.

'supra' testators includes 80 inventories relating to yeomen and husbandmen (four inventories are excluded from consideration as only summarised entries are provided for livestock), and of these 19 indicated the ownership of sheep (23.7%). 89% of tradesmen and craftsmen were lacking in sheep as opposed to only 42% lacking in cattle. This demonstrates that cattle were more important in the farming enterprises of tradesmen and craftsmen than sheep. A similar conclusion was reached by Pauline Frost in a survey of yeomen and metalsmiths in South Staffordshire.<sup>1</sup>

The proportion that sheep formed of the total livestock valuation of male 'supra' testators in different townships points to their relatively insignificant role in pastoral farming (see table 5.5). The two largest flocks of sheep belonged to John Winal, a farmer of Downham, who owned 120 sheep and William Bayley, a yeoman of Worston township, who owned 93 sheep. In the case of John Winal sheep accounted for only 22% of the total livestock valuation whilst those sheep belonging to William Bayley formed only 16.6% of his total investment in livestock.<sup>2</sup> The low level of livestock capital invested in sheep reinforces the impression that sheep played only a minor role in pastoral farming in the area. Moreover, the total sample of 'supra' and 'infra' testators revealed only one individual whose only livestock investment was in the form of sheep. As this only totalled £2 he cannot be regarded as a specialist sheep farmer.<sup>3</sup>

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<sup>1</sup> Frost, 'Yeomen and Metalsmiths', p. 36.

<sup>2</sup> L.R.O., WCW supra. Inventories of John Winal of Ravensholme in Downham farmer, 1759 and William Bayley of Worston yeoman, 1663.

<sup>3</sup> Lawrence Duckworth owned 15 sheep valued at £2. L.R.O. WCW supra. Inventory of Lawrence Duckworth of Accrington, 1662.

Clothworkers as a group (including clothiers, linenweavers and woollenweavers) also showed a low level of sheep ownership. Only one inventory out of 11 male 'supra' testators recorded the presence of this form of livestock (9.1%). If male 'infra' testators are also included in this sample only 2 out of 13 owned sheep (15.4%).<sup>1</sup> However, 5 out of 13 listed unspecified amounts of wool (38.7%). This raises questions regarding the sources of supply of raw materials to the industry.

On the basis of the poll tax of 1660 G.H. Tupling observes that Accrington vetera and Accrington nova were important areas of textile manufacturing.<sup>2</sup> Even though the evidence of the poll tax and parish registers points to a high level of woollen cloth production in this area only 2 out of 47 male 'supra' inventories listed sheep (4.2%). The inclusion of 7 male 'infra' testators from Accrington reduced the level still further to 2 out of 54 testators who listed sheep (3.7%). This would suggest that wool for the production of cloth was obtained from outside the township. One cannot ascertain the sources of supply and there is no evidence to clarify the geographical radius involved in the supply network. In the sample of townships the 'supra' inventories revealed 23 cases where quantities of wool were listed. Of these only 9 owned sheep

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<sup>1</sup> The inventory of Thomas Bretherton a linenwebster of Downham included a valuation of £2 10s. 0d. for "old sheep and 6 lambes". The inventory of John Elliot a linenwebster of Downham listed 16 sheep valued at £2 12s. 0d. L.R.O., WCV supra. Inventory of Thomas Bretherton of Downham, 1694; L.R.O., WCV infra. Inventory of John Elliot of Downham webster, 1689.

<sup>2</sup> See chapter 4, pp. 202-3.

and this would suggest points of supply and distribution which the inventory does not reveal.

Downham had the highest level of sheep ownership of the townships under consideration with 11 out of 15 male 'supra' testators listing this form of livestock (73.3%). This is perhaps linked to the fact that this township occupies the northern slope of Pendle Hill. Owen Ashmore in his study of north-east Lancashire associates the larger flocks of sheep with a proximity to moorlands and in particular Pendle Hill "which would provide suitable grazing".<sup>1</sup> N. Lowe in a survey of the Lancashire textile industry of the sixteenth century also notes the large numbers of sheep kept near Pendle Hill.<sup>2</sup>

It is not clear whether the supplies of wool produced were used purely for the needs of this township or whether the income of the individuals concerned was partly dependent on the sale of the wool produced. N. Lowe suggests that sometimes the owner of a few sheep would be responsible for converting the wool into yarn before selling it to a weaver.<sup>3</sup> In Downham 11 male 'supra' testators, 2 male 'infra' testators and 1 female 'supra' testator owned sheep. Of these only 4 showed proof of involvement in carding, combing or spinning (28.6%). The inventory of James Hindle of Downham listed 4 spinning wheels together with an unspecified quantity of wool. It seems likely that this was derived from the 20 sheep that were valued at £5 5s. 0d. No cards or combs or yarn were listed but the

<sup>1</sup> Ashmore, 'Inventories, II - Farmers', pp. 187-190.

<sup>2</sup> Lowe, Lancashire Textile Industry, p. 7.

<sup>3</sup> Ibid., p. 26.



inventory account included a pair of looms. If he were using his own wool for weaving then it suggests that the process of carding or combing the wool was performed in another household. Alternatively, it is possible that as cards and combs were of a low value they were concealed under phrases such as "other huslement".<sup>1</sup> William Robinson a yeoman of Downham owned 19 "old sheep" and 9 lambs. An unspecified quantity of wool was listed but no cards or combs were included in the inventory account. Although a spinning wheel was listed the inventory account details no stock of yarn.<sup>2</sup>

Another individual by the name of William Robinson listed 7 sheep "in the feildes" which were valued at £1 3s. 4d. In addition to a spinning wheel the inventory listed "wooll cardes" and "about a stone of wooll". The inventory suggests that home produced wool was carded and spun in his household although no indication is given of who performed these tasks. The inventory does not list any looms or finished cloth, suggesting perhaps that the woollen yarn was sold to other households. Again no indication is given of the amount of yarn sold or who the purchaser was. Although the list of "debts owing to the deceased at the time of death" included individuals from Downham, Clitheroe and Grindleton, the nature of the debt is not specified. It cannot be surmised that the sums of money owing were for yarn advanced on credit.<sup>3</sup>

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<sup>1</sup> L.R.O., WCV supra. Inventory of James Hindle of Heyhouse in Downham, 1751.

<sup>2</sup> L.R.O., WCV supra. Inventory of William Robinson of Downham, yeoman, 1693.

<sup>3</sup> L.R.O., WCV supra. Inventory of William Robinson of Downham, 1675.

The inventory of James Slater, a husbandman of Downham, listed 7 sheep valued at £1 2s. 8d. The inventory listed wool to the value of 8 shillings but did not specify the amount. Although 3 spinning wheels are listed no cards or combs are indicated. No yarn is listed in the inventory and although a pair of looms is listed there is no finished cloth. Again if James Slater were using his own wool for spinning and weaving the inventory account suggests that carding or combing was carried out elsewhere and then returned to the house for the processes of spinning and subsequently weaving.<sup>1</sup>

The evidence from the probate inventories is inconclusive and suggests a range of possibilities concerning the type of textile activity with which the individuals were concerned. However, the fairly low involvement in the preparation of wool for cloth production amongst those owning sheep may suggest that the wool produced was for sale. James Hargreaves of Downham was described on four occasions as a weaver. However, when his daughter Susanna was baptised on 17th September, 1743 he was referred to as a 'weaver[woollen tradesman]'.<sup>2</sup> It is not clear whether this individual acted as a middleman bringing supplies of wool into the township of Downham or whether he was responsible for selling wool produced in Downham to areas outside the township. His inventory does not survive and consequently it is not possible to assess his involvement in pastoral agriculture or the textile industry. Henry Varley of Twiston was also ascribed the occupational title of

<sup>1</sup> L.R.O., WCV supra. Inventory of James Slater of Downham, 1690.

<sup>2</sup> Price, Register of the Parish Church of St. Leonard, Downham, p. 43.

woollen tradesman on his marriage to Alice Medcalfe on 13th December 1743.<sup>1</sup>

Whalley township experienced almost a four-fold expansion in the proportion of individuals described as weavers between 1660 and 1770. This has been paralleled with Pococke's comments in 1751 that the economy of Whalley was largely dependent on income from spinning woollen yarn.<sup>2</sup> The sample of 17 male 'supra' testators from Whalley between 1660-1760 suggests a low level of sheep ownership with only 2 testators listing this form of livestock (11.7%). It is relevant to investigate therefore the sources of wool supplies in view of the increased demand for this raw material that the occupational data suggests.

Lowe concludes that in the Lancashire textile industry of the sixteenth century a supply of locally produced wool, particularly from around Pendle Hill, was supplemented by supplies from the West Riding of Yorkshire and the Midlands.<sup>3</sup> The analysis of inventories from north-east Lancashire between 1660 and 1760 indicates that the number of sheep kept locally was small. The wool produced from these small flocks could have been sufficient only to meet very modest local demands. The increased levels of involvement in textile manufacturing in a number of the townships under consideration is evidently not linked to plentiful supplies of locally produced wool. In the period between 1660-1760 there was no apparent shift to sheep rearing in these townships, so that the

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<sup>1</sup> *Ibid.*, p. 136.

<sup>2</sup> See chapter 4, pp. 165-6.

<sup>3</sup> Lowe, Lancashire Textile Industry, p. 10.

explanation for the increasing involvement in textile manufacturing lies rather in the availability of surplus labour rather than the plentiful availability of raw materials. As Joan Thirsk suggests, the wool could be transferred easily to the places where labour was available.<sup>1</sup>

Swain in his analysis of Colne and Pendle Forest between 1558 and 1640 argues that there was an active market for wool in the area and that this raw material was supplied from elsewhere by middlemen.<sup>2</sup> An account book covering the years 1699 and 1700 refers to quantities of wool distributed amongst female spinners in the area around Stonyhurst. The wool concerned is referred to as "Coventry wooll" and "Lincolnshire wooll", and indicates that although Stonyhurst was situated close to Pendle Hill the local supplies of wool were inadequate or unreliable.<sup>3</sup> The evidence illustrates that the townships under consideration played little if any part in supplying the developing areas of north-east Lancashire with wool.

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<sup>1</sup> Thirsk, 'Industries in the Countryside', pp. 71-2.

<sup>2</sup> Swain, 'Industry and Economy', p. 89.

<sup>3</sup> L.R.O., DDSt. 1. (Uncatalogued collection). 'Stonyhurst Wool Book, 1699-1700'.

5. Conclusion.

Natural conditions in north-east Lancashire dictated an emphasis on pastoral farming. Contemporary commentators drew attention to the unfavourable conditions of climate and terrain, whilst the sample of probate inventories drawn from a number of townships in Blackburn Hundred between 1660-1760 confirmed a strong pastoral bias. The evidence confirms Joan Thirsk's observation that in the period 1640-1750 "... Lancashire people of all classes seem to have placed most emphasis upon the rearing of beef and the keeping of small dairies".<sup>1</sup>

The extent of involvement in arable agriculture amongst the population was limited. Moreover, there was an apparent reduction in the proportionate level of involvement in crop cultivation amongst the testators between the mid-seventeenth and the mid-eighteenth centuries. Crop cultivation was mainly confined to the wealthier testators in Blackburn Hundred, and as this sample of inventories is already biased towards the 'middling' groups in society it suggests that the lower strata of the population would have shown little involvement in crop growth. However, a fall in the extent of involvement in arable farming amongst the wealthier testators has a wider significance as it would have proportionately reduced the number of opportunities for wage labour in agriculture.

This evidence from the probate inventories corresponds with the patterns of change evident from the occupational data in the parish registers from Blackburn Hundred. The single occupational labels

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<sup>1</sup> Thirsk, Regional Farming Systems, p. 62.

ascribed to male adults point to a declining proportion of the workforce engaged in agriculture as their main occupation. In particular the number and proportion of labourers in Whalley township showed a marked reduction in the first half of the eighteenth century.

Such a reduction in employment opportunities in agriculture would, as E.L. Jones suggests, have led to an increased emphasis on manufacturing activities.<sup>1</sup> The population of these townships in Blackburn Hundred would have needed to look to industry as a means of earning a livelihood, particularly in the context of the demographic growth identified from the estimates of population and patterns of baptisms and burials in the parish registers.<sup>2</sup>

Increased levels of textile manufacturing are apparent in Whalley township, Billington township and the chapelry of Great Harwood by the mid-eighteenth century. However, judging by the low levels of sheep ownership in north-east Lancashire the raw material for woollen/worsted cloth production was not obtained locally. The number of sheep kept would not appear sufficient to have met the increasing levels of local demand, and there must have been a fairly active market for wool which transcended local horizons. If wool was transported from Coventry and Lincolnshire as the evidence suggests, it reflects a growing level of integration and sophistication in early modern England. The spread of the textile industry in Blackburn Hundred was apparently not dependent on improved supplies of locally available raw materials, but surplus

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<sup>1</sup> Jones, 'Agricultural Origins of Industry', p. 69.

<sup>2</sup> See chapter 2, pp. 28-71.

labour linked to a shift away from crop cultivation encouraged an increased reliance on industrial activity as a means of earning a livelihood. Such conclusions are, by necessity, of a tentative nature. It is not possible on the basis of the available evidence to present an explanation for economic change which is specific to the circumstances of each township considered, and as Joan Thirsk argues "there is no certainty or finality in any explanation for the growth of a rural industry in one district rather than another".<sup>1</sup>

J.A. Chartres has identified the increased use of roads throughout England in the seventeenth century, and it seems clear that the spread of involvement in manufacturing in north-east Lancashire in the eighteenth century would have required increased movement between points of supply and distribution. Increased numbers of carriers in Great Harwood chapelry in the mid-eighteenth century together with an improvement of the road network in north-east Lancashire in the 1750s lends support to this assumption.<sup>2</sup> In addition the increased numbers of horses evident in the probate inventories of the eighteenth century highlight the growing importance of the transport of goods and people. This evidence corresponds with E.A. Wrigley's assertion that by the late eighteenth century an increasing proportion of horses was employed outside agriculture particularly for the transportation of men and goods.<sup>3</sup>

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<sup>1</sup> Thirsk, 'Industries in the Countryside', p. 71.

<sup>2</sup> See chapter 4, p. 230.

<sup>3</sup> Wrigley, 'Urban Growth and Agricultural Change', p. 721.

The market economy was also important for the supply of food to an area of expanding population where the decreasing proportions of farmers concentrated on animal husbandry. The increased proportion of grocers, victuallers and shopkeepers in Whalley township in the period 1721-1760 reflects a growing reliance on the market for the supply of basic foodstuffs. It seems probable that the Fylde area of Lancashire supplied the north-eastern part of the county through the developing market town of Blackburn, although Holt asserted in 1795 that the grain grown in Lancashire could only supply its inhabitants for a fraction of the year. The phenomenal increase in the population of Blackburn Hundred suggests that by the last quarter of the eighteenth century supplies of grain would have been drawn from the southern and eastern counties, probably through the port of Liverpool.<sup>1</sup>

E.L. Jones points to agricultural innovation in the southern and eastern counties in the period 1650-1750 which allowed grain to be supplied to less favourably situated parts at a lower price.<sup>2</sup> Similarly, Maxine Berg suggests that such "productivity gains enabled a smaller percentage of the labour force to feed the whole, and labour could be released into manufacturing, trade and distribution".<sup>3</sup> E.A. Wrigley similarly develops the idea that "the growth of employment in industry and commerce is a testimony to the predominantly 'productive' use to which the growing relative

<sup>1</sup> See chapter 4, pp. 176-177.

<sup>2</sup> Jones, 'Agricultural Origins of Industry', pp. 62, 66, 69-70.

<sup>3</sup> Berg, Age of Manufactures, p. 95.



surpluses in the agricultural sector were put".<sup>1</sup> It is clear from the occupational data in chapters three and four that the high level of population expansion in Blackburn Hundred in the eighteenth century was supported increasingly by manufacturing and trade rather than agriculture. However, an area of generally poor agriculture such as north-east Lancashire could benefit from the productivity increases of the southern and eastern counties by using income generated from industrial and commercial enterprises to purchase foodstuffs.

Blackburn Hundred was not economically isolated in the period 1660-1760, and the evidence suggests a growing interdependence not only with other areas of Lancashire but with other areas of the country. As E. A. Wrigley argues:

"The combination of a steadily rising demand for goods and services other than food with a more sophisticated market mechanism for exciting and satisfying such a demand was the basis of prosperity for the industries in the countryside".<sup>2</sup>

The evidence has highlighted a close interrelationship between changes in agriculture in Blackburn Hundred and the development of manufacturing. A link between the sectors is also apparent as many tradesmen and craftsmen showed some degree of involvement in agricultural activities. Joan Thirsk stresses that by-employments were crucial to the economic organisation of pastoral regions in the early modern period, and the nature of this relationship in Blackburn Hundred is analysed more closely in chapter six on the basis of evidence in the probate inventories.<sup>3</sup>

<sup>1</sup> Wrigley, 'Urban Growth and Agricultural Change', pp. 704-5.

<sup>2</sup> Ibid., p. 724.

<sup>3</sup> Thirsk, 'Seventeenth Century Agriculture', pp. 171-2.

THE RELATIVE IMPORTANCE OF PASTORAL AND ARABLE AGRICULTURE:  
BLACKBURN HUNDRED 1660-1760.

TABLE 5.1

INVENTORIES COMPILED JANUARY TO DECEMBER

Township	Number of usable male 'supra' inventories	Ratio of investment in livestock to crops and livestock (Jan.-December)
Chatburn	10	75.0
+ Worston	8	75.5
Accrington	47	80.7
Downham	16	81.5
Wiswell	17	83.2
Great Harwood	31	83.7
+ Whalley	18	85.4
+ Twiston	5	87.3
Read	15	87.7

TABLE 5.2

INVENTORIES COMPILED IN AUGUST, SEPTEMBER AND OCTOBER.

Township	Number of usable male 'supra' inventories	Ratio of investment in livestock to crops and livestock (August, Sept. and Oct.)
Twiston	0	-
+ Wiswell	1	50.4
+ Whalley	1	50.4
+ Read	2	63.3
+ Chatburn	2	70.7
+ Worston	3	73.3
+ Downham	5	74.9
Accrington	10	75.6
+ Great Harwood	8	79.6

+ Small sample sizes of less than ten.

TABLE 5.3

THE NUMBER AND PROPORTION OF INVENTORIES WHICH RECORD DIFFERENT TYPES OF  
CROPS: BLACKBURN HUNDRED, 1650-1750.

Township	Number of Inventories	No Crops listed		Seeds		Corn		Wheat		Oats		Barley		Malt		Meal	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
SUPRA MALE																	
Downham	16	5	31.2	1	6.2	4	25.0	5	31.2	5	31.2	8	50.0	4	25.0	7	43.7
Read	15	6	40.0	-	-	4	26.7	1	6.7	4	26.7	2	13.3	2	13.3	3	20.0
Wiswell	18	8	44.4	-	-	5	27.8	2	11.1	1	5.5	1	5.5	3	16.7	3	16.7
Whalley	18	8	44.4	-	-	4	22.2	1	5.5	-	-	2	11.1	4	22.2	9	50.0
+ Twiston	6	1	16.7	-	-	3	50.0	-	-	1	16.7	1	16.7	1	16.7	3	50.0
Great Harwood	32	14	43.7	-	-	6	18.7	2	6.2	7	21.9	5	15.6	1	3.1	4	12.5
Accrington	47	16	34.0	1	2.1	13	27.6	4	8.5	9	19.1	4	8.5	13	27.6	20	42.5
Chatburn	15	4	26.7	1	6.7	1	6.7	4	26.7	7	46.7	7	46.7	3	20.0	7	46.7
+ Worston	8	1	12.5	-	-	3	37.5	2	25.0	4	50.0	3	37.5	4	50.0	4	50.0
TOTAL SUPRA MALE	175	63	36.0	3	1.7	43	24.6	21	12.0	38	21.7	33	18.8	35	20.0	60	34.3
INFRA MALE	24	12	50.0	1	4.2	5	20.8	3	12.5	2	8.3	1	4.2	2	8.3	7	29.2

+ Small sample size of less than ten.

TABLE 5.4

THE NUMBER AND PROPORTION OF INVENTORIES WHICH RECORD DIFFERENT TYPES OF  
LIVESTOCK: BLACKBURN HUNDRED, 1560-1760.

Township	Number of Inventories	Cattle		Horses		Sheep		Swine		Poultry	
		No.	%	No.	%	No.	%	No.	%	No.	%
SUPRA MALE											
Downham	15	13	86.7	8	53.3	11	73.3	5	33.5	-	-
Read	15	11	73.3	11	73.3	-	-	4	26.6	1	6.6
Wiswell	16	13	81.2	10	62.5	10	62.5	5	31.2	2	12.5
Whalley	17	13	76.5	12	70.6	2	11.7	7	41.2	2	11.7
+Twiston	6	5	83.3	5	83.3	-	-	1	16.6	-	-
Great Harwood	32	22	68.7	20	62.5	4	12.5	2	6.2	-	-
Accrington	47	38	80.8	30	63.8	2	4.2	7	14.9	2	4.2
Chatburn	15	11	73.3	11	73.3	3	20.0	6	40.0	4	26.6
+Worston	8	7	87.5	7	87.5	3	37.5	1	12.5	1	12.5
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TOTAL SUPRA MALE	171	133	77.8	114	66.6	35	20.4	38	22.2	12	7.0
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INFRA MALE	24	16	66.6	14	58.3	4	16.6	4	16.6	1	4.2

+ Small sample size of less than ten.

TABLE 5.5

THE PROPORTIONATE INVESTMENT IN DIFFERENT TYPES OF LIVESTOCK  
AMONGST MALE 'SUPRA' TESTATORS:

BLACKBURN HUNDRED, 1660-1760.

Township	Number of Inventories*	Cattle	Horses	Sheep	Swine	Foultry
Downham	13	68.4	13.9	16.4	1.2	0.02
+ Read	9	80.6	17.9	-	1.4	-
Wiswell	10	70.9	16.9	10.4	1.6	-
Whalley	11	70.3	19.4	5.2	4.9	0.10
+ Twiston	4	81.2	18.1	-	0.7	-
Great Harwood	22	81.4	14.7	2.5	1.4	-
Accrington	37	81.2	18.2	0.4	1.1	0.05
+ Chatburn	7	69.5	21.1	7.4	14.7	0.50
+ Vorston	8	71.3	15.8	11.5	1.0	0.31

\* Note: the inventory sample is restricted to those where individual values can be assigned to different types of livestock.

+ Small sample size of less than ten.

TABLE 5.6

THE SIZE OF HERDS IN NORTH-EAST LANCASHIRE, 1660-1760.  
 (Based on 'supra' male inventories which listed cattle numbers).

Township	No. of usable inventories	Average herd size	Median	Maximum	Minimum
Chatburn	10	3.2	2.5	9.0	1.0
Whalley	13	3.8	3.0	9.0	1.0
Great Harwood	22	5.6	4.0	18.0	1.0
+Worston	8	5.9	3.0	21.0	1.0
Wiswell	11	6.9	7.0	15.0	2.0
Downham	13	6.9	4.0	21.0	1.0
Accrington	36	6.9	4.5	46.0	1.0
+ Read	9	7.3	6.0	20.0	1.0
+ Twiston	5	7.4	3.0	20.0	1.0

+ Small sample size of less than ten.

TABLE 5.7

THE DISTRIBUTION OF HERD SIZES AMONGST MALE 'SUPRA' AND 'INFRA'  
TESTATORS: BLACKBURN HUNDRED, 1660-1760.

Herd size	SUPRA TESTATORS		INFRA TESTATORS	
	No.	%	No.	%
1	24	18.9	4	25.0
2	17	13.3	3	18.7
3	16	12.6	2	12.5
1-3	57	44.8	9	56.2
4	11	8.6	0	-
5	5	3.9	3	18.7
6	12	9.4	0	-
4-6	28	21.9	3	18.7
7	8	6.3	0	-
8	5	3.9	1	6.2
9	5	3.9	1	6.2
7-9	18	14.1	2	12.5
10	3	2.4	1	6.2
11	4	3.1	1	6.2
12	3	2.4	0	-
13	2	1.6	0	-
14	1	0.8	0	-
15	2	1.6	0	-
16	1	0.8	0	-
17	0	-	0	-
18	1	0.8	0	-
19	0	-	0	-
20	3	2.4	0	-
21	2	1.6	0	-
22	1	0.8	0	-
46	1	0.8	0	-
10+	24	18.9	2	12.5
OVERALL	127	100	16	100

TABLE 5.8

THE DISTRIBUTION OF HERD SIZES ACCORDING TO OCCUPATION

PERCENTAGE OF INVENTORIES WITH GIVEN HERD SIZES												
Herd size	Gentlemen		Yeomen		Husband- men		Trades/ Craftsmen		Clothiers		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1	1	20	4	10	3	12	9	42.8	3	33.3	7	38.9
2	-	-	8	20	1	4	2	9.5	-	-	3	16.7
3	1	20	4	10	4	16	1	4.7	3	33.3	1	5.5
4	-	-	3	7.5	3	12	1	4.7	2	22.2	3	16.7
5	1	20	-	-	2	8	1	4.7	-	-	2	11.1
6	-	-	4	10	3	12	2	9.5	-	-	1	5.5
7	-	-	2	5	3	12	2	9.5	-	-	-	-
8	-	-	-	-	1	4	2	9.5	-	-	-	-
9	-	-	3	7.5	-	-	-	-	-	-	-	-
10+	2	40	12	30	5	20	1	4.7	1	9.1	1	5.5
Number of inventories with cattle listed		*5	40	25	21	*9	18					

\*Small sample sizes of less than ten.



TABLE 5.9

THE RATIO OF DAIRY TO ALL CATTLE AND AVERAGE HERD SIZE:  
BLACKBURN HUNDRED, 1650-1760.  
 (based on male 'supra' inventories)

Township	Ratio of dairy to all cattle	Average herd size (exc. calves)
Read	36.3	7.3
Accrington	43.2	6.9
Downham	43.3	6.9
Great Harwood	44.3	5.6
Worston	46.8	5.9
Twiston	48.6	7.4
Wiswell	50.0	6.9
Chatburn	56.2	3.2
Whalley	66.0	3.8

THE DISTRIBUTION OF DAIRY HERDS ACCORDING TO SIZE  
BLACKFOOT HUNDRED, 1660-1760

Size of herd	Number of herds	%age number of herds
1	22	46.8
2	13	27.6
3	7	14.9
4	3	6.4
5	-	-
6	-	-
7	1	2.1
8	1	2.1

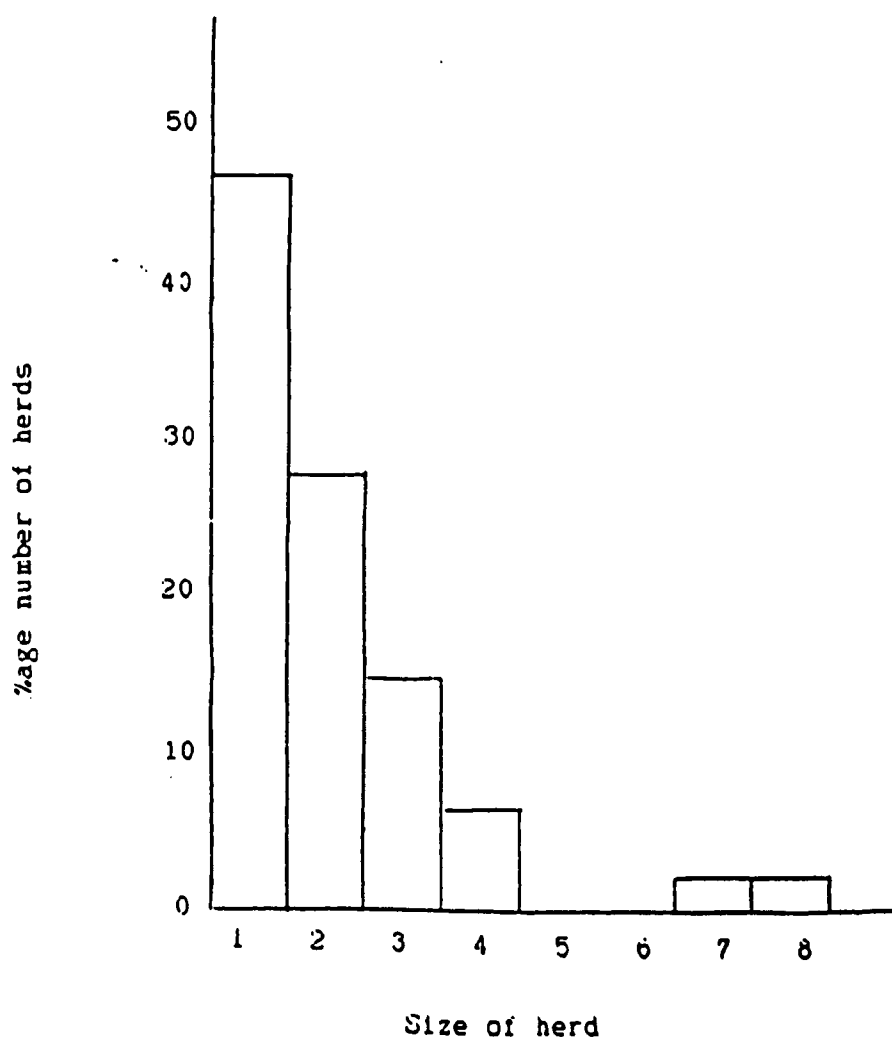


TABLE 5.11

THE RATIO OF DAIRY TO BEEF CATTLE IN BLACKBURN HUNDRED:  
CHANGE OVER TIME, 1660-1760.

Date	Number of inventories with cattle	Number of dairy cattle	Number of beef cattle	Dairy cattle as a percentage of total cattle
1661-1680	47	135	166	44.8
1681-1700	34	97	129	42.9
1701-1720	14	37	27	57.8
1721-1740	27	66	71	48.1
+ 1741-1760	5	20	22	47.6

+ Small sample size of less than ten.

TABLE 5.12

THE SEASONAL DISTRIBUTION OF HERD SIZES IN BLACKBURN HUNDRED:  
1650 - 1750.

Period	Number of inventories	Average herd size (including calves)
January-March	34	7.9
April-June	35	8.5
July-September	21	5.5
Oct. -Dec.	26	7.8

TABLE 5.13

A COMPARISON OF AVERAGE HERD SIZE WITH THE PROPORTION OF HOUSEHOLDS  
EXEMPT FROM THE HEARTH TAX OF LADY DAY 1664.

Township	Average herd size (exc. calves)	Proportion of households exempt from the hearth tax of Lady Day 1664
Chatburn	3.2	63.0
Whalley	3.8	59.4
Great Harwood	5.6	47.6
Worston	5.9	50.0
Wiswell	6.9	50.0
Downham	6.9	30.7
Accrington	6.9	41.6
Read	7.3	27.0
Twiston	7.4	5.9

TABLE 5.14

THE DISTRIBUTION OF HORSES AMONGST MALE 'SUPRA' TESTATOES:  
BLACKBURN HUNDRED, C. 1660-1760.

Distribution of horses (excluding foals)

Number in stud	1	2	3	4	5	6	7	8	9
Studs of this size	57	24	19	6	3	2	1	1	1
%age distribution of stud sizes	50	21	16.6	5.3	2.6	1.7	0.9	0.9	0.9

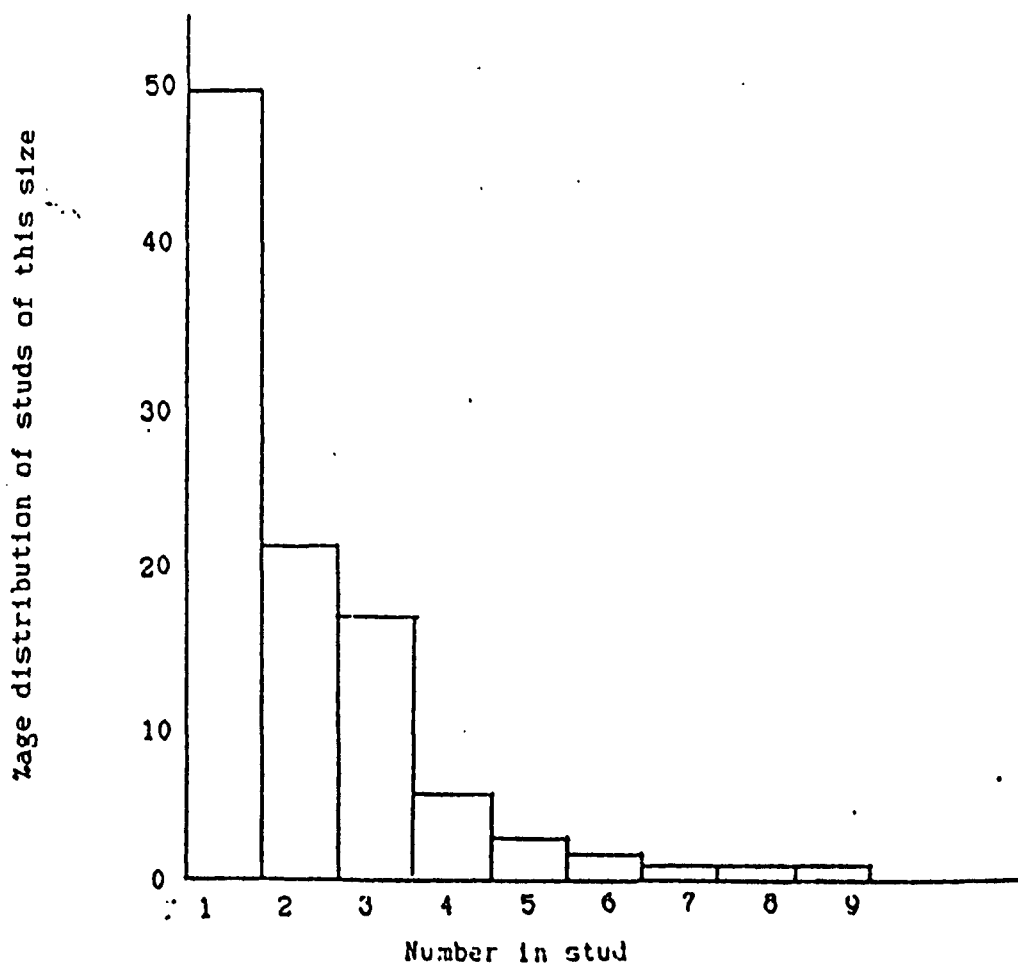


TABLE 5.15  
DISTRIBUTION OF HORSES AND OXEN ACCORDING TO OCCUPATION  
AMONGST 'SUPRA' AND 'INFRA' TESTATORS.

Occupation	No. of usable inventories*	No. which record horses	%age of total inventories	Avg. no. of horses per inventory	Avg. stud size
+ Gentlemen	6	4	66.6	2.3	3.5
Yeomen	59	39	66.1	1.4	2.2
Husbandmen	36	28	77.7	1.5	2.0
Tradesmen/ Craftsmen	40	26	65.0	0.9	1.4
Clothworkers	13	8	61.5	1.5	2.4
Women	48	10	20.8	0.3	1.5
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	No. of usable inventories*	No. which record oxen/steer	%age of total inventories	Avg. no. of oxen/steer per inventory	Avg. herd size
+ Gentlemen	6	2	33.3	2.0	6.0
Yeomen	59	17	28.8	1.1	3.8
Husbandmen	36	8	22.2	0.8	3.5
Tradesmen/ Craftsmen	40	4	10.0	0.2	2.2
Clothworkers	13	1	7.7	1.7	23.0
Women	48	1	2.1	0.2	8.0

\* Those inventories which did not provide an occupational title for testators were excluded from the sample. Also excluded were those inventories where livestock numbers could not be deduced.

+ Small sample size of less than ten.

TABLE 5.16

SIZE DISTRIBUTION OF SHEEP FLOCKS IN THE HUNDRED OF BLACKBURN  
c. 1660 - 1760.

Number in flock	1-10	11-20	21-30	31-50	51+	100+
Flocks of this size	8	12	5	1	2	1
Percentage of total flocks	27.6	41.4	17.2	3.4	6.9	3.4

CHAPTER 6THE HIDDEN ECONOMY IN BLACKBURN HUNDRED, c. 1660 - 1760.

1. Introduction.
2. By-employments in Blackburn Hundred.
3. Money-lending: Relationships of debt and credit in Blackburn Hundred.
4. Women in the economy of Blackburn Hundred.
5. Conclusion.



## 1. Introduction.

A characteristic feature of the seventeenth and eighteenth century economy was the combination of agricultural and industrial employments by the adult male workforce.<sup>1</sup> The single occupational labels derived from sources such as the poll tax and parish registers are effective in determining long-term shifts in the economic structure of an area. In the majority of cases however, these single labels are by definition ineffective in penetrating the characteristic features of the dual economy.<sup>2</sup>

Single occupational labels do not therefore reveal the true complexity of economic practice in Blackburn Hundred during the period 1660-1760. Probate inventories can provide a corrective to the narrowness of vision provided by such labels. By listing the personal estate of individuals this source can give indications of the more wide-ranging economic activities with which certain occupational groups were concerned. Individuals referred to as yeomen for example, often owned equipment for the various stages of textile manufacturing. A.E. Musson points out that "this combination of agricultural smallholdings with spinning and weaving of wool or linen is well known; but similar dual economies, though much less familiar, were very numerous".<sup>3</sup>

<sup>1</sup> J. Rule, The Experience of Labour in Eighteenth Century Industry (London, 1981), pp. 12-15.

<sup>2</sup> The single occupational labels relating to male adults in the townships of Downham, Chatburn, Twiston, Accrington vetera and Accrington nova do seem to give some limited recognition to by-employments. See chapter 4, pp. 191-3, 209-213.

<sup>3</sup> A.E. Musson, The Growth of British Industry (London, 1978), p. 15.

Another important economic activity which is concealed by single occupational labels is that of money-lending. Evidence from probate inventories illustrates the extent and importance of debt and credit relationships in the economy of Blackburn Hundred. One can further observe that data from the poll tax and parish registers give the misleading impression that women seldom had occupations. Again probate inventories suggest that women were involved in a range of economic pursuits, notably agriculture and money-lending.

Probate inventories therefore permit the historian to undertake a more thorough analysis of the economic structure in early modern England. This source reveals levels of economic activity concealed by the occupational titles which were ascribed to individuals in parish registers and taxation returns.

## 2. By-employments in Blackburn Hundred.

Peter Lindert indicates that persons with one occupational label often had many economic roles within a single year and over their adult lives. His view that "weavers farmed and farmers wove in unknown proportions" supports G.H. Tupling's earlier contention that a high proportion of men in Rossendale who were designated 'yeomen' or 'husbandmen' performed weaving in their spare time.<sup>1</sup> The survey of occupations in Rossendale based on the single

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<sup>1</sup> Lindert, *English Occupations*, p. 693.

occupational labels in the parish register did not fully penetrate the economic experience of the individual as:

"... many of the males designated 'labourers' and 'husbandmen' earned their living partly by weaving, though at the same time many described as 'weavers' were also occupiers of small farms".<sup>1</sup>

N. Lowe in a survey of textile manufacturing in sixteenth century Lancashire similarly highlights the fact that the "industrial activities of many Lancashire men were disguised under the name of yeoman or husbandman".<sup>2</sup> H. Heaton also notes a close alliance between farming and industry:<sup>3</sup>

"Even the busiest clothier had his plot of land, and some part of his sustenance was drawn from that source. The word 'yeoman' was often only an alias for 'clothier' and it was by the joint produce of the land and the loom that the Yorkshireman found his livelihood secured".

This "alliance of land and looms" is a feature of the economy in Blackburn Hundred suggested particularly in the chapelry register of Downham.<sup>4</sup> It has been argued that this lack of consistency in the recording of occupational titles may, in fact, be a reflection of an economic reality.<sup>5</sup> John Langton and Göran Hoppe argue that it is anachronistic to distinguish too closely between urban and rural.<sup>6</sup>

<sup>1</sup> Tupling, Economic History of Rossendale, pp. 168, 178.

<sup>2</sup> Lowe, Lancashire Textile Industry, p. 20.

<sup>3</sup> H. Heaton, The Yorkshire Woollen and Worsted Industries from the Earliest Times up to the Industrial Revolution (Oxford, 1920), p. 20.

<sup>4</sup> Ibid., p. 292.

<sup>5</sup> See chapter 4, pp. 191-193.

<sup>6</sup> J. Langton and G. Höpfe, Town and Country in the Development of Early Modern Western Europe, Geography Research Series, No. 11 (November 1983), pp. 39-40.

Similarly, as there was no strict division in geographical terms between areas of industry and agriculture one should consider the extent to which each contributed to the household economy.

Wadsworth and Mann consider it important to establish "... the extent to which the eighteenth century weavers were part-time agriculturalists, or, rather, the extent to which agriculture was a dominant interest of the farmer-weavers".<sup>1</sup>

The sample of inventories from Blackburn Hundred between 1660 and 1760 indicates that many individuals were involved in both agriculture and the manufacture of textiles. The sample of 175 male 'supra' testators includes 54 yeomen (30.9%) and 30 husbandmen (17.1%). The data in the inventory accounts allows one to assess the extent to which husbandmen and yeomen were involved in the production of cloth. Noting the presence of cards or combs, spinning wheels or looms is one technique of assessing involvement in textile production.<sup>2</sup>

The sample indicates that 14 of the 84 yeomen and husbandmen were involved in carding, combing or spinning (16.7%) compared with 8 out of 84 'supra' male testators (9.5%) engaged in weaving. Overall, 18 of the 'supra' testators demonstrated an involvement in at least one of the processes of manufacture (21.4%). The group of 'infra' testators who were accorded the title of husbandman, yeoman or farmer showed an even lower level of involvement in the manufacture of textiles. Richard Hoyle, a husbandman of Accrington,

<sup>1</sup> Wadsworth and Mann, Cotton Trade and Industrial Lancashire, p. 316.

<sup>2</sup> This technique was used by Lowe, Lancashire Textile Industry, p. 28ff.

was the only individual out of a group of 15 to list any sort of textile equipment (6.7%). A spinning wheel was listed in the inventory dated July 1668 and was valued with a chair and a trest at 1 shilling and four pence.<sup>1</sup> These figures are significantly lower than those displayed in a sample of 138 yeomen and husbandmen from Colne chapelry and Pendle Forest between 1558 and 1640. Swain demonstrates that approximately half of the yeomen and husbandmen were involved in carding, combing and spinning with a similar proportion involved in weaving in Colne chapelry.<sup>2</sup>

This sample of inventories would suggest that those individuals described as farmers in the group of townships on the western edge of Blackburn Hundred were not heavily dependent on the manufacture of cloth to supplement their income. The evidence for this area of Lancashire would suggest that the terms 'yeoman' and 'clothier' were not as readily interchangeable as in Heaton's examples from Yorkshire, or as in Swain's examples from Colne and Pendle Forest.<sup>3</sup>

This can be contrasted with those individuals described as weavers, clothiers or clothmakers. The sample of 11 male 'supra' inventories shows that all the clothworkers were "part-time agriculturalists".<sup>4</sup> Thomas Bretherton of Downham, John Dobson of

<sup>1</sup> L.R.O., WCW infra. Inventory of Richard Hoyle of Accrington, husbandman, 1668.

<sup>2</sup> Swain, 'Industry and Economy', pp. 198-9.

<sup>3</sup> Heaton, Yorkshire Woollen and Worsted Industries, pp. 93-5; Swain, 'Industry and Economy', p. 201.

<sup>4</sup> Lowe in a survey of the textile industry in sixteenth century Lancashire concludes that "... with few exceptions, every weaver, rich and poor alike spent some of his time in the fields". Lowe, Lancashire Textile Industry, p. 27.

Whalley, John Berry of Accrington, James Whalley of Accrington and William Kendall of Chatburn were given the title of linenwebster in either their will or inventory.<sup>1</sup> Thomas Lund of Great Harwood was described as a checkweaver in his will dated June 1754 and a weaver in his inventory compiled in 1756, whilst Robert Pollard of Great Harwood was described as a woollenweaver. The inventory sample included documentation relating to Robert Mercer, a clothier of Great Harwood, and John Tomlinson, Thomas Bayley and Nicholas Worsey, all clothmakers of Accrington.<sup>2</sup>

Each inventory relating to the seven weavers recorded the presence of cattle and the average number possessed by the group was 1.9. John Dobson and William Kendall each owned 1 cow which suggests that their involvement in pastoral agriculture acted mainly as a supplement to the household diet. Robert Pollard, John Berry and Thomas Bretherton each owned 3 head of cattle with a ratio of dairy to beef of 7:2. Thomas Lund and James Whalley each owned 4 head of cattle and again the balance was in favour of dairy cattle with a ratio of 5:3. It seems likely that those individuals with 3 and 4 head of cattle had an investment in agriculture which represented more than simply a dietary supplement. Surplus goods could be sold at market and a cash income derived from the products.

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<sup>1</sup> L.R.O., WCV supra. Inventories of Thomas Bretherton of Downham, 1694; John Dobson of Whalley, 1679 and William Kendall of Chatburn, 1682. Wills and inventories of John Berry of Accrington, 1676 and James Whalley of Slatepits in Accrington, linenweaver, 1726.

<sup>2</sup> L.R.O., WCV supra. Wills and inventories of Thomas Lund of Great Harwood, weaver, 1757; Robert Pollard of Great Harwood weaver, 1679; Robert Mercer of Great Harwood, clothier, 1669; John Tomlinson of Dunyshopp in Accrington, clothmaker, 1660 and Thomas Bayley of Accrington, 1674. Inventory of Nicholas Worsey of Accrington, 1674.

For the group of four clothiers it is unrealistic to derive a value for average herd size due to the distortion which would be caused by the presence of John Tomlinson, a clothmaker of Accrington. Although described as a clothmaker a substantial proportion of his wealth was in the form of agricultural investments. John Tomlinson clearly farmed on an extensive scale as his inventory recorded the presence of 45 head of cattle, 1 bull, 6 calves and 8 horses. The presence of 3 ploughs and associated equipment together with large quantities of corn, malt and meal points to a significant investment in the cultivation of crops. The inventory account was compiled in February suggesting that the amounts of crops listed were probably not an accurate reflection of the total crop-producing capacity of the farm.<sup>1</sup> Excluding farming equipment his investment in crops and livestock represented £193 10s. 0d. out of a total inventory valuation of £584 6s. 6d. and formed 33.1% of the total. This compares with £192 8s. 4d. or 32.9% of the total inventory valuation invested in industrial goods. Of this £190 was for "cloth yarne woolle oyle and butter and vessels for cloth trade all" and £1 for "2 pair of loomes and warping trough". The remainder covered "yarne for blanketting" at 13 shillings and four pence and "15 yards of red baize" at 15 shillings (see table 6.1).

W.B. Crump suggests that the title of 'yeoman-clothier' is applicable to a number of individuals from Yorkshire in the seventeenth century. Christopher Hall of Bingley parish is comparable with John Tomlinson of Accrington as he shows evidence of

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<sup>1</sup> See chapter 5, pp. 301-3, 310.

extensive involvement in both pastoral and arable agriculture. Out of a total inventory valuation of £220 Christopher Hall's industrial equipment and goods accounted for £120 or 54.5% of the total. The livestock was valued at £52 or 23.6% of the total inventory valuation. This is very similar to the value of 27.3% in the case of John Tomlinson. Thomas Slater junior was a further example cited by W.B. Crump as an illustration of the 'yeoman-clothier'. His farm stock and crops accounted for £46 out of a total inventory valuation of £142 (32.3%). Wool and cloth accounted for £64 whilst his tools and other goods accounted for £3 3s. 0d. Industrial investment represented 47.3% of the total inventory valuation.

The inventory of John Tomlinson demonstrated a fairly even division in resources between the agricultural and industrial sector. Classifying this individual as a yeoman or a clothier from the internal evidence of the inventory account is therefore difficult, and he warrants the use of the term 'yeoman-clothier'. John Tomlinson's involvement in agriculture certainly equals if not exceeds that of Christopher Hall, Walter Morvel, Thomas Slater junior and Thomas Slater senior who are accorded the title of 'yeoman-clothier' by Crump.<sup>1</sup>

Thomas Bayley, a clothier of Accrington, shows a similar distribution of resources to that of John Tomlinson. Out of a total inventory valuation of £299 2s. 0d. a total of £72 18s. 0d. (24.4%) was invested in livestock. Numbers of different types of livestock cannot be determined and include unspecified numbers of horses, cows, steers, twinters, oxen, calves, swine and pullen. Quantities

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<sup>1</sup> Crump, 'Yeoman-Clothier', pp. 229-235.



of wheat, oats, barley, meal and malt account for £21 15s. 0d (7.3% of total inventory valuation). Proof of involvement in arable agriculture is provided by the listing of 4 ploughs and 5 harrows although no data is available for the acreage under crops. His agricultural concerns therefore formed 31.7% of his personal possessions compared with 39.5% of the total invested in industrial goods and equipment.

In the case of Nicholas Worsey, a clothmaker of Accrington, the investment in crops and livestock far exceeds that invested in industrial equipment. Livestock and crops account for £23 0s. 0d. out of a total inventory valuation of £32 5s. 10d. (71.2%) compared with only £3 in industrial goods (9.3%). This uneven distribution of resources can also be observed in the case of Thomas Bretherton a linenweaver of Downham. Crops and livestock were valued at £27 out of an inventory valuation of £47 1s. 6d. (57.3%). In contrast a quantity of flax and "2 pair of loomes warping geares and all other geares belonging to the Lining trade" accounted for only £3 1s. 6d. of the total (6.5%). John Dobson of Whalley had crops and livestock valued at £4 9s. 8d. or 41.3% of a total inventory valuation of £10 17s. 0d. The inventory also listed "12 yards of linen cloath" and "1 pair of loomes and warping trough, 7 pair of healds and reeds", but these accounted for only £1 6s. 0d. or 11.9% of the total inventory valuation. The same imbalance is true of John Berry of Accrington, James Whalley of Accrington but in particular William Kendall of Chatburn and Thomas Lund of Great Harwood. In the case of William Kendall it is possible that the equipment associated with his trade was concealed under the summary heading of "all other implements of what kinde soever".

In addition to the sample of 11 male 'supra' clothworkers there are 2 cases relating to male 'infra' testators. They are comparable with their richer counterparts as both show a minimal level of investment in the industrial sector with the majority of the inventory account covered by crops and livestock. In the case of John Elliot, a linenweaver of Downham, the only investment in textile manufacture was in the "two pare of old lombes with furniture belonging them" valued at 11 shillings and "canvas cloath and linnen yearne" valued at 7 shillings.<sup>1</sup> These accounted for only 2.9% of a total inventory valuation of £31 7s. 0d. which compares with 64.3% of the valuation in crops and livestock. This distribution of resources is again similar to that in the inventory of John Ryley, a woollenwebster of Accrington.<sup>2</sup> Although his occupational label assigns him primarily to cloth manufacture the industrial investment in his inventory represents only 2.9% of the valuation. "1 pair of loomes and their furniture" accounted for 10 shillings whilst "1 paire of combs and combstock" was valued at 1 shilling.<sup>3</sup> Investment in crops and livestock formed £12 18s. 0d. out of an inventory valuation of £18 9s. 0d. or 69.8% of the total (see table 6.1).

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<sup>1</sup> L.R.O., WCW infra. Inventory of John Elliot of Downham, webster, 1689.

<sup>2</sup> L.R.O., WCW infra. Inventory of John Ryley of Fearngore in Accrington, woollenwebster, 1690.

<sup>3</sup> The presence of combs as opposed to cards in the inventory shows that he was producing cloth with a combed warp i.e. worsted. Long staple wool was used for worsted and the wool combing "... aimed at extricating the short fibres, laying the long ones in parallel lines and clearing the wool of foreign substances". Short staple wool was used for woollen cloth and was carded. The carding was "intended to work the wool into a fluffy mass of inseparable fibres prior to spinning". For a discussion of techniques of manufacture see Heaton, Yorkshire Woollen and Worsted Industries, pp. 260-3, 332-345.

In 9 out of the 13 cases studied the investment in crops and livestock exceeded that in goods and equipment associated with the manufacture of textiles. Additionally, this is probably an underenumeration of the agricultural sector as no account has been taken of the investment in the requisite tools and equipment. This sample of 13 clothworkers demonstrates the inaccuracy of assigning occupational titles to individuals on the basis of the internal evidence of the inventory account. The sample of clothworkers clearly illustrate the point that "... highly priced crops and livestock may often bulk far larger in the inventories than the tools of their own craft, which were rarely expensive".<sup>1</sup>

Although the inventory can show the relative level of investment in the different economic activities it does not necessarily reflect the level of productivity or the amount of income which was generated from each. In Lowe's view "what determined a clothier's wealth was not so much how many looms he owned, but rather how intensively he used his looms".<sup>2</sup> The division of time between the two sectors and how the individual spent his day clearly cannot be assessed.<sup>3</sup>

This inability to assess income from each source is important in view of the requirement of proto-industrial theorists that the income from industrial activities should exceed that from

<sup>1</sup> Moore, Goods and Chattels of Our Forefathers, p. 18.

<sup>2</sup> Lowe, Lancashire Textile Industry, p. 28.

<sup>3</sup> The division of time between the two sectors could vary according to the time of the year. In a sample of probate inventories drawn from Colne and Pendle Forest between 1558 and 1640, Swain finds evidence to suggest that clothmaking was at a lower level in the busy farming periods in the months of May to June and August to October. Swain, 'Industry and Economy', pp. 199-200.

agriculture. In a critique of this theory R. A. B. Houston and K. D. M. Snell observe that "it is difficult to estimate either earnings or production...".<sup>1</sup> The sample of inventories from Blackburn Hundred between 1660 and 1760 confirms the fact that weavers were involved in farming and husbandmen and yeomen were involved in the manufacture of textiles. However as Lindert points out their involvement in terms of time was in "unknown proportions".<sup>2</sup>

The sample of inventories relating to textile workers is unfortunately too small to trace change over time in specific townships. In Great Harwood chapelry and the townships of Whalley and Billington the parish registers document a marked increase in the level of textile production in the period 1750-1770.<sup>3</sup> It would be valuable to ascertain whether this group of industrial workers maintained a close affiliation between farming and the manufacture of textiles as the eighteenth century progressed. The inventory of Thomas Lund, a weaver of Great Harwood, was compiled on the 17th April 1756, which corresponds with the evidence in the chapelry register of Great Harwood as Thomas Lund was buried on the 16th April, 1756. Unfortunately, it is not possible to check consistency in the economic titles ascribed to this individual as no occupational title is recorded in the chapelry register.<sup>4</sup> The inventory indicates that this individual combined agricultural and industrial pursuits in the mid-eighteenth century as over one half

<sup>1</sup> Houston and Snell, 'Proto-industrialization?', p. 475.

<sup>2</sup> Lindert, 'English Occupations', p. 693.

<sup>3</sup> See chapter 4, pp. 159-163, 220-230.

<sup>4</sup> Sparke, Parish Register of Great Harwood, p. 362.

of his personal assets were accounted for by farming investment. No crops were listed in the inventory account although he owned four head of cattle. Similarly, it would be interesting to study whether the increasing numbers of metalworkers highlighted in Whalley township maintained this link with the land.

Although little evidence is forthcoming for the townships under consideration parallels can be drawn with other areas of Lancashire. G.H. Tupling in The Economic History of Rossendale suggests that the association between textiles and farming continued into the later decades of the eighteenth century.<sup>1</sup> Wadsworth and Mann cite several examples from Middleton, Rochdale, Bury and Penwortham to illustrate the continued association between industry and the land in the second half of the eighteenth century.<sup>2</sup> The combination of agricultural and textile activities was also indicated by Dr. Richard Pococke in his tour of Lancashire in the mid-eighteenth century. He recounted the example of an individual from Burnley in the Hundred of Blackburn who not only kept a horse, 3 cows and 40 sheep but "he wove woollen cloth both for their clothing and to sell...".<sup>3</sup>

By-employments and the 'dual economy' are most commonly associated with the division between farming and textiles. This emphasis is perhaps associated with the recent attention paid by proto-industrial theorists to the link between upland pastoral

<sup>1</sup> Tupling, Economic History of Rossendale, p. 179.

<sup>2</sup> Wadsworth and Mann, Cotton Trade and Industrial Lancashire, pp. 316-320.

<sup>3</sup> Cartwright, Travels of Dr. Richard Pococke, p. 204.

regions and domestic industry.<sup>1</sup> However, in view of evidence in the chapelry register of Downham consideration should be given to cases where the division was not simply between agriculture and textiles. The example of William Spencer of Downham suggested an overlap in the trades of a butcher and a weaver. Richard Wilson of Downham was described twice as a husbandman in 1724 and 1729, once as a 'husbandman[carpenter]' in 1726 and once as a carpenter in 1736. This suggests that craftsmen other than clothiers and weavers were involved in agricultural activities.

D. Woodward presents data from the sixteenth and seventeenth centuries to illustrate that building craftsmen pursued a variety of by-employments. Probate inventories allow investigation of the economic activities of the individual. As such this documentary source was used by D. Woodward to reject the view that building craftsmen were totally dependent on wages. Woodward argues that comparing the wage rates of building craftsmen with a price index was unreliable as an indicator of shifts in their living standards. The view that they were independent craftsmen is supported by the fact that they frequently supplied raw materials for their work. Additionally, a number owned their own tools and these were features which "set them apart from common labourers".<sup>2</sup>

The number of probate inventories relating to building craftsmen in Blackburn Hundred between 1660 and 1760 is small and

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<sup>1</sup> The agrarian pre-conditions of proto-industrialisation have recently been questioned by D. Coleman and R.A.B. Houston and K.D.M. Snell. Coleman, 'Proto-industrialization: A Concept Too Many', pp. 435-448; Houston and Snell, 'Proto-industrialization?', pp. 473-492.

<sup>2</sup> Woodward, 'Wage Rates and Living Standards', p. 39.

the sample is unlikely to be representative. Data is available relating to Robert Hudson, a freemason of Read, Lawrence Booth, a carpenter of Wiswell, John Brown, a carpenter of Chatburn, Henry Robinson, a mason of Chatburn and Peter Rothwell, a carpenter of Accrington.<sup>1</sup> In D. Woodward's view the "feature of the lives of many building craftsmen which set them furthest apart from modern wage-earners was their involvement in agriculture".<sup>2</sup> In a survey of 79 carpenters, masons and thatchers from Lincolnshire between 1550 and 1600 he finds that over 50% of their personal estate was accounted for by agricultural possessions. In Lancashire and Cheshire agricultural possessions formed more than 40% of the personal estates of 32 carpenters and masons between 1550 and 1650.

A sample of 3 carpenters, 1 mason and a freemason from Blackburn Hundred between 1660 and 1760 lends support to Woodward's conclusions (see table 6.1). Robert Hudson, a freemason of Read, had 54.5% of his personal estate in farm stock (exclusive of equipment). The inventory account lists malt and barley to the value of 13 shillings in addition to "five metts of meale" valued at £1. The fact that he was involved in growing the crops is indicated by the presence of 2 harrows. The inventory also listed 4 oxen, 1 cow, 1 stirk, a mare and a foal valued at £23. Three geese, one cock and two hens would have helped to supplement the family diet. Lawrence Booth, a carpenter of Accrington had one-fifth of his

<sup>1</sup> L.R.O., WCV supra. Inventories of Robert Hudson of Read, freemason, 1663; Lawrence Booth of Wiswell, 1698; John Brown of Chatburn, carpenter, 1728; Henry Robinson of Chatburn, 1671 and Peter Rothwell of Accrington, 1703.

<sup>2</sup> Woodward, 'Wage Rates and Living Standards', p. 39.

inventory valuation in farm stock. Five milk 'kine' were valued at £11 10s. 0d. and two 'sterkes' and a calf were valued at £2 18s. 8d.

The overlap in the two sectors is demonstrated in the occupational titles ascribed to Peter Rothwell. In his will dated 9th January 1704 he was referred to as a husbandman whilst his inventory compiled 22 days later accorded him the title of a carpenter. His inventory demonstrates that he was involved in both pastoral and arable agriculture. £10 out of a total inventory valuation of £45 13s. 6d. was accounted for by farm stock (21.9%) and included 2 cows and 1 stirk. Oats and meal were valued at £1 10s. 0d. and the ownership of a harrow provides proof of growth. John Brown listed 1 cow in addition to a "swine coat, 1 sow and 9 pigs" valued at £2 10s. 0d. Henry Robinson is the only individual from this sample who shows no involvement in agriculture. The evidence from Blackburn Hundred confirms the link between building craftsmen and agriculture although it should again be stressed that the sample is small and socially selective. Consequently, it is difficult to assess whether this involvement in agricultural activity was typical of those building craftsmen at the base of the social scale.

Robert Hudson, Lawrence Booth and Peter Rothwell each owned three or more mature beasts and D. Woodward suggests that this level of livestock ownership represents an involvement beyond merely supplementing the family diet. He concludes on the basis of the farming activities of 80 carpenters from Lancashire, Cheshire and Lincolnshire that "for many farming did not simply provide a useful



supplement to the family diet, but yielded extra income to enhance the family's capacity to purchase goods and services".<sup>1</sup>

The inventory of Lawrence Booth, a carpenter of Wiswell, also included "1 pair of looms" valued at 6s.8d. This could suggest involvement in the manufacture of textiles but the fact that they were listed in the barn with considerable stocks of wood indicates rather a finished product ready for sale. D. Woodward cites the cases of three building craftsmen involved in the manufacture of textiles.<sup>2</sup> It is interesting in this context to note the apprenticeship indenture relating to Nicholas Edmundson of Blackburn. This individual was apprenticed in April 1768 to Jonathan Banister, a carpenter, "to learn the trade of carpenter or cotton weaver".<sup>3</sup> This may suggest that Jonathan Banister was sufficiently experienced in both crafts to train Nicholas Edmundson. It is possible that Nicholas Edmundson, although referred to as a carpenter, also practised the occupation of a cotton weaver. An overlap between the building and textiles sector is also suggested in an apprenticeship indenture of April 1772. Henry Nawsley of Witton in the parish of Blackburn was apprenticed to John Osbaldeston to learn the trade of a weaver or plasterer.<sup>4</sup>

The sample of inventories relating to building craftsmen confirms the point that the valuation of crops and livestock often exceeded the level of investment in tools, raw materials and

<sup>1</sup> *Ibid.*, p. 41.

<sup>2</sup> *Ibid.*, p. 39.

<sup>3</sup> L.R.O., PR 1558/1/114.

<sup>4</sup> L.R.O., PR 1558/1/148.

finished goods. This illustrates the point that an occupational title should not be deduced from the internal evidence of the inventory. A contemporary written attribution of the economic sector to which an individual belonged is considered to be the most reliable form of occupational identification. However, the single occupational label has the drawback that it gives little insight into the nature of the dual economy. The most satisfactory approach to an occupational survey would therefore seem to involve a comparison of single occupational labels with the more detailed evidence of the probate inventory. However, the existence of the debt and credit network is given no recognition in the single occupational or social labels ascribed to individuals in Blackburn Hundred. An investigation of this economic activity must, therefore, rely solely on the internal evidence of the probate inventory.

3. Money-lending: Relationships of debt and credit in Blackburn Hundred.

Money-lending was a crucial part of the seventeenth and eighteenth century economic system, although it is a feature concealed by the occupational titles ascribed to individuals in sources such as the poll tax and parish registers. The occupational surveys of townships in north-east Lancashire indicated that

occupational titles made no reference to money-lending activities.<sup>1</sup>

In this survey of Blackburn Hundred probate inventories "may be employed to illuminate a few of the dark corners" as they allow the historian to probe deeper into the range of economic enterprises encompassed by a 'blanket' occupational title.<sup>2</sup> Probate inventories can go some way towards revealing the "extent, variety, and often the local orientation of lending and borrowing...".<sup>3</sup>

Money-lending in the Hundred of Blackburn can be viewed not only as an economic activity in its own right but one which facilitated a whole range of other business activities in agriculture and industry. A sample of 248 'supra' and 'infra' inventories from Blackburn Hundred has been used to provide some indication of the nature of the credit 'nexus' in north-east Lancashire. The extent of borrowing can be assessed initially from the number of references to debts and credits in probate wills and inventories (A 'credit' is defined as money owed to the testator, a 'debt' is defined as money owed by the testator). Of the 215 'supra' inventories relating to male and female testators 109 recorded credits owed to the testator (50.7%), 27 out of 215

<sup>1</sup> See chapter 4, pp. 129-231.

<sup>2</sup> B.A. Holderness, 'Credit in a Rural Community, 1660-1800. Some Neglected Aspects of Probate Inventories', Midland History 3, 2 (Autumn 1975), p. 94.

<sup>3</sup> B.A. Holderness, 'Credit in English Rural Society before the 19th Century, with Special Reference to the Period 1650-1720', A.H.R. 24 (1976), p. 101.

recorded debts owing by the testator (12.5%), 99 out of 215 recorded neither debts nor credits (46%).

These results can be compared with a number of other surveys. Margaret Cash finds that 130 out of 266 Devon inventories referred to money owing to the deceased (48.8%). Holderness similarly finds that 40% of a sample of 4,650 inventories from the East Midlands and Norfolk contained some reference to debts owed to the deceased. In Kirdford in Sussex Kenyon finds that only 68 out of 210 inventories (32.4%) had money owing to the deceased.<sup>1</sup> Against these examples the level of involvement in money-lending in Blackburn Hundred seems high and raises certain questions regarding the economic basis of the area. Was agriculture in north-east Lancashire generally unprofitable and did money-lending provide a means of increasing income through interest raised on loans? Does this high level of involvement reflect an insecure environment in which people ensured some degree of security by investing in loans? Alternatively, was it a reflection of a more sophisticated economic network based on a greater involvement in trade and industry?

Of the 215 'supra' inventories drawn from north-east Lancashire between the mid-seventeenth and the mid-eighteenth centuries, 17 of the testators were both debtors and creditors at the same time (8%). This is far lower than the proportion of 21% (47 of 224 testators) revealed by Swain as both debtors and creditors in a survey of inventories from Colne chapelry and Pendle Forest between 1558 and

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<sup>1</sup> Cash, Devon Inventories, p. xxiv; Holderness, 'Credit in English Rural Society before the 19th Century', p. 101; G.H. Kenyon, 'Kirdford Inventories, 1611-1776', Sussex Archaeological Collections 93 (1955), p. 82.

1640.<sup>1</sup> However, the network of lending and borrowing might be expected to be far more complex in an area where "the overwhelming majority of all households were involved in some part of the clothmaking process..."<sup>2</sup>

However, too much reliance should not be placed on the number of references to debts which are owing by the testator. Strictly speaking the debts owing by the testator ought not to appear in the inventory as they were the goods of persons other than the deceased. Burn's Ecclesiastical Law pointed to a contradiction in practice.<sup>3</sup> Such debts frequently appear in the inventories from north-east Lancashire although this potential source of inconsistency does suggest an under-representation of the true extent of debts owing by the deceased. The proportion of inventories which deal with an individual's liabilities is small. It would seem reasonable to assume that a proportion of the 'credits' listed would have been offset by 'debits' if only the inventory was a balanced account.<sup>4</sup> It is possible therefore that the proportion of individuals who were in reality both debtors and creditors exceeded the 8% indicated by this sample of inventories. The full complexity of the pecuniary connections which existed between different individuals is even concealed by the inventory account.

<sup>1</sup> Swain, 'Industry and Economy', p. 227.

<sup>2</sup> Ibid., p. 11.

<sup>3</sup> "Debts which the deceased owed to others ought not to be put in the inventory, because they are not the goods of the deceased, but of other persons. Yet they may be put in, if it shall seem expedient". Burn, Ecclesiastical Law, p. 408.

<sup>4</sup> Holderness, 'Credit in a Rural Community, 1660-1800', p. 95.

Some indication of the local money market in Blackburn Hundred also appears in wills. In some cases wills can indicate debts and credits which are not listed in the inventory. However, comparison of the probate inventories and wills of individuals suggests that this aspect of economic life is more fully represented in inventories than in wills. Consequently, this is where the greatest reliance will be placed in this analysis. Of a sample of 188 'supra' wills drawn from the townships under consideration 141 provided no evidence of credits owing to the testator. However, a substantial proportion of these wills had accompanying inventories and indicated that a large number of the individuals concerned were in fact involved in credit and debt transactions. In the townships of Accrington nova and Accrington vetera for example, 39 out of 45 wills failed to record any credits owing to the testator. Of the 39 testators who did not have credits mentioned in the will 33 had accompanying inventories and 20 of these had credits recorded in the inventory. For this analysis wills are not particularly useful in providing additional evidence of the extent of the debt and credit nexus.

The analysis in table 6.2 is an attempt to indicate the general level of involvement in debt and credit relationships in each township. Geographical differences are apparent in the involvement in credit transactions. Accrington had 64% of its inventoried population with some proportion of their assets in the form of credits (36 of 56 testators). In contrast, in Great Harwood only 39% of testators had credits listed in their inventories (16 of 41 testators). This may reflect certain features of the economic basis of an area. A greater involvement in debt and credit transactions

may indicate an emphasis on trade and industry in which sales credit played a crucial role. In Accrington, for example, this may be linked to the relatively high percentage of the population engaged in textile production as indicated by the poll tax of 1660.<sup>1</sup>

This analysis of 215 'supra' inventories from north-east Lancashire, despite the small sample sizes, clearly supports Holderness's assertion that credit had become "routine in English rural life".<sup>2</sup> This wide diffusion of lending illustrates 'at people in Blackburn Hundred were clearly in the habit of using surplus funds as credit. The widespread involvement of individuals from Blackburn Hundred in this interdependent relationship of debt and credit is perhaps a basis on which to dispute the traditional interpretation of the backwardness of Lancashire. The area was largely divorced from the central sphere of politics and trade, but the population still entered into complex pecuniary relationships which sustained local economic activity. The attitude associated with this widespread willingness to lend money may have played a crucial role in the economic development of certain townships in Blackburn Hundred.

Although useful, such a survey cannot go very far towards indicating the total volume of credit supplied in the area. Probate inventories provide us only with evidence of the unpaid debts which were owing to the testator at one point in time; that is, when the document was compiled. The inventory provides no means of knowing

<sup>1</sup> See chapter 4, pp. 202-3.

<sup>2</sup> Holderness, 'Credit in English Rural Society before the 19th Century', p. 98.

when the debt was contracted and so is static in the case of individuals.<sup>1</sup> The inventory was clearly a working document which indicated the situation at a given moment. It can therefore provide no indication of debts contracted and settled in an individual's lifetime. Perhaps for this reason the role of the larger, more secure long-term debt is overstated in relation to casual short-term debts. Inventories numerically cover only part of the population of any area. This is true of the townships under consideration. Moreover, the sample is skewed in favour of the more affluent groups in society. However, by considering the evidence of debts and credits from a large number of inventories over a long period it is hoped that the picture presented will be a reasonable representation of lending and borrowing in Blackburn Hundred.

As it is not possible to estimate the total volume of credit supplied in the townships of north-east Lancashire it is necessary to adopt some form of surrogate measure which will indicate the importance of credit to the individuals in a community. Assessing the number of inventories in which credits and debts were mentioned has indicated that money-lending was widespread. A further measure of the importance of credits can be obtained by expressing the value of credits owed to the deceased in relation to their total assets as outlined in the inventory. ('Assets' are taken to include the total valuation of the testators' goods including the credits owing at the time of death. Where debts owing by the testator are listed

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<sup>1</sup>The inventory of James Alston of Wiswell is exceptional in providing details of the day, month and year in which debts owing to this testator were contracted. L.R.O., WCV supra. Inventory of James Alston of Wiswell, yeoman, 1746.



these are not subtracted from the total asset valuation).

In the case of each surviving inventory the value of credits recorded in the inventory is expressed as a percentage of the total value of assets. Taking the sample of 'supra' inventories as a whole the valuation of credits amounted to 34% of total assets. This can be compared with the value of 13% that Holderness found in a sample of 4,650 inventories for the period 1650-1720 from the East Midlands and Norfolk.<sup>1</sup> As the sample from Blackburn Hundred consists only of the richer 'supra' testators it is not directly comparable with that by Holderness. A greater degree of comparability may be obtained by amalgamating the results taken from the 'infra' sample of testators. A combined sample will theoretically represent a broader spectrum of society.

This combined sample of 248 'supra' and 'infra' inventories indicates that the testators' credits amounted to 33% of their total assets. Clearly, inclusion of the 'infra' testators has made little difference to the results probably due to the small numbers involved. However, it is worth questioning the extent to which reliance can be placed on the representativeness of a sample based on 248 inventories as opposed to the 4,650 sampled by Holderness. North-east Lancashire, however, may in reality have experienced economic conditions that dictated this high level of participation in the debt and credit network. This is suggested by a survey of the debt and credit nexus conducted in a number of other townships in Blackburn Hundred. Swain on the basis of 220 'supra' inventories

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<sup>1</sup> Holderness, 'Credit in English Rural Society before the 19th Century', p. 101.

from Colne and Pendle Forest found an almost equally high level of involvement. In this sample covering the period 1558-1640, the testators' credits amounted to 25% of their assets.<sup>1</sup>

The geographical conditions pertaining in north-east Lancashire in the early modern period dictated that the emphasis was undoubtedly on pastoral agriculture with a continuing dependence upon cattle.<sup>2</sup> For some yeoman farmers with large herds substantial profits were to be made which could be re-invested in land or used for loans to raise interest. For a large number of husbandmen dependent on a small herd however, their existence must have been relatively insecure. A number of sources indicate the devastating effect that cattle disease could have on an individual's livelihood. A petition of Henry Hilton of Samlesbury in Blackburn Hundred referred in 1679 to his financial misery which was caused by his "having sustained great loss by death of cattle about four or five years ago...".<sup>3</sup> This was probably the type of consequence that a meeting of the Quarter Sessions was anxious to avoid in 1691. Measures were taken to limit the spread of the "contagious distemper amongst horned cattle which hath for some years past raged in several parts of this kingdom..." and which had by the date of this meeting reached some parts of Blackburn Hundred. The urgency of the situation dictated that farmers were to "kill, bury and dispose of their cattle as soon as infected...".<sup>4</sup> Investing capital in the

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<sup>1</sup> Swain, 'Industry and Economy', p. 306.

<sup>2</sup> See chapter 5, pp. 297-305, 332-355.

<sup>3</sup> L.R.O., QSP 508/13.

<sup>4</sup> L.R.O., DDKe 2/1/11.

form of loans may have been one way of ensuring some degree of security. G.H. Tupling suggests that "the successful clothier found the lending of money on the security of real estate a profitable and convenient means of conserving his gains".<sup>1</sup> In this sense money-lending may be viewed as a type of by-employment which would supplement income.<sup>2</sup>

The overall level of credits previously indicated conceals the wide range of values involved. A breakdown of the evidence shows that 46 of the 215 'supra' testators (22%) had up to one-third of their assets in the form of credits, 34 testators (16%) had one-third to two-thirds of the valuation of their assets in this form whilst 29 testators (13%) had over two-thirds of their assets in the form of credits. The remaining 106 testators (49%) had no reference to credits in their inventories (see table 6.2 and figure 6.1). In Colne and Pendle Forest, Swain finds that 105 of the 220 testators (48%) had up to one-third of their assets in the form of credits, 41 (19%) had between one-third and two-thirds, 22 testators had more than two-thirds of their assets in the form of credits (10%) and 52 testators had no reference to credits in their inventory (23%).<sup>3</sup>

Judging by the range of values it seems that some individuals may have acted as important local money lenders. In a number of cases credits formed a very large proportion of the total valuation. In the case of Dorothy Bretherton, a widow of Downham, her total

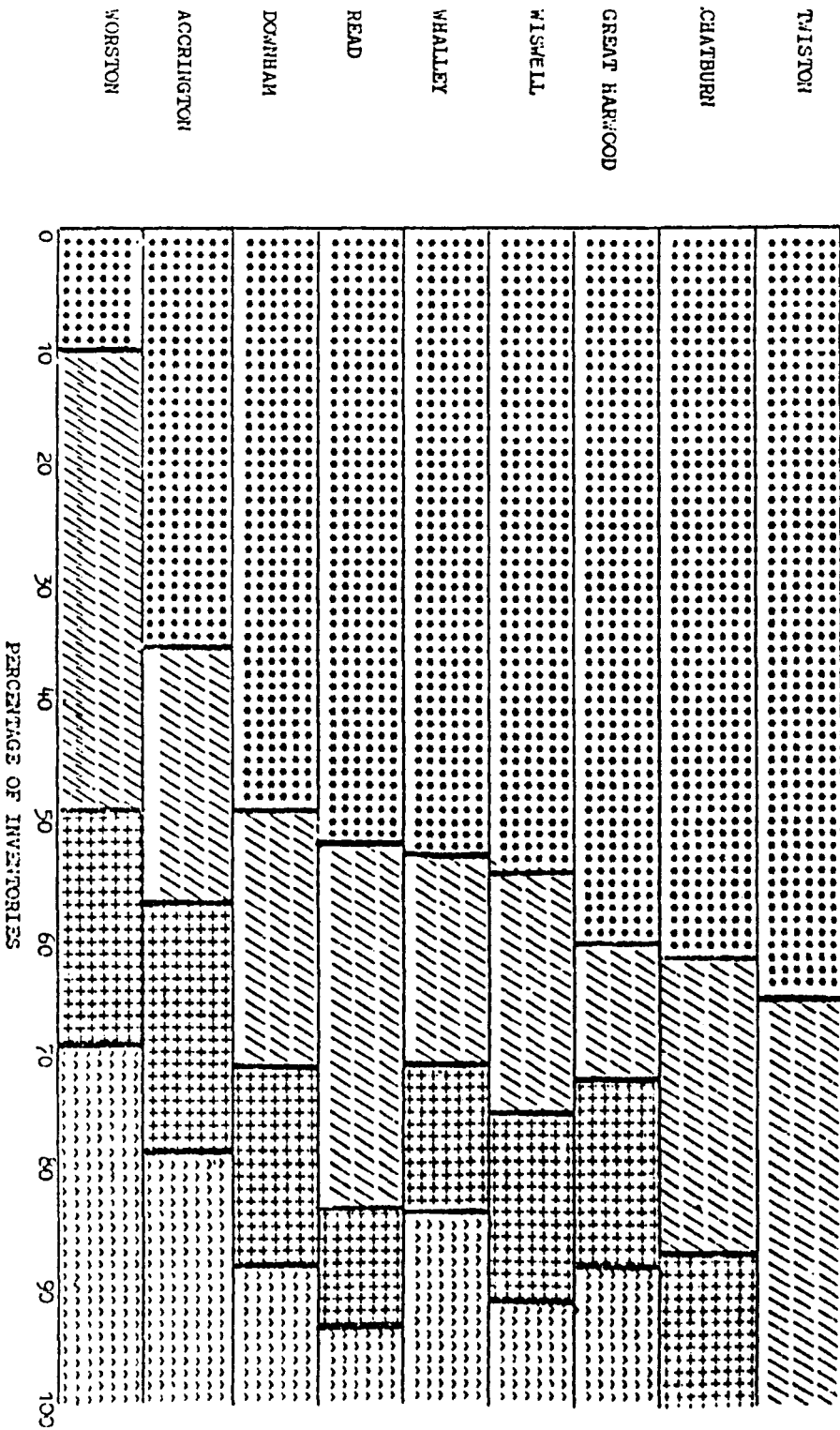
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<sup>1</sup> Tupling, Economic History of Rossendale, p. 176.

<sup>2</sup> Swain suggests that some individuals in north-east Lancashire in the sixteenth and early seventeenth century were increasing their income by providing substantial loans at interest. Swain, 'Industry and Economy', p. 309.

<sup>3</sup> Ibid., p. 306.

FIGURE 6.1 PROPORTION OF ASSETS IN THE FORM OF CREDITS: TOWNSHIPS IN BLACKBURN HUNDRED.



KEY:-

	No credits listed		One-third to two-thirds of assets
	Up to one-third of assets		More than two-thirds of assets

assets were made up of debts owing to her by ten people. William Bulcock of Downham had £194 14s. 0d. out of total assets of £219 16s. 0d. owing to him on the strength of a bond.<sup>1</sup> G.H. Tupling cites the example of Roger Holt of Greave, a Rochdale clothier whose inventory of 1682 showed that £1,275 out of a total of £1,505 was made up of bonds, bills and debts.<sup>2</sup>

Holderness argues that "significant social differences are apparent in the functioning of the internal mechanism of credit..."<sup>3</sup> This is true of the credit network in Blackburn Hundred. As previously indicated over 50% of the 'supra' inventories make reference to credits owing to the testator at the time of his death. The proportion amongst poorer testators was slightly lower as only 9 out of 33 'infra' testators recorded money owed to them at death (27%). The poorer 'infra' testators undoubtedly had less surplus income to invest in this manner. This is confirmed when we consider the proportion of assets amongst the 'infra' testators which was in the form of credits. The group of 33 'infra' testators had one-fifth of their assets in this form compared with over one-third amongst the 215 'supra' testators.

It is possible to pick out individuals in these townships who played an important role in the credit network. It is then possible to take this analysis further and examine whether particular occupational or social groups played an important role in sustaining

- <sup>1</sup> L.R.O., WCV supra. Inventories of Dorothy Bretherton of Downham, widow, 1707 and William Bulcock of Downham Eaves, yeoman, 1748.
- <sup>2</sup> Tupling, Economic History of Rossendale, p. 176.
- <sup>3</sup> Holderness, 'Credit in English Rural Society before the 19th Century', p. 102.

a supply of local credit in Blackburn Hundred. Due to the relatively small size of the inventory sample an analysis of credit according to occupation had to be based on very broad functional categories (see table 6.3).

Widows, for example, are widely recognised to have played an important role in the economy of village life, and Holderness argues that by lending out surplus funds they were "indispensable to their neighbourhood".<sup>1</sup> In the analysis based on north-east Lancashire the sample of 40 'supra' probate inventories relating to widows and single women indicates that they had almost one half of their assets in the form of credits. This is significantly higher than the 30% found by Swain in the late sixteenth and early seventeenth century.<sup>2</sup> If we take those 22 women who actually had surplus funds to lend we find on average that they had 68% of their moveable assets in the form of credits. Even those females amongst the poorer 'infra' testators showed an extensive involvement in money-lending. Seven of the nine female 'infra' testators showed an involvement in money-lending (77.8%), and overall the female 'infra' testators had over two-thirds of their assets in the form of credits. Clarkson similarly points to the importance of money-lending as a sideline for some farmers and even more so for their widows.<sup>3</sup> Women in Blackburn Hundred therefore played a vital role in transferring resources from an unproductive to a productive sector of the

<sup>1</sup> Holderness, 'Credit in a Rural Community, 1660-1800', p. 101.

<sup>2</sup> Swain, 'Industry and Economy', table 8.2, p. 307.

<sup>3</sup> L.A. Clarkson, The Pre-Industrial Economy in England 1500-1750 (London, 1971), p. 148.

economy.<sup>1</sup> This, however, is an assumption on the part of the writer as there is no direct evidence from Blackburn Hundred of the destination of these loans and the purpose for which they were used.

It would be inaccurate to argue that women were not involved in trade and agriculture in an active way. There are a number of examples which illustrate the close involvement of women in such affairs.<sup>2</sup> Nevertheless, it is probable as J.S. Moore argues that "widows commonly converted many of their husband's assets into liquid cash to be profitably lent out rather than continuing his calling".<sup>3</sup> One may speculate whether social pressures dictated that the majority of women from this sample in north-east Lancashire had to limit their economic activities to this rather passive, if important, role in affairs. Alternatively, more practical limitations may have dictated the involvement of women in money-lending rather than in agriculture, crafts and trade. The difficult agricultural conditions in Blackburn Hundred may have particularly encouraged this. The high level of involvement in debt and credit relationships clearly indicates that despite the particular economic conditions in Blackburn Hundred a similar type of social and financial pressure operated on widows and single women as in other areas of the country.

There are numerous examples from Blackburn Hundred of widows whose whole livelihood apparently depended on the money invested in credits. Elizabeth Crosley of Accrington was owed £170 out of total

<sup>1</sup> Holderness, 'Credit in a Rural Community, 1660-1800', p. 102.

<sup>2</sup> See chapter 6, pp. 463-477.

<sup>3</sup> Moore, Goods and Chattels of Our Forefathers, p. 3.

assets of £177 17s. 6d. whilst Ann Kenyon, also of Accrington, had £100 out of £108 16s. 0d. "due upon specialty". In a number of cases there are only the barest household possessions listed. Hannah Sudell listed only one box and one Bible in addition to £60 owing to her by obligation. Ann Rishton of Whalley had only her purse and apparel listed besides the money owing to her, suggesting also that she was living with a relative or in rented accommodation.<sup>1</sup> Money-lending was clearly an uncluttered form of economic activity requiring no equipment beyond surplus capital.

Tradesmen and craftsmen might be expected to provide evidence of heavy involvement in credit relationships because of deferred payments and other forms of sales credits. This study of Blackburn Hundred however, shows a comparatively low level of credits amongst this grouping. It is possible to break this category down further to examine the difference between the various types of tradesmen and craftsmen (see table 6.4).

Interesting differences arise between certain craftsmen and tradesmen in Blackburn Hundred regarding their involvement in the network of debt and credit. Clearly, too much reliance cannot be placed on these results due to the small number of inventories available. Blacksmiths in particular seem to have been involved to a considerable extent in the debt and credit network. It is not possible in all cases to distinguish whether the blacksmith was owed money for goods and services or whether he was lending out surplus

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<sup>1</sup> L.R.O., WCV supra. Inventories of Elizabeth Crosley of Accrington, widow, 1692; Ann Kenyon of Accrington, spinster, 1703; Hannah Sudell of Great Harwood, spinster, 1664 and Ann Rishton of Whalley, 1692.



capital to raise interest. Five of the six blacksmiths recorded credits owed to them. Of these three provide no indication of the type of debt concerned. However, Thomas Seed of Chatburn had various "book debts" owing to him whilst Henry Valmesley of Accrington in 1682 had money owing "on the Smithy Book".<sup>1</sup> This is not to assume that blacksmiths were not concerned with lending money out at interest. However, the evidence from Blackburn Hundred would seem to suggest that this type of tradesman did have to rely substantially on sales credits.

Carpenters, tailors and tanners also showed a considerable proportion of their assets in the form of credits and like blacksmiths were probably heavily reliant on deferred payments. Table 6.4 attempts to differentiate between the type of activity with which the various tradesmen and craftsmen were concerned. The occupational categorisation based on that devised by John Langton has certain drawbacks. A butcher although classed under manufacturing would probably have been involved in the sale of his produce. The categorisation adopted cannot account for these two functions adequately. However, interesting differences do arise between the manufacturing and dealing divisions. The innkeepers show comparatively little involvement in the debt and credit network. Innkeepers showed a high level of ready cash in their inventories, and it could be argued on the basis of this data that this occupation depended more on the exchange of cash than on sales credits and deferred payments.

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<sup>1</sup> L.R.O., WCW supra. Inventories of Thomas Seed of Chatburn, blacksmith, 1730 and Henry Valmesley of Accrington, 1682.

Linenweavers and woollenweavers had only 2.2% of their assets in the form of credits. It may be that such craftsmen were, in fact, more extensively involved in the debt and credit system. They may have owed money to others for wool or flax purchased, but as the inventory does not usually specify the debts owed by the testator to others this would be concealed by the evidence. Involvement in the debt and credit system would only usually be evident from the inventory if the craftsman was owed money for a piece of cloth purchased by a clothier or, alternatively, if the weaver was owed money for working on yarn provided by others. This depends very much on the status of the craftsman. If the craftsman was independent, owning his stocks of raw materials and taking the cloth to sell at market in the way described by Defoe in the town of Leeds, then he might be paid in cash for his work and use this to purchase further raw materials, in which case he would remain largely outside the credit system.<sup>1</sup>

The organisation of the cloth industry in the townships under consideration has not been investigated in detail in this thesis, but the inventories reveal no references at all to 'wool at spinning' and 'yarn at weaving'. There are no references to people who were owed money for spinning or weaving, and Swain suggests that such evidence is convincing proof that a putting-out system was not present in the area.<sup>2</sup> The impression gained is therefore, one of small-scale independent manufacturers although this may have altered in the second half of the eighteenth century. It is surprising that

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<sup>1</sup> Defoe, *Tour*, pp. 500-503.

<sup>2</sup> Swain, 'Industry and Economy', pp. 184-5.

the clothiers in this sample were not more heavily involved in the network of debt and credit, but as only four inventories survive the picture presented may not be typical. Swain finds that clothmakers in Colne chapelry and Pendle Forest held 41% of their assets as credits, and on the basis of evidence from Rossendale in the Hundred of Blackburn G.H. Tupling argues that "whether as debtor or creditor, every clothier was more or less involved in the system".<sup>1</sup>

The valuations of the inventories of yeomen and husbandmen show that contrary to Mary Brigg's argument there was a marked difference in the financial position of the two groupings.<sup>2</sup> This is not to deny, however, that the range of wealth encompassed by each occupational group overlapped. A real difference also emerged in the proportion of assets that yeomen and husbandmen possessed in the form of credits. Overall, a group of 60 yeomen had 45% of their assets in the form of credits as compared with a value of 29% amongst the sample of 39 husbandmen (see table 6.3). Their initially higher level of wealth may have permitted the generation of a greater surplus to 'invest' compared with husbandmen who may have constantly needed to put a larger proportion of any surplus capital back into their livelihood. The picture which emerges of the yeomen in Blackburn Hundred conforms in certain important respects to Campbell's analysis. It was argued that the "ultimate

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<sup>1</sup> Ibid., table 8.2, p. 307; Tupling, Economic History of Rossendale p. 175.

<sup>2</sup> Brigg, 'Forest of Pendle', p. 74.  
See chapter 7, pp. 548-550, 553-4, 560, 562-5, 570-6. .

concern" of the yeomen was to "assure the maximum results in produce and profit".<sup>1</sup>

The high level of financial inter-dependence in Blackburn Hundred was perhaps necessitated by a "world where seasons are uncertain and six months intervene between sowing and harvest...". In this situation the "need of advances (credit) was not the invention of man; it was inherent in the nature of things".<sup>2</sup> The way in which agrarian communities financed their day to day need hinged on the network of debt and credit. Blackburn Hundred was a predominantly pastoral economy in which a large amount of capital would have been constantly tied up in livestock. Provision of credit would have been necessary to cover the day to day requirements of individuals particularly in some of the more isolated upland areas where poor communications limited access to markets to certain times of the year.

The small amounts of ready money in inventories perhaps indicates that little surplus money was available. Alternatively, this lack of ready money indicates that little surplus was allowed to lie idle in the economic system of Blackburn Hundred. Most inventories begin with a valuation for "money in purse", but it is invariably assessed together with the clothes of the deceased. This makes accurate comparison with the total credits or assets in the inventory impossible.

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<sup>1</sup> M. Campbell, The English Yeoman Under Elizabeth and the Early Stuarts (Newhaven, 1942), p. 156.

<sup>2</sup> T. Wilson, A Discourse Upon Usury (ed. R.H. Tawney, 1925), introduction, pp. 19-25 as quoted by Holderness, 'Credit in a Rural Community, 1660-1800', p. 94.

One way of partially overcoming this problem is to work out the average valuation of clothes from the inventories where they are listed separately. However, the fact that the clothes were listed separately might indicate that they were not typical in their valuation. 42 inventories from north-east Lancashire provided a separate valuation for the apparel of male 'supra' testators. The value of clothes was on average £1 11s. 9d. which compares with an average valuation of £1 11s. 11d. for female 'supra' testators. It is interesting to note that a lower standard of living is perhaps evidenced amongst the 'infra' testators of this sample by the lower average valuation of their clothes. The valuation of apparel for female 'infra' testators was £1 7s. 0d. compared with £1 4s. 0d. for male testators.

Taking those inventories where purse and apparel are valued together (158 out of 215 'supra' inventories) gives a value of 8.9% of total assets. This is significantly higher than the 3.7% found by Johnston from Worcestershire.<sup>1</sup> If an amount for apparel is subtracted based on the average valuation above then ready money is equal to only 7% of total assets. The amount of assets in the form of credits is almost four times as great as that which is in the form of ready money.

In the same way that credits as a percentage of total assets varied according to occupational group it is valid to investigate whether the amount of ready money showed a similar variation. The functional categorisation of tradesmen and craftsmen embraced a wide spectrum of interest, and certain occupations within this category

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<sup>1</sup> Johnston, 'Worcestershire Probate Inventories', p. 206.

may clearly have depended more heavily on the exchange of ready cash than others.

It has been demonstrated, for example, that innkeepers had less of their assets in the form of credits than other tradesmen and craftsmen. This suggests perhaps that they would have needed to see a greater turnover in ready cash. The provision of food, drink and lodgings to customers that is so clearly evidenced in the inventories of this area must have involved the exchange of money.<sup>1</sup> A sample of the inventories of seven innkeepers revealed a higher level of ready cash than in the overall grouping of tradesmen and craftsmen. The innkeepers had 11.7% of their assets in the form of purse and apparel compared with a value of 8.9% in the overall grouping. If an estimate for apparel is subtracted (based on the average valuations for apparel) this gives a value of 9.5% for innkeepers compared with 7% in the overall grouping. The higher value of ready cash in the inventories of these innkeepers is clearly a reflection of the important part that money played in their particular business environment.

In the same way that the lists of credits owing to the deceased can provide no indication of total credit supplied the value for ready cash in inventories can provide no insight into the numerous transactions involving money that undoubtedly occurred. The inventory of Henry Emott, an innkeeper of Accrington, lists debts which were owed to the deceased by 17 individuals.<sup>2</sup> The list of debts owing to the deceased allows us to speculate regarding the

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<sup>1</sup> See chapter 7, pp. 581-2.

<sup>2</sup> L.R.O., WCW supra. Inventory of Henry Emott of Accrington, 1668.

nature of the transaction which created that debt. Unfortunately, the inventory gives no indication of those people who visited the alehouse and paid ready cash for goods or services rendered.

In this sample from north-east Lancashire women had the highest value invested in purse and apparel relative to total assets. Judging by the marked similarity in the valuation of the clothes of males and females it is not this factor which causes the large difference. The high valuation for ready cash gives support to the assumption that widows may have translated their husband's assets into money ready to be lent out at interest.

This analysis may, however, underestimate slightly the amount of ready money circulating in the economy. For reasons of standardisation it was necessary to exclude those inventories where only one of these items was given a valuation. Excluded therefore is John Edleston of Great Harwood who had £70 listed in "money and gold".<sup>1</sup> Also excluded from consideration are those inventories in which money is valued together with the debts owing to the deceased, with husbandry gear or any other possession which would skew the results.<sup>2</sup> Despite these difficulties it is clear that the amount of ready money circulating in the economy of Blackburn Hundred was small compared with the value of credits owing to the deceased.

<sup>1</sup> L.R.O., WCV supra. Inventory of John Edleston of Great Harwood, 1695.

<sup>2</sup> The inventory of Edward Baron is excluded from the sample as his apparel is valued together with his "sadle and bridle with parte of a cloth bag". An unusual case in terms of classification is William Robinson of Downham. No valuation was given for his apparel as it was "given in the life of the deceased to Richard Loftus his grandson". L.R.O., WCV supra. Inventories of Edward Baron of Great Harwood, tailor, 1666 and William Robinson of Downham, 1675.

Ready money, although particularly important to certain business sectors, played a less important part than credits in oiling and sustaining the local economy in Blackburn Hundred.

Although it is possible to use a number of measures to estimate the level of credit and its importance to certain individuals or groups in this area, the type of debt or the purpose for which it was intended is rarely specified. There are important differences in the types of credit available but further investigation of the elaborate structure of the credit network is hindered in many cases by the use of standard formulae such as "debts owing to the deceased" and "bills and bonds".

Credit can be divided into two main types. First, trading debts or any form of deferred payment for goods or services rendered (including rent owed) should be distinguished from money-lending proper. Loans of money were usually of three types and covered the promissory note, the bond and the mortgage. The promissory note or "bill without specialty" was generally a small sum without security intended as a short-term loan. The bond was considered to be reasonably secure as it was enforceable at law.<sup>1</sup> However, the amount of money lent on individual bonds was usually significantly less than those sums which were mortgaged against real estate.<sup>2</sup>

Evidence from Blackburn Hundred confirms these observations. Bartholomew Walmsley, a gentleman of Dunkenhalgh in Clayton-le-Moors, was clearly involved in lending significant sums of money.

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<sup>1</sup> Cox and Cox, 'Probate Inventories: Legal Background, Part 2', p. 223.

<sup>2</sup> Holderness, 'Credit in English Rural Society before the 19th Century', p. 100.



On his death in December 1701 his executors compiled a debt book "containeinge all the Debts [Arrears of Rent excepted] that were due att the Death of Barth: Walmesley Esqr. on the 29 December: 1701 either upon Bond and other securitys or without specialty, both good and bad, as well Principall as Interest and the times of their being payable; with a catalogue of all the Debtors names". The evidence contained is valuable as name, amount lent, status description, rate of interest, place of residence and type of security are indicated.<sup>1</sup>

Of the 72 individuals identified in this source 7 relate to loans "sans specialty", 4 relate to loans on the basis of "Assignment", 5 on a mortgage, 4 on a note, 2 by bill, 48 on bond and 2 where no description is provided. Distinctions can be drawn between the amount loaned depending on the nature of the security. The largest sums of money were lent on the security of a mortgage with a median value of £350 in the cases studied. The lowest sums of money were lent on the basis of a note or "sans specialty" with median values of £35 and £15 4s. Od. respectively for the cases studied. The median value of the sums of money loaned on bond was £41 but ranged from a minimum value of £2 to a maximum of £400. This compares with maximum values of £500 loaned on the security of a mortgage, £100 "sans specialty" and £60 on a note. Clear differences emerge therefore in the sums loaned according to the type of security involved (see table 6.5). The average sum of money loaned by this individual was large, and it is likely that items such as trading debts are excluded from consideration. Again this source may be overstating the role of the larger, more secure debts.

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<sup>1</sup> L.R.O., DDpt. 1 (uncatalogued collection). 'Accounts and Debt Book of the Executors of Bartholomew Walmesley, 1701-12'.

In table 6.3 it is shown that overall tradesmen and craftsmen had 25% of their assets in the form of credits. Were those debts principally in the form of sales credits or deferred payments or like widows did they put out their surplus capital to raise interest? This is an important difference. The figures which express credits as a percentage of assets can give no indication of the willingness with which the different occupational groups became involved in debt and credit transactions. Tradesmen and craftsmen clearly may have been forced due to the nature of the business environment in the area to accept credit instead of ready cash. If a large proportion of their assets were continually tied up in this form, it has considerably different implications to the involvement with the larger, more secure and profitable credits with which we might associate widows and other single people. The sales credit or deferred payment was a type of debt with the least security and on which interest was not usually charged. Although this form of credit was necessary to oil and sustain the local economy, it must also have caused difficulties for the tradesmen/craftsmen.

As the type of debts are not usually distinguished in the inventory it is necessary to adopt an alternative means of attempting to identify the nature of the transaction. By calculating the mean number of credits per testator in a given occupational group and the mean value of each credit it is possible to partially examine this aspect (see table 6.6).<sup>1</sup> Were widows and single women associated with a smaller number yet a higher valuation of credit? Were the credits of the individuals listed as tradesmen

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<sup>1</sup> This exercise is based on the methodology used by Swain, 'Industry and Economy', table 8.3, pp. 307-309.

larger in number, yet smaller in size? The sample must clearly be restricted to those individuals for whom the value of each individual credit is listed. Excluded from this sample, therefore is, Nathaniel Aspden of Great Harwood who had a total for "book debts" of £40.<sup>1</sup> The inventories must have internal evidence which allows one to distinguish between individual debts.

The results of this analysis again must be treated with caution being based on a total of only 47 inventories, the rest failing to fulfil the necessary criteria. However, the results do confirm, albeit tentatively, a number of the ideas forwarded. Attention has been drawn already to yeomen who had a high proportion of their assets in the form of credits. The high mean valuation and large number of yeomen's credits would suggest that they were principally concerned with lending out, on a regular basis, large sums of money at interest. The type of credit with which the yeomen in Blackburn Hundred were concerned adds another perspective to Campbell's analysis of the "land hungry, profit hungry and profit conscious class".<sup>2</sup> The marked similarity in results for women and husbandmen is surprising. The average valuation of the credits listed for women perhaps underplays her role in the lending out of large sums of money. The average valuation above is perhaps lowered considerably if the women in Blackburn Hundred were involved, as Johnston suggests, in "trifling loans made to neighbours".<sup>3</sup>

<sup>1</sup> L.R.O., WCV supra. Inventory of Nathaniel Aspden of Great Harwood, 1737.

<sup>2</sup> Campbell, English Yeomen, p. 220.

<sup>3</sup> Johnston, 'Worcestershire Probate Inventories', p. 204.

Tradesmen and craftsmen from Blackburn Hundred demonstrated a relatively high number of credits and the lowest average valuation for each credit. The evidence relating to tradesmen and craftsmen implies that they were principally concerned with small scale loans or the regular use of sales credit. This analysis, however, has certain drawbacks. Although occupation is closely associated with wealth levels the categories adopted are too broad to differentiate realistically between the hierarchy of wealth and social status. The category of tradesmen and craftsmen, for example, embraces people of widely differing wealth levels and perhaps social status. Linenweavers and woollenweavers had an average inventory valuation of approximately £25 whilst that of clothiers was £216.<sup>1</sup> Both are embraced within the same functional categorisation, yet clearly the groupings have markedly different wealth and status implications. Thomas Bayley, a clothier of Accrington, whose total inventory assets equalled £299 2s. 2d. was probably more akin in terms of wealth and probably social habits to a yeoman than to the linenweavers and woollenweavers that this category embraced.<sup>2</sup> The involvement of such individuals in the credit nexus might have resembled that of the yeoman rather than the innkeeper or shopkeeper. One would similarly expect differences in the financial habits of a wealthy tanner such as John Foster of Whalley to a shoemaker such as Thomas Sudell of Whalley with total inventory assets of £259 19s. 3d. and £36 7s. 6d. respectively.<sup>3</sup>

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<sup>1</sup> See chapter 7, table 7.11, p. 607.

<sup>2</sup> L.R.O., WCV supra. Inventory of Thomas Bayley of Accrington, 1674.

<sup>3</sup> L.R.O., WCV supra. Inventories of John Foster of Whalley, tanner, 1666 and Thomas Sudell of Whalley, 1683.

Differences are not due simply to the functional categorisation but wealth levels and social expectation would have played a part also. As the category of tradesmen and craftsmen represents a merging of different types of economic interest the values given above for the mean number and size of credits may not give a true picture of any grouping within the overall category. Due to the small number of inventories involved it is not possible to analyse this aspect more closely.

The larger sums of money loaned by individuals are in Johnston's view of "considerable interest and economic significance".<sup>1</sup> Such loans are associated with profit obtained through interest and of the occupational groups examined it seems probable that gentlemen, yeomen and women were most concerned with this type of loan. The 'debt booke' of Bartholomew Walmsley compiled on his death in 1701 pointed to the involvement of the gentry in the lending out of large sums of money. An earlier account of money out on bond from the accounts of his father refers to 79 individuals who borrowed sums ranging between £3 and £100. The account from January 1638/9 indicates that "I Adam Boulton Receaved of Mr. Walmsley my master the some of one thousande ffyve hundereth and foure score poundes and twelve shillinges, as appeares in my masters bookes under my hande, which I am to Imploye for my masters uses and to make an Account thereof". The average sum of money lent on bond to these 79 individuals was £19 11s. 7d.<sup>2</sup>

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<sup>1</sup> Johnston, 'Worcestershire Probate Inventories', p. 204.

<sup>2</sup> L.R.O., DDpt. 1 (uncatalogued collection). 'Accounts of Money Out on Bond, 1638/9'.

Johnston postulates that as widows and spinsters lacked the security associated with a male earner they must have been particularly vulnerable to the vagaries of the economy. Consequently, they "safeguarded themselves ... by loaning out their money to trustworthy people or profitable enterprises..."<sup>1</sup> The evidence from Blackburn Hundred clearly illustrates that women did lend out a large proportion of their assets (see table 6.3). However, the historian has no way of gauging how trustworthy the people were to whom the women lent money although some limited knowledge of profitability can be obtained.<sup>2</sup>

It is not possible to distinguish in this sample from north-east Lancashire between the relative importance of secure and insecure debts. Lawrence Lawson, a tanner of Whalley, is a typical case in the grouping of £240 owed to him under "Bonds, Bills and Book debts".<sup>3</sup> The role of the smaller casual debt should not however be underestimated. It would appear that the role of the larger more secure debt in the economy is overstated in relation to the casual debt in the inventory account. If the smaller loans were principally in payment for goods and services, then the turnover in this species of credit would have been rapid. The larger debts lent on security which are represented in the inventory may be associated with a greater longevity. The inventory account is, in this sense, reaching into the past. However, only the most recently contracted

<sup>1</sup> Johnston, 'Worcestershire Probate Inventories', p. 205.

<sup>2</sup> See chapter 6, pp. 456-9.

<sup>3</sup> L.R.O., WCW supra. Inventory of Lawrence Lawson of Whalley, tanner, 1727.

small debts would be listed and those from the past would be lost from view. The number of small loans contracted in the same period covered by one large loan would be great, particularly where a tradesman was concerned.

Where evidence is occasionally provided of the reason why a debt was incurred it is clear that the motivation encompassed a wide range of day to day activities. Payment for stock sold and similar considerations accounts for a number of such debts. The inventory of William Robinson refers to £25 13s. 10d. in "desperate debt upon the debt booke for flax and iron".<sup>1</sup> John Foster, a tanner of Whalley, owed debts for wages whilst money was owed to him for supplying hair and flax.<sup>2</sup> Henry Hargreaves of Wiswell, although described as a tailor, was owed money for two twinter whies, one cow and some meal. The inventory of Thomas Fielden of Great Harwood referred to money owing "by several persons for flax" in addition to sums owing for coals and a parcel of wheat. James Glegg of Accrington had two debts owing to him for "slate getting out of the pitt". The will of Isabell Emott indicates that a person to whom she owed money was a maltman, significant as she was the widow of an innkeeper. The inventory of Thomas Hill, a tanner of Whalley, referred to Robert Seddon, a shoemaker of Pendleton, who owed him forty shillings. In his will Thomas Hill bequeathed a number of cow hides to this individual, and the forty shillings referred to in the

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<sup>1</sup> L.R.O., WCW supra. Inventory of William Robinson of Downham, yeoman, 1693.

<sup>2</sup> F.V. Steer points out that hair was used for mixing with plaster for walls and ceilings. F.W. Steer, ed., Farm and Cottage Inventories of Mid-Essex, 1635-1749 (Colchester, 1950), p. 11.

inventory may clearly have been a trade debt incurred for similar purchases.<sup>1</sup> The will of Henry Houlker, a yeoman of Whalley, again indicates that debts owing could be for basic requirements. John Townley of Clitheroe owed Henry Houlker money for a suit of clothes although this debt was discharged in the will. Similarly, Henry Houlker owed James Stables his late master a "reconinge for oates".<sup>2</sup>

The Court Rolls of the Manor of Accrington for the period 1500-1550 indicate that debts incurred at this date were also for day to day needs. In the court roll of 1507 Peter Birtwysill complained against Oliver Birtwysill in a plea of debt of twelve shillings and two pence for ox flesh sold to him. The same Peter complained against Geoffrey Ingham in a plea of debt of four shillings for the grazing of two cows. Debts relating to agricultural activity are the basis of a number of other debts. In 1520 Alexander Haworth complained against George Haworth in a plea of debt of four shillings for three sheep sold to him. In 1525 William Hough sued Christopher Crawshey for a debt of eleven shillings and six pence for a cow purchased from the plaintiff. The jurors however, disallowed the debt as the cow in question had a disease called "longsogh". In 1529 Richard Heape complained against Edward Mercroft for a debt of thirteen shillings and four pence for a cow, and Joan widow of James Heape made a plea of debt against Henry Haworth for a debt of two shillings and eight pence for a calf.

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<sup>1</sup> L.R.O., WCV supra. Inventories of John Foster of Whalley, tanner, 1666; Henry Hargreaves of Wiswell, tailor, 1737; Thomas Fielden of Great Harwood, 1680; James Glegg of Accrington, 1698; Thomas Hill of Brookehouses in Whalley, tanner, 1668. Will and inventory of Isabell Emott of Accrington, 1677.

<sup>2</sup> L.R.O., WCV infra. Inventory of Henry Houlker of Whalley, yeoman, 1668.



Seven bushels of oats was the basis of a plea of debt which Richard Hey lodged against Oliver Butterworth and Denis Haworth in 1520.

Debts incurred to finance day to day economic activities are illustrated in a number of other complaints. In 1507 Alice Ashworth, a widow, complained against Isabella Shagh for a debt of two shillings and one pence for wool which was bought from her. Robert Priestly in 1518 was charged by Oliver Haworth for withholding a debt of six shillings and eight pence for 2lbs. of wool and also 18d. for three webs of cloth. A trading debt is highlighted when Thomas Crawshay sued John Nutlow for a debt of 12d. incurred for one "hamer of yren".<sup>1</sup> Wadsworth and Mann cite the case of William Levans, a Blackburn mercer, who in 1609 was proceeding in the Palatine court against a number of debtors for cotton. Nine individuals had been advanced goods on trust and credits and the court case indicates the problem of debts without "specialty".<sup>2</sup> There is a danger that court cases do not represent the norm, but the evidence from Blackburn Hundred in the sixteenth century indicates a clear continuity in purpose with the type of debt incurred in the seventeenth and eighteenth centuries.

Evidence of this type is usually provided only for the smaller trading debts. John Tomlinson, a clothier of Accrington, recorded a debt of £63 owing by "Mr. Glulton and his partner Taylor".<sup>3</sup> This reference is vague, but suggests perhaps that this large loan was

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<sup>1</sup> William Farrer, ed., The Court Rolls of the Honor of Clitheroe in the County of Lancaster, vol. 3 (Edinburgh, 1913), pp. 7, 36, 50, 65, 42, 13, 33, 61.

<sup>2</sup> Wadsworth and Mann, Cotton Trade and Industrial Lancashire, pp. 36-7

<sup>3</sup> L.R.O., WCV supra. Inventory of John Tomlinson of Dunyshop in Accrington, clothmaker, 1660.

for business purposes. There is no indication in the inventories from this sample of the contribution that the larger sums made to the economic life of north-east Lancashire. It is difficult to judge how far the application of these resources stimulated agriculture, industry and commerce. Large loans would have facilitated a different form of economic activity in Blackburn Hundred from that of the small loan. Although the debt book of Bartholomew Walmesley lists the individuals who borrowed sums of money no indication is given of the uses to which the money was put. Borrowing upon mortgage, for example, could be used to buy land, to meet the cash needs of those higher in the social scale, to settle inherited debts, to discharge the costs of improvement or to provide dependent's annuities.<sup>1</sup> Small and transient business loans of the type outlined above facilitated the smooth running of the day to day activities of a rural economy. Large loans occupied a different economic niche, and one should not be viewed as more important than the other. Holderness argues that even if it is not possible to trace the destination of particular loans it is the widespread willingness to lend money evident from this source that is particularly important.

It would be interesting to base a systematic analysis on the geographical range of the credit network and on whether there was a flow of credit from rural to urban areas or vice versa. Again the infrequency with which details of the place of origin of debtors is given does not permit such an analysis. Clearly, if this information was provided on a regular basis it would be possible to

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<sup>1</sup> Holderness, 'Credit in a Rural Community, 1660-1800', p. 96.

establish the radius of contact in the debt and credit network that existed in this area of Lancashire. Did the flow of credit operate within small discreet circles based on a limited radius or were they in the form of widely overlapping circles?

Blackburn, Clitheroe, Padiham, Haslingden, Burnley and Colne as market towns might for example have formed an important link in the chain of rural credit.<sup>1</sup> John Foster, a tanner of Whalley, listed 14 debts owing to him of which 11 gave the geographical location of the debtor.<sup>2</sup> Three references to Whalley itself and another five to townships within the Hundred of Blackburn lend support to Holderness's view that "rural credit was for the most part locally generated..."<sup>3</sup> However, references to debtors in Preston, Leyland and Bolton-le-Moors might suggest that this wealthy tradesman had business contacts over a wider area. As the place of origin of debtors is given so infrequently it is difficult to judge how typical are the cases considered. One must question how representative is Thomas Hill, a tanner of Whalley, whose inventory listed £85 owing by individuals from Marple in the county of Chester.<sup>4</sup> With these exceptions however, the occasional references to the debtor's place of residence rarely stray outside the limitations of Blackburn Hundred.

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<sup>1</sup> G.H. Tupling, 'An Alphabetical List of the Markets and Fairs of Lancashire Recorded before the Year 1701', T.L.C.A.S. 51 (1936, printed 1937), pp. 89, 90, 92, 93, 96, 103.

<sup>2</sup> L.R.O., WCW supra. Inventory of John Foster of Whalley, tanner, 1666.

<sup>3</sup> Holderness, 'Credit in English Rural Society before the 19th Century', p. 99.

<sup>4</sup> L.R.O., WCW supra. Inventory of Thomas Hill of Whalley, 1668.

The fact that the place of origin is provided so infrequently suggests in itself something of the nature of the debtor. Debts were potential assets and therefore not overlooked by the appraisers. The meticulous way in which many appraisers detailed the trifling possessions of a testator suggests that they would not have had a lax attitude in the case of these quite significant sums of money.<sup>1</sup> The failure to record the place of origin of the debtor suggests rather that they felt secure in the identity of the person concerned and supports the view that they were "people within the horizons of the villagers' experience...".<sup>2</sup> The clear local names of the people listed as debtors add further support to this interpretation. Marshall in a study of Cumberland also found that loans were usually between people with local names and connections.<sup>3</sup>

The debt book of Bartholomew Valmesley can also be used to provide evidence on the geographical range of the credit network. Of the 72 debtors identified 63 give a place of residence so that some attempt can be made to assess the range of relationships. Of the 63 examples where place of residence was indicated 34 (53.9%) can be located in nearby townships in Blackburn Hundred. The remaining examples are scattered more widely in townships of

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<sup>1</sup> The inventory of Alexander Mercer of Read demonstrates the careful way in which many appraisers listed the goods of the deceased. This inventory details the number of plates, cups and blankets which belonged to this individual. The inventory of Mrs. Alice Nutter of Wiswell was sufficiently detailed to refer to "one ould chist full of ould papers". L.R.O., WCW supra. Inventories of Alexander Mercer of Read, husbandman, 1725 and Mrs. Alice Nutter of Wiswell, widow, 1664.

<sup>2</sup> Holderness, 'Credit in English Rural Society before the 19th Century', p. 99.

<sup>3</sup> Marshall, 'Agrarian Wealth and Social Structure', p. 511.

Amounderness and Leyland Hundreds. This evidence illustrates that the network of debt and credit was certainly densest in the immediate neighbourhood but clearly relationships of debt and credit spread further afield. The place of residence of three of the debtors is given as London but no information is provided regarding the nature of the relationship which caused these individuals to borrow money from Bartholomew Walmesley.<sup>1</sup> Evidence of such widespread contacts led Alan Macfarlane to question the relevance of the geographical demarcation of a community, as people clearly moved in broader areas for some social and economic activities.<sup>2</sup>

In the predominantly rural context of Blackburn Hundred it is possible that the debt and credit system might have shown some degree of seasonality. As R.H. Tawney indicates "the farmer must borrow money when the season is bad, or when his beasts die on him, or merely to finance the interval between sowing and harvest".<sup>3</sup> Inventories do not allow an analysis of this aspect as they do not generally provide evidence of the date at which a loan was contracted. If it were possible to analyse seasonality some further insight might be provided into the role of debt and credit in the economy.

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<sup>1</sup> Mr. Kirkman of London borrowed £50 by bill. Matthew Tootell, a joiner, owed £2 on a note and Mr. Edward Walgreave borrowed £61 19s. 0d. on the security of a bond. L.R.O., DDft. 1 (uncatalogued collection). 'Accounts and Debt Book of the Executors of Bartholomew Walmesley, 1701-12', p. 13.

<sup>2</sup> A. Macfarlane, S. Harrison and C. Jardine, Reconstructing Historical Communities (Cambridge, 1977), p. 159.

<sup>3</sup> T. Wilson, A Discourse Upon Usury (ed. R.H. Tawney, 1925), introduction pp. 19-25 as quoted by Holderness, 'Credit in a Rural Community, 1660-1800', p. 94.

An account of money out on bond in 1639 from Dunkenhalgh in Clayton-le-Moors provides some limited insight into the question of seasonality. The account relates to money lent out by Adam Boulton on behalf of Mr. Walmsley. The references detail the date at which sums were lent and the amount in question. On this basis one can estimate the number of loans contracted at a particular time of the year and also the amount of money lent at different periods. The document indicates that the average number of debts was highest in the periods January to March and October to December. Similarly, the mean size of debts contracted in this period was larger than in the other two quarters of the year (see table 6.7). This would seem to provide evidence to support Tawney's suggestion that the farmer must borrow money when the season is bad rather than the alternative suggestion that it was to finance the period between sowing and harvesting. However, this evidence must be treated with caution. The information relates to only one species of debt and the relatively large sum of money lent on the security of a bond may be untypical of the seasonality of credit throughout the whole community. Small debts may indeed have been high in the period between sowing and harvesting. The main limitation is that there is no indication of the use to which the money was put so that one cannot assume that borrowing at a particular time of the year represents investment in a particular type of economic activity. The longevity of the debt is not indicated so that it may be employed throughout a longer period than the one that is indicated.<sup>1</sup>

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<sup>1</sup> L.R.O., DDpt. 1. (uncatalogued collection). 'Accounts of Money Out on Bond, 1638/9'.

The involvement of individuals in the credit network may therefore have varied within any given year. It is possible to analyse whether this involvement in the credit network changed over time. If the period 1660-1760 is split into twenty year periods each grouping illustrates that approximately 50% of the 'supra' testators had credits listed in their inventories (see table 6.8). No attempt has been made to calculate the percentage that credits formed of assets over time due to the large variations in sample size for each period.

This apparent stability over time might be viewed as a reflection of the economic environment in Blackburn Hundred. Those conditions which dictated a high level of involvement in the debt and credit facilities in the mid-seventeenth century still operated in the mid-eighteenth century. This is not to argue however, that the purpose or destination of the loans remained constant throughout the period but it is the willingness or perhaps the necessity to lend money which persisted throughout the century. Holderness finds it striking that people were obviously prepared to use some proportion of their means above subsistence for purposes other than maximising consumption.<sup>1</sup>

Certain areas in Blackburn Hundred witnessed notable economic changes towards the end of the eighteenth century. The facilities for money-lending were clearly a feature of the area before the widespread economic changes of the late eighteenth century. Wadsworth and Mann consider that credit was indispensable to the Lancashire textile industry. The availability of credit facilities

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<sup>1</sup> Holderness, 'Credit in English Rural Society before the 19th Century', p. 102.

and the fact that people were in the habit of deploying surplus funds in this way might have been one vital factor in facilitating the economic changes that we associate with the last quarter of the eighteenth century.

Money-lending in north-east Lancashire was not without its difficulties. A number of debts listed are described as "desperate". Richard Johnson of Worston had £26 owing upon bonds "though esteemed desperate".<sup>1</sup> Debts owing to the testator were only potential assets and ought to have been on the inventory only as and when they were collected.<sup>2</sup> As the inventory of James Alston indicates, debts in Blackburn Hundred were allowed to run on in some cases for years at a time. It was not surprising that a debt contracted 22 years and 3 months earlier and for which the interest exceeded the capital sum was described as desperate. James Alston had a further debt owing which had been contracted 15 years and 5 months earlier. In these circumstances it is not surprising that the appraisers had difficulty in listing the debts. There were probably a number of instances in which the administrator found that

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<sup>1</sup> L.R.O., WCW supra. Inventory of Richard Johnson of Worston, yeoman, 1699.

<sup>2</sup> "Lindwood says that *debts owing to the deceased*, of which there is not any *writing or obligation* ought not to be put into the inventory before they be received; because, before that, they are not found to be debts, at least so as they may be handled or taken hold of. But afterwards, when such debts are received, they ought to be put into the inventory as goods newly accruing.

But unless they be bad debts, it seemeth best to insert them, and even if they be bad debts, or desperate, yet they may be inserted, specifying them as such. And if in the course of administration they shall be recovered, then they shall be accounted for in like manner as the rest of the personalty; and if they cannot be recovered, shall not be accounted for as any part of the goods of the deceased." Burn, Ecclesiastical Law, p. 408.



the creditor had died a number of years previously. Also listed in the inventory of James Alston are debts due to his late father dating from 26 years previously and still not paid. A problem in recovering a debt is clearly indicated by Thomas Dean of Wiswell who left his son "half of a debt owing me by Thomas Hall now of Royle of £9 15s. 0d. if ever it happen to be got".<sup>1</sup>

As previously indicated the amounts lent without security were far smaller than those lent by bond or on the basis of a mortgage. Lending money without adequate security presented problems. Thomas Haworth was lent £15 4s. 0d. by Bartholomew Walmesley without specialty and by 1709 this debt was listed as desperate. The account explained that "he dyed some years ago and left his wife and children beggars". Mr. William Hayhurst of Preston owed £55 to Bartholomew Walmesley's executors, an amount which was secured by bond. The debt, however, became the subject of a dispute and was "referred to the Protonotary Mr. Foster and Mr. Winkley of Preston who (upon a hearing) ordered £35 to be paid and taken in full satisfaction of the debt, and the remaining £20 to be abated...".<sup>2</sup>

A recognition of the risk involved in lending out money can also be traced in a number of wills. Thomas Lund of Great Harwood referred specifically to the risk of "bad debts that may be contracted in putting out any money". Alice Braddyll of Portfield anticipated such risk and specified that a sum of £100 was "to be

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<sup>1</sup> L.R.O., WCV supra. Inventory of James Alston of Wiswell, yeoman, 1746. Will of Thomas Dean of Wiswell, yeoman, 1710.

<sup>2</sup> L.R.O., DDpt. 1 (uncatalogued collection). 'Accounts and Debt Book of the Executors of Bartholomew Walmesley, 1701-12'.

put and placed out at interest on good security...".<sup>1</sup> These were undoubtedly the sort of difficulties that the trustees of the Billington poor stock had in mind when they referred in April 1715 to the "many inconveniences attending putting the same out at interest...". It was decided therefore to buy land at Dinkley More Yate as this would ensure a "good security" for the poor.<sup>2</sup>

However, the advantages of money-lending must have outweighed the risks involved. Inventories and wills do give recognition to the element of profit obtainable through the interest charged on loans. The inventory of Alexander Mercer refers to £140 in "Money out at Usury" whilst John Whittaker of Accrington is more typical in simply referring to "money out at interest". James Hacking obviously considered it financially worthwhile for all his personal estate and money "to be let out at interest".<sup>3</sup> The debt book of Bartholomew Walmesley compiled after his death in 1701 shows a clear concern with the interest raised on the sums of money lent out. Amounts repaid and those still outstanding were listed meticulously during the period 1701-1712.

A usual provision in wills was to delay a bequest until a child reached a given age. The time gap between the will and the legatee reaching the specified age must have provided opportunities for investment. Evan Ryley specified that £80 was to be given to his son at the age of 21. In the meantime it was "in the hands of Henry

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<sup>1</sup> L.R.O., WCV supra. Wills of Thomas Lund of Great Harwood, weaver, 1757 and Alice Braddyll of Whalley, spinster, 1744.

<sup>2</sup> L.R.O., PR 2965/3/1.

<sup>3</sup> L.R.O., WCV supra. Inventories of Alexander Mercer of Great Harwood, yeoman, 1733; John Whittaker of Accrington 1726 and will of James Hacking of Old Accrington, blacksmith, 1740.

Ryley of Stone Fould" and judging by the small amounts of money in any of the inventories studied it would seem unlikely that this sum would have been allowed to lie idle over any significant time span. Richard Aldred of Read specified in his will that his two grandsons were to receive the interest raised on the sum of £40 but were not to receive the capital sum until they reached the age of 21. A similar arrangement was made in the will of Anne Dawson, widow of Great Harwood. It was specified that the interest raised on £40 should be paid to her daughter who should use it for the benefit of Anne Dawson's grandson. Robert Mercer, a clothier of Great Harwood, outlined in his will how the capital sum of £5 for each of his grand-daughters should be put out at interest to raise money which "should be used towards their better maintenance and education".<sup>1</sup> William Cowper of Accrington was more specific still with his intention that the interest on £12 should "be paid to James my son towards school wages, clothes, books" whilst the principal sum should be given to him at the age of 21.<sup>2</sup>

There are very few examples from inventories or wills in which the rate of interest on which sums were lent is specified. Ann Kenyon, a spinster, gives the impression of having been an astute business woman. Her inventory of May 1703 sets out that £100 out of total assets of £108 16s. 0d. was in the form of "debts due upon specialty". In her bequests she even specified that money to be paid to the minister at the chapel of Accrington was to be raised by

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<sup>1</sup> L.R.O., WCV supra. Wills of Evan Ryley of Accrington, 1701; Richard Aldred of Read, yeoman, 1753; Anne Dawson of Great Harwood, widow, 1727 and Robert Mercer of Great Harwood, clothier, 1669.

<sup>2</sup> L.R.O., WCV infra. Will of William Cowper of Old Accrington, farmer, 1747.

"the hire or interest of £10 after the rate of one shilling per pound".<sup>1</sup> The rate of 5 per cent is confirmed by the evidence taken from the inventory of James Alston. This inventory is exceptional as it gives not only the time span of the debt but also the amount of interest due. The rate due on the capital sums varied between 4.7% and 5.0%. Two large sums of money were charged at the rate of 3.8% but were not typical of the rest of the debts. The rate of interest probably varied according to the degree of security on which the loan was based. As both debts concerned amounts over £300 they may have been lent on considerable security and therefore a lower rate of interest.<sup>2</sup>

Evidence from the poor stock of Whalley again confirms the interest rate of about 5 per cent. Between 1680 and 1760 the amount of money raised by the poor stock ranged between 5% and 6% of the capital sum. However, in 1750 the amount raised dwindled to just over 3%. It is noted that the interest raised on the capital sum "is only £8 by reason no interest nor principal is yet got on Grimshaw and Fische's bond".<sup>3</sup> This evidence is in general agreement with the interest rates from Lincolnshire in the mid-seventeenth century which varied between 4.5% and 6%.<sup>4</sup>

As there are so few examples it is difficult to assess whether the concern for profit was typical of the loans contracted in

- <sup>1</sup> L.R.O., WCV supra. Will and inventory of Ann Kenyon of Accrington, spinster, 1703.
- <sup>2</sup> L.R.O., WCV supra. Inventory of James Alston of Wiswell, yeoman, 1746.
- <sup>3</sup> L.R.O., PR 11.
- <sup>4</sup> Holderness, 'Credit in a Rural Community, 1660-1800', p. 97.

Blackburn Hundred or limited to the larger sums of money. The fact that inventories rarely give the rate of interest could be taken to imply that many of the loans had a 'social' rather than an economic motive.<sup>1</sup> It is important to distinguish between credit proper and the type of lending governed by family ties or by neighbourly reciprocity.

The accounts of Bartholomew Walmesley seem to allow little room for social transactions in the network of debt and credit, although the data from this source provides evidence only of the larger and longer term species of credit. However, neighbourly ties did occasionally influence the financial transaction. Interest was not charged on the loan of £100 to Mr. Hugh Kighley as the money was provided for a service to the community as he was "imploying the poor people about Dunkenhall with spinning of Guersey or woolested". Ralph Livesay Esq. had his interest of £1 10s. 0d. abated "in regard of his being a good neighbour".<sup>2</sup> The fact that he had been lent money although he had given "noe bond" could have been linked to the ties of friendship indicated. Roger Nowell Esq. of Read had £2 8s. 0d. of his interest returned to him which was payable on a loan of £240. This had the effect of reducing the rate of interest so that he "paid but 5% in regard of his being a good neighbour". The fact that these individuals were singled out for special comment would suggest that they were the exception rather than the norm.

In an area such as Whalley where 59% of the households were exempted from the hearth tax of Lady Day 1664 (57 of 96 households)

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*Ibid.*

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L.R.O., DDpt. 1 (uncatalogued collection). 'Accounts and Debt Book of the Executors of Bartholomew Walmesley, 1701-12', p. 11.

it would seem unrealistic to maintain that financial help was freely and regularly given to neighbours. The poor stock system would seem tentatively to support this interpretation. The money distributed on St. Thomas' Day clearly reflected neighbourly and charitable instincts. However, it can also be seen to be making the most effective use of a very small number of bequests. In the case of Whalley township the sum of money available for loan in the stock ranged from £80 in 1660 to £274 in 1745. This is not a vast amount considering that some individuals had debts owing to them in excess of £200. Lawrence Lawson, a tanner of Whalley, had "Bond, Bills and Book Debts" of £240 owing to him in 1727. Maintaining the principal sums in-tact whilst raising interest on them had the effect of giving those charitable bequests a greater longevity in their contribution to the poor.<sup>1</sup>

If charity and gratuitous financial help were such a marked feature of life in Blackburn Hundred in the early modern period it should be given greater representation in wills. In the period 1660-1760 only 19 out of 219 'supra' and 'infra' wills refer to bequests made to the poor (9%). Of these 7 relate to a penny dole distributed at the testator's funeral. This value is comparable with evidence from Pendle Forest and Trawden between 1558-1640 where only 21 of 325 wills (6%) referred to bequests made to the

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<sup>1</sup> L.R.O., PR 11. The poor stock intended to distribute money to the "true indigent poor". This intention is also expressed in a number of the bequests made in wills. George Rishton for example, bequeathed the sum of £5 from which "the interest or profit thereof" was to "be yearly paid to the most necessitous poor of the said township of Accrington for the time being at or upon 28th December for ever". L.R.O., VCV supra. Will of George Rishton of Accrington, gentleman, 1735.

poor.<sup>1</sup> In this respect, therefore, the wills provide no evidence of a plentiful and giving attitude. This is not surprising. In the conditions of Blackburn Hundred a large proportion of the population must have struggled to maintain a basic standard of living.<sup>2</sup> Moreover, the only information regarding motive relates to profit and would seem to confirm the evidence from Eastern England which revealed a "fully developed economic relationship" in the transactions between debtor and creditor, one in which interest was an "integral component".<sup>3</sup> As in Terling, the local credit market in Blackburn Hundred would have "probably functioned partly by charging interest and partly by the advancing of small sums interest free in return for reciprocal aid from neighbours at other times."<sup>4</sup>

Although particular individuals were known as capable and willing lenders there is no evidence from Blackburn Hundred to suggest that any person or group monopolised credit facilities. The wide diffusion of credit facilities in rural society avoided the worst excesses of usurious monopolies. As Holderness argues wealthy money-lenders "seem nowhere to have formed a distinctive kulak group in local society".<sup>5</sup> Far from being a woodworm in society Wrightson and Levine maintain that relationships of debt and credit actually strengthened the cohesive force of the village community.<sup>6</sup>

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<sup>1</sup> Swain, 'Industry and Economy', p. 167.

<sup>2</sup> Ironfield, 'Parish of Chipping', p. 27.

<sup>3</sup> Holderness, 'Credit in a Rural Community, 1660-1800', p. 97.

<sup>4</sup> Wrightson and Levine, Poverty and Piety, pp. 100-101.

<sup>5</sup> Holderness, 'Credit in English Rural Society before the 19th Century', p. 104.

<sup>6</sup> Wrightson and Levine, Poverty and Piety, p. 101.

A. Macfarlane similarly pointed to the importance of such exchanges in providing credit and cementing social relationships.<sup>1</sup>

The inventories sampled from Blackburn Hundred do not indicate that any one individual or group of individuals had vast amounts of money accrued in the form of credits. Certain individuals did have a large proportion of their assets in the form of credits but there is no hint of monopoly or financial exploitation in the sources examined. If monopoly existed in this sphere of economic activity, one would expect references to credits to be limited to a relatively small number of individuals. Additionally, references to debts owing by testators in wills and inventories would be expected to focus repeatedly on these individuals. However, judging by the references in inventories credit facilities were spread widely throughout Blackburn Hundred not only in a geographical sense but on a social basis also. Furthermore, the list of credits in the sample of inventories shows no evidence of the putting-out system operating in the area.

Relationships of debt and credit undoubtedly played an important part in the functioning of the local economy. The credit nexus also created ties of interest between individuals if only of a financial nature. This may have facilitated contact between different social or occupational groups, and in the case of Terling Wrightson and Levine argue that this helped to "bind together the village community".<sup>2</sup> The financial interdependence which was a feature of the economy of north-east Lancashire created a common

<sup>1</sup> Macfarlane, Reconstructing Historical Communities, p. 160.

<sup>2</sup> Wrightson and Levine, Poverty and Piety, p. 101.



link and interest between people who might have had no other form of contact. This may have been important at a time when the evidence suggests that some communities in Blackburn Hundred illustrated a marked polarisation of wealth in the mid-seventeenth century.<sup>1</sup>

#### 4. Women in the Economy of Blackburn Hundred.

Women were extensively involved in the full range of employments in the pre-industrial economy. E. Richards in a survey of 'Women in the British Economy Since about 1700: An Interpretation' argues that high participation rates for women "may be specified as one of the general characteristics of the underdeveloped, labour intensive, agriculture-dominated economy of Britain before about 1750".<sup>2</sup>

However, as Alan Macfarlane notes, in any reconstruction of historical communities "... it is the wealthy and males who crowd onto the stage".<sup>3</sup> In the survey of occupations in Blackburn Hundred between 1660 and 1760 it is certainly true that the economic activities of men assume predominance. The single occupational labels derived from these sources give the impression that women

<sup>1</sup> See chapter 7, pp. 524-546.

<sup>2</sup> E. Richards, 'Women in the British Economy Since About 1700: An Interpretation', *History* 59, 197 (October 1974), pp. 338-9.

<sup>3</sup> Macfarlane, Reconstructing Historical Communities, p. 207.

seldom had occupations. The only exception found in the parish registers was Phebe Chew who was referred to in a burial entry of 26th August 1723 as a widow and 'bredbaker'.<sup>1</sup>

In the survey of occupations based on the parish register and poll tax data this tendency or bias is explained by Lindert's observation that marital status was a more effective means of identifying a woman than an occupational label. He argues that it was in fact the monotony with which women turned to spinning, knitting and other textile activities that "apparently vitiated the usefulness of such labels as aids in identifying individual women".<sup>2</sup>

This practice of identifying women by marital status had the effect of "producing the momentary anomaly that nobody made a living as the spinner of the yarn that employed so many male weavers".<sup>3</sup> G.H. Tupling in a study of Rossendale in Blackburn Hundred similarly notes that the occupational data in the parish registers underestimated the productive energy devoted to textiles. He argues that the figures for the number of textile workers derived from this source are minimum values as "they take no account of the great number of women who must have been engaged in carding and spinning for the male members of their families...".<sup>4</sup>

The problem of concealed economic activity by female members of the population is directly relevant to the case of Whalley township in the eighteenth century. The occupational data extracted from the

<sup>1</sup> L.R.O., PR 5. Parish Register of Whalley, 1721-1739/40.

<sup>2</sup> Lindert, 'English Occupations', p. 691.

<sup>3</sup> *Ibid.*

<sup>4</sup> Tupling, Economic History of Rossendale, pp. 168-9, 178.

parish register illustrates that the township of Whalley experienced a marked increase in the numbers of male adult weavers. The level increased from 5 out of 70 male adults (7%) in the death register of 1653-60 to a peak level of 19 of 69 adult males in the burial register of 1761-70 (28%).<sup>1</sup> It is interesting to parallel the expansion of weavers documented in the parish registers with Dr. Pococke's comment in 1751 that Whalley was "a village chiefly supported by farming and spinning woollen yarn".<sup>2</sup> Although Dr. Pococke suggests that spinning woollen yarn was an important source of income for Whalley township this economic activity is given no direct recognition in the poll tax or parish registers. The only exception was James Bulcock who was referred to as a spinner when his daughter was buried on 23rd May 1768.<sup>3</sup>

The absence of references to spinners in the single occupational labels of the poll tax and parish registers would suggest that spinning was either a by-employment for male workers, or, alternatively, that it was carried out by female and child labour. The weavers would have needed supplies of yarn and a number of estimates have stressed the numerical importance of spinners and carders in the textile industry. H. Heaton notes that:

"the supply of adult labour was strongly supplemented by the employment of women and children. In 1588 one loom consumed the yarn carded and spun by 5 or 6 persons, and most of the work preparing yarn for the weaver was performed by women and young persons".<sup>4</sup>

<sup>1</sup> See chapter 4, pp. 159-163.

<sup>2</sup> Cartwright, Travels of Dr. Richard Pococke, p. 201.

<sup>3</sup> L.R.O., PR 6. Parish Register of Whalley, 1740-1791.

<sup>4</sup> Heaton, Yorkshire Woollen and Worsted Industries, p. 108.

Heaton suggests that in the eighteenth century the proportion of spinners to weavers increased and in some cases was as many as 9 or 10 to one weaver.<sup>1</sup> The entries in the baptism and burial registers relating to Whalley township indicated that 17 separate individuals practised the occupation of weaver between 1751 and 1760. Working on the minimum and maximum ratios indicated by Heaton this would suggest that between 85 and 170 individuals were involved in the preparation of yarn. As 29 separate individuals were given the occupational title in the baptism and burial registers of 1761-70 this would suggest that between 145 and 290 individuals were involved in the preparation of yarn. It seems likely that this work was the concern of female and child labour as it was given virtually no recognition in the parish register over the course of more than a century.<sup>2</sup>

The sample of inventories from Whalley township however, does not help to clarify which section of the population was responsible for the preparation of wool prior to weaving. The sample of inventories from Whalley township between 1660 and 1760 consists of 18 male 'supra' testators, 5 male 'infra' testators, 6 female 'supra' testators and 4 female 'infra' testators. The group of 23 males included 3 individuals who listed spinning wheels amongst their possessions (13.0%) but this does not exclude the possibility

<sup>1</sup> *Ibid.*, p. 338.

<sup>2</sup> Daniel Defoe observed in the West Riding of Yorkshire that:  
 "Among the manufacturers Houses are likewise scattered an infinite number of cottages or small dwellings, in which dwell the workmen which are employed, the women and children of whom, are always busy carding, spinning &c. so that no Hands being unemploy'd all can gain their bread...".  
 Defoe, *Tour*, p. 493.

that the equipment was used by members of their families.<sup>1</sup> The sample of 10 female testators from Whalley township, however, included no references to spinning wheels, cards, combs or looms. The evidence from this source is therefore inconclusive. The sample is too small and does not permit a study of change over time. Additionally, the socially selective nature of the sample raises problems as the expansion of textile activity in Whalley township may clearly have taken place amongst the lower reaches of the economic hierarchy.

The low numbers of probate inventories for female testators in other townships in Blackburn Hundred creates difficulties in assessing the extent of textile activity. Overall, there are 40 inventories relating to female 'supra' testators and 9 relating to female 'infra' testators in the sample of townships. In the township of Downham the inventories of Mary Beaver, widow, and Dorothy Bretherton, widow, showed no form of textile goods or equipment. In Worston the inventories of Jane Brown, widow, and Ellen Dawson, spinster, also showed no evidence of involvement in textile production.<sup>2</sup> In the township of Chatburn Ellen Atkinson's

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<sup>1</sup> The inventory of John Birch of Whalley listed a spinning wheel and "linnen loomes" in addition to canvas and hemp yarn valued at 7 shillings. The inventory of William Greenfield, a yeoman, listed two spinning wheels although no wool or yarn was listed. The personal estate of Thomas Sudell, a shoemaker of Whalley, included a spinning wheel. No cards, combs, wool or yarn were listed in the inventory account. L.R.O., WCW supra. Inventories of John Birch of Whalley, 1676; William Greenfield of Whalley, 1681 and Thomas Sudell of Whalley, 1683.

<sup>2</sup> L.R.O., WCW supra. Inventories of Mary Beaver of Redbrook within Downham, 1701; Dorothy Bretherton of Downham, widow, 1707; Jane Brown of Worston, widow, 1709 and Ellen Dawson of Worston, spinster, 1696.

inventory consisted only of brief summarised headings according to rooms so that possessions were not itemised. It was not possible to assess therefore if she was involved in any of the processes of textile manufacturing.

The possessions of Alice Norham of Read included one pair of cards, a spinning wheel, loom stocks and a pair of looms. No wool, yarn or cloth is listed but the industrial equipment listed in her inventory of November 1669 suggests an involvement in the preparation and spinning of wool in addition to the weaving of cloth.<sup>1</sup> Elizabeth Varley, a spinster of Read, had an "ould spinning whele and ould cardes" valued at 1s. 6d. listed in her inventory of May 1687, although the description of this equipment as old may however suggest that it was no longer in use.<sup>2</sup> The inventories of Ellen Asheton, widow, Alice Houghton, widow, Ann Ingham, widow,<sup>3</sup> and Ellen Ashton, a single woman of Read township, showed no proof that the testators were involved in textile production.<sup>4</sup> In Wiswell township only one out of seven female testators owned any textile equipment. Agnes Dewhurst owned a spinning wheel although no wool or yarn was listed. Conversely, Jennet Deane of Wiswell owned "yarne, linen and canvas" valued at 5 shillings in addition to "3 yards of canvas". However, no equipment was listed which could have

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<sup>1</sup> L.R.O., WCW supra. Inventories of Ellen Atkinson of Chatburn, 1703 and Alice Norham of Read, 1670.

<sup>2</sup> L.R.O., WCW infra. Inventory of Elizabeth Varley of Read, spinster, 1687.

<sup>3</sup> L.R.O., WCW supra. Inventories of Ellen Asheton of Read, widow, 1726; Alice Houghton of Read, widow, 1700; Ann Ingham of Read 1672.

<sup>4</sup> L.R.O., WCW infra. Inventory of Ellen Ashton of Read, 1743 & 1744.

been used for preparing the yarn or weaving the canvas cloth.<sup>1</sup>

The inventory of Ann Aspden, a spinster of Great Harwood, listed textile goods and equipment to a total value of £36 10s. Od. This represented 37.1% of a total inventory valuation of £98 8s. ¼d. and illustrated her involvement in the various stages of cloth production. A quantity of wool was valued at £8 6s. 10¼d. in addition to "combed wool" valued at £4 2s. 6d. Two pairs of combs were listed which would have been used for the preparation of wool prior to spinning. A quantity of woollen yarn valued at £1 14s. 6d. was listed although no indication is given of the quantity. The involvement of this testator in the weaving of cloth is illustrated by the possession of "serge warps and wefts" valued at £4 17s. 6d. Additionally, a value of 17s. 6d. was assigned to "one pair of Looms and gears belonging and a mill". Quantities of cloth were valued at £13 14s. 6d. in addition to "15lb. of worsted" at £1 2s. 6d. and "1 piece of serge" at £1 12s. Od.<sup>2</sup>

Esther Fielden, a spinster of Great Harwood, owned a "worsted wheel" valued at 1s. 4d. but there is no reference to wool, combed wool or combs in the inventory account. In her will Esther Fielden bequeathed her worsted wheel to her brother's niece suggesting that it was of some current economic value.<sup>3</sup> Agnes Morley, a widow of Great Harwood, had wool to the value of 3s. 4d. listed in her inventory but no reference was made to the equipment associated with

<sup>1</sup> L.R.O., WCW supra. Inventories of Agnes Dewhurst of Wiswell, 1674 and Jennet Deane of Wiswell, 1681.

<sup>2</sup> L.R.O., WCW supra. Inventory of Ann Aspden of Great Harwood, spinster, 1722.

<sup>3</sup> L.R.O., WCW infra. Will and inventory of Esther Fielden of Great Harwood, 1756.

the carding, combing or spinning of wool. Elizabeth Pollard similarly listed a quantity of wool and cloth valued at £5 10s. 0d., but again there was no indication of whether she was directly involved in the process of manufacturing.<sup>1</sup>

The inventories of Elizabeth Crosley, Alice Rishton<sup>2</sup> and Alice Jackson, all widows of Accrington, listed a spinning wheel amongst their personal estate.<sup>3</sup> No quantities of wool or yarn were listed in the inventory so that one can gain no indication of the extent of production. The personal estate of Ann Walmsley, a widow of Accrington, included "linen yearne" but no reference to textile equipment.<sup>4</sup>

Of the 49 female testators 8 owned equipment associated with textile manufacturing (16.3%). This ranged from the ownership of one spinning wheel to the example of Ann Aspden of Great Harwood whose inventory suggests involvement in the preparation, spinning and weaving processes of textile manufacturing. Wadsworth and Mann present evidence from Lancashire which indicates that in the seventeenth and eighteenth centuries "the spinning of flax and hemp was the widespread home industry of women...".<sup>5</sup> The involvement of women in the preparation of yarn is similarly indicated by an

<sup>1</sup> L.R.O., WCW supra. Inventories of Agnes Morley of Great Harwood, widow, 1734 and Elizabeth Pollard of Great Harwood, widow, 1682.

<sup>2</sup> L.R.O., WCW supra. Inventories of Elizabeth Crosley of Accrington, widow, 1692 and Alice Rishton of Accrington, 1678.

<sup>3</sup> L.R.O., WCW infra. Inventory of Alice Jackson of Accrington, widow, 1668.

<sup>4</sup> L.R.O., WCW supra. Inventory of Ann Walmsley of Cowhouses in Accrington, 1661.

<sup>5</sup> Wadsworth and Mann, Cotton Trade and Industrial Lancashire, pp. 10-11, 274.



account book from Stonyhurst covering the years 1699 to 1700. The account book refers to quantities of wool which were distributed solely to females in the area around Stonyhurst. On 9th May 1699, for example, 16lb. of jersey wool was distributed to 11 different females.<sup>1</sup> The evidence from Blackburn Hundred would seem to confirm the view that the marital descriptions assigned to women concealed an involvement in textile production.

Certain apprenticeship indentures from the township of Blackburn in the eighteenth century again indicate the involvement of women in textile production. In May 1758 John Houghton was apprenticed to Alice Houghton, spinster of Upholland in the parish of Wigan, to "learn the trade of a flax dresser". In March 1761 Margaret Hargreaves was apprenticed by the parish to Jonas Edleston, a weaver of Livesay, to learn spinning. Similarly in April 1768 Ellen Thornton was apprenticed to Mary Makinson, widow of Blackburn, to learn cotton spinning. Ann Medcalf of Blackburn was apprenticed at the age of 13 years to William Johnston, weaver, for a period of 7 years "to learn housewifery and the spinning and carding of cotton".<sup>2</sup> These examples illustrate that females were apprenticed to learn skills associated with textile manufacturing. In the apprenticeship indentures Mary Makinson and Ann Houghton were described not by an occupational title but by their marital status as a widow and spinster respectively. However, the apprenticeship indentures would seem to imply that these women had a direct role in

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<sup>1</sup> L.R.O., DDpt. 1 (uncatalogued collection). 'Stonyhurst Wool Book, 1699-1700'.

<sup>2</sup> L.R.O., PR 1558/1/87, PR 1558/1/93, PR 1558/1/112, and PR 1558/1/164.

the teaching of a particular skill to the child concerned. In the poll tax of 1660 Widow Hartley of Accrington nova was described as a clothier suggesting again that women were directly involved in the manufacture/distribution of textiles.<sup>1</sup>

The sample of inventories from Blackburn Hundred indicates that women were also involved in agricultural activities. Of the 40 'supra' testators 19 had cattle listed as part of their personal estate (47.5%). Of the sample of 'infra' testators only one indicated the ownership of cattle (11.1%). Cattle valued at £7 were listed in the inventory of Ellen Ashton of Read but no livestock of any type was listed in the case of the other 8 'infra' testators.<sup>2</sup> In total 20 out of 49 female testators had cattle listed in their inventories (40.8%). This represents a fairly low level compared with the sample of male 'supra' and 'infra' testators where cattle ownership was noted amongst 76.4% (149 out of 195 testators) of this group (see table 5.4).

The inventory of Ellen Thorpe, a widow of Wiswell, simply listed 'Quick Goods' to the value of £63.<sup>3</sup> Consequently, it is not possible to determine numbers of cattle in this inventory. The general heading of 'cattle' in the inventory of Ellen Ashton of Read again does not allow a breakdown of cattle numbers and type. The remaining 18 inventories covered a total of 79 cattle (excluding calves) suggesting an average herd size of 4.4. The average herd size relating to female testators compares with an average herd size

<sup>1</sup> P.R.O., E.179/250/4.

<sup>2</sup> L.R.O., WCV infra. Inventory of Ellen Ashton of Read, 1743 & 1744.

<sup>3</sup> L.R.O., WCV supra. Inventory of Ellen Thorpe of Wiswell, 1691.

of 6 amongst male 'supra' testators.

The level of involvement amongst female testators ranged from that of Mary Bannister, a widow of Accrington, who owned 1 cow valued at £3 5s. 0d. to the case of Alice Nutter of Wiswell whose inventory listed a total of 35 head of cattle. The inventory included "8 of the best oxen", "10 kyne and 1 heffer", 2 bulls, "5 oxe twinters", "8 stirkes", "1 heffer stirke" and 9 calves. Her total livestock possessions also covered 64 sheep, 2 swine, 3 horses and 37 ducks, geese, capons and hens. The total valuation of livestock represented £181 15s. 0d. out of a total inventory valuation of £403 10s. 10d. or 45% of the total.<sup>1</sup>

In a study of women's work in the pre-industrial period Ivy Pinchbeck stresses that females were involved in livestock rearing, crop cultivation and dairying.<sup>2</sup> In addition to extensive livestock possessions Alice Nutter of Wiswell had crops to the value of £44 4s. 6d. listed in her inventory. Proof of crop growth was provided by a plough, 2 harrows and "furniture for 3 horses for drawing". Of the 49 'supra' and 'infra' testators only 16 recorded the presence of crops (32.6%). Of these only 5 (10.2%) showed proof of growth in the form of ploughs or harrows.<sup>3</sup> From the sample of probate inventories it is possible to assess ownership of farming equipment, livestock and agricultural produce. However, one clearly

<sup>1</sup> L. R. O., WCW supra. Inventories of Mary Bannister of Accrington, widow, 1678 and Alice Nutter of Wiswell, widow, 1664.

<sup>2</sup> Ivy Pinchbeck, Women, Work and the Industrial Revolution (London, 1930, reprinted London, 1969), pp. 1-22.

<sup>3</sup> This level of involvement in crop cultivation is low compared with the sample of male 'supra' testators. Over one-third of male 'supra' testators listed crops and proof of growth. See chapter 5, pp. 310-311.

cannot assess who performed the labour associated with the care of farm animals and growth of crops.

A number of male testators bequeathed farm stock and animals to their wives and daughters probably as a means of support after their death. Christopher Frankland, a husbandman of Downham, bequeathed one half of all his horses, cattle and husbandry gears to his wife Ellen. Roger Nowell Esquire of Read gave the sum of £10 and 5 cows to his daughter Dorothy Bannister. Ralph Darwen, a husbandman of Wiswell, bequeathed part of his livestock possessions to his wife Anne. A "whit stirke" was bequeathed to Jane Duerden by her father Robert Duerden.<sup>1</sup> Similarly, Titus Alston of Downham gave "one cow called Bell" to his housekeeper Jane Calverley.<sup>2</sup> From this form of evidence it is not possible to assess whether the farming goods were sold so that the ready money could be profitably lent out at interest or whether the animals were kept as a form of livelihood. Some limited insight into this question may be obtained by comparing the inventories of a husband and wife. In 1660 Gilbert Lawe of Whalley bequeathed to his wife Katherine the remainder of his estate after his debts had been settled. His personal estate included 3 cows, 2 heifers, 2 calves, a horse, 1 swine and some poultry. Following her death the inventory of Katherine Lawe widow, compiled in 1671, listed 3 cows and "1 heifer stirke" which would suggest she

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<sup>1</sup> L.R.O., WCV supra. Wills of Christopher Frankland of Downham Eaves husbandman, 1760; Roger Nowell of Read, 1695; Ralph Darwen of Wiswell, 1682 and Robert Duerden of Great Harwood, 1681.

<sup>2</sup> L.R.O., WCV infra. Will of Titus Alston of Downham Eaves, 1752.

had used her livestock inheritance as a form of maintenance.<sup>1</sup>

Ivy Pinchbeck suggests that domestic service was an important form of employment for single women.<sup>2</sup> This is shown in the series of apprenticeship records from the parish records of Blackburn. In December 1730 Frances Horrobin, a pauper of Blackburn, was apprenticed to John Hacking, a fustian weaver, to learn housewifery.<sup>3</sup> Similarly, Jane Seed, a pauper of Blackburn, was apprenticed to Henry Walmsley to learn housewifery. Margaret Osbaldeston, Prudence Starkie, Mary Shoesmith, Margaret Ashton, Alice Ashton, Frances Thornley and Mary Thornton were all apprenticed by the parish of Blackburn to learn housewifery.<sup>4</sup>

The listing of members of households in the poll tax of 1660 draws attention to the large number of female servants. The poll tax does not provide a complete population listing as those aged under 16 and those receiving poor relief were excluded (see table 6.9). The number of female servants will therefore be an underestimation as in the cases cited above some of the females were apprenticed at 13 and 14 years of age. This source provides no clarification of the precise duties of female servants although in Pleasington township Elizabeth Vaddicar was described as a "maid servant" to John Ainsworth, gentleman. The domestic responsibilities of females are implied in a number of wills. William Clegg, a husbandman of Wiswell, referred to "Ellen Deane my

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<sup>1</sup> L.R.O., WCV supra. Will and inventory of Gilbert Laws of Whalley, 1661 and inventory of Katherine Laws of Whalley, 1671.

<sup>2</sup> Pinchbeck, Woman, Work and the Industrial Revolution, p. 2.

<sup>3</sup> L.R.O., PR 1558/1/24.

<sup>4</sup> L.R.O., PR 1558/1/25, /35, /61, /66, /67, /68, /76 and /116.

servant or assistant in my house...". Titus Alston of Downham similarly mentioned Jane Calverley his "trusty and careful Housekeeper...".<sup>1</sup> John Rothwell, a gentleman of Chatburn, made reference to the house of his landlady "where I am now boarden in Chatburn".<sup>2</sup>

E. Richards claims that in the pre-industrial period "the utilization of women in the economy was close to a notional maximum".<sup>3</sup> The limitations of the evidence in Blackburn Hundred do not allow an insight into the economic activities of all groups of women. The small sample of probate inventories relating to female testators is biased towards the 'middling' groups in society. Moreover, the inventory data relates only to single women and widows. However, the evidence would seem to support the contention that women were involved in a range of economic pursuits. Evidence of a more qualitative type would also seem to suggest that it was the norm for women to work towards their own maintenance. Widow Barlowe of Great Harwood explained in a letter of 1741 that she was no longer able to take care of her two grandsons and the guardianship was to be transferred to Henry Bentley, a mercer of Blackburn. The evidence suggests that she had previously supported herself as the changed circumstances were due to her "old age" making her "incapable of business".<sup>4</sup> Alexander Nowell, a husbandman

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<sup>1</sup> L.R.O., WCV infra. Wills of William Clogg of Wiswell, 1737 and 1738 and Titus Alston of Downham Eaves, 1752.

<sup>2</sup> L.R.O., WCV supra. Will of John Rothwell of Chatburn, gentleman, 1752.

<sup>3</sup> Richards, 'Women in the British Economy Since About 1700', p. 338.

<sup>4</sup> L.R.O., WCV supra. Tuiton of John and Thomas Hindle minors of Harwood, 1741.

of Great Harwood, requested that his executors take care of his wife "she being old and not able to do so of self".<sup>1</sup> Old age apparently meant that Widow Barlowe and Alis Nowell were no longer capable of carrying on the range of economic pursuits available to women of this period.

## 5. Conclusion.

Debate has focused recently on whether Gregory King's 'Scheme of the Income and Expence of the Several Families of England calculated for the year 1688' is a satisfactory basis on which to assess the major characteristics of the early modern economy. On the basis of evidence drawn from local censuses and parish registers, Lindert and Williamson stress that the picture presented is inaccurate, as it over-estimates the importance of agriculture and the level of poverty and under-estimates the extent of industry and trade.<sup>2</sup>

The 'Scheme' has the further limitation that it does not highlight the combination of agricultural and industrial pursuits in the household economy. For example, the 60,000 heads of families which King categorised as "Artisans and handicrafts" would not have

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<sup>1</sup> L.R.O., WCV supra. Will of Alexander Nowell of Great Harwood, 1722.

<sup>2</sup> Lindert and Williamson, 'Revising England's Social Tables', pp. 387, 388-390.

been exclusively involved in manufacturing, but would undoubtedly have shown some involvement in farming as a supplement to the household economy.<sup>1</sup> For example, Defoe in his Tour describes how in the West Riding of Yorkshire "... every manufacturer generally keeps a cow or two, or more, for his family, and this employs the two, or three or four pieces of enclosed land about his house...".<sup>2</sup> In their classic work on the occupational structure of early seventeenth century Gloucestershire A.J. and R.H. Tawney also highlight the fact that "many families from the gentry to the humblest peasant, were almost equally interested in farming and manufacturing...".<sup>3</sup>

Tracing the type of by-employments pursued and their importance in the economy depends on the use of local sources, as the parish registers and probate inventories allow the historian to penetrate the broad economic categories outlined in King's 'Scheme'. Despite the widespread recognition amongst historians of the significance of by-employments in the early modern economy, more clarification is needed regarding the local variations in the type, extent and importance of dual occupations. Within Blackburn Hundred for example, marked differences are apparent in the extent to which testators ascribed primarily to agriculture by their single occupational labels were involved in textile manufacturing.

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<sup>1</sup> Lindert and Williamson suggest that this value is too low, and should be increased to 256,886 families.

*Ibid.*, table 1, pp. 388-9.

<sup>2</sup> Defoe, Tour, p. 493.

<sup>3</sup> Tawney and Tawney, 'Occupational Census of the Seventeenth Century', p. 42.



In Colne chapelry and Pendle Forest on the eastern side of Blackburn Hundred, Swain finds that farmers were extensively involved in textile manufacturing between 1558-1640, and he suggests that the term 'yeoman-clothier' might provide a more accurate designation for many of the individuals. Swain also sampled inventories from the Ribble Valley chapelries of Whalley, Downham and Clitheroe in the late sixteenth and early seventeenth centuries. He concludes that the low level of involvement in textile manufacturing was due to better arable land which created a more labour intensive economy, thereby removing the need to supplement income from industry.<sup>1</sup>

Similarly, the sample of probate inventories drawn predominantly from these chapelries in the period 1660-1760 also demonstrates a low level of reliance on textile by-employments amongst the group of 99 farmers.<sup>2</sup> Despite a reduction in the importance of arable agriculture in a number of these townships during the eighteenth century,<sup>3</sup> it seems that for those farmers with agricultural holdings on the relatively fertile low-lying land of the Ribble Valley, there was perhaps less urgency to supplement their income from manufacturing. As the sample of probate inventories is biased towards the 'middling' groups in society it is possible that textile by-employments were pursued more extensively in these areas by poorer representatives of husbandmen. However,

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<sup>1</sup> Swain, 'Industry and Economy', pp. 198-201, 215-222.

<sup>2</sup> See chapter 6, pp. 402-3.

<sup>3</sup> See chapter 5, pp. 323-6.

the 'infra' sample of testators points to an even lower level of involvement in industrial by-employments amongst the poorer farmers.<sup>1</sup>

However, opportunities to supplement income from carding and spinning must have increased in a number of these areas in the third quarter of the eighteenth century. The dramatic expansion in textile manufacturing amongst adult male workers which was apparent in a number of townships between 1750-1770 would have required extensive labour inputs from women and children in the preparation of yarn.<sup>2</sup> Depending on the estimate adopted a ratio of between 5 and 10 individuals was needed to supply one weaver with yarn. The increase in the number of weavers is therefore significant for the expansion in the opportunities it would have provided for women and children to supplement the income to the household economy. This form of manufacturing would have been particularly significant to the economy of Blackburn Hundred if the proportionate shift away from arable farming, which has been traced in a number of townships, had reduced work opportunities for women and children as well as male adult labour. However, only 10 'supra' inventories and 7 'infra' inventories relating to male and female testators survive for the period 1740-1760 in the townships under consideration. This makes it unrealistic to try and assess whether textile equipment was present in a higher proportion of inventories from the mid-eighteenth century. Moreover, if the expansion in textile activity took place amongst the lower reaches of the social scale then the expansion would not be given recognition in the probate data.

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<sup>1</sup> See chapter 6, pp. 402-3.

<sup>2</sup> See chapter 4, pp. 159-163, 220-230.

As King's 'Scheme' lists the economic and social categorisations of heads of 'families' it gives little recognition to the role of female labour in the early modern economy. Maxine Berg argues that the contribution of women to the household economy was significant and was not a new development accompanying the spread of proto-industry.<sup>1</sup> From the analysis of the probate inventories in Blackburn Hundred between the mid-seventeenth and the mid-eighteenth centuries, it is clear that women were involved in a wide range of economic pursuits. The increased availability of work for women and children which accompanied the spread of textile manufacturing in Blackburn Hundred may have been a factor which permitted the area to support a substantially larger population by the end of the eighteenth century.<sup>2</sup> Berg considers that such industrial by-employments were significant as they "could make the difference between subsistence and destitution, or even provide moderate comfort for households".<sup>3</sup> This is an interesting suggestion but the limitations of the available evidence means that it is difficult to estimate the extent to which the work of women and children in carding and spinning in Blackburn Hundred contributed to the income of the household.

A difficulty in assessing the precise ratio of women and children needed to prepare yarn for the weaver is that we have no evidence from which to assess the intensity with which a craftsman used his loom. One cannot necessarily assume that the weavers

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<sup>1</sup> Berg, Age of Manufactures, p. 136.

<sup>2</sup> See chapter 2, pp. 38-71.

<sup>3</sup> Berg, Age of Manufactures, p. 136.

recorded in the parish/chapelry registers of Whalley, Great Harwood and Langho worked 'full time' at their looms, as the clothiers and weavers in the inventory sample from Blackburn Hundred in the period 1660 to 1760 were all involved to some extent in agriculture. In many cases the investment in livestock and crops far outstripped that invested in industrial goods and equipment, although one cannot gauge the income derived from each source.<sup>1</sup> The early modern economy was characterised by fluctuation, and the historian cannot assess the number of man hours devoted to agriculture and industry.<sup>2</sup> However, the evidence drawn from local sources still represents a considerably more detailed view of economic practice than is provided in King's 'Scheme' of 1688 and Massie's later analysis of the economy in the mid-eighteenth century.

Women were extensively involved in money-lending in the seventeenth and eighteenth century, and this was an economic activity which must have required some degree of thought and organisation by individuals.<sup>3</sup> The probate inventories are an invaluable source of evidence for a study of debt and credit relationships in the economy, as this is an activity which is totally concealed by the single occupational labels ascribed to individuals in taxation records and parish registers. The involvement in the debt and credit network was widely spread in

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<sup>1</sup> See chapter 6, pp. 407-409.

<sup>2</sup> Rule, Experience of Labour, chapter 2.

<sup>3</sup> In pastoral and arable agriculture the level of involvement amongst female testators was significantly lower than for the sample of male testators. However, women testators showed a far more extensive involvement in money-lending than their male counterparts. See chapter 6, table 6.3.

Blackburn Hundred and represented a willingness to lend surplus funds. The level of manufacturing activity increased significantly in the mid/late eighteenth century in Blackburn Hundred and individuals became increasingly reliant on the market economy for food, raw materials and finished manufactured goods. From the evidence presented in this chapter it is apparent that craftsmen and tradesmen were dependent on the use of sales credit and deferred payments, and this familiarity with the debt and credit network must have been significant in allowing the increased exchange of goods to operate smoothly.

By-employments, money-lending and women's work all have the common characteristic that they are concealed by the single occupational and social labels ascribed to individuals in parish registers and taxation returns. A close analysis of economic practice must therefore focus on a comparatively small geographical area, in order for the historian to fully exploit the available source material.

An analysis of the types of economic activity practised in Blackburn Hundred between 1660 and 1760 has formed the central element of this thesis. It seems clear that the economic basis of an area and the work opportunities available to the population were significant in patterning the profile of wealth distribution in an area. The nature of the relationship between the economy and society in Blackburn Hundred is, therefore, analysed more closely in the subsequent chapter.

TABLE 6.1

## LEVELS OF INVESTMENT IN AGRICULTURAL AND INDUSTRIAL GOODS IN THE PROBATE INVENTORIES OF TEXTILE AND BUILDING CRAFTSMEN.

Name	Occupation	Township	Total inventory Valuation	FARMING INVESTMENT*			INDUSTRIAL INVESTMENT			
				Amount	%age of total		Amount	%age of total		
'SUPRA'										
Thomas Brotherton	Linenwebster	Downham	£47 1s. 6d.	£27 0s. 0d.	57.3	£3 1s. 6d.	6.5			
John Dobson	Linenwebster	Whalley	£10 17s. 0d.	£4 9s. 8d.	41.3	£1 6s. 0d.	11.9			
John Berry	Linenwebster	Accrington	£30 4s. 2d.	£10 0s. 0d.	33.1	£1 0s. 0d.	3.3			
James Whalley	Linenwebster	Accrington	£27 9s. 8d.	£12 15s. 0d.	46.4	10s. 0d.	1.8			
William Kendall	Linenwebster	Chatburn	£6 13s. 3d.	£2 10s. 0d.	37.5	-	-			
Thomas Lund	Checkweaver	Great Harwood	£24 12s. 6d.	£14 10s. 0d.	58.9	3s. 6d.	0.7			
Robert Pollard	Woollenweaver	Great Harwood	£31 14s. 2d.	£9 10s. 0d.	30.0	£15 0s. 0d.	47.3			
Robert Mercer	Clothier	Great Harwood	£36 0s. 8d.	£5 0s. 0d.	13.9	£15 0s. 0d.	41.6			
Thomas Bayley	Clothier	Accrington	£299 2s. 0d.	£94 13s. 0d.	31.7	£118 4s. 8d.	39.5			
John Tomlinson	Clothmaker	Accrington	£584 6s. 6d.	£193 10s. 0d.	33.1	£192 8s. 4d.	32.9			
Nicholas Worsey	Clothmaker	Accrington	£32 5s. 10d.	£23 0s. 0d.	71.2	£3 0s. 0d.	9.3			
'INFRA'										
John Elliot	Linenwebster	Downham	£31 7s. 0d.	£20 4s. 0d.	64.3	18s. 0d.	2.9			
John Ryley	Woollenwebster	Accrington	£18 9s. 0d.	£12 18s. 0d.	69.8	11s. 0d.	2.9			
Robert Hudson	Freemason	Read	£48 15s. 2d.	£26 10s. 0d.	54.3	£1 6s. 0d.	2.7			
Lawrence Booth	Carpenter	Wiswell	£73 8s. 0d.	£14 8s. 8d.	20.3	£11 15s. 0d.	16.0			
John Brown	Carpenter	Chatburn	£22 17s. 3d.	£9 12s. 8d.	42.1	13s. 4d.	2.9			
Peter Rothwell	Carpenter	Accrington	£45 13s. 6d.	£10 0s. 0d.	21.9	£1 12s. 0d.	3.5			
Henry Robinson	Mason	Chatburn	£5 5s. 0d.	-	-	1s. 0d.	0.9			

\* Excluding farming equipment.

TABLE 6.2  
PROPORTION OF ASSETS IN THE FORM OF CREDITS: TOWNSHIPS IN BLACKBURN HUNDRED.

Township	CREDITS AS A PERCENTAGE OF ASSETS				Number of inventories
	None	Up to $\frac{1}{3}$	$\frac{1}{3} - \frac{2}{3}$	More than $\frac{2}{3}$	
Worston	10.0	40.0	20.0	30.0	10
Accrington	35.7	21.4	21.4	21.4	56
Downham	50.0	22.2	16.6	11.1	18
Read	52.6	31.6	10.5	5.3	19
Whalley	54.2	16.7	12.5	16.6	24
Wiswell	56.0	20.0	16.0	8.0	25
Great Harwood	60.9	12.2	14.6	12.3	41
Chatburn	62.5	25.0	12.5	0.0	16
Twiston	66.6	33.3	0.0	0.0	6+
OVERALL 'SUPRA'	49.3	21.4	15.8	13.5	215
'Infra'	72.7	9.1	3.0	15.2	33

PERCENTAGE OF INVENTORIES

+ Small sample size of less than ten.

TABLE 6.3

THE PERCENTAGE THAT CREDITS FORMED OF TOTAL ASSETS ACCORDING TO  
OCCUPATION: BLACKBURN HUNDRED, 1660-1760.

Occupation		Number of inventories	Percentage that record credits owed to testator	Percentage that credits formed of total assets
Gentry	'Supra'	9	44.4	25.1
	'Infra'	0	-	-
	+ Overall	9	44.4	25.1
Yeomen	'Supra'	54	53.7	45.6
	+ 'Infra'	6	0	0
	Overall	60	48.3	44.6
Husbandmen	'Supra'	30	53.3	28.8
	+ 'Infra'	9	11.1	1.7
	Overall	39	43.6	28.7
Tradesmen/ Craftsmen	'Supra'	47	53.2	26.2
	+ 'Infra'	6	16.7	2.5
	Overall	53	49.0	25.3
Women	'Supra'	40	55.0	46.6
	+ 'Infra'	9	77.8	67.8
	Overall	49	59.2	48.0

+ Small sample size of less than ten.



TABLE 6.4.

THE PERCENTAGE THAT CREDITS FORMED OF TOTAL ASSETS ACCORDING TO  
OCCUPATION:

TRADESMEN/CRAFTSMEN

(occupations with more than one representative in the inventory  
sample)

Occupation	Number of inventories	Credits expressed as a percentage of assets
<b>MANUFACTURING:</b>		
+ Tailor	5	34.9
+ Butcher	2	0
+ Blacksmith	6	45.2
+ Cooper	2	50.4
+ Tanner	4	33.1
+ Linenweaver/ woollenweaver	7	2.2
<b>BUILDING:</b>		
+ Carpenter	3	39.8
<b>DEALING:</b>		
+ Innkeeper	8	13.2
+ Clothier	4	10.9

+ Small sample size of less than ten.

TABLE 6.5

MEAN AND MEDIAN SIZE OF LOANS ACCORDING TO THE TYPE OF SECURITY  
PROVIDED BY THE DEBTOR.

Type of Security	Number of cases	Mean	Median
Mortgage	5	£286 8s. 0d.	£350 0s. 0d.
Bond	48	£ 88 18s. 7d.	£ 41 0s. 0d.
Assignment	4	£ 50 0s. 0d.	£ 50 0s. 0d.
Bill	2	£ 75 0s. 0d.	£ 75 0s. 0d.
"Sans Specialty"	7	£ 35 0s. 0d.	£ 15 4s. 0d.
Note	4	£ 28 0s. 0d.	£ 35 0s. 0d.
No description	2	-	-

Source: 'Accounts and Debt Book of the Executors of Bartholomew Walmesley, 1701-1712'. L.R.O. DDpt. 1.

TABLE 6.6

MEAN NUMBER AND VALUATION OF THE CREDITS OWING TO 'SUPRA' TESTATORS:  
VARIATION BY OCCUPATION IN BLACKBURN HUNDRED.

Occupation	Number of usable inventories	Avg. no. of credits per testator with credits	Average valuation of each credit
+Yeoman	8	8.4	£20 16s. 4d.
Husbandmen	13	6.1	£4 0s. 0d.
Tradesmen/ Craftsmen	12	7.8	£3 15s. 4d.
Women	14	6.1	£4 2s. 11d.

+ Small sample size of less than ten.

TABLE 6.7

SEASONALITY IN THE DEBT AND CREDIT SYSTEM OF BLACKBURN HUNDRED.

Month	Number of loans contracted	Average size of debts
January	12	£21 15s. 0d.
February	8	£17 2s. 6d.
March	4	£11 5s. 0d.
Average Jan.-March	8	£16 14s. 2d.
April	2	£20 0s. 0d.
May	12	£14 17s. 6d.
June	3	£11 13s. 4d.
Average April-June	5.7	£15 10s. 3d.
July	4	£14 10s. 0d.
August	7	£11 5s. 9d.
September	5	£12 10s. 0d.
Average July-Sept.	5.3	£12 15s. 3d.
October	5	£37 10s. 0d.
November	9	£27 4s. 5d.
December	8	£22 15s. 0d.
Average Oct.-Dec.	7.3	£29 0s. 13d.
OVERALL	6.6	£18 10s. 2d.

Source: 'Accounts of Money out on bond, 1638/9.' L.R.O. DDpt. 1.

TABLE 6.8

CHANGE OVER TIME: PERCENTAGE OF TESTATORS THAT LISTED CREDITS.

Period	Total number of 'supra' inventories	Number of inventories with credits	Percentage of inventories with credits
1661-1680	79	43	54.4
1681-1700	57	28	49.1
1701-1720	24	11	45.8
1721-1740	45	22	48.8
1741-1760	10	5	50.0
Overall	215	109	50.7

TABLE 6.9

NUMBERS OF SERVANTS LISTED IN THE POLL TAX OF 1660.

Township	Total no. of servants	No. of male servants	No. of female servants
Whalley	46	27	19
Twiston	11	5	6
Downham	20	13	7
Wiswell	19	9	10
Worston	8	3	5
Chatburn	10	4	6
Accrington nova	45	27	18
Accrington vetera	10	7	3
Little Mitton	8	4	4
Clitheroe	65	39	26
Read*	*Servants only listed in the household of Roger Nowell Esq.		
Total	242	138	104

CHAPTER 7THE DISTRIBUTION OF WEALTH AND POVERTY  
IN BLACKBURN HUNDRED, c. 1660-1760.

1. Introduction.
2. Measurements of wealth and poverty.
  - a) Hearth tax exemption levels.
  - b) Number of hearths per household.
  - c) Levels of tax paid in the poll tax of 1660.
3. Patterns of wealth distribution in Blackburn Hundred in the mid-seventeenth century.
4. Distribution of wealth according to occupation.
5. Conclusion.

## 1. Introduction.

In the evidence from early taxation records Lancashire consistently paid a very low amount, indicating that this county was poor in relation to other areas of the country. In a study of 'The Geographical Distribution of Wealth in England, 1334-1649' R.S. Schofield finds that Lancashire was the poorest county in the subsidies of 1334 and 1515 and was an area which demonstrated "relatively little growth" between these dates.<sup>1</sup> The payment of Ship Money in 1636 indicates that Lancashire remained in a low position in the league of wealth distribution between counties, as this county was ranked the second poorest after Cumberland.<sup>2</sup>

The pattern of wealth distribution in mid-seventeenth century Lancashire can be assessed from the taxation records of the Restoration government. Moreover, the records of the hearth tax of 1664 and the poll tax of 1660 can facilitate a study of wealth distribution at the much smaller level of the hundred, parish or township.<sup>3</sup> A study of the profile of wealth distribution in Blackburn Hundred in the mid-seventeenth century can contribute to a wider understanding of national economic patterns in the century

<sup>1</sup> R.S. Schofield, 'The Geographical Distribution of Wealth in England, 1334-1649', Econ.H.R. 2nd series 18, 3 (December 1965), pp. 505-6, 509.

<sup>2</sup> J.E.T. Rogers, A History of Agriculture and Prices in England, vol. 5 (Oxford, 1882-7), pp. 70, 104, as quoted by Swain, Industry before the Industrial Revolution, p. 2.

<sup>3</sup> R.S. Schofield indicates that "a comparison of the wealth of the counties cannot take us far in determining the main source of wealth; this can only be discovered by the comparison of the wealth of very much smaller areas".  
Schofield, 'Geographical Distribution of Wealth', pp. 507, 510.

preceding the widespread changes associated with the extensive industrialisation of the late-eighteenth century. The taxation records can illustrate whether this area of Lancashire was still economically backward in the mid-seventeenth century, and reveal the extent to which the area displays evidence of change and development.

An understanding of the patterns and variations in wealth distribution seems crucial, as they are undoubtedly linked to the economic framework of an area. For example, R.S. Schofield postulates that the subsidy assessments of 1334 show a "close correlation between high lay assessments and the production of wheat". The unfavourable geographical conditions pertaining in most parts of Lancashire for wheat cultivation point to an important factor in the poverty of the area,<sup>1</sup> although the poor agricultural conditions are significant as they encouraged the development of industrial by-employments in parts of north-east Lancashire.<sup>2</sup> By the sixteenth century Schofield suggests that the greatest lay wealth may be associated with the production of wool and cloth. This correlation is interesting, and in a recent survey of Blackburn Hundred in the sixteenth and seventeenth centuries Sarah Pearson argues that the increased wealth apparent in the eastern part of the Hundred is closely linked to the development of the textile industry.<sup>3</sup>

<sup>1</sup> See chapter 5, pp. 299-305.

<sup>2</sup> Swain, 'Industry and Economy'; Swain, Industry before the Industrial Revolution, *passim*.

<sup>3</sup> Royal Commission on Historical Monuments, Rural Houses of the Lancashire Pennines, pp. 111-117.

From the taxation records one can highlight the variations of wealth distribution within Blackburn Hundred in the mid-seventeenth century, and indicate whether there is any correlation with patterns of economic change. Although it is difficult to talk of distinct urban and rural areas within Blackburn Hundred at this date, one can still ask whether the emergent market centres had developed a characteristic profile of wealth distribution. Occupation, too, was an important factor in determining wealth levels in the seventeenth century. In Blackburn Hundred evidence derived from probate records, and taxation returns indicate a close correlation between assessed wealth and the type of economic activity with which an individual was concerned. This points to a close association between the economic framework of an area and the degree of poverty or prosperity in that area. The changing occupational structure of an area can therefore give certain broad indications of changing patterns of wealth distribution.

It is usually asserted that in the second half of the seventeenth century the problem of poverty was extensive and severe, an impression based on Gregory King's well-known survey of the English social structure. In a 'Scheme of the Income and Expense of the Several Families of England Calculated for the year 1688', Gregory King considered that 849,000 out of a total of 1,390,586 'families' (61%) were 'decreasing the wealth of the kingdom'. However, recent research indicates that Gregory King overestimated the level of poverty in late seventeenth century England, as P.H. Lindert and J.G. Williamson argue that the proportion living in poverty in fact represented less than one-quarter of the families. Lindert and Williamson calculated that the families living in



poverty were composed of 313,183 cottagers and paupers and 23,489 vagrants and represented 24.1% of the total.<sup>1</sup> Tom Arkell in a review of poverty levels in seventeenth century England similarly points to the "arbitrary and insubstantial nature of so many of King's calculations...". Arkell considers that "King's calculations provide a very flawed yardstick for measuring poverty in the later seventeenth century".<sup>2</sup> Therefore, one cannot accept King's conclusion that more than half of the population was 'decreasing the wealth of the Kingdom' and apply this uncritically to a given locality. Lindert, Williamson and Arkell clearly consider King's estimate of poverty unreliable, and stress the need for local studies to clarify the true extent and variation of poverty levels in seventeenth century England.

The term poverty needs careful definition as it is relative to both time and place, and historians have to avoid imposing anachronistic standards on the past. In view of the difficulties of assessing the standard of living that equated to poverty in the past it seems reasonable to accept contemporary perceptions of those who were considered to need financial assistance to alleviate their situation. However, in Blackburn Hundred there are few available listings of the poor in the seventeenth century. Consequently, estimating the proportion who were living in poverty is a difficult task. Exemption from the hearth tax has been used by historians to provide a crude index of relative poverty but this category seems to have embraced different levels of want. In two townships in

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<sup>1</sup> Lindert and Williamson, 'Revising England's Social Tables', pp. 387-9, 391.

<sup>2</sup> Arkell, 'Incidence of Poverty', pp. 28-9.

Blackburn Hundred listings of the poor are available which allow some comment on the proportion of the population that was considered to need financial assistance. This limited evidence can contribute to an understanding of the extent of poverty in seventeenth century England, and when used together with other local studies, can help to determine whether Gregory King was right to conclude that over half of the population was decreasing the wealth of the kingdom.

## 2. Measurements of wealth and poverty.

Evidence regarding the distribution of wealth is to be found primarily in taxation assessments. The returns need to be sufficiently comprehensive to include the majority of households in an area. Consequently, the sixteenth and seventeenth century subsidy assessments are of little use as they included only a minority of the wealthier inhabitants. The hearth tax returns of Lady Day 1664 and the poll tax returns of 1660 are the most useful, and can be used to gain some insight into the spatial distribution of wealth and poverty levels in the Hundred of Blackburn.

The hearth tax is a source that presents a number of 'Problems and Possibilities' to the historian. As Nick Alldridge points out the source is versatile and provides a "rich store of basic information about any given community", but it is also one which "poses as many questions as it provides answers".<sup>1</sup> Indices derived

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<sup>1</sup> Alldridge, Hearth Tax: Problems and Possibilities, pp. 1-2.

from the hearth tax have been used to comment on the distribution of wealth, although the assumptions on which these measures are based have not gone unchallenged.

a) Hearth tax exemption levels.

The use of the hearth tax data presents the immediate problem of the definition of wealth and poverty and the extent to which each aspect is represented in the available source material. With the exception of a listing in Colne for 1663, no records exist in Blackburn Hundred which provide detailed listings of those who received poor relief. It is very difficult to estimate how many poor each area endeavoured to assist on a regular or temporary basis. Spatial concentrations of the poor cannot be judged in a direct fashion, which makes it necessary to adopt surrogate measures of wealth and poverty, such as the level of exemptions from the hearth tax of Lady Day 1664. The use of this measure depends on the crude assumption that a high proportion of exempted households indicates a concentration of poverty in an area whilst a low level of exemptions points to a more affluent population.

J.D. Marshall used the exemption levels in the hearth tax returns of Lady Day 1664 to indicate in a comparative way areas of wealth and poverty in Lancashire.<sup>1</sup> This technique has been used elsewhere, in both rural and urban contexts. Dr. Burley in a study of Essex hearth tax returns highlighted the variations in the incidence of 'severe poverty' within the county as a whole.

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<sup>1</sup> J.D. Marshall, Lancashire (Newton Abbot, 1974), pp. 45-7.

Overall, 38% of Essex householders were excused from the tax, although the experience of different districts varied from 23.2% excused in the south of the county to the 53.2% excused in the weaving districts of the north of Essex.<sup>1</sup> Similarly, in Kent in the 1660s Chalklin indicates that the percentage of households exempted from the hearth tax varied from 26% to 51%.<sup>2</sup> In Warwickshire exemption from the hearth tax varied from under 20% of households to values of over 80% recorded for the Arden forest and some coal-mining villages.<sup>3</sup> In a study of urban inequalities in York Deborah Hibberd noted that York was a prosperous area, as the hearth tax recorded comparatively low exemption levels of 14.8% in 1671 and 20.6% in 1672.<sup>4</sup>

<sup>1</sup> K.H. Burley, 'The Economic Development of Essex in the later Seventeenth and Early Eighteenth Centuries', Ph.D dissertation, London University, quoted in Wrightson and Levine, Poverty and Piety, p. 34.

<sup>2</sup> Chalklin, Seventeenth Century Kent, pp. 255, 261.

<sup>3</sup> Arkell, 'Incidence of Poverty', p. 44.

<sup>4</sup> D.J. Hibberd, 'Data Linkage and the Hearth Tax: The Case of Seventeenth Century York', in Alldridge, Hearth Tax: Problems and Possibilities, p. 62.

In Newcastle John Langton uses various measures from the hearth tax assessments to develop a compound index of the wealth of the households in each of the wards of the city. The data in the hearth tax allowed the ranking of wards on the basis of three variables:

"First, the percentage of the households in each ward which was liable to the tax provides an indication of the degree of poverty there; second, the average number of hearths in the households of the taxed population reflects the wealth of the non-poor of a ward; and third, the proportion of exceptionally large houses, say those with more than six hearths, indicates the prevalence of the houses of the wealthiest citizens of all in a ward".

J. Langton, 'Residential Patterns in Pre-Industrial Cities; Some Case Studies from Seventeenth Century Britain', Transactions of the Institute of British Geographers 65 (1975), figure 1 (D), pp. 7, 8.

As the product of national legislation, the hearth tax has the advantage of facilitating comparison between areas, although variation in the quality of local assessments should be considered. John Purdy in a study of 'The Hearth Tax Returns for Yorkshire' concludes that the assessment for Lady Day 1664 seriously underestimated the proportion of exempt householders in the West Riding of Yorkshire, and was therefore of little comparative value.<sup>1</sup>

The use of levels of exemption from the hearth tax to provide a simple, quantitative guide to levels of poverty is not without its critics. As Chris Husbands points out "the assumption that these shorthand statistical statements are acceptable indicators of complex demographic and sociological entities is so frequently made that the host of conceptual and methodological difficulties they subsume is either gaily ignored or simply forgotten altogether". This is a valid criticism and in this study of Blackburn Hundred the author makes no claim that exemption rates capture in statistical form the social reality of poverty. Poverty is certainly complex and multi-dimensional and exemption rates undoubtedly provide a simplification.<sup>2</sup> However, the ranking of townships in Blackburn Hundred using the hearth tax exemption levels does show a certain level of agreement with independent, qualitative evidence derived from the Quarter Sessions records.

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<sup>1</sup> J. Purdy, 'The Hearth Tax Returns for Yorkshire', M. Phil. thesis, Leeds University (1975), p. 316.

<sup>2</sup> C. Husbands, 'Hearth Tax Exemption Figures and the Assessment of Poverty in the Seventeenth Century Economy', in Alldridge, Hearth Tax: Problems and Possibilities, pp. 45, 50-2.

The Quarter Sessions petitions for the period 1659-1690 provide a number of statements about the levels of poverty in different townships within the Hundred of Blackburn. A petition of Midsummer 1659 refers to "very many poor people within the Townships of Aighton, Baylie and Chaigley and more than they can provide for now...".<sup>1</sup> The statement is of limited use as it does not compare the level of poverty in Aighton, Bailey and Chaigley with any of the surrounding townships. The overall exemption levels for these townships in 1664 is 40.5% (58 households out of 143 were categorised as "non-chargeable"), although Bailey shows a level of 51.3% of households exempt (19 out of 37 households) which is indeed within the upper reaches of the scale of exemptions (see table 7.1).

A document referring to Colne and its surrounding townships is more useful in this context. The petition presented to the session of Michaelmas 1662 outlined how "the greatest part of the poor of the parish of Colne do Inhabit and live within the said towne of Colne to the number of 200 persons and above..." and that "there are severall persons of good Estates in divers places within the said parish haveing very few or noe poore".<sup>2</sup> It is indicated in a later petition that the inhabitants of Trawden, Wycoller, Winewall, Foulridge, Pendle and Marsden should give assistance towards the maintenance of the poor in Colne, "most of them being able people, and haveing very few poore amongst them".<sup>3</sup> It was clearly in the

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<sup>1</sup> L.R.O., QSP 178/16.

<sup>2</sup> L.R.O., QSP 230/2.

<sup>3</sup> L.R.O., QSP 238/11.

interest of the town authorities to claim that this was the case as it was the intention of the petition to secure aid from the surrounding townships. However, study of the hearth tax data would seem to broadly confirm the picture presented. The return of Lady Day 1664 indicates an exemption level of 52.5% for Colne (103 households out of 196 households) whilst Trawden which includes Wycoller and Winewall, has only 20 out of 79 of its households exempted (25.3%). In Foulridge only 25 out of 88 households are non-chargeable (28.4%). In Pendle only 79 out of 303 households are categorised as non-chargeable (26.1%) which compares with 61 out of 160 households listed as non-chargeable in Marsden (38.1%). The exemption levels from the hearth tax would seem to confirm that Colne was in a less prosperous position relative to its surrounding townships.

A similar petition exists for the township of Burnley in which it is claimed that "your petitioners are very much overcharged with the Poor within the said towne consisting of the number of 300 poor and impotent persons...". It is indicated "the rest of the parish of Burnley towit ye Hamletts of Cliviger, Hurstwood, Worsthorne, Extwistle have but few poore within them".<sup>1</sup> The value of this petition for this analysis is limited in view of the fact that no data is given in the hearth tax of Lady Day 1664 for Burnley. However, exemption levels for the other constituent townships of Burnley parish are low and would seem to confirm the comparative picture presented. Cliviger listed 19 households exempt out of a total of 87 (21.8%). Briercliffe cum Extwistle listed 15 households

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<sup>1</sup> L.R.O., QSP 234/2.

exempt out of a total of 72 (20.8%) and Worsthorne cum Hurstwood had 16 out of 45 households classified as exempt (35.5%).

The township of Altham was ordered at Quarter Sessions to contribute to the maintenance of the poor of Clayton le Moors in 1683.<sup>1</sup> Reference to the exemption levels in the hearth tax indicates that in Clayton le Moors 23 out of 38 households were excused payment (60.5%), whereas in Altham the value was significantly lower with only 14 out of 33 households (42.4%) classed as exempt.

The evidence from these Quarter Sessions petitions should not be trusted implicitly due to the exceptional circumstances and intentions which dictated their presentation. However, the evidence reflects contemporary perceptions of the extent of the problem of poverty, and taken at their simplest level represent an acknowledgement that poverty was more concentrated in some areas than others. In spite of these limitations it is interesting that the two sources should be mutually reinforcing. This perhaps indicates that the level of exemption from the hearth tax does indeed provide an adequate reflection of the comparative distribution of poverty levels.

This is not to argue that those exempt from the hearth tax were an homogeneous group, who were all destitute and all in 'receipt of alms'. Tom Arkell indicates that the amendments to the original hearth tax bill "caused some confusion by creating different and overlapping categories of exempt".<sup>2</sup> On the basis of evidence from

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<sup>1</sup> L.R.O., QSP 565/2.

<sup>2</sup> Arkell, 'A Student's Guide to the Hearth Tax', pp. 24-7.



Warwickshire he suggests that the exemption category embraced different levels of poverty, and that those in 'receipt of alms' only ever formed a tiny proportion of those exempt.<sup>1</sup> In addition the evidence indicates that exemption from the hearth tax does not necessarily mean that the householder and dependents were living in poverty.<sup>2</sup>

A listing of the poor in Colne in 1663 can be used to shed some light on the status of those listed as exempt in the hearth tax of 1664. This document which was presented as evidence with a Quarter Sessions petition is interesting primarily as it differentiates between two types or levels of poor in Colne.<sup>3</sup> The first section of the listing refers to "All the impotent poore releaved and maintained by Assessment within the towne and township of Colne". The social characteristics of this grouping would seem to correspond with Arkell's "hard core of paupers who received relief regularly and were accepted as needing constant support to survive".<sup>4</sup> This grouping of the impotent poor consists of 23 names, and represents approximately 3% of the population based on estimates derived from the hearth tax.<sup>5</sup> 14 members of this grouping are women (60.8%) and 8 of these are described as widows. No evidence is provided

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<sup>1</sup> Chris Husbands suggests that the exemptions category may also have included industrial hearths, which obviously "bore an inconsistent relationship to poverty". Husbands, 'Hearth Tax Exemption Figures', p. 48.

<sup>2</sup> Arkell, 'Incidence of Poverty', pp. 33-6.

<sup>3</sup> L.R.O., QSP 238/12.

<sup>4</sup> Arkell, 'Incidence of Poverty', p. 46.

<sup>5</sup> The hearth tax of Lady Day 1664 lists a total of 196 households in Colne. Using a multiplier of 4.3 suggests a total population size of c. 840. Arkell, 'Multiplying Factors', pp. 51-7.

regarding the age or condition of health of the 9 males who were considered to be amongst the impotent poor, although they were likely to be the aged and chronically ill. Of these names 3 were listed as heads of households in the exempt category of the hearth tax. The frequency of successful nominal linkage is low as it is quite likely that such individuals lived within households headed by others. However, this cannot be confirmed by reference to the detailed household breakdown provided in the poll tax of 1660, as their 'receipt of almes' would exempt them from payment of this tax.<sup>1</sup>

The second category of the Colne poor listing refers to "several Households with theire children which constantly beg almes within the said towne and township of Colne...". In this category 52 households are listed which account for 198 individuals, giving an average household size of 3.8. The average size of the households headed by males was 4.4 and those households headed by women had an average size of 2.6. The structure of this group is interesting when compared with that of the "impotent poore" where women formed the majority. In the second category only 18 of the 52 households (34.6%) are headed by women, compared with 14 out of 23 in the first category (60.8%). From the social make-up of this grouping it seems probable that it included a proportion of able-bodied men who did not fall within the usual scope of the impotent

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<sup>1</sup> See chapter 7, pp. 521-2.

and deserving poor. As Paul Slack argues in a study of poverty in Salisbury:

"A census concentrating on those receiving relief would include a high proportion of elderly people, and a large number of households with widowed or unmarried heads, usually women. But a more comprehensive survey, including honest labourers and poor householders as well as the exceptional cases of the very poor, would contain more people of middle age and more married couples".<sup>1</sup>

The distinctions between the two types of poor in the listing in Colne would suggest that this was "a more comprehensive survey", perhaps dictated by the purpose of the source. It could be argued that the householders in the second category included examples of the employed poor, who requested help from the authorities when their income proved insufficient to support themselves and their families. However, the petition suggests that the problem of poverty amongst this grouping was still severe as they "constantly" begged alms from the authorities. The high level of pauperism indicated in this petition might perhaps be explained by a temporary slump in trade which placed a wider group of people in need of poor relief payments. The second category of the tax included 198 individuals, which represented 24% of the estimated hearth tax population.

Representatives of both groups of poor are located in the exempt category of the hearth tax, which confirms the observation that exemption covered different levels of need. Overall, the poor listing indicates that contemporaries judged more than one-quarter of the hearth tax population to be living in poverty. The listing

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<sup>1</sup> P. Slack, 'Poverty and Politics in Salisbury, 1597-1666', in P. Clark and P. Slack, eds., Crisis and Order in English Towns, 1500-1700: Essays in Urban History (London, 1972), p. 176.

acknowledges the existence of two different levels of poverty, but all were considered to need financial assistance from the authorities. This level of poverty in Colne is certainly high, if this represented the proportion that was assisted on a regular basis. In contrast Tom Arkell concludes that in most of the parishes in Warwickshire for which evidence is available "regular poor relief was probably not distributed to more than 10 per cent of the households and perhaps 5 per cent of the people...".<sup>1</sup> As there are no listings of poor relief for Colne covering the decade 1660-1670, it is not possible to gauge whether the number of those relieved by the authorities was inflated for the purposes of the petition to Quarter Sessions. Neither can one determine whether the first category of the "impotent poore" received more financial help, and whether this category alone represented those living in destitution.

However, the reliability of the listing is suggested by a number of factors. The petition indicates that the problem of the poor was partly due to the fact that people "whoe formerly have been relieved not only throughout the whole parish but in other bordering places and Hamletts..." were "being sent into the town out of severall places of the parish...". This confirms why the numbers in receipt of poor relief should be so large. The probable accuracy of the petition is indicated by the fact that the townships surrounding Colne were subsequently ordered by the J.P.'s to contribute towards the maintenance of the poor in Colne.<sup>2</sup> If the 75 households

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<sup>1</sup> Arkell, 'Incidence of Poverty', pp. 46-7.

<sup>2</sup> L.R.O., QSP 230/2, QSP 238/11.

enumerated in the petition are added to the 110 households listed in the poll tax of 1660, the total equates very closely to that of 196 households in the hearth tax of 1664. This suggests that the number of poor households listed in the petition is a realistic estimate of those in 'receipt of alms'.

The listing of poor in Colne is also valuable as it confirms that a high proportion of paupers was included amongst the exempt. Out of a total of 103 households classed as exempt in the hearth tax of 1664, 35 were recorded in the poor listing (34%). The remaining 68 householders who were exempt from the hearth tax were apparently without relief. Of these 12 were enumerated in the poll tax of 1660, which confirms the observation that exemption from the hearth tax should not necessarily be equated with 'destitution'.

Contemporary perceptions of who was living in some degree of poverty are also provided by payments made from a poor stock in Whalley. The listings of recipients do not relate to those who were given regular poor relief, but represent small payments made once a year on St. Thomas's day from interest raised on a stock of money made up of charitable bequests. According to the original intentions of the poor stock the money was to be distributed to the "...neediest poor and impotent persons", and therefore the listing of names provides an indication of the number who were considered by their contemporaries to be in need of financial assistance.<sup>1</sup> As the listing refers to a charitable gift made once a year the definition of 'poverty' adopted by contemporaries may have been wider than that adopted for those who received regular support from the parish.

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<sup>1</sup> L.R.O., PR 2777/5 and PR 11.

Payments from the stock may therefore have been made not only to the destitute of the township but also to those employed poor who needed occasional assistance.<sup>1</sup>

Firstly, as we might expect, no householder indicated as chargeable in the 1664 hearth tax can be traced in the listings of the poor between 1661 and 1670. In contrast, 36 of the 57 householders who were exempt from the tax received payments from this stock between 1661 and 1670 (63.1%). At a simple level of analysis this striking difference confirms the observation that the division between the liable and non-liable categories of the tax does correspond with some economic reality.

In 1664 the hearth tax listed 96 households in Whalley township of which 57 were non-chargeable (59.4%). Of these exempt householders 36 received some relief from the poor stock between 1661-70 (37.5% of total hearth tax households) whilst 21 were exempt without relief (21.9% of total hearth tax households).<sup>2</sup> If the sample is limited to those who received payments only in the years 1663-4, this indicates that 28 of the 96 hearth tax households were

<sup>1</sup> Richard Harvey recognises that the answer given to the question of "how were the poor defined?" was dependent on "where it was asked, when it was asked, and the purpose served by the definition". The definition adopted for occasional relief may have been less specific, and therefore wider than that for the provision of regular relief by the parish.  
R. Harvey, 'Recent Research on Poverty in Tudor-Stuart England: Review and Commentary', International Review of Social History 24 (1979), pp. 237-8.

<sup>2</sup> As the poor listings do not determine the number of dependents in each household it is not possible to estimate the proportion of the population in receipt of charity. Although 37.5% of householders received some payment from the poor stock the proportion of the population in receipt of charity is likely to have been significantly less.

considered to be sufficiently poor to warrant financial assistance (29.2%). The proportion of households in receipt of charity from this stock between 1663-4 is therefore slightly higher than the proportions of hearth tax householders who received charity in Kenilworth Augmentation and Ipsley in Warwickshire. In Kenilworth Augmentation between 1669-70 31 households out of a total of 139 were exempt from the hearth tax and also received some relief (23%). In Ipsley between 1663-1664 14 of the 55 householders were exempt from payment of the hearth tax and received some financial help (25%). These two parishes suggest that in the 1660s and 1670s approximately one-quarter of the householders "were considered to be so poor that they needed some kind of help".<sup>1</sup>

The evidence from the poor stock again confirms that households exempt from the hearth tax were not representative of an homogeneous socio-economic group. Not all householders listed as exempt from the hearth tax were considered as sufficiently poor to warrant financial assistance from the poor stock. The exempt category can also be divided between those who paid the poll tax in 1660, and those householders who did not. The frequency with which each group received money from the poor stock was significantly different, being markedly lower in the case of those who paid the poll tax. Of the 57 householders listed as exempt in the hearth tax, 31 paid the poll tax, which indicates that they were not in receipt of alms in 1660. In this group 14 of the 31 householders received no payments from the poor stock between 1661-1670 (45.2%). The remaining 17 householders received an average of 6 payments each between 1661-70.

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<sup>1</sup> Arkell, 'Incidence of Poverty', p. 42.

This group of 31 householders included 7 women, 9 labourers, 2 linenweavers, 1 woollenweaver, 3 carpenters, 2 shoemakers, 2 tanners, 1 blacksmith, 1 miller, 1 barber, 1 husbandman and 1 chapman. 6 of the 9 labourers each received an average of 6 payments from this stock, suggesting that this occupational group had a low wealth ranking. The frequency of payments to women was also high as 5 of the 7 women listed received an average of 7 payments between 1661 and 1670.

Of the 57 householders listed in the exempt category of the hearth tax 26 are not enumerated in the poll tax of 1660. Their non-payment of poll tax could either indicate their absence from the area in 1660 or that they were exempt from payment as they were in receipt of alms. A more severe level of 'poverty' amongst this group of 26 householders is perhaps indicated by the higher frequency of payments made to them from the poor stock. Only 7 out of these 26 householders received no payments from the poor stock between 1661 and 1670 (26.9%). The average number of payments per person was also higher, as the 19 householders received an average of 8 payments between 1661-1670. The characteristics of this group seem more akin to that of the "hard core" of poor as 13 of the 26 householders were women.

Nominal linkage with the evidence from the poor stock listings and parish registers suggests that a number of these individuals were in fact present in the township in 1660.<sup>1</sup> Although not listed in the poll tax of 1660 John Ward received payments from the poor stock in every year between 1661 and 1670. As a listing of the poor

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<sup>1</sup> L.R.O., PR 3. The Parish Register of Whalley, 1653-1695.



is not available for 1660, it is necessary to turn to the parish register to suggest he was present in the township in 1660. The son of John Ward, a sadler, was born on 1st April 1655 and subsequently buried on 29th May 1657. This evidence suggests that John Ward was present in the township in the period between 1657 and 1661, and that his absence from the poll tax in 1660 was due to his 'receipt of alms'.

Similarly, James Slater was listed as exempt from the hearth tax in 1664 but did not pay the poll tax. His presence in the township in 1660 is confirmed by parish register evidence as Richard the son of James Slater, husbandman, was born on 29th March 1659 and subsequently buried on 10th April 1659. An illegitimate son of James Slater was buried on 10th January 1660 (born 3rd December 1659) and Katherine his daughter was born 17th April 1660. As James Slater was present in the township in 1660 it seems feasible that his non-payment of poll tax was also linked to the 'receipt of alms'. John Rushton and Oliver Hayhurst were listed as exempt from the hearth tax in 1664 but did not pay the poll tax in 1660. The evidence of the parish register suggests that they were present in the township in 1660, and again their absence from the poll tax is due to their receipt of alms. Mary, the daughter of John Rushton of Whalley, slater, was born on 1st September 1659 and was subsequently buried on 28th May 1660. Oliver Hayhurst, a knitter of Whalley, was present in the township in 1656 as his son Edward was buried in May and his wife Anne was buried in November of that year.

In Blackburn Hundred the hearth tax of Lady Day 1664 provides a fuller listing of householders' names than that provided in the poll tax of 1660. The fact that the hearth tax returns of Lady Day 1664

provide the fullest available listing of names does not necessarily mean that the list is complete. Chris Husbands argues that the hearth tax usually provides only a partial list of households in an area.<sup>1</sup> The accuracy of the listing is difficult to check in any objective way, but the inclusion of paupers in Colne and Whalley townships amongst the non-chargeable households would suggest that the listings from Blackburn Hundred are fairly complete. Tom Arkell observes that paupers were included amongst the non-chargeable households in Warwickshire parishes, which "suggests that the county's best hearth tax lists were almost complete".<sup>2</sup>

The number of non-chargeable households in the hearth tax which cannot be traced in the poll tax four years earlier can provide a listing of names of those householders who were really poor, and who may have been in 'receipt of alms', although some householders may have moved into the area in the intervening four year period. G.O. Lawton points out that the "stringent exclusion provision" of the poll tax would render liable to this tax "persons who were exempted from the hearth tax on the grounds of their exemption from liability to church and poor rates, or whose houses were worth no more than £1 per annum whilst not being in receipt of alms". In Northwich Hundred 811 householders were exempted from the hearth tax, of whom 378 paid the poll tax in 1660. A total of 433 householders were therefore omitted from the poll tax either because of their absence from the area in 1660 or because they were in 'receipt of alms'. In Northwich Hundred this provides an estimate of between 14.2% and

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<sup>1</sup> Husbands, 'Hearth Tax Exemption Figures', pp. 46-7.

<sup>2</sup> Arkell, 'Incidence of Poverty', p. 32.

16.8% of all hearth tax households exempted from the poll tax (ie. 367-433 households out of a total of 2585 householders in the hearth tax cannot be traced in the poll tax of 1660).<sup>1</sup> In Warwickshire Arkell calculated that 28 households recorded as non-liable in the hearth tax of Lady Day 1664 did not appear in the poll tax of 1660, suggesting that "a maximum of about 12.8% of the households appear to have received monthly contribution in 1660" (28 out of 218 hearth tax households cannot be traced in the poll tax).<sup>2</sup>

In Whalley township in the Hundred of Blackburn 57 householders were exempted from the hearth tax of 1664, of whom 31 paid the poll tax. This provides an estimate of 26 households out of a total of 96 (27.0%) for the proportion of poll tax exempted households in Whalley township. In Colne township only 12 out of the 103 households exempted from the hearth tax can be traced in the poll tax, which leaves 93 households exempted from the poll tax either because they were absent from the area in 1660 or because they were in 'receipt of alms'. Using this methodology would suggest that poll tax exempted households in Colne represented 46.4% of the total. In Padiham township 28 households were listed as exempt from the hearth tax out of a total of 72 households. Of the non-chargeable households only 5 can be traced in the poll tax of 1660 suggesting that 23 (31.9%) hearth tax households were exempt from the poll tax.

However, these values do not necessarily represent the proportion in 'receipt of alms' as areas with high levels of

<sup>1</sup> Lawton, Northwich Hundred, pp. 10, 20 and 22.

<sup>2</sup> Arkell, 'Incidence of Poverty', p. 43.

population turnover would clearly result in a low level of nominal linkage between the two taxes. A further difficulty in using this methodology to estimate the proportion of those in receipt of poor relief is that the accuracy of the estimate relies essentially on the completeness of the hearth tax listing in each area. An incomplete listing of non-chargeable households may suggest a low level of poverty compared with an area which had a fuller listing of householders. This technique needs to be supplemented by a detailed linkage of sources. Householders who are listed as exempt in the hearth tax but not listed in the poll tax of 1660 should be investigated more closely to establish the likelihood of their presence in the area in 1660.

Establishing the proportion of the population who received poor relief in the seventeenth century is certainly an "elusive task".<sup>1</sup> The Quarter Sessions petitions from Blackburn Hundred indicate that poverty was more concentrated in some areas than others even within small areas. Establishing the proportions in receipt of relief must be undertaken at the level of the township or parish, using all the investigative skills available to the historian. A proportion of c.15% to represent the level of hearth tax households excused from the poll tax may be considered appropriate to Northwich Hundred, Knowle in Warwickshire and Chester but acceptance of that figure must only follow detailed research at a local level.<sup>2</sup> In the case

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<sup>1</sup> Ibid.

<sup>2</sup> N.J. Alldridge, 'House and Household in Restoration Chester' in D. Reeder, ed., Urban History Yearbook (Leicester, 1983), p. 42.

of Colne township a value of 15% is certainly too low a proportion to account for the hearth tax households exempted from the poll tax.

The evidence from two townships in Blackburn Hundred suggests a significant degree of poverty. In Colne township the listing of those who received alms suggested that just over one-quarter of the population lived in the type of poverty that justified regular financial assistance. In Whalley township 29% of householders in the hearth tax received financial assistance from a charitable fund between 1663-4, although the proportion that received regular payment of alms throughout the year may have been far lower. These values may not be typical of Blackburn Hundred overall. Whalley and Colne had very high levels of exemption from the hearth tax and the fact that Colne was the subject of a petition to Quarter Sessions suggests that they were overburdened with the problem of poverty.

However, the proportions are still far lower than the estimate provided by Gregory King at the end of the seventeenth century who suggested that more than half of the population was 'decreasing the wealth of the kingdom'. Lindert and Williamson argue for a downward revision of King's figure to 24% of families living in poverty, and more recently Tom Arkell on the basis of evidence from Warwickshire argues that "about one quarter of the population lived in some form of poverty and about one-seventh perhaps in or near destitution". The evidence of poverty levels in two townships of Blackburn Hundred is not sufficient evidence on which to argue for a downward revision of King's estimates of poverty for England and Wales. However, local studies of this type can contribute to an understanding of

"the incidence of poverty in pre-industrial English society that will replace rather than revise King's inadequate 'Scheme'".<sup>1</sup>

The economic circumstances of an area are reflected in various ways, and the measurements of wealth and poverty need to be drawn together to provide as complete a picture as possible. Levels of exemption from the hearth tax can point to concentrations of relative 'poverty', although one should be aware that this category embraces several different levels of want. However, this measure gives no recognition to the way in which wealth was distributed throughout the whole community. The distribution of hearth numbers per household and the levels of wealth assessed in the poll tax of 1660 provide a more balanced account of how wealth was distributed in the Hundred of Blackburn.

b. Number of hearths per household.

The number of hearths per household is a measurement which has been used to comment on wealth levels in different areas. This is based on the assumption that hearth numbers provide a guide to the relative size of the dwelling, which reflects the financial position of the householder. There is some debate as to whether it is accurate to use hearth numbers to provide a surrogate index of wealth in a community. On the basis of evidence from Chester Nick Alldridge questions the assumption that a large number of hearths can be equated with wealth and a small number with poverty. He considers that this equation is a "gross over-simplification" as the

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<sup>1</sup> Arkell, 'Incidence of Poverty', p. 47.

occupation of the householder and the stage they had reached in their life-cycle could also influence the size and layout of their dwelling.<sup>1</sup> Similarly A. Rogers in a study of Approaches to Local History considers that "... it is a long path from the numbers of rooms or hearths to one's place in local society, a path perhaps marked by too many assumptions to be worth traversing".<sup>2</sup> In contrast M.J. Power in a study of Restoration London accepts the correlation between hearth numbers and relative wealth as "the Acts which imposed the tax worked on this assumption".<sup>3</sup> The validity of correlating dwelling size with wealth in Blackburn Hundred can be tested against the wealth levels assessed in the poll tax of 1660, although certain reservations should be noted.

In Blackburn Hundred the profile of hearth distribution is extremely narrow. In total 3711 households out of 4751 had only one hearth (78%) whilst 676 had 2 hearths (14.2%). Only 364 households had more than 2 hearths (7.6%) which suggests that the vast majority of the population lived in only very modest accommodation (see table 7.2). If one accepts the correlation of dwelling size with wealth the evidence points to a very narrow distribution in Blackburn

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<sup>1</sup> Alldridge, 'House and Household in Restoration Chester', pp. 41-2.

<sup>2</sup> A. Rogers, Approaches to Local History (London, 1977), p. 224.

<sup>3</sup> M.J. Power, 'The Social Topography of Restoration London', in Beier and Finlay, London 1500-1700, p. 200.

In a study of the pattern of wealth distribution in seventeenth century Newcastle, John Langton accepts the relationship between hearth numbers, house size and the wealth of the occupants. This data was used by Langton as part of a compound index of wealth, which was used to analyse the accuracy of Sjoberg's and Vance's models of residential segregation within pre-industrial cities. Langton, 'Residential Patterns in Pre-Industrial Cities', pp. 1-11.

Hundred in the mid-seventeenth century. The one-hearth household is by far the predominant unit of dwelling size in Blackburn Hundred, although there are variations in the extent of that predominance (see table 7.3). W.B. Stephens considers that houses with one hearth may be regarded as an indication of humbler inhabitants and that those with 7 or more hearths lived in some degree of affluence.<sup>1</sup>

The evidence from Blackburn Hundred, however, suggests that the one hearth household does not denote a standard level of wealth or occupation. This can be tested by linking the evidence of hearth numbers with the wealth of householders assessed in the poll tax of 1660. By nominal linkage between the two sources one can establish more detailed indications of the wealth levels of householders.

The evidence from 12 townships in Blackburn Hundred was used to investigate whether a given number of hearths could be correlated with a given wealth level. A total of 848 households was listed in the hearth tax of 1664 for the townships of Accrington nova, Accrington vetera, Blackburn, Chatburn, Clitheroe, Downham, Read, Twiston, Little Mitton, Whalley, Wiswell and Worston. Of these hearth tax households 513 could be successfully linked with householders in the poll tax of 1660. This sample underestimates the proportion of one hearth householders, as this category is likely to include those in 'receipt of alms' who were exempt from the poll tax.<sup>2</sup>

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<sup>1</sup> W.B. Stephens ed., Sources for the Study of Population and Their Uses, Leeds University Institute of Education Paper No. 11 (Leeds, 1971), p. 11.

<sup>2</sup> See chapter 7, pp. 502-514.



The one hearth household was occupied predominantly by those who paid the capitation charge in the poll tax, as 292 of the 348 traceable examples were located in this category (83.9%).<sup>1</sup> However, 40 of them paid on estates valued at £5 p.a. (11.5%) and 16 paid on estates valued at £7 10s. 0d. or more. The highest wealth level accorded to a one hearth householder related to William Clayton, a mercer of Whalley township, whose estate was valued at £20 p.a. in 1660. Apparently, William Clayton's household did not have as many hearths as his position of wealth would have allowed.<sup>2</sup> A higher wealth ranking amongst two hearth householders is suggested as they were occupied mainly by people who paid 2 shillings or more in tax and 40.9% of these householders paid on estates of £7 10s. 0d. or more p.a. (38 of 93 householders). Table 7.4 demonstrates that the wealth levels of the two hearth householder overlapped with those in both larger and smaller dwellings.

If hearth numbers are correlated with wealth there is, as in Chester, a "broad linear descent between the two axes of dwelling size and wealth...". However, as Nick Alldridge observes in Chester there are many divergences from the diagonal line.<sup>3</sup> In Blackburn Hundred a given number of hearths represents a wide range of wealth levels, which is perhaps to be expected as fireplaces cannot

<sup>1</sup> In Northwich Hundred in Cheshire, G.O. Lawton similarly notes that the vast majority of capitation charges were paid by single hearth householders. Lawton, Northwich Hundred, p. 20.

<sup>2</sup> Nick Alldridge notes the example of William Bate, a mercer of Chester, whose probate inventory revealed a far greater level of wealth than was suggested by his one-hearth household which was exempt from payment. Alldridge, 'House and Household in Restoration Chester', p. 42.

<sup>3</sup> Ibid.

possibly provide a precise gauge or sensitive indicator of *individual* wealth levels. However, calculating the mean levels of wealth amongst householders suggests that at a *broad* level of analysis the number of hearths does approximate to some economic reality. Although William Clayton paid 8 shillings in tax on an estate valued at £20, the average payment amongst one hearth householders was 1s. 3d. The average level of tax paid by two hearth householders was significantly higher at 3s. 1d. and indicates that as a group they were markedly wealthier. The average level of tax increased to a value of 17s. 5d. paid by those with 6 hearth households.

Seven householders had 8 or more hearths and of these 5 paid ranked charges in the poll tax, suggesting that a large dwelling size can be correlated with title or status. The remaining 2 individuals paid tax on estates valued at £80 and £100 p.a., which confirms that large numbers of hearths can be correlated with wealth.<sup>1</sup> One should be aware however, that large numbers of hearths may represent an inn rather than a very wealthy household. This was an aspect which was overlooked initially by W.G. Hoskins in his study of Exeter, as he assumed that all houses with ten or more hearths were indicative of a substantial degree of wealth. Recognition was however, given to this oversight at a later date.<sup>2</sup>

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<sup>1</sup> In Northwich Hundred in Cheshire G.O. Lawton observes that "... no-one assessed on rank was charged on less than 4 hearths, and of the 13 identified rank charges, 7 were assessed on 10 or more hearths". Lawton, Northwich Hundred, p. 20.

<sup>2</sup> V.G. Hoskins ed., Exeter in the Seventeenth Century: Tax and Rate Assessments, 1602-1699, Devon and Cornwall Record Society, New Series 2 (Torquay, 1957), p. xvii.

In short, then, the poll tax indicates that at an individual level some difficulties are posed in correlating dwelling size and wealth. However, the distribution of wealth levels amongst householders with a given number of hearths suggests that at a broad level of study the correlation between hearth numbers and wealth is valid. This second measurement derived from the hearth tax can therefore contribute to an understanding of wealth distribution in Blackburn Hundred.

c. Levels of Tax Paid in the Poll Tax of 1660.

A more direct means of assessing wealth distribution in Blackburn Hundred is provided by the poll tax of 1660. This was "An Act for the speedy provision of money for disbanding and paying off the forces of the kingdome both by Land and Sea". Householders whose estates were valued at less than £5 p.a. paid a capitation charge of 6d. if married, and 1 shilling if single or widowed. Those whose estates were valued at £5 or more p.a. paid a 2 per cent tax, so that an estate valued at £100 was liable to tax of 40 shillings:

"Every person that can dispend in Land Leases Money Stock or otherwise of his or her owne proper estate one hundred pounds per annum the summe of forty shillings and so proportionably for a greater or lesser estate provided it extend not to persons under five pounds yearly".<sup>1</sup>

Individuals were also taxed on their social rank as Dukes paid a charge of £100, Baronets paid £30, Esquires £10 and Court Attorneys within the Palatinates of Chester, Lancaster or Durham paid a scaled

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<sup>1</sup> 12 Car. II, c.9, s.4.

charge of £3. Widows were rated at one-third of the ranked charges which would have been accorded to their husbands. In Clitheroe township, for example, Mrs. Allathea Anderton, widow of Christopher Anderton Esquire, was charged £3 6s. 8d.<sup>1</sup> The poll tax was levied on all those except children under 16 and those in 'receipt of alms'.

The careful grading of estate values apparent in the poll tax returns for Blackburn Hundred should provide a reliable index of wealth. The main problem in using this source to analyse wealth distribution is that no information is provided regarding the number who were exempted from the tax because of their 'receipt of alms'. As Tom Arkell points out "discovering the numbers or proportion of adults, people or households excused from paying these poll taxes is therefore a very elusive task...".<sup>2</sup>

In an analysis of wealth distribution the value of the poll tax returns depends to a large extent on the format which was adopted in listing the payments. The type of format adopted, and therefore the quality of evidence available, varied between townships in Blackburn Hundred. In several townships problems arise in trying to assess the total number of heads of household who were subject to certain categories of the tax. In the townships of Great Harwood and Billington, for example, it is not possible to determine accurately where one household ends and another begins as all the names are run together in one listing. Consequently, the profile of wealth distribution in these townships cannot be assessed from the poll

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<sup>1</sup> P.R.O., E.179/250/4.

<sup>2</sup> Arkell, 'Incidence of Poverty', p. 43.

tax. In the townships of Church and Cuerdale single persons were listed separately from the household units, which again presents difficulties in studying wealth levels amongst heads of households. However, the usual format adopted in Blackburn Hundred lists the household units separately.

In the majority of townships the names of household members aged 16 or over are listed, usually with their relationship to the head of household clearly indicated. Within this general pattern there is some variation. For example, in the township of Upper Darwen the name and status of the wife of the householder is indicated, but other members of the household are named but the nature of their relationship to the head of household is not indicated. In most of the townships the assessed value of an estate is recorded in addition to the amount of tax paid. Those with estates valued at less than £5 p.a. are usually listed separately from those with estates of £5 or more p.a., although again there are slight variations in the format adopted. The most detailed evidence available relates to a group of 12 townships on the western side of Blackburn Hundred for which occupational data was also recorded for a substantial proportion of the male heads of households.

Although the measurements derived from the hearth tax and poll tax each present problems of interpretation, they nonetheless provide an insight into the way in which wealth was distributed in the communities of Blackburn Hundred. These measurements need to be drawn together to indicate as fully as possible the profile of wealth distribution in the areas under consideration.

3. Patterns of wealth distribution in Blackburn Hundred in the mid-seventeenth century.

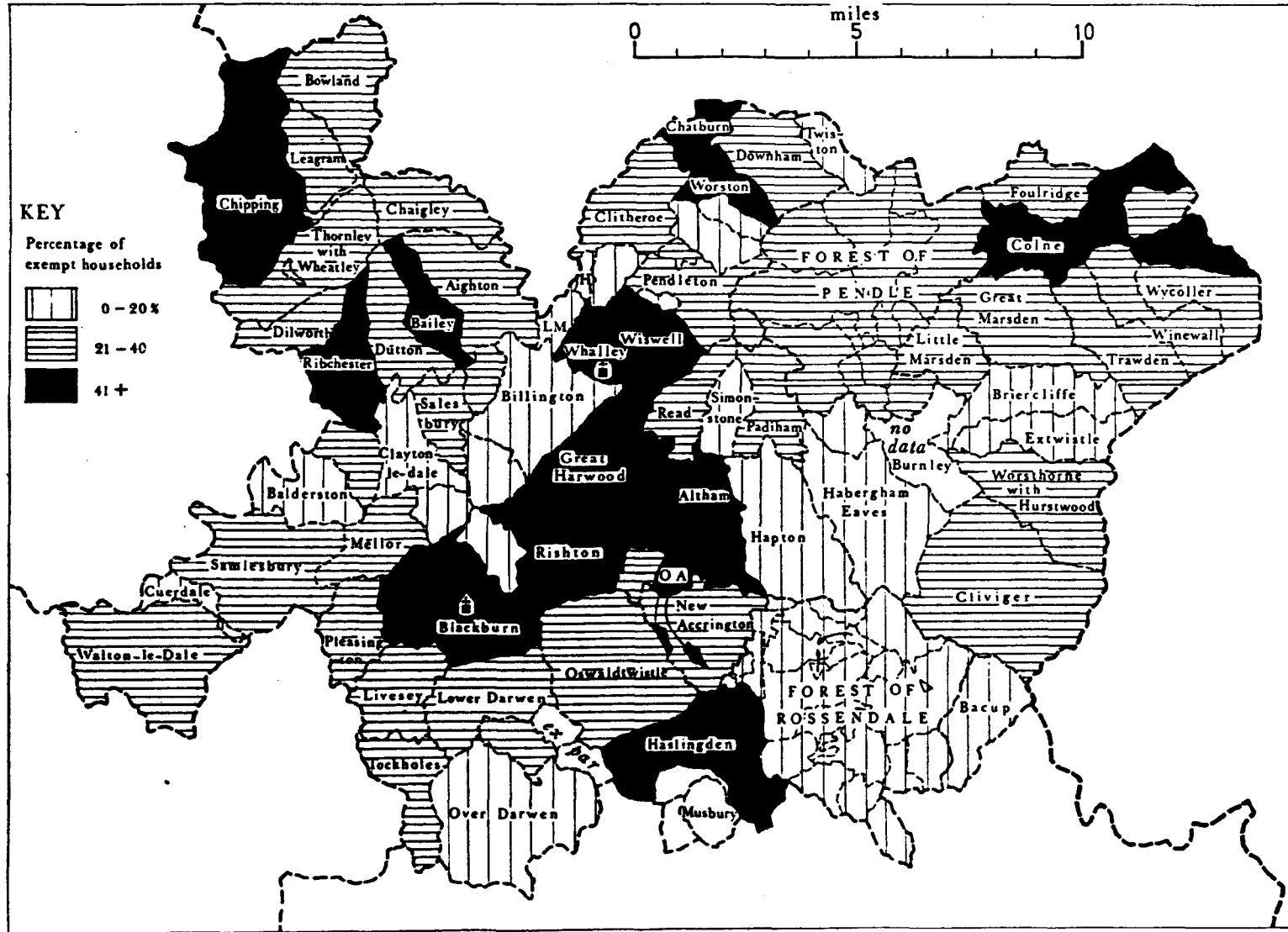
In Blackburn Hundred 1644 households out of a total of 4751 are listed as exempt from payment of the hearth tax. This gives a value of 34.6% for the proportion of hearth tax exempted households, which lends support to G.O. Lawton's assertion that a value of one-third was "the fairly typical pattern in rural England...".<sup>1</sup> However, the overall value of 34.6% conceals a wide degree of variation, ranging from no households exempted in Cuerdale township to 63% of households exempted in the township of Chatburn (see table 7.1). If exemption levels from the hearth tax of Lady Day 1664 are plotted in township units a definite pattern emerges in Blackburn Hundred (see figure 7.1). Those townships with a high proportion of exempt show a concentration in the western section of Blackburn Hundred, which contrasts with the eastern side of the Hundred where the townships demonstrate relatively low levels of exemption.

Reliance on the exemption levels would suggest that wealth was divided unequally within the Hundred, with the eastern side generally more prosperous than the western side. This geographical divide is interesting, particularly as Sarah Pearson in a study for the Royal Commission on Historical Monuments has recently identified the survival in the eastern side of the Hundred of "an unusually large number of houses of high quality dating from the sixteenth and seventeenth centuries". In her view houses are an important manifestation of the generation and accumulation of wealth, and

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<sup>1</sup> Lawton, Northwich Hundred, table 2, pp. 9-10.

Figure 7.1 The Distribution of Exemption Levels in Blackburn Hundred: Lady Day 1664



suggest that this section of the Hundred was economically more advanced than the western section.<sup>1</sup>

The twelve townships for which occupational descriptions are given in the poll tax of 1660 are located in the western part of Blackburn Hundred. The group of townships has a collective exemption rate of 44.3% (376 out of 848 households) and ranges from the township of Chatburn with an exemption level of 63% to the township of Twiston with only 5.9% of households exempted. The distribution of hearth numbers and measurements derived from the poll tax point to marked variations in the distribution of wealth and poverty levels within these townships.

Chatburn township has the highest level of exemptions from the hearth tax in the whole of Blackburn Hundred, with 29 out of 46 households in this category (63%). As illustrated in figure 7.2 the distribution of hearth numbers suggests a narrow range of wealth in the township as there are no households with more than 2 hearths. Of the 46 households 39 have 1 hearth (84.8%) and 7 have 2 hearths (15.2%). This pattern is confirmed in the poll tax returns of 1660, as over three-quarters of the householders were assessed on estates valued at less than £5 p.a. and only one householder was assessed on an estate valued at £20 or more p.a. (see table 7.5). The

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<sup>1</sup> Sarah Pearson examines a grouping of 13 townships consisting of: Briercliffe with Extwistle, Burnley, Cliviger, Colne, Foulridge, Habbergham Baves, Hapton, Marsden, Padiham, Pendle Forest, Simon-Stone, Trawden and Worsethorpe with Hurstwood. These townships (excluding Burnley which is not enumerated in the hearth tax of Lady Day 1664) had a collective exemption rate of 31.4% (400 out of 1274 households) and ranged from 52.5% of households exempted in Colne to a value of 15.8% in Ightenhill Park. Royal Commission on Historical Monuments, Rural Houses of the Lancashire Pennines, pp. 1-2.



FIGURE 7.2

DISTRIBUTION OF HEARTHES PER HOUSEHOLD IN THE TOWNSHIPS OF BLACKBURN HUNDRED.

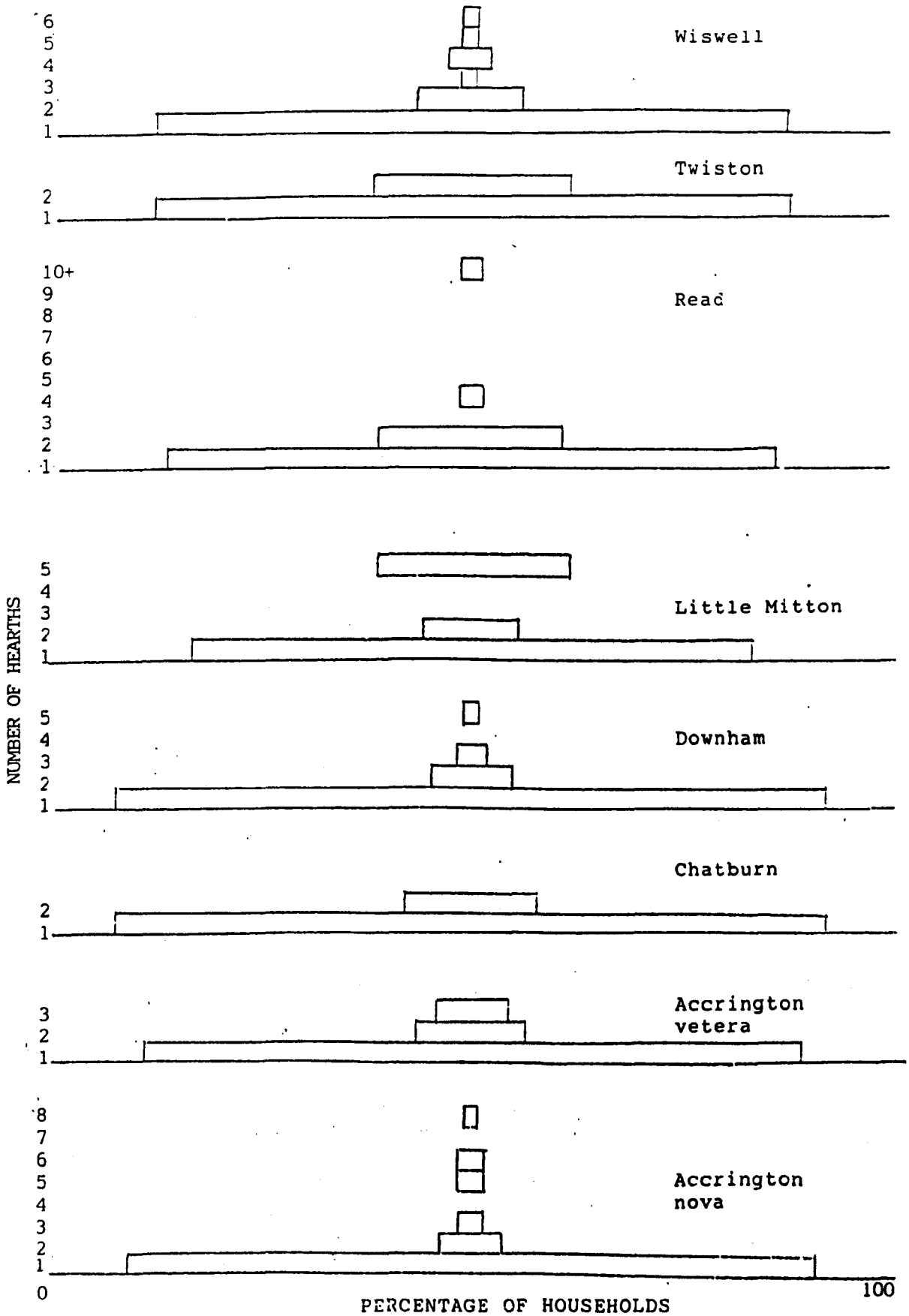
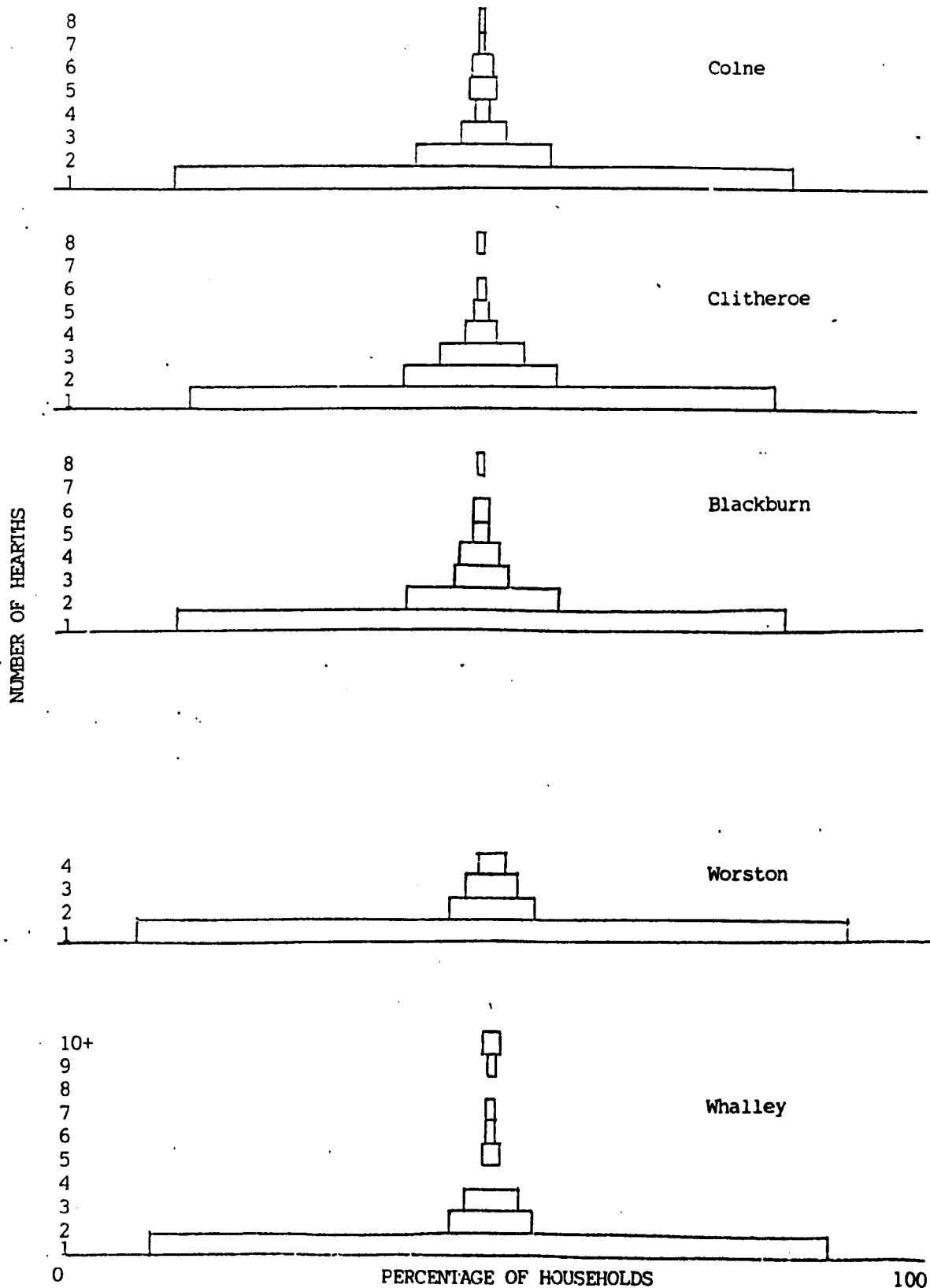


FIGURE 7.2 (continued).



occupational data in the poll tax of 1660 indicates that Chatburn township was heavily reliant on agricultural pursuits with little manufacturing or dealing activity. The dealing component was represented by one alehousekeeper (2.8% of male householders) whilst 1 miller, 1 wheelwright and 2 weavers comprised the manufacturing group (11.4% of male householders).<sup>1</sup> A study of cattle numbers in probate inventories in the period 1660-1760 points to an average herd size of 3.2 amongst testators from Chatburn, which seems to confirm the narrow distribution of wealth within this township.<sup>2</sup>

The township of Whalley also had a high concentration of exempt households as 57 out of a total of 96 were located in this category (59.4%). However, the evidence of estate values in the poll tax and the distribution of hearths per household would suggest a wider spread of wealth levels than in Chatburn. In contrast to Chatburn there were a number of larger dwellings in Whalley as 13 of the 96 households had more than 2 hearths (13.5%). A number of very large households in Whalley indicates a certain degree of polarisation in the pattern of wealth distribution (see table 7.3 and figure 7.2). Sir Ralph Ashton and Richard Crombocke, gentleman, paid on 10 hearths whilst Thomas Bradyll, esquire, had 9 chargeable hearths. Additionally Richard Haworth, gentleman, recorded 7 chargeable hearths, William Shuttleworth, gentleman, recorded 6 hearths and Captain Alexander Nowell and Richard Waddington, gentlemen, both paid on 5 hearths.

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<sup>1</sup> See chapter 4, pp. 141-3, 189-191.

<sup>2</sup> See chapter 5, pp. 334, 354.

This wider profile of wealth distribution is similarly indicated in the poll tax of 1660. Although 58 of the 81 householders paid on estates valued at less than £5 p.a. (71.6%), there was a significant grouping of tax payments in the higher wealth levels as 6 householders paid on estates worth £20 or more p.a. (7.4%). Of these 3 paid on estates valued at £50 or more p.a.. Richard Waddington, a mercer, paid £2 tax on an estate valued at £100 p.a., Richard Crombocke, gentleman, paid £1 12s. 0d. tax on an estate valued at £80 p.a. whilst Alexander Nowell, gentleman, had an estate valued at £60 p.a. In Whalley township three householders were also rated on their social rank. Ralph Ashton, Baronet, paid a rated charge of £30, Thomas Bradyll paid a rated charge of £10 for his status of Esquire and William Shuttleworth, gentleman, paid £3 in his capacity as "An Attorney of his Majesties Court of Common Pleas at Lancaster".

The occupational structure of Whalley in 1660 can be contrasted with that of Chatburn. Although 26 of the 65 male householders were involved in agricultural pursuits (40% including labourers) there was a greater emphasis on manufacturing. Overall 25 householders were engaged in manufacturing (38.4% of male householders), of whom 6 were involved in the manufacture of textiles (9.2% of male householders). Whalley also showed a greater emphasis on dealing with 3 out of 65 householders classified in this group (4.6%) compared with one householder in Chatburn. Richard Waddington, mercer, and William Clayton, also a mercer, point to a development of specialist tertiary activity at an early date in Whalley which may be linked to the demands of the wealthy element in the township. The township of Chatburn listed no householders from the status

groups in 1660 compared with Whalley which listed 4 householders in this category (6.1%).<sup>1</sup>

The contrasts observed between Chatburn and Whalley townships stresses that a high level of exemptions from the hearth tax should not be taken to indicate a uniform level of wealth distribution, or a backward economic system. Both townships show a heavy concentration of poor groups but Whalley township shows a concentration of prosperous groups in addition to a degree of economic diversification. Chris Husbands stresses that there is no necessary relationship between the distribution of high or low exemption rates and the presence or absence of rural industry:

"But it is by no means clear how the hearth tax might relate to rural industry. If it were a response within the community to poverty, fragmented landholding and agrarian under-employment, high exemption rates might indicate either the presence of rural industry or the need for some by-employment; conversely, low exemption rates might suggest either a prosperous agricultural community or the existence of rural industry".<sup>2</sup>

In the township of Accrington vetera 27 households out of a total of 46 are listed as exempt (58.7%), which gives a value similar to that of Whalley township. However, the data from the poll tax and the distribution of hearths per household would suggest a narrow distribution of wealth similar to that outlined for Chatburn township. The profile of hearth distribution is narrow with 36 one-hearth households (78.3%), 6 two-hearth households (13.0%) and 4 three-hearth households (8.7%). This narrow pattern is illustrated in the poll tax as 22 out of 29 households paid the capitation charge (75.9%) and the remaining households were taxed on

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<sup>1</sup> See chapter 4, table 4.1, p. 251.

<sup>2</sup> Husbands, 'Hearth Tax Exemption Figures', p. 50.

estates valued between £5 and £25 p.a.. Edward Croston, gentleman, paid 10 shillings in tax on an estate valued at £25, which represents the highest assessed value in this township. In Accrington vetera the occupational structure is difficult to assess accurately as almost one-third of the male householders were given no occupational description. An exercise in nominal linkage between the poll tax and probate records suggests that in the townships of Accrington vetera and Accrington nova this omission under-represents the proportion engaged in agricultural activity.<sup>1</sup> The remaining data indicates that 10 of the 26 householders were engaged in manufacturing activity (38.5%), of whom 4 were engaged in the manufacture of textiles (15.4%). In this township 2 clothiers and an alehousekeeper comprised the dealing category.<sup>2</sup>

Worston and Wiswell townships show an identical level of exemption from the hearth tax. In Worston 16 out of 32 households are excused payment and a value of 50% is also indicated in Wiswell as 28 out of 56 households are excused payment. In Worston township 29 of the 32 households have only 1 or 2 hearths (90.6%), which is a similar value to the proportion of 89.3% in this category in Wiswell (50 out of 56 households). In both townships there are no very large households as the highest number of hearths recorded for Worston is 4 and in Wiswell the largest number of hearths is 6. The poll tax data indicates that 16 out of 23 householders paid the capitation charge in Worston (69.6%) compared with 27 out of 41 households in Wiswell (65.8%). There are no very wealthy people

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<sup>1</sup> See chapter 4, pp. 195-7.

<sup>2</sup> *Ibid.*, table 4.1, pp. 247-9.

indicated in either township as the maximum value recorded in each was £50 p.a. In Worston Richard Waddington, a yeoman, paid 10 shillings tax on an estate valued at £50 p.a. and in Wiswell the estate of Mrs. Alice Nutter was assessed at £50 p.a.

There are, however, marked differences in the occupational structure indicated for each township in the poll tax of 1660. Worston was heavily dependent on agriculture as 12 out of 16 male householders (75.0%) were accorded the occupational designation of yeoman, husbandman or labourer. The remaining householders categorised under manufacturing includes 2 tailors and 2 blacksmiths, and overall one gains the impression of a very traditional village economy. In Wiswell township the reliance on agriculture was less marked as 16 of the 33 male householders were referred to as either yeoman, husbandman or labourer (48.5%). Wiswell shows a greater level of economic diversification than Worston as 16 of the 33 householders are categorised under manufacturing (48.5%). This total includes 5 tailors, 1 blacksmith, 1 cutler, 1 skinner, 1 cooper, 5 woollenweavers and 2 linenweavers. Although Wiswell and Worston showed strong similarities in the pattern of wealth distribution there are marked contrasts in the economic basis of each township.<sup>1</sup>

Downham township had 20 out of 65 households recorded as exempt in the hearth tax of Lady Day 1664 (30.8%). The profile of dwelling size is narrow as 61 of the 65 households had either 1 or 2 hearths (93.8%). The remaining households included 2 with three hearths, 1 with five hearths and 1 household with ten hearths. In the poll tax

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<sup>1</sup> See chapter 4, table 4.1, pp. 247-8; table 4.2, p. 252.

of 1660 almost three-quarters of the householders paid on estates of less than £5 p.a. (38 of 52 households) and only a small proportion paid on estates worth £20 or more p.a. (5.8%). Barnard Dryver, yeoman, and Richard Marsden paid on estates valued at £20 p.a. and Robert Bulcocke, yeoman, paid £1 4s. 0d. tax on an estate valued at £60 p.a.. The profile of wealth distribution in Downham is not polarised to the extent revealed in Whalley township, as Downham falls in the middling range of exemption levels and has few exceptionally wealthy individuals recorded.

The occupational structure in Downham in the mid-seventeenth century shows a reliance on agriculture, although there is a significant level of manufacturing in this township. Of the 46 male householders 26 can be ascribed to the agricultural sector (56.5%) whilst 15 were involved in manufacturing activity (32.6%). This category includes 2 woollenweavers and 5 linenweavers (15.2% of male householders) which suggests that this craft played an important part in the economic framework. No dealing groups are represented in Downham and it seems feasible that the inhabitants of Downham relied for these facilities on the nearby town of Clitheroe, or the larger trading centres of Preston or Blackburn.

The townships of Read and Accrington nova exhibited similar levels of exemption from the hearth tax. In Read 10 out of 37 households were excused payment (27%) compared with 16 out of 65 excused payment in Accrington nova (24.6%). In Accrington nova 81.5% of the households had only one hearth, although the data indicates the presence of a number of larger dwellings. Two households had 5 hearths, 2 recorded 6 hearths and one household recorded 8 hearths. A similar pattern is indicated in the poll tax



of 1660 as 70% of householders paid the capitation charge (48 of 69 households), although the presence of a group of wealthier individuals is indicated as 6 householders paid on estates of £20 or more p.a. (8.9%). No ranked charges are recorded but 3 householders had a significant level of wealth as they were assessed on estates worth £50 or more p.a.. Jeffrey Rishton, gentleman, paid £2 tax on an estate valued at £100 p.a., John Cunliffe, gentleman, had an estate valued at £80 p.a. and Myles Lonsdale had an estate valued at £55 p.a..

In Accrington nova textiles apparently played an important role in the economy of this township. A total of 10 householders were ascribed the title of weaver in addition to 3 householders described as clothiers. This represents more than one-fifth of the total male householders enumerated in the poll tax. In contrast the township of Read showed little evidence of textile activity as Nicholas Holker was the only weaver recorded in 1660. However, it is difficult to accurately assess the occupational structure in Read as more than one-quarter of the male householders were not ascribed an occupational title.<sup>1</sup>

The pattern of hearth distribution in Read shows a greater proportion of two hearth households than is the norm for the Hundred. In Read almost one-quarter of the 37 households have 2 hearths (21.6%), which compares with a value of 14.2% in the Hundred overall (676 of 4751 households). Of the 37 householders 27 were assessed on one hearth (73%) which is a lower proportion than the average of 78% for Blackburn Hundred (3711 of 4751 households). The

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<sup>1</sup> See chapter 4, pp. 154-6; table 4.1, p. 251.

broader spread of wealth is reflected also in the poll tax returns as only 15 of the 26 householders (57.7%) paid the capitation charge. The profile of wealth distribution shows a wider central component than is the norm, as 6 of the 26 householders paid on estates valued between £10 p.a. and £50 p.a. (23.1%). No householders were charged on estates worth £50 or more p.a., although Roger Nowell paid a ranked charge of £10 based on his status as an Esquire.

The township of Mitton, Henthorne and Coldcoats had one household listed as exempt out of a total of 9 households (11.1%). This township nonetheless shows a marked polarisation of wealth levels. In the poll tax 4 of the 8 householders listed paid on estates valued at less than £5 p.a. whilst the remaining 4 households all paid on estates of £20 or more p.a.. The estate of Richard Walmesley, gentleman, was assessed at £30 p.a. and Robert Walmesley, gentleman, paid 8 shillings in tax on an estate valued at £20 p.a. The estate of Thomas Walmesley, gentleman, was valued at £120 p.a. and Nicholas Shuttleworth, gentleman, was assessed at £100 p.a..

Twiston township exhibits a very low exemption level of 5.9% as only one householder out of 17 was classified as exempt. Although the degree of poverty in this township is low, the overall distribution of wealth is confined within narrow limits. The largest number of hearths was two and in the poll tax more than three-quarters of households paid on estates worth less than £5 p.a., and the largest assessed value of an estate was £12 10s. 0d. The profile of wealth distribution indicated in the poll tax is mirrored in the hearth tax returns. In the poll tax 13 out of 17

householders paid the capitation charge (76.5%) and exactly the same proportion had one hearth recorded in 1664. Similarly, 4 of the 17 householders paid on 2 hearths in 1664 and 4 householders were assessed on estates valued between £5 p.a. and £12 10s. 0d. p.a. in the poll tax of 1660. The pattern of wealth distribution is unspectacular with no sharp polarisation of rich and poor groups. The township was heavily reliant on agriculture as 8 of the 14 male householders were ascribed the title of yeoman, husbandman or labourer. The manufacturing category was comprised of 1 blacksmith and 3 woollenweavers, and suggests a fairly basic village economy at this date. Although Twiston would be ranked as fairly prosperous in a measurement based on exemption levels from the hearth tax, it appears that the actual wealth distribution was narrow.

The group of 12 townships on the western side of Blackburn Hundred includes the two market centres of Blackburn and Clitheroe. The profile of wealth distribution in Blackburn and Clitheroe indicates certain contrasts with the rural townships discussed so far. Blackburn shows a high concentration of exempt householders, as 119 out of a total of 244 households (48.8%) were excused from payment of the tax. Although 70% of households in the town had only one hearth (171 of 244 households), the evidence points to the presence of a middling wealth group. In Blackburn Hundred overall 5.2% of householders had 3 or 4 hearths (248 of 4751 households), which compares with 9.8% of householders in the town of Blackburn (24 of 244 households). Similarly, the town demonstrates a higher proportion of households with 5 to 8 hearths as 2.8% of households in Blackburn (7 of 244 households) were in this category compared with an average of 1.9% (90 of 4751 households) for the Hundred (see

figure 7.2). This picture of a developing middling group is also indicated in the poll tax of 1660. Of the 187 taxable households less than two-thirds paid the capitation charge (61.5%) and the data indicates a particular concentration of estates valued from £5 up to £20 p.a., as more than one-third of householders were located within this middling group (34.7%). There were very few wealthy men in Blackburn as only 6 householders were assessed on estates of £20 or more p.a. (3.2%) The estate of William Yates was valued at £80 p.a., Roger Gillibrand was assessed at £50 p.a., Thurstan Mawdsley was assessed at £30 p.a. and Charles Sagar, James Whaley and John Clayton all paid 8 shillings in tax on estates valued at £20 p.a. A ranked charge of £10 was paid by Randle Sharples for his status title of Esquire (see table 7.5).

The market town of Clitheroe exhibits a similar profile of wealth distribution to that of Blackburn with few wealthy men and the presence of a middling wealth group. Clitheroe has a lower exemption rate than Blackburn with 52 of the 135 households excused payment of the tax (38.5%). The distribution of hearths per household points to a pyramid of wealth levels with a fairly broad central component (see figure 7.2). Of the 135 households 17 had 3 or 4 hearths (12.6%) which is significantly larger than the value of 5.2% recorded for Blackburn Hundred as a whole. The proportion of 3% of householders in Clitheroe with between 5 and 8 hearths (4 of 135 households) is larger than the average of 1.9% for the Hundred. The hearth tax indicates no exceptionally large dwellings as 8 is the largest number of recorded hearths. Similarly, in the poll tax only 6 of the 129 recorded households paid on estates of £20 or more p.a. (4.6%). John Dugdale, gentleman, and Richard Lister,

gentleman, were assessed on estates valued at £50 p.a.. Myles Lonsdale, yeoman, was assessed at £35 p.a. and Richard Kendall, a yeoman, paid 12s. 8d. in tax on an estate valued at £31 13s. 4d. The next wealthiest householders were Leonard Nowell, gentleman, assessed on an estate valued at £25 p.a. and Thomas Marsden, clerk, paid 8 shillings in tax on an estate valued at £20 p.a. The only ranked charge in Clitheroe was that of £3 6s. 8d. paid by Mrs. Allathea Anderton, widow, "relict of Christopher Anderton Esq. deceased". Almost three-quarters of the 129 householders in Clitheroe were assessed on estates valued at less than £5 p.a. (74.4%) but there is nonetheless a significant grouping of 26 individuals who paid on estates valued from £5 p.a. up to £20 p.a. (20.1%).

Colne was an important centre of exchange and distribution on the eastern side of Blackburn Hundred. Again it is interesting to note that this town has no exceptionally wealthy men, yet the presence of a strong middling wealth group. This is indicated in the profile of hearth distribution (see figure 7.2). In Colne 13 of the 196 households had 3 or 4 hearths (6.6%) which is slightly higher than the average value of 5.2% in Blackburn Hundred overall. However, this township shows a concentration of households with 5 to 8 hearths. In Blackburn Hundred 1.9% of households fall into this category which compares with a substantial value of 6.6% in Colne (13 of 196 households). This development of a middling group is more convincingly illustrated in the measurements derived from the poll tax of 1660. No ranked charges are recorded in Colne and the wealthiest householders were assessed on estates valued at £70 p.a.. The proportion of households assessed on estates worth less than

£5 p.a. is low, with only 58.2% in this category (64 of 110 households). Estates valued at £5 up to £20 accounted for 27 householders (24.5%) in addition to 9 householders who were assessed on the value of their personal estate.<sup>1</sup>

The poll tax certainly provides more detailed indications of wealth distribution than the hearth tax. However, the picture, as we have seen, is not complete as the poll tax ignores the lowest rank in society. Assessing the size of the omitted population is difficult and it would seem unreasonable to apply a general correcting factor across all the townships, as this seems to undermine the aim of investigating differences in wealth/poverty levels between townships. In Colne it is possible to correct this omission as a listing of householders in receipt of alms was presented with a petition to Quarter Sessions in 1663. A maximum of 75 households was listed and when added to the total of 110 households enumerated in the poll tax of 1660, suggests a total of 185 households.<sup>2</sup> This is fairly close to the total of 196 households enumerated in the hearth tax of Lady Day 1664.

Using the evidence of the poor listing it is possible to tentatively indicate the overall pattern of wealth distribution in Colne township in the 1660s. This suggests that 75 out of a total

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<sup>1</sup> In Colne township the rate of tax payable on personal estate of £100 was equivalent to the tax paid on real estate valued at £5 p.a.. For example, Mr. John Horrocks, a clerk, paid 5 shillings tax on personal estate valued at £250, and Henry Hargreaves paid 2 shillings in tax on personal estate valued at £100 p.a.. E.179/250/4, fol. 27-28.

<sup>2</sup> It is not clear whether the first category of the listing refers to household units, or whether the 23 people enumerated lived within households headed by others. The second category of the listing however, consists of 52 "Householders with their children". See chapter 7, pp. 503-8.

of 185 households (40%) were in receipt of alms in Colne, and that 64 out of 185 households (34.6%) were assessed within the lowest category of the poll tax.<sup>1</sup> Therefore, three-quarters of the households within Colne were located within the two lowest categories. 27 households were assessed on estates valued from £5 up to £20 (14.6%) in addition to a group of 9 householders who were assessed on the value of their personal estate (4.7%). A group of 10 householders were valued on estates from £20 p.a. to £70 p.a. and represented the rather modest wealth pinnacle of the social structure in this town (5.4%).

In comparison with the surrounding rural townships, Colne, Blackburn and Clitheroe show some degree of development in their patterns of wealth distribution. The evidence from north-east Lancashire compares favourably with A.B. Appleby's observation that by 1670 the towns of Westmorland were "... beginning to show some of the signs of wealth..." that characterised other towns in England.<sup>2</sup> However, this should not obscure the fact that the profile of wealth distribution in each of these areas of Blackburn Hundred was still narrow when compared with a town such as Chester. The "proportional pyramid" of hearth numbers in Chester in 1664 indicates a far wider

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<sup>1</sup> A.B. Appleby suggests that towns in Westmorland which showed some signs of wealth attracted in the poorer groups from the surrounding countryside, which resulted in contrasting elements within the social profile. A Quarter Sessions petition relating to Colne in Blackburn Hundred described how poor people were "being sent into the town out of severall places of the parish...". Consequently, the social profile in Colne in the mid-seventeenth century shows a concentration of poor groups in addition to the development of a 'middling' wealth group. A.B. Appleby, Famine in Tudor and Stuart England (Liverpool, 1978), p. 167.

<sup>2</sup> Ibid.

spread of dwelling size as 33% of the 1648 households had more than 2 hearths, which compares with values of 13% in Blackburn and Colne and 15.6% in Clitheroe. In Chester 16% of householders lived in dwellings with 5 or more hearths (266 of 1648), compared with a value of 3% in Blackburn and Clitheroe and 6.6% in Colne. In Chester the presence of 56 households with 9 or more hearths (3%) points to the presence of an élite group composed of gentry, innkeepers or brewers.<sup>1</sup> In contrast the largest number of hearths recorded in Blackburn, Clitheroe or Colne was eight (see table 7.3 and figure 7.3).

The poll tax returns similarly point to a wider spread of wealth in the town of Chester.<sup>2</sup> In comparison with the market towns of Blackburn Hundred, Chester had the lowest proportion of householders who paid on estates of less than £10 p.a.. Chester demonstrates a broader central component as 19% of householders paid on estates valued between £10 and £20 p.a. (242 of 1307 households), which compares with 10% of householders in Clitheroe, 12% in Blackburn and 15% in Colne. Chester has a larger élite group evidenced in the returns as 7% of householders paid on estates of £50 or more p.a. compared with 2% in Blackburn and Clitheroe and 5% in Colne (table 7.6 provides absolute figures for each area).

The profile of wealth distribution in Colne approximates most closely to that exhibited in Chester, and indicates a level of economic development which distinguishes it from other townships within Blackburn Hundred. This distinctive profile of wealth

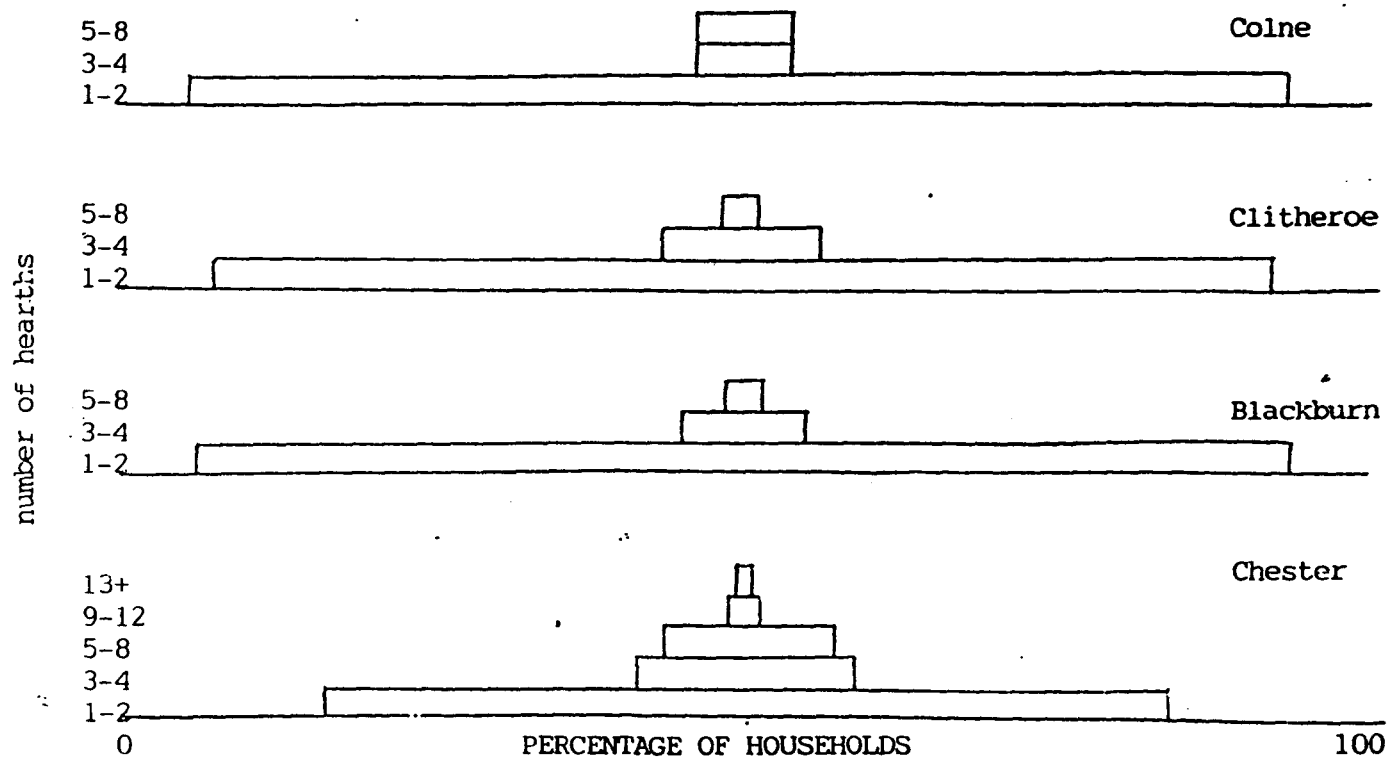
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<sup>1</sup> Alldridge, 'House and Household in Restoration Chester', table 1, p. 41.

<sup>2</sup> *Ibid.*, table 2, p. 41.



**FIGURE 7.3**  
DISTRIBUTION OF HEARTHES PER HOUSEHOLD:  
A COMPARISON BETWEEN CHESTER AND THE TOWNS OF BLACKBURN, CLITHEROE AND COLNE.



distribution is apparent to a lesser extent in Blackburn and there is a possible correlation with trading activity based on the development of the textile industry. Sarah Pearson points to the presence in the mid-seventeenth century of a thriving middle group, which is linked to the presence of an important textile market in Colne and the proximity to the textile areas of the West Riding of Yorkshire. The wealth accumulated through the involvement in the textile industry was increasingly displayed in house building, as in the second half of the seventeenth century a number of individuals concerned with the manufacturing or marketing of textiles were able to accumulate sufficient wealth to build "some of the largest and finest yeomen houses in the area...".<sup>1</sup>

The development of middling wealth groups in Blackburn, Clitheroe and Colne is undoubtedly linked to their role as places of exchange and distribution. A work entitled England Displayed outlined in 1769 how Clitheroe had a weekly market on Saturdays in addition to 4 annual fairs for the sale of woollencloth, horned cattle and horses.<sup>2</sup> The occupational data in the poll tax of 1660 points to a significant level of dealing in Clitheroe compared with the surrounding townships. The poll tax indicates the presence of a chapman, two woollendrapers and an alehousekeeper and location quotients indicate a concentration of dealing activity in Clitheroe relative to the other townships in the sample (see table 4.1 and table 4.14). Unfortunately, the poll tax does not provide any

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<sup>1</sup> Royal Commission on Historical Monuments, Rural Houses of the Lancashire Pennines, pp. 115-117.

<sup>2</sup> Russell and Price, England Displayed, p. 96.

evidence to assess the occupational structure in Colne at this date, and in Blackburn the poll tax only provides occupational data for those who paid on estates of less than £5 p.a.. The dealing sector in Blackburn is therefore likely to be under-represented as the evidence suggests that dealing groups in pre-industrial society tended to be fairly wealthy.<sup>1</sup> Textiles were an important element in the economy of the town of Blackburn as weavers headed 28 households out of a total of 155 male households (18.1%) and it is striking that no clothiers, woollendrapers or mercers are indicated in the occupational evidence.<sup>2</sup> This absence of the dealing groups associated with the marketing of textiles is undoubtedly linked to the omission of occupational data for those with estates of £5 or more p.a..

A relationship between textiles and the accumulation of wealth is suggested by Thomas Pennant. He observed in 1773 that Blackburn "is at present rising into greatness, resulting from the overflow of manufactures in Manchester" and he also commented that "some good houses, the effect of wealth begin to appear here and there in several places".<sup>3</sup> It is difficult to assess the role of textiles in the pattern of wealth distribution in each of the townships considered. Levels of tax paid in the poll tax of 1660 suggest that textile craftsmen were amongst the poorest groups in the pre-industrial economy of Blackburn Hundred.<sup>4</sup> The accumulation of

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<sup>1</sup> See chapter 7, pp. 551, 555-557.

<sup>2</sup> See chapter 4, pp. 137-140.

<sup>3</sup> Pennant, Tour from Downing to Alston Moor, pp. 65-7.

<sup>4</sup> See chapter 7, pp. 550, 555-557, 561, 565, 577-578.

wealth associated with textiles may therefore have been largely in the hands of those responsible for marketing the finished products on a large scale, rather than amongst the craftsmen involved in the processes of manufacturing.

The pattern of wealth distribution indicated for Blackburn Hundred in the mid-seventeenth century clearly cannot be explained solely by the presence or absence of textile manufacturing. Geographical conditions, the nature of landholding and the size of estates are also determining factors of the prosperity or poverty of an area. Nonetheless, it is clear that occupation was an important variable in determining wealth levels of certain groups in Blackburn Hundred.

#### 4. Distribution of wealth according to occupation.

A possible use of the poll tax returns, hearth tax returns and probate inventories is to gain an insight into the relative social position of occupational groups in historical populations.

Occupation was an important determinant of a person's position in the social hierarchy. M.B. Katz outlines how:

"Historians and sociologists usually couch statements about social stratification and social mobility in terms of occupational structure. They do so for sound reasons. In contemporary society, occupation, more than any other factor, determines income and prestige. In earlier times, the connection between these dimensions of social ranking may have been somewhat looser but there is every reason to believe that it was nonetheless strong and pervasive".<sup>1</sup>

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<sup>1</sup> Katz, 'Occupational Classification in History', p. 63.

The relative social position of occupational groups in historical populations is difficult to assess, although some indication of wealth levels of occupational groups can be assessed from a range of sources. However, the levels of tax paid by individuals practising a given occupation or the valuation of their personal estate after death cannot reveal the level of prestige, respect or status associated with that occupation. It is possible for an occupation to be of a high status whilst having a low remuneration. Ranking of occupational groups on the basis of levels of wealth alone gives little recognition to the more nebulous concepts of prestige and respect which undoubtedly helped to determine the position of occupational groups in the social hierarchy. Gregory King's 'Scheme of the Income and Expense of the Several Families of England calculated for the year 1688' appears to have employed criteria other than level of family income to determine his social ranking. Gentlemen with a yearly income of £280 are placed above the 'Eminent Merchants and Traders by Sea' with a yearly income of £400. Similarly, clergymen are higher in the ranking than their level of income alone would seem to justify.<sup>1</sup>

In a society still heavily pervaded by distinctions of rank and status the wealth levels of occupational groups can provide only an

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<sup>1</sup> Recent research suggests that Gregory King underestimated the wealth levels of those occupying the top ranks in his social scale. Although the absolute levels of income are open to question, the relative position of occupational and social groups in King's 'Scheme' indicates that his determinants of social ranking were dependent on more than wealth alone. Holmes, 'Gregory King and the Social Structure of Pre-Industrial England', pp. 54-5; Lindert and Williamson, 'Revising England's Social Tables', pp. 392-3.

incomplete picture of the social hierarchy.<sup>1</sup> However, the historian working with source material limited in quality and quantity can only choose to study criteria about which information can be obtained, and more specifically, that the information should lend itself to some form of classification. Tax returns and probate valuations therefore can be used to assess wealth differentials between occupational groups in the Hundred of Blackburn.

In the Hundred of Blackburn an exceptionally detailed poll tax of 1660 allows some assessment of wealth distribution amongst occupational groups. Male heads of household are ascribed social or occupational titles in twelve townships, although in Blackburn township no data is provided for those who paid on estates of £5 or more p.a.. The surviving documentation for the Hundred of Blackburn records the assessed value of the householders' estate and the level of tax paid. A number of crude measures may therefore be derived from the poll tax data to extract information relating to the social ranking of occupations as measured by levels of wealth.

The distribution of occupational groupings between the two categories of the poll tax is in itself indicative of variations in levels of wealth. In total 15 gentlemen (excluding 4 ranked charges) paid the poll tax in the 11 townships under consideration. In each case the gentlemen were assessed on estates worth £5 or more p.a. (see table 7.7 and figure 7.4). The distribution of yeomen, husbandmen and labourers between the two categories of the tax is similarly revealing. The large majority of yeomen were located in the £5 or more p.a. category of the tax (93.5%) and only 3 out of

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<sup>1</sup> P. Laslett, The World We Have Lost, 2nd edition (London, 1971), chapter 2.

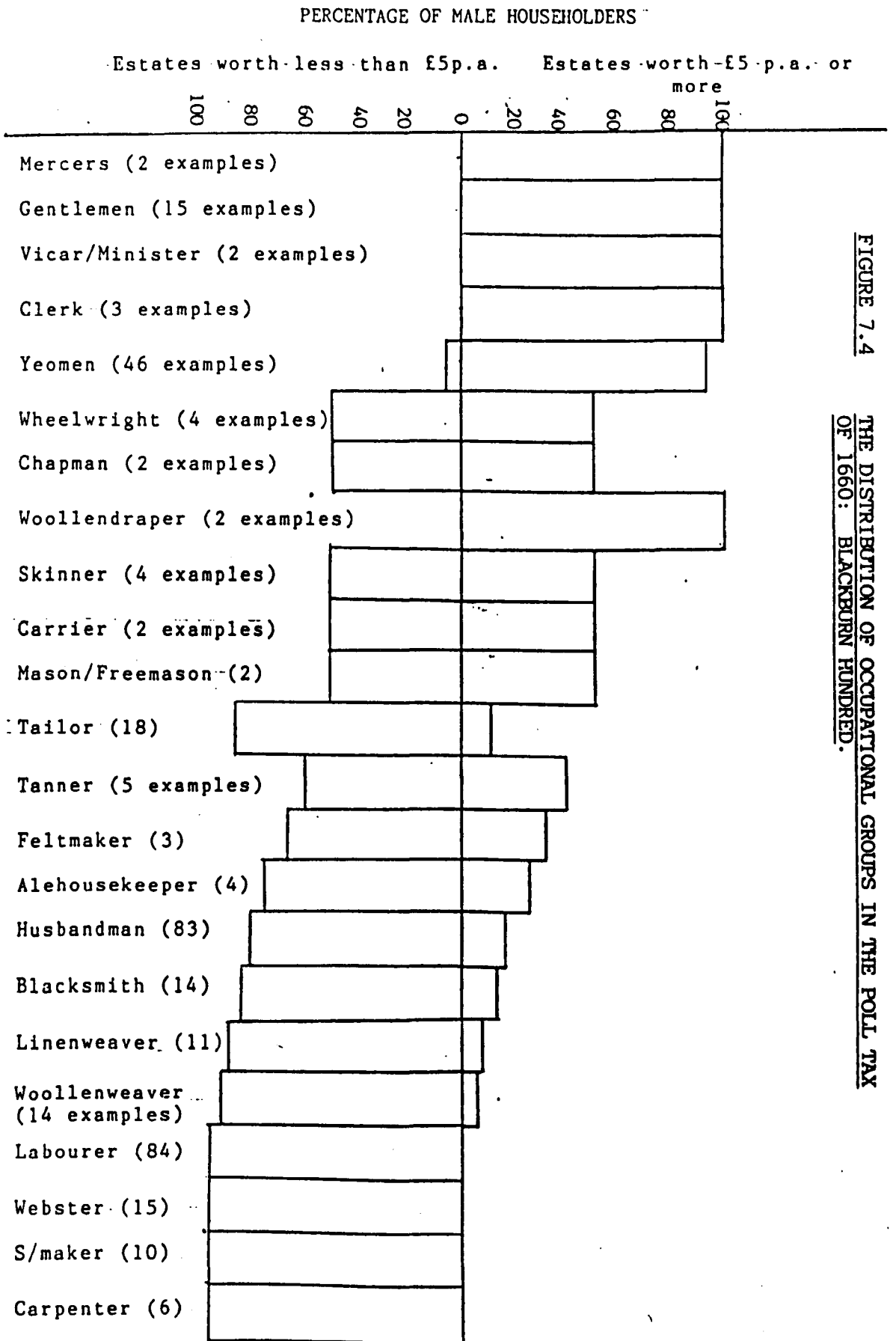


FIGURE 7.4 THE DISTRIBUTION OF OCCUPATIONAL GROUPS IN THE POLL TAX OF 1660: BLACKBURN HUNDRED.

the 46 yeomen paid the capitation charge (6.5%). In contrast husbandmen were predominantly located in the less than £5 p.a. category of the tax, with 69 out of 83 who paid the capitation charge (83.1%). A degree of overlapping of economic success with yeomen is indicated as 14 out of 83 husbandmen had estates valued at £5 or more p.a. (16.9%). In contrast all those male householders accorded the occupational title of labourer paid on estates of less than £5 p.a..<sup>1</sup> This evidence provides an initial indicator of real differences in the group wealth levels of yeomen, husbandmen and labourers. Male householders ascribed the title of linenweaver, woollenweaver or webster were also located mainly in the less than £5 p.a. category of the tax. A low wealth ranking amongst this group is suggested as 38 of the 40 male adults concerned with textile production paid the capitation charge in the poll tax (95%).<sup>2</sup>

For those male heads of household who paid the standard capitation charge, the poll tax does not allow any more detailed assessment of their wealth levels. However, the range of occupational titles in this category of the tax suggests that payment on estates of less than £5 p.a. should not be taken to denote an homogeneous social or economic grouping. The way in which

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<sup>1</sup> In Northwich Hundred similar patterns can be observed in the way in which occupational groups were distributed in the poll tax of 1660. Of the 100 households headed by gentry 95 were rated on estates of £5 or more p.a.. Yeomen were also located predominantly in the £5 or more p.a. category of the tax as 54 of the 55 male householders (98.2%) were in this category. A greater proportion of husbandmen had estates valued at less than £5 p.a. as 220 out of 585 (37.6%) paid the capitation charge. In contrast all those householders ascribed the title of labourer paid on estates valued at less than £5 p.a.. Lawton, Northwich Hundred, table 4, p. 13.

<sup>2</sup> Out of a total of 278 households headed by craftsmen in Northwich Hundred, 226 (81.3%) were assessed on estates worth less than £5 p.a.. Ibid.



these occupational groups were distributed between the liable and non-liable categories of the hearth tax suggests variations in wealth levels.<sup>1</sup> Those occupational groups with representatives in the £5 or more p.a. category of the tax can be analysed more closely to assess the value of the estates on which they paid. Plotting the assessed values of estates on which tax was paid illustrates the wide range of wealth levels within these occupational groups. It points also to the considerable overlapping of economic success between one occupation and another (see figure 7.5).

Average group wealth is difficult to assess in view of the fact that there is no differentiation amongst the individuals who paid the capitation charge. In order to calculate a value for the mean wealth of the various occupational groups, those householders who paid on estates of less than £5 p.a. will be represented by the standard amount of one shilling. The capitation charge in the poll tax was either 6d. for a married person or 1 shilling for a single or widowed individual, but this reflected marital status rather than different wealth levels. The various occupational groups can then be ranked in terms of the average amount of tax paid (see table 7.7).

The evidence indicates that mercers paid the highest level of tax, with an average value of £1 4s. 0d. A fairly high ranking is indicated for the professional groups in the sample. The two clergymen in this sample paid an average of 7s. 7d. in tax whilst 3 clerks paid an average of 5s. 8d. in tax. Titles of respect were accorded to 19 out of 417 male householders, which represents only

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<sup>1</sup> See chapter 7, pp. 559-562.



4.5% of the sample. This confirms G.A. Kerby's observation from Cheshire that the vast majority of the population was excluded from the honorific title order.<sup>1</sup> In order to calculate the average amount of tax paid by these status groups it is necessary to exclude those who paid ranked charges.<sup>2</sup> As a group the remaining 15 examples of gentlemen had the second highest wealth ranking. All were assessed on estates worth £5 or more p.a., and the average amount of tax paid by this group was £1 1s. 0d. Plotting the values of estates on which individuals were assessed draws attention to examples of yeomen who were apparently wealthier than some of the gentlemen listed. For example, Robert Bulcocke of Downham had an estate valued at £60 on which he paid £1 4s. 0d. in tax. This level of wealth is apparently greater than that indicated for 9 of the gentlemen listed. However, even when the ranked charges of esquire and baronet are excluded the average amount of tax paid by gentlemen is significantly higher than that of 5 shillings paid by the yeomen.

Figure 7.5 similarly indicates an overlapping of wealth levels between yeomen and husbandmen. Certain husbandmen were assessed on estates of a higher value than a number of yeomen. For example, Gilbert Lawe of Whalley had an estate valued at £12 10s. 0d. on which he paid 5 shillings in tax, which exceeds the level of tax paid by 28 out of the 46 yeomen. Although one can point to such individual cases which illustrate a blurring of financial distinctions between occupational groups, there are marked

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<sup>1</sup> Kerby, 'Inequality in a Pre-Industrial Society', p. 250.

<sup>2</sup> The inclusion of ranked charges would greatly distort the value for mean wealth levels of occupational groups. A ranked charge of £10 on an Esquire, for example, would be equivalent to a rated charge on an estate valued at £500.

differences in average group wealth. As a group husbandmen were far less wealthy than yeomen with a value of only 1s. 2d. for the average amount of tax paid. Although an overlapping of wealth occurs between groups there is a marked difference in the range of values attributed to the occupational groups. The lowest value recorded for a gentleman was that for Thomas Starkey of Twiston who paid 3 shillings tax on an estate valued at £7 10s. 0d. The wide range of wealth values for this group extended to the case of Thomas Walmesley of Little Mitton who paid tax of £2 8s. 0d. on an estate valued at £120. The range of wealth was significantly narrower amongst yeomen, ranging from the capitation charges paid by 3 yeomen to the case of Robert Bulcocke who paid £1 4s. 0d. in tax on an estate valued at £60. The range of wealth amongst husbandmen was constrained within still narrower limits, from the payment of the capitation charge by 69 husbandmen to Gilbert Lawe who paid 5 shillings tax on an estate valued at £12 10s. 0d. As the 84 examples of labourers all paid the capitation charge their average group wealth was 1 shilling. In short, then, although the levels of wealth amongst the occupational groups overlapped there is a clear ranking according to the average values of tax paid for the groups.

Interesting differences emerge if the data on occupational wealth is re-grouped according to the functional divisions in the economy. Labourers, who are categorised under the broader heading of menial occupations remain the poorest group in the sample. However, the building craftsmen with an average tax payment of 1s. 1d. are also amongst the poorest groups. Those craftsmen covered by the broad heading of manufacturing paid 1s. 3d. in tax. Although this suggests a low wealth ranking there are variations

within the group. Those craftsmen who were concerned with the processing of wood and leather are comparatively wealthy craftsmen with values of 2 shillings and 1s. 6d. respectively for the average amount of tax paid. The group of 43 textile workers demonstrated a low wealth ranking as their average tax payment was 1s. 1d.

In contrast those individuals who pursued an occupation concerned with dealing had a fairly high wealth ranking, reflected in the average tax payment of 4s. 5d. This high mean valuation is linked to the presence of two wealthy mercers in this sample. Richard Waddington of Whalley had an estate valued at £100 in 1660, on which he paid £2 in tax. Although his occupational designation in the poll tax indicated his close involvement in trading activities, his contemporaries regarded him of sufficiently high status to accord him the title of gentleman in the hearth tax of Lady Day 1664. His relatively high level of wealth is confirmed by his payment on 5 hearths in 1664. The only clue to the nature of his dealing activities is provided in the probate inventory of John Foster, a tanner of Whalley. The inventory was compiled in 1666 and indicated that the testator owed £1 3s. 0d. to Richard Waddington for flax.<sup>1</sup> William Clayton of Whalley was also ascribed the title of mercer in 1660 and his estate was valued at £20. The dealing category also covers two woollendrapers whose estates were both valued at £5 in 1660. The presence of Arthur Ashton and William Woodborn in Clitheroe township indicates a market demand for specialist goods, but as their inventories do not survive one cannot gauge the quality of goods supplied or the extent of their stock.

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<sup>1</sup> L.R.O., WCW supra. Inventory of John Foster of Whalley, tanner, 1666.

The ranking of the wealth levels of occupational groups in the predominantly rural context of Blackburn Hundred has similarities with their urban counterparts in York, Chester and London. D.J. Hibberd in a study of seventeenth-century York observes that labourers formed the poorest group and that building occupations were also low in the wealth ranking. It was further observed that craftsmen, and in particular textile workers, were also low in the scale of wealth. In contrast, the clothing dealers and merchants were a prosperous group in pre-industrial York, although they were surpassed in wealth by the 'gentlemen of independent means'.<sup>1</sup> A sample of 33 gentlemen and 13 merchants in Chester also occupied the top two ranks in a scale of mean wealth based on the poll tax of 1660. At the other end of the scale a sample of 13 builders paid an average of 1s. 9d. in tax and occupied the lowest ranking in the scale. A group of 66 clothworkers illustrated a low wealth ranking as they occupied 16th position out of a total of 18 occupational groups.<sup>2</sup>

M.J. Power observes a similar ranking of occupational groups in Restoration London. The average number of hearths per dwelling indicated that "the selling groups live in the largest dwellings, craftsmen in much smaller homes, and semi-skilled workers in the smallest of all". This evidence from London in the mid-seventeenth century therefore confirmed "the general impression that people in trade or with some professional skill were the wealthiest

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<sup>1</sup> D.J. Hibberd, 'Urban Inequalities: Social Geography and Demography in Seventeenth Century York', Ph.D. dissertation, Liverpool University (1981), pp. 225-229.

<sup>2</sup> Alldridge, 'House and Household in Restoration Chester', table 4, p. 44.

groups in pre-industrial urban society; that skilled craftsmen were considerably less prosperous; and the semi-skilled or unskilled workers were poorer still".<sup>1</sup>

It is interesting to note that the wealth ranking of occupational groups in Blackburn Hundred, an area far removed from the centre of trade and finance, demonstrated similar patterns to those groups in London, Chester and York. This survey of the stratification of wealth levels makes no attempt to contrast absolute levels of wealth between occupational groups in different geographical locations. The source material available does not permit such a comparison, but it is their position relative to one another that seems crucial.

Servants formed an important element of the workforce but no account has been taken of their contribution to the economy in an analysis which has dealt purely with male heads of household. The proportion of the population which is made up of servants is important and can be estimated from the poll tax, although no account is taken of individuals aged under 16 (see table 6.9). Some account would also have to be taken of the number of servants present in the households of those exempt from the tax. The number concerned would, however, be small due to the obvious relationship that existed at a general level between the number of servants and the level of wealth. At a general level of analysis it is clear that the number of servants varied in proportion to the level of wealth. In the less than £5 p.a. category of the poll tax the data indicates the presence of 0.2 servants per household whilst the

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<sup>1</sup> Power, 'Social Topography of Restoration London', pp. 212-5.

value is 1.2 in the £5 or more p.a. category.

Servant numbers also show some degree of correlation with the relative wealth of the social and occupational groups identified in the poll tax. Of the 15 examples of gentlemen 10 had servants listed in their households (66.7%) which compares with 25 of the 46 yeomen (54.3%), 22 of the 83 husbandmen (26.5%) and only 5 of the 84 labourers (5.9%). The average number of servants per household amongst these groups showed a similar gradation. Gentlemen had an average of 1.6 servants per household, yeomen had an average of 1.0, husbandmen had an average of 0.4, whilst labourers had only 0.1 servants per household. Only 5 out of 40 textile craftsmen had servants in their households (12.5%) and the average number per household was low at 0.2 (see table 7.8).

However, some occupational groupings would seem to have more servants than their wealth would support. Occupations are ranked according to average wealth so that if this were the sole criterion determining the number of servants one would expect a direct linear relationship. One should avoid viewing servants in a twentieth-century light where level of wealth is perhaps the single most important determinant.<sup>1</sup> Servants should not be viewed simply as household helpers although this clearly was an element amongst their numbers. Servants in the pre-industrial period were involved in the work of the householder. This is illustrated by the household of Roger Nowell Esquire of Read township. The data is unusual as it provides occupational descriptions for those individuals classed as servants within this household. The presence of 2 yeomen, 3

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<sup>1</sup> Laslett and Wall, Household and Family in Past Time, p. 26.



husbandmen and a carter out of a total of 8 male and 3 female servants indicates that a range of practical skills was encompassed by the term 'servant'. Although the wealth level of a householder was a strong determinant of servant numbers the labour requirements of different occupations should be taken into consideration. Clothiers, for example, had over two servants per household on average which must have been dictated by the level of labour required rather than the wealth or social position of this occupational group. Feltmakers and alehousekeepers seem also to have had more servants than their level of wealth would seem to have warranted.

The hearth tax has been used by a number of historians to indicate wealth differentials between occupational groups. As the hearth tax returns do not usually contain occupational data it is necessary to have a source roughly contemporary with the hearth tax which will provide evidence of the social or occupational status of male householders.<sup>1</sup> In Blackburn Hundred this requirement is fulfilled by the poll tax of 1660 which recorded the occupations of male householders in 12 townships in the Hundred of Blackburn.<sup>2</sup> The township of Blackburn is again excluded from consideration as no data is available for those who had estates valued at £5 or more p.a.. In the remaining 11 townships there are a total of 417 male

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<sup>1</sup> There are exceptions to this generalisation. For example, occupational data is recorded for householders in 20 parishes in the City of London. Power, 'Social Topography of Restoration London', p. 213.

<sup>2</sup> In Warwickshire Tom Arkell uses the poll tax of 1660 which survives for Knowle to supply occupational data for the householders in the hearth tax of 1664. In Chilvers Coton a listing of 1684 provides occupational data for cross-linkage with the hearth tax of 1673-4. Arkell, 'Incidence of Poverty', pp. 36-7.

heads of household of whom 383 are accorded an occupational or social title. 300 of these male householders can be successfully linked with male heads of household listed in the hearth tax of Lady Day 1664.

From this process of nominal linkage between the poll tax of 1660 and the hearth tax of Lady Day 1664, some assessment can be made of the economic circumstances of the occupational groups. Two main measures can be derived from the hearth tax to study occupational wealth levels. Before considering the average number of hearths which certain occupational groups possessed, it is valid to indicate the distribution of these groups between the liable and non-liable sections of the hearth tax (see table 7.9). This is based on the broad assumption that high exemption rates amongst occupational groups can be equated with a low wealth ranking.

Of the 15 gentlemen listed in the poll tax of 1660, 12 could be traced in the chargeable section of the hearth tax of 1664. No gentlemen were listed as exempt, which conforms with Tom Arkell's evidence from Knowle and Chilvers Coton in Warwickshire. A total of 46 yeomen were enumerated in the poll tax of 1660. Of these 36 could be located in the hearth tax four years later, and only one was exempt from payment (2.8%). In contrast, a greater proportion of those husbandmen traceable in the hearth tax of 1664 were located in the exempt category of the tax. Of the 64 examples for whom successful nominal linkage was possible, 54 were liable to the tax (84.4%) and 10 were non-liable (15.6%). The wealth differential which existed between labourers and husbandmen is apparently confirmed by the evidence derived from the hearth tax. A total of 84 labourers were listed in the poll tax of 1660, and of these 66

can be traced in the hearth tax of 1664. The distribution of labourers between the liable and non-liaible categories of the hearth tax confirms the lower wealth ranking of this group as only 23 of the 66 traceable examples were liable to the tax (34.8%) and 43 were exempt (65.2%). This distribution of labourers between these categories is markedly similar to that noted by Arkell on the basis of evidence from Warwickshire. The data in the hearth tax for Knowle in 1664 and Chilvers Coton in 1673-4 indicates that 30.3% of labourers were chargeable to the tax and 69.7% were non-chargeable.

The low wealth ranking of linenweavers, woollenweavers and websters which was indicated by measurements derived from the poll tax, is also confirmed by the evidence of the hearth tax. In total, 40 weavers were listed in the poll tax of 1660, of whom 30 could be located in the hearth tax of 1664. Two-thirds of the group were chargeable to the tax, although one-third of this group were exempt from payment. The presence of weavers in the exempt category of the hearth tax is similarly noted in Warwickshire as 8 out of 19 cases were listed as non-chargeable (42.1%).

A number of other occupational groups include a significant proportion of practitioners who are exempt from payment of the hearth tax. Of the 6 carpenters 4 are exempt from payment (66.7%), which lends support to the view that building craftsmen had a low wealth ranking. A number of the manufacturing occupations had representatives in the exempt category of the hearth tax. Of the 15 examples of tailors who can be traced in the hearth tax, 5 are exempt from payment. In the poll tax of 1660 10 shoemakers are all taxed on estates worth less than £5 p.a.. Of these 8 were liable to the hearth tax of 1664 and two non-liaible. The division of

shoemakers between the two categories of the hearth tax is also indicated by Arkell's evidence from Warwickshire, where 3 out of 7 examples were non-liable.<sup>1</sup> In the poll tax of 1660 all the five examples of millers are taxed on estates of less than £5 p.a.. The low wealth ranking of this group is again confirmed by the hearth tax evidence as 3 of these individuals are exempt from payment (60%).

A further measurement of the wealth of occupational groups can be derived from a consideration of the average number of hearths per household amongst their practitioners.<sup>2</sup> This is based on the initial assumption that a large number of hearths can be equated with wealth and a small number with relative poverty. The use of this technique in Blackburn Hundred indicated significant differences in dwelling size, and consequently wealth levels amongst different occupational groups.

The evidence in the poll tax of 1660 demonstrated the high wealth ranking of the sample of gentlemen. The group of 12 gentlemen who could be traced in the hearth tax had an average of 4.7 hearths per household. The average is increased considerably if the hearth numbers are included of those status groups who paid ranked charges in the poll tax. The combined sample of gentlemen, esquires and a baronet produces an average of 5.5 hearths per

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<sup>1</sup> *Ibid.*, table 7, p. 37.

<sup>2</sup> A measurement of the average number of hearths per household according to occupational groups was used by Langton and Power to assess the relationship between the social structure and the distribution of wealth in the cities of Newcastle and London respectively. Langton, 'Residential Patterns in Pre-Industrial Cities', pp. 11-21. Power, 'Social Topography of Restoration London', pp. 212-222.

dwelling. This compares with a value of 2.2 amongst 36 yeomen, 1.15 for 64 husbandmen and 1.15 for 66 labourers (see table 7.10). If we accept hearth numbers as a guide to relative wealth, the evidence confirms that as a group gentlemen were substantially wealthier than yeomen and yeomen were wealthier than husbandmen. It is interesting to note that the average number of hearths per household for husbandmen and labourers was identical. This does not invalidate or contradict the assumption that husbandmen had a higher wealth ranking than labourers. As previously indicated, the majority of labourers' hearths were exempted from payment whilst the majority of husbandmen were chargeable to the tax.

Interesting differences emerge in the distribution of hearth numbers amongst the social and occupational groups (see figure 7.6). The numbers of hearths per household amongst the group of gentlemen ranged from 2 to 10. No one-hearth households are recorded amongst this group and 10 of the 12 examples (83.3%) had more than two hearths. The range of dwelling size amongst yeomen was much narrower with a maximum number of six hearths amongst this group. The largest grouping amongst yeomen was the two-hearth household with 15 out of 36 yeomen located in this category (41.7%). Almost one-third of this occupational group (30.5%) had more than two hearths. This contrasts strongly with the group of husbandmen as only 2 out of 64 householders (3.1%) had dwellings with more than 2 hearths. The vast majority of husbandmen lived in one-hearth households, as 57 out of 64 examples (89%) fell into this category. A still higher proportion of labourers lived in one-hearth households with 60 of 66 examples falling into this category (91%). The one-hearth household was also the predominant form of dwelling

FIGURE 7.6

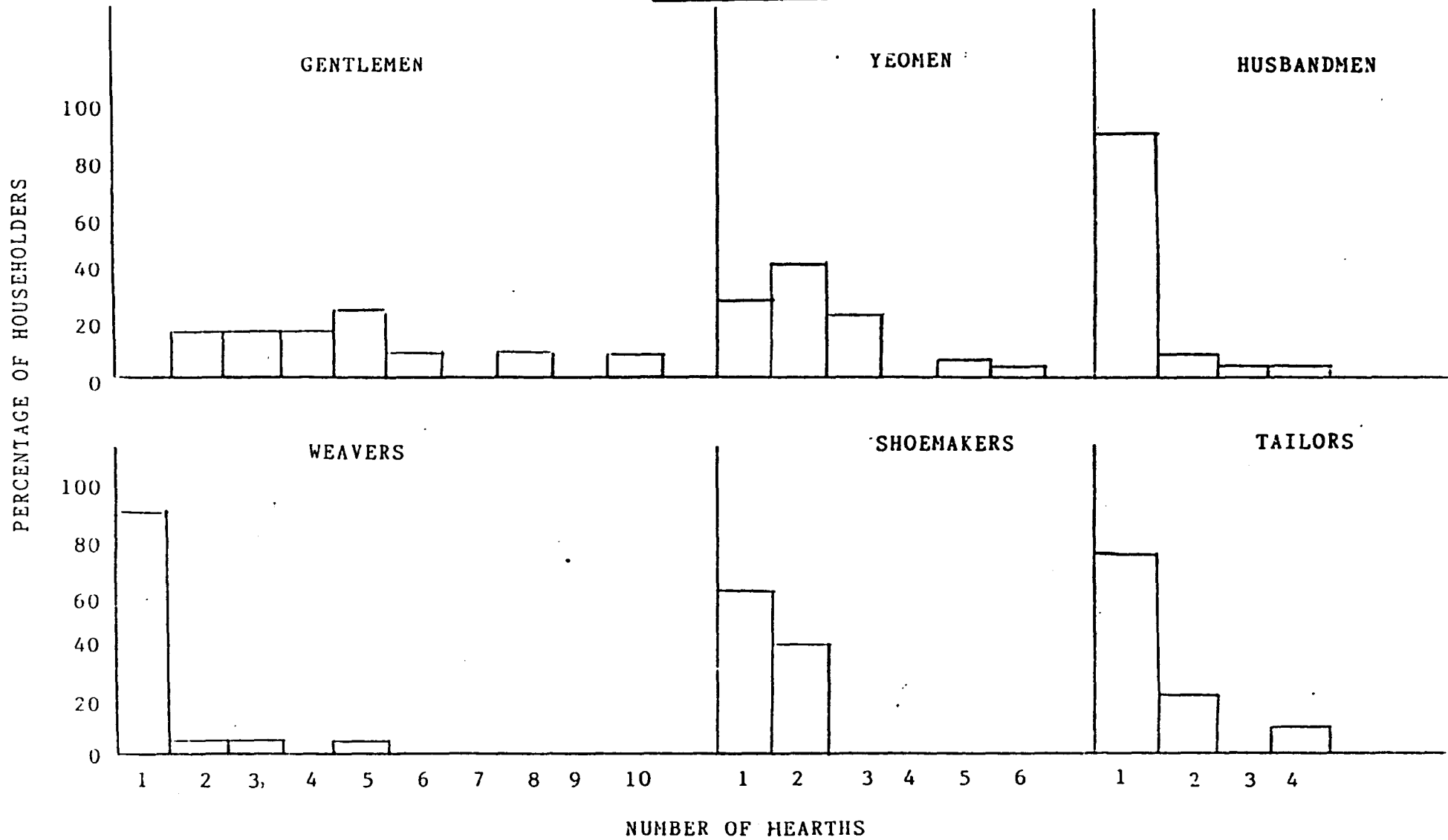
THE DISTRIBUTION OF HEARTHES PER HOUSEHOLD ACCORDING TO OCCUPATION

BLACKBURN HUNDRED:

LADY DAY, 1664.

564

FIGURE 7.6



amongst the weavers, shoemakers and tailors. The narrow range of wealth amongst weavers is again indicated by the fact that 27 of the 30 examples had only 1 hearth (90%) and only 2 householders (6.7%) had more than 2 hearths.

Alehousekeepers in Blackburn Hundred seem to have lived in larger dwellings than their wealth level would justify. The evidence of wealth levels derived from the poll tax would suggest that alehousekeepers were considerably less wealthy than yeomen (see table 7.7). However, the values for average number of hearths per household would rank alehousekeepers with 2.7 hearths, higher than yeomen who had on average 2.2 hearths per household. This was no doubt due to the nature of their business rather than a reflection of the level of wealth of the practitioners.<sup>1</sup> This illustrates a problem of correlating dwelling size directly with wealth. As Wick Alldridge points out in a study of Restoration Chester "the nature of the particular craft or trade of a citizen followed could influence the size and layout of the premises he inhabited".<sup>2</sup>

On balance, however, the evidence of the hearth tax does confirm the ranking of occupational wealth levels indicated in the poll tax. Mercers and gentlemen occupy the top two rankings according to the wealth indices from both the poll tax and the hearth tax. Both sources indicate that gentlemen are wealthier than yeomen, and that yeomen have a higher wealth ranking than husbandmen. The sources are also consistent in ranking labourers,

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<sup>1</sup> See chapter 7, pp. 581-2.

<sup>2</sup> Alldridge, 'House and Household in Restoration Chester', p. 42.

building craftsmen and textile craftsmen very low in the scale of wealth.

Some indication of wealth variation amongst occupational groups can also be derived from probate inventories. The valuation of the personalty of the deceased is "the most obvious and readily quantifiable evidence from the inventories relevant to the difference between the social groups".<sup>1</sup>

Probate inventories were sampled from 9 townships in the period 1660-1760. A total of 248 probate inventories are extant which relate to male and female testators ('supra' and 'infra'). Of the 199 inventories relating to male 'supra' and 'infra' testators, 161 provide details of the occupation or rank of the testator. Inventories survive for 9 gentlemen, 60 yeomen, 39 husbandmen and 53 tradesmen and craftsmen.

For each occupational group it was possible to calculate figures for the mean and median probate valuations (see table 7.11). In one respect the valuations of the personalty of the deceased provide a straightforward statistical basis of comparison between different social or occupational groups. However, a number of the methodological problems mentioned briefly in chapter three need to be given more detailed consideration in order to appreciate the significance of comparing these totals.<sup>2</sup> The aim of comparing the probate valuations of the different occupational groups is to gain some indication of relative wealth levels. Obviously, the

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<sup>1</sup> Johnston, 'Worcestershire Probate Inventories', p. 196.

<sup>2</sup> See chapter 3, pp. 101-108.



valuations of personal estate must be considered reliable in this respect.

Appraisers were required to make a "true and perfect inventory" of the goods and chattels of the deceased.<sup>1</sup> If inventories are being used to study wealth it is clearly important to know whether the appraisers were assiduous and accurate in their task. Some recent research on several thousand inventories, mainly from Shropshire, tested the "widely held belief" that valuations in probate inventories were not market values. On the basis of their investigations N. & J. Cox conclude that "appraisers generally valued goods realistically in terms of their sale potential and that handled carefully these valuations give an insight into the financial framework of our ancestors".<sup>2</sup> The accuracy of the appraisers' valuations in Blackburn Hundred has not been the subject of specialised research, and for the purposes of this study the reliability of the valuations in this respect is accepted.

B.C. Jones in an assessment of the significance of 'The Lancashire Probate Records' indicates that omissions may affect the reliability of the probate valuation:

"There are also singular omissions because either at some time before his death the deceased had made a deed or gift, or after his death his relatives had come in advance of the valuers and had purloined some of the goods and chattels...".<sup>3</sup>

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<sup>1</sup> Burn, Ecclesiastical Law, pp. 405-6.

<sup>2</sup> N. Cox and J. Cox, 'Valuations in Probate Inventories, Part I', The Local Historian 16, 8 (November 1985), pp. 467-477; N. Cox and J. Cox, 'Valuations in Probate Inventories, Part II', The Local Historian 17, 2 (May 1986), pp. 85-100.

<sup>3</sup> B.C. Jones, 'The Lancashire Probate Records', L.H.S.L.C. 104 (1952, printed 1953), p. 71.

However, in terms of an assessment of relative wealth the most serious omission from the probate inventories is that of real wealth. As N. & J. Cox point out freehold property was never appraised for probate as it was the concern of the heir.<sup>1</sup> J.A. Johnston suggests that the actual wealth of gentlemen and yeomen would be particularly affected by this omission as these two groups were more likely to own land and property. The valuations of personal estate relating to gentlemen and yeomen in Worcestershire between 1699 and 1716 produced a "considerable financial gap between them and other groups in society". Johnston argues that the already significant financial divide between gentlemen and yeomen and the groups of husbandmen and labourers would have been much increased if it had been possible to include realistic assessments for the value of real estate.<sup>2</sup>

In an analysis of the distribution of wealth in the Vale of Berkeley in Gloucestershire between 1660 and 1760, J.P.P. Horn similarly questions whether personal estate alone can provide a reliable means of stratifying society. From the Gloucestershire evidence he concludes that real estate increased in proportion to personal estate. As there is a correlation between the valuation of personal estate and the extent of real wealth he concludes that "the distribution of wealth estimated from inventories is reliable".<sup>3</sup> In a study of inequality in Tudor and Stuart England, based particularly on evidence from Cheshire, G.A. Kerby reaches a similar

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<sup>1</sup> Cox and Cox, 'Probate Inventories: Legal Background, Part 2', pp. 220-2.

<sup>2</sup> Johnston, 'Worcestershire Probate Inventories', pp. 196-7.

<sup>3</sup> Horn, 'Distribution of Wealth in the Vale of Berkeley', p. 97.

conclusion. He argues that inventory valuations are reliable as a relative guide to wealth as "the wealthier an individual was in terms of inventory recorded wealth, the wealthier he was in general". Probate inventories can therefore point to "differences of rank order between different types of individuals...".<sup>1</sup> In this approach one can indicate that yeomen are wealthier than husbandmen, but as we do not know the extent of their real estate possessions, it is not possible to quantify precisely the financial divide between the groups.

The reliability of the probate valuation as an indicator of wealth levels may be affected by a number of other factors. J.D. Marshall points to the possibility that some elderly yeomen may have disposed of cattle and husbandry goods long before their decease.<sup>2</sup> In a survey of Worcestershire probate inventories between 1699 and 1716, J.A. Johnston similarly questions whether inheritance custom which allowed goods and lands to pass to their heirs well before death led to a false assessment of individual wealth.<sup>3</sup> The personal estate of Gilbert Lawe of Whalley was valued at £65 9s. 4d. in November 1660. However, his will pointed to the fact that "my son Thomas Law and daughter Elizabeth, the wife of Robert Calvert have been formerly advanced or performed by me". Similarly, Evan Ryley, a yeoman of Accrington, referred in his will of 11th May 1700 to a sum of his money "now in the hands of Henry Ryley of Stone Fould in the Forest and Chase of Rossendale". The money was bequeathed by

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<sup>1</sup> Kerby, 'Inequality in a Pre-Industrial Society', pp. 80-83.

<sup>2</sup> Marshall, 'Agrarian Wealth and Social Structure', p. 504.

<sup>3</sup> Johnston, 'Worcestershire Probate Inventories', p. 191.

Evan Ryley to his son James but his inventory of 17th May 1700 made no reference to this money.<sup>1</sup> One clearly cannot assess the extent to which this practice skewed the inventory valuations away from the true level of wealth. Although one can give recognition to these possible sources of error there is no simple means of correcting the probate valuations to account for them, as there is no evidence to suggest that the biases introduced were systematic. Assigning arbitrary statistical values could clearly lead to a greater degree of error.

The mean and median valuations of inventories indicate significant differences between the occupational groupings. Reliance will be placed mainly on the median value which provides a more realistic recognition of the range of probate valuations. The median probate valuation amongst the 9 gentlemen was £262 8s. 0d. This compares with a value of £62 9s. 4d. derived from the probate valuations of 60 yeomen. The inventories of 39 husbandmen demonstrated a median value of £31 7s. 10d. This is similar to the value of £36 13s. 0d. derived from a sample of 53 tradesmen and craftsmen. The use of mean as opposed to median valuations produces the same ranking amongst gentlemen, yeomen and husbandmen with values of £210 1s. 5d., £102 19s. 3d. and £46 18s. 6d. respectively.

A number of studies have questioned whether the contemporary use of 'yeoman' and 'husbandman' bore any relationship to the wealth

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<sup>1</sup> L.R.O., WCV supra. Will of Gilbert Laws of Whalley, 1661. Will and inventory of Evan Ryley of Accrington, 1701.

of the practitioners.<sup>1</sup> The mean and median valuations for testators in Blackburn Hundred between 1660 and 1760 would suggest a real difference between the wealth levels of gentlemen, yeomen and husbandmen. This can be contrasted with Halewood in Lancashire where Janet Hollinshead calculated an average probate valuation for yeomen of £75 3s. 3d. and £75 17s. 1d. for husbandmen, which suggested little difference in the wealth levels between the two groups. However, these valuations exclude money owed to the testator on the basis that they may not have been recoverable.<sup>2</sup> This is certainly a valid observation as the case of James Alston of Wiswell indicates. However, exclusion of the credits due to the testator would seriously underestimate the wealth levels of yeoman whose moneylending activities account for 45% of the personal assets of this occupational group.<sup>3</sup>

Within each occupational group there is an extensive range of wealth and the financial distinctions between the groups were blurred. Although the mean and median probate valuations allow a simple ranking of the groups, there is an overlap of economic

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<sup>1</sup> F.G. Emmisson found little difference in the average probate valuation of a yeoman and a husbandman in a sample drawn from Bedfordshire between 1617-19. Recognition was given to the possible omission of real estate in the case of yeomen which would underestimate their true level of wealth. Margaret Spufford finds in Cambridgeshire that the average valuations of the probate inventories of husbandmen and yeomen showed a marked difference with values of £30 and £180 respectively.

F.G. Emmisson ed., Jacobean Household Inventories, Publications of the Bedfordshire Historical Record Society 20 (1938), p. 42; M. Spufford, Contrasting Communities: English Villages in the Sixteenth and Seventeenth Centuries (Cambridge, 1974), p. 38.

<sup>2</sup> Hollinshead, 'Halewood Township', p. 255.

<sup>3</sup> See chapter 6, pp. 433-4.

success between the occupational categories. The assessed wealth of gentlemen extends from the example of Barton Shuttleworth whose inventory of September 1731 valued his personal estate at £343 18s. 5d. to William Kenyon of Accrington whose inventory of March 1671 valued his personal estate at £27 10s. 9d. His nuncupative will of January 1671 provides no indication of any real estate or any clues to why the inventory total was so low. There are a number of possible explanations. It is feasible that the valuations of his personalty represented the residue of an estate which he had bequeathed prior to his death. Alternatively, the title ascription of gentleman may indicate a level of status based not on wealth, but the respect accorded to him by his contemporaries for other, less tangible reasons.<sup>1</sup>

The term yeoman also seems to have covered men of very different financial circumstances. The inventory of James Alston of Wiswell valued his personal estate at £1,067 12s. 8d. The wealth of this individual was apparently greater than each of the 9 gentlemen in this sample. James Alston is perhaps not a typical example. Much of his inventory valuation was accounted for by long-term debts, some of which were of 22 years duration and described as "desperate". The next highest valuation accorded to a yeoman related to James Holker of Read. His inventory of March 1740 valued his personal estate at £566 11s. 4d., which still exceeded that of the 9 examples of gentlemen. The personal estate of John Edleston,

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<sup>1</sup> L.R.O., WCV supra. Inventory of Barton Shuttleworth of Downham, gentleman, 1731. Will and inventory of William Kenyon of Accrington, 1671.

a yeoman of Great Harwood, was valued at £321 in July 1695.<sup>1</sup> This valuation was significantly higher than 6 of the gentlemen considered in this sample, which would suggest that the selective use of the terms yeoman and gentleman depended on more than wealth alone.

It would seem probable that the true extent of wealth amongst gentlemen is not given full representation in this sample. In this survey of Blackburn Hundred the inventories are drawn only from the local courts. It is likely that only the poorer representatives of the gentry are included in this group, as those with extensive wealth or property in more than one diocese would have had their will proved in the Prerogative Court of York.<sup>2</sup> In this case the top ranks of the yeomen would overlap with the poorer representatives of the gentry.

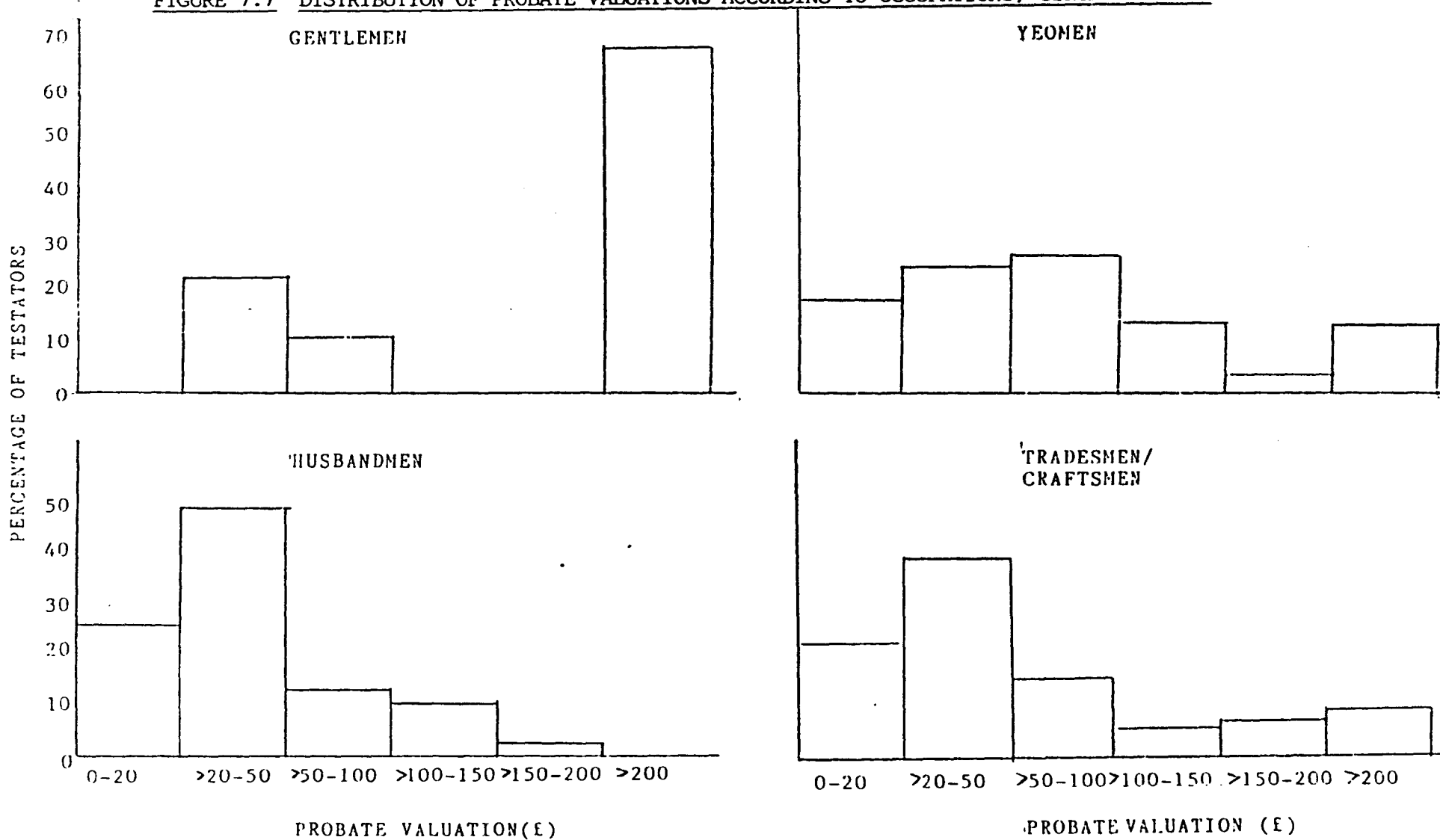
Examples of wealthy yeomen are clearly evident. However, the overall distribution of probate valuations confirms the differences in wealth levels between the groups (see figure 7.7). Of the inventories relating to gentlemen 6 out of 9 (66.7%) had probate valuations greater than £200. This compares with the group of yeomen where only 8 out of 60 valuations exceeded £200 (13.3%). Amongst the gentlemen none of the inventories showed a valuation of £20 or below, which compares with 18.3% of yeomen's inventories which fell into this category (11 out of 60). Henry Houlker of

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<sup>1</sup> L.R.O., WCV supra. Inventories of James Alston of Wiswell, yeoman, 1746; James Holker of Read, yeoman, 1741 and John Edleston of Great Harwood, 1695.

<sup>2</sup> See chapter 3, pp. 103-4.

FIGURE 7.7 DISTRIBUTION OF PROBATE VALUATIONS ACCORDING TO OCCUPATIONS, CIRCA 1660-1760.





Whalley had the lowest inventory valuation amongst the yeomen of £3 3s. 0d., which confirms the point that the term yeoman was applied to men of widely differing status and wealth.<sup>1</sup> The same observation would seem true of husbandmen. The inventory of James Slater of Downham appraised in February 1689 valued his personal estate at £176 12s. 1d., and at death it would seem that he was wealthier than the majority of yeomen. The lowest inventory valuation accorded to a husbandman related to Edward Mercer of Chatburn, whose estate was valued at £1 4s. 2d. in May 1680.<sup>2</sup> In Chipping parish also in Blackburn Hundred, the probate valuations of husbandmen ranged from Hugh Sherburne of Chipping at £101 13s. 10d. to Evan Eccles of Thornley township whose personal estate was valued at £9 17s. 4d.<sup>3</sup>

At an individual level there are many examples to illustrate that the assessed personal wealth of husbandmen could exceed that of yeomen. Alexander Mercer provides an interesting case in point. In his will dated May 1731 he ascribes himself the title of yeoman and his inventory valuation of £145 18s. 4d. in June 1733 was sufficiently large to be consistent with this occupational or social title. This probate valuation is greater than that ascribed to 50 of the 60 yeomen in this sample. However, for reasons that are not apparent in the inventory account the appraisers of his personal estate accorded him the less prestigious title of husbandman.<sup>4</sup> At a

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<sup>1</sup> L.R.O., WCV infra. Inventory of Henry Houlker of Whalley, yeoman, 1668.

<sup>2</sup> L.R.O., WCV supra. Inventories of James Slater of Downham, 1690 and Edward Mercer of Chatburn, 1680.

<sup>3</sup> Ironfield, 'Parish of Chipping', p. 30.

<sup>4</sup> L.R.O., WCV supra. Will and inventory of Alexander Mercer of Great Harwood, 1733.

broader level of analysis the probate valuations of husbandmen do fall within a narrower range than that exhibited by the group of yeomen. Only 5 out of 39 husbandmen had probate valuations of more than £100 (12.8%). This compares with the group of yeomen where 18 out of 60 valuations related to personal estate worth more than £100 (30%). None of the husbandmen had inventory valuations greater than £200 whereas 8 of the valuations relating to yeomen were in this category (13.3%).

The sample of 53 tradesmen and craftsmen do not represent an homogeneous group in terms of wealth or economic experience. In common with yeomen and husbandmen, the tradesmen and craftsmen illustrated a wide range of wealth. The highest inventory valuation of £726 12s. 0d. was accorded in January 1727 to Lawrence Lawson, a tanner of Whalley. A considerable proportion of the personal estate of Lawrence Lawson was made up of tools and materials necessary to his craft. A total of £297 was related to materials necessary to his trade of which £200 was for "lether in 20 pitts at £10 a pitt" (40.8% of his total inventory valuation). Debts due to this testator accounted for £240 out of the total inventory valuation and the phrase of "Bonds, bills and booke debtes" suggests that a proportion of this total was owed for goods supplied or services rendered. An involvement in pastoral agriculture is indicated by the valuation of £95 7s. 0d for "horsis and bease", although it is not possible for this summary entry to assess the number and type of cattle he owned.<sup>1</sup> John Tasker, a blacksmith of Downham, had the

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<sup>1</sup> L.R.O., VCW supra. Inventory of Lawrence Lawson of Whalley, tanner, 1727.

lowest valuation amongst the tradesmen and craftsmen (£3 9s. 0d.). Although listed under the same broad functional categorisation as Lawrence Lawson, there are clearly marked differences in their level of wealth. John Tasker's inventory also listed tools that were necessary to the practice of his craft but in total these accounted for £1 17s. 0d. or 53.6% of his total inventory valuation. No crops or livestock were listed and the remainder of his estate consisted of fairly basic household possessions.<sup>1</sup>

Given the range of wealth exhibited by tradesmen and craftsmen it would be more accurate to study the wealth levels of particular occupational groups within this functional categorisation. Certain interesting trends emerge when probate valuations are analysed according to the specific occupations. In the poll tax of 1660 those male householders ascribed the title of webster, linenweaver or woollenweaver are predominantly located in the less than £5 p.a. category of the tax. A group of 11 linenweavers paid an average of 1s. 1d. in tax, 14 woollenweavers paid an average of 1s. 1d. in tax and 15 websters paid an average of 1 shilling each. This group of textile craftsmen also has a low value for average number of hearths per household of 1.2, and one-third of those weavers who can be traced in the hearth tax are exempt from payment. Consequently, in a ranking of occupational wealth based on the evidence of the poll tax and the hearth tax this grouping occupies a very low position in the scale. The relatively low wealth ranking of these textile workers suggested in the taxation returns, is indicated also in the probate inventories from Blackburn Hundred.

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<sup>1</sup> L.R.O., WCV supra. Inventory of John Tasker of Downham, 1703.

The probate inventories of two woollenweavers and seven linenweavers survive from the townships under consideration. The median probate valuation of the group of linenweavers is low at £27 9s. 8d. (average £25 9s. 2d.) and the figures indicate the narrow range of wealth amongst this occupational group. The average probate valuation of the two woollenweavers is similarly low at £25 1s. 0d. (see table 7.11). The highest probate valuation amongst this group of textile workers was that of Thomas Bretherton, a linenwebster of Downham, whose estate was appraised at £47 1s. 6d. in September 1694. William Kendall, a linenweaver of Chatburn, exhibited the lowest probate valuation amongst this group as his personal estate was valued at £6 13s. 3d. in September 1682.<sup>1</sup>

Wide-ranging levels of wealth are apparently concealed by the term clothier/clothmaker. The median valuation of £167 11s. 4d. (average £216 0s. 9d.) conceals two very high valuations of personal estate and two relatively low valuations. John Tomlinson, a clothmaker of Accrington, had personal estate valued at £584 6s. 6d. The inventory account revealed this individual had a large proportion of his personal estate in the form of farming investment (33.1%), in addition to industrial goods (32.9%). V.B. Crump's term of 'yeoman-clothier' would seem appropriate for this individual, whose level of cattle ownership exceeded that of any gentleman or yeoman in the inventory sample.<sup>2</sup> At the other extreme Nicholas Worsey, a clothmaker of Accrington, had personalty valued at £32 5s. 10d. in February 1673. This individual also showed an

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<sup>1</sup> L.R.O., WCV supra. Inventories of Thomas Bretherton of Downham, 1694 and William Kendall of Chatburn, 1682.

<sup>2</sup> See chapter 6, pp. 403-8.

involvement in pastoral farming but his ownership of 8 head of cattle can be contrasted with John Tomlinson who owned 45 head of cattle and six calves in addition to a bull. The inventory of Nicholas Worsey listed industrial goods and equipment but these totalled £3 and represented only 9.3% of the total inventory valuation. The inventory of Nicholas Worsey also listed "3 geldings with their furniture" valued at £6 which may clearly have been used for the transport of raw materials and finished goods associated with his craft.<sup>1</sup>

As an occupational group tanners also illustrated a wide divergence in wealth levels. Again a median valuation of £178 12s. 2d. (mean £273 11s. 9d.) concealed a wide range of probate valuations. As already indicated Lawrence Lawson, a tanner of Whalley, had personal estate valued at £726 12s. 0d. in January 1727. The assessed wealth of John Foster of tanner of Whalley was also high, as it was valued at £259 19s. 3d. in August 1666. A high proportion of his wealth was accounted for by goods and tools associated with his trade. In total leather, skins and hair accounted for £126 11s. 0d. and formed 48.7% of the total inventory valuation. The involvement of this testator in pastoral agriculture is indicated by the listing of 8 head of cattle, 1 calf, 14 sheep, 1 pig and 3 horses. The total value of livestock was £31 6s. 8d. and represented 12% of the inventory valuation. Debts owing to the decedent formed £30 0s. 8d. and accounted for 11.5% of his personal wealth. A total of 14 individuals owed money to John Foster and

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<sup>1</sup> L.R.O., WCV supra. Inventories of John Tomlinson of Dunyshop in Accrington, clothmaker, 1660 and Nicholas Worsey of Accrington, 1674.

3 of these debts related to the supplying of various quantities of hair.<sup>1</sup>

The lowest probate valuation amongst this group was exhibited by James Houghton of Great Harwood in 1684. Although he ascribed himself the title of tanner in his will dated 10th January 1685 there is no evidence in his inventory of 24th March 1684 to confirm this description. In contrast to the inventory of John Foster there are no tools or goods connected with his trade listed in the inventory account. His involvement in pastoral agriculture was also minimal as at his death he owned just one cow valued at £2.<sup>2</sup>

In the poll tax of 1660 tailors were located predominantly in the less than £5 p.a. category of the tax. However, Thomas Ashton of Wiswell and William Shay of Wiswell paid on estates of £12 10s. 0d. and £10 respectively. Within this occupation there was again a range of economic success. This range of wealth is suggested also in the surviving probate inventories. Henry Hargreaves, a tailor of Wiswell, had a value of £154 17s. 8d. assigned to his personal estate in October 1737. However, the inventory account provides little evidence to confirm the occupational description of tailor which is given in both the will and inventory. With the exception of a spinning wheel and 2 pairs of wool shears valued at 2 shillings, there is no evidence to assess the nature of his craft or the extent of his business. The largest single item in the inventory is a sum of £64 5s. 9d. recorded

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<sup>1</sup> L.R.O., WCV supra. Inventory of John Foster of Whalley, tanner, 1666.

<sup>2</sup> L.R.O., WCV supra. Will and inventory of James Houghton of Great Harwood, tanner, 1685.

for purse and apparel. This is an extraordinarily large amount which represents 41.5% of the inventory total, and may clearly have been accumulated from the sale of his stock.<sup>1</sup>

The poorest example of a tailor in the inventory sample was Thomas Kendall of Chatburn whose personalty was valued at £10 16s. 0d in 1672. On a similar financial scale was Thomas Aspindell, a tailor of Whalley, whose personal estate was assessed at £16 11s. 6d. in December 1674. Although Thomas Aspindell was ascribed the occupational title of tailor the inventory account does not list any cloth, clothing or tools. The inventory consists essentially of household possessions, as no livestock or agricultural equipment were listed. Debts owing to the deceased represented only £2 and his purse and apparel totalled £2 10s. 0d.<sup>2</sup>

As a group innkeepers demonstrated a range of wealth levels, although not as extreme as that indicated for tanners and clothiers. William Horrobin of Whalley had personal estate valued at £182 1s. 4d. in 1696 whilst Henry Dugdale of Whalley had personal estate to the value of £9 7s. 4d. in July 1683. The inventory accounts would suggest a marked difference in the scale that each individual carried on their business. The household goods of Henry Dugdale, including "brewing vessel" and "brass and pewter" totalled only £7 2s. 4d., yet this represented the large majority of his total personal estate. In contrast the "severall sorte of household

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<sup>1</sup> L.R.O., WCV supra. Will and inventory of Henry Hargreaves of Wiswell, tailor, 1737.

<sup>2</sup> L.R.O., WCV supra. Inventory of Thomas Aspindell of Whalley, 1675.

goods" listed in the inventory of William Horrabin totalled £91 18s. 0d.<sup>1</sup> The personal estate of Robert Clark, an innholder of Whalley, totalled £88 12s. 2d. and was also accounted for largely by household goods. With the exception of "one old horse" valued at £1, "1 cow and a heifer" valued at £5 10s. 0d. and his "wearing apparell" valued at £1, the inventory was comprised of furniture, household equipment and ale in various rooms in the house. The inventory suggests a large dwelling as it enumerates 12 different rooms. The largest quantity of ale was listed in the "further seller" and was valued at £16 and ale in the "little seller" was valued at a further £4. The inventory suggests that Robert Clark carried on a fairly substantial business as a total of 56 chairs, 7 stools, 12 tables and 8 beds are listed in various rooms in the house.<sup>2</sup> The provision of food, drink and accommodation would have required a dwelling larger than the wealth level of the individual would normally support.

It is difficult to assess how representative the surviving inventories are of the wealth range within a particular occupational or social group. In the case of gentlemen it has been suggested that inventories from a local court excluded the wealthier members of the group. Alternatively, the sample of probate inventories may have only captured the topmost representatives of occupational groups such as linenweavers, woollenweavers and tailors. It would seem probable that a high proportion of these occupational groups

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<sup>1</sup> L.R.O., WCV supra. Inventories of Henry Dugdale of Whalley, 1683 and William Horrabin of Whalley, innholder, 1696.

<sup>2</sup> L.R.O., WCV supra. Inventory of Robert Clark of Whalley, innholder, 1730.



were too poor to be accorded an inventory. The complete absence of labourers in the inventory sample is undoubtedly related to the fact that the poorer groups seldom went through probate. Consequently, it is only possible to compare the range of wealth exhibited by the members of a given occupational group for whom inventories survive. In the case of textile craftsmen this will overestimate the mean wealth of the group, whilst for gentlemen the value is likely to be too low.

Probate inventories are therefore inadequate in an assessment of absolute wealth levels, as it is not possible to assess how far the source has dipped into each occupational group. Nevertheless, probate inventories can still identify the position of occupational wealth levels relative to other groups. From this sample gentlemen still emerge as a wealthier group than yeomen, yeomen emerge as a wealthier group than husbandmen and textile craftsmen still occupy a lowly position in the ranking. The probate valuations can broadly identify an occupational hierarchy based on wealth whilst also drawing attention to the points of overlap between groups. When used in conjunction with the broader social spectrum covered by the poll tax and hearth tax returns, the probate inventories form a valuable tool in analysing occupational wealth levels.

## 5. Conclusion

The taxation records from the mid-seventeenth century indicate that the pattern of wealth distribution in Blackburn Hundred remained narrow. However, it would be inaccurate to suggest that the Hundred provided an undifferentiated picture with no evidence of development or diversification. The three market centres of Blackburn, Clitheroe and Colne certainly show evidence of a wealth structure with a developing 'middling' group. This evidence of diversification is linked to the trading activity focused on the emergent market centres. Nonetheless, the profile of wealth distribution is fairly narrow when contrasted with the town of Chester at the same date, which suggests that the degree of economic development in Blackburn Hundred was still of a fairly limited nature.

The example of Colne township in the mid-seventeenth century approximates most closely to the pattern of wealth distribution exhibited in Chester. The presence of a thriving middling group is, in Sarah Pearson's view, linked to the development of the textile industry in the area around Colne and the associated marketing of cloth based on the town. The increased level of wealth associated with the manufacturing and marketing of textiles was, in her view, displayed in the building of substantial houses. In a recent study for the Royal Commission on Historical Monuments, Sarah Pearson concludes that the survival in the eastern part of the Hundred of "an unusually large number of houses of high quality dating from the sixteenth and seventeenth centuries" points to a prosperous locality. This evidence of house building is significant as "in a

pre-industrial society houses are the most important material manifestation of the extent and distribution of this wealth".<sup>1</sup> In view of this evidence it is significant to note that the townships with high levels of exemption are clustered on the western side of the Hundred, and the low/middling exemption rates are clustered on the eastern side of the Hundred (see figure 7.1). If we accept that low exemption rates point to a state of comparative prosperity, this confirms the pattern of wealth distribution identified by Pearson.

A theme which could form a basis for further research is the extent to which the development of industry in an area affected the profile of wealth distribution. Contemporary commentators perceived that prosperity and industry were closely related. Throughout Defoe's Tour there is an implicit association drawn between manufacturing activity and wealth. In a description of Manchester appended to a map of Lancashire of 1760 by Emanuel Bowen it was outlined how the trade of textiles in Manchester "have rendered both the town and its neighbourhood rich and populous".<sup>2</sup> Similarly, Thomas Pennant commented in 1773 that Blackburn "is at present rising into greatness, resulting from the overflow of manufactures in Manchester", and he also commented that "some good houses, the effect of wealth begin to appear here and there in several places".<sup>3</sup>

Patterns of wealth distribution cannot, however, be explained solely by the presence or absence of textile manufacturing. Farming patterns, the size of estates and the nature of landholding are

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<sup>1</sup> Royal Commission on Historical Monuments, Rural Houses of the Lancashire Pennines, pp. 1-2.

<sup>2</sup> L.R.O., DDPr. 144/8. Map of Lancashire by Emanuel Bowen, 1760.

<sup>3</sup> Pennant, Tour from Downing to Alston Moor, pp. 65-7.

influential factors in determining the profile of wealth distribution in an area. Nonetheless, it is important to try and assess the relationship of textile manufacturing to wealth, as the proportion of the adult male workforce concerned with that branch of manufacturing expanded significantly in some townships on the western edge of Blackburn Hundred in the period 1750-1770.<sup>1</sup>

The impact of the expansion of the textile industry on the profile of wealth distribution in Blackburn Hundred is difficult to assess. Probate inventories provide some insight into the financial success of occupational groups, but in the townships under consideration the number of surviving probate inventories is too small to chart change over time. The evidence does not allow one to measure whether the standard of living of textile craftsmen improved as a result of increased market opportunities. Neither can one assess the extent to which the goods produced by craftsmen entered into the process of market exchange either at a local or a national level. The sale of manufactured goods at market would clearly produce an income which could be used to purchase food and other necessities, and this increased circulation of capital would further stimulate economic development. The fact that the economy of Whalley township in the mid-eighteenth century could support a larger proportion of adults working in the non-productive tertiary sector, suggests a degree of economic expansion and an increased level of wealth.<sup>2</sup> However, the way in which patterns of economic

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<sup>1</sup> See chapter 4, pp. 159-163, 220-230.

<sup>2</sup> *Ibid.*, pp. 169-171.

change affected the real wealth levels of particular individuals or occupational groups is less clear.

The evidence in fact shows that weavers were consistently ranked in a low position in the assessment of occupational wealth based on the poll tax of 1660, the hearth tax of 1664 and probate inventories covering the period 1660-1760. Dealing groups, however, were placed in a high position in the ranking of occupational groups and it seems probable that the wealth generated from textiles may have accumulated amongst these groups to a greater extent than amongst the craftsmen. Increased opportunities for textile manufacturing, either as a by-employment or as a main economic activity, would certainly have contributed to the earnings of the household economy. The high level of involvement in textile manufacturing identified by Swain in Colne chapelry and Pendle Forest in the sixteenth and early seventeenth century may explain why an area of small holdings and poor land on the eastern side of Blackburn Hundred demonstrated comparatively low levels of exemption by the mid-seventeenth century. However, this supposition is difficult to substantiate as there is no source which allows an assessment of the income derived from carding, spinning and weaving in the household economy.

At a broader level it is clear that the work opportunities in textile manufacturing were important in providing a basis of support to a growing proportion of the workforce. Industrial pursuits were clearly vital in sustaining an increased population in Blackburn Hundred from the mid-eighteenth century.<sup>1</sup> The availability of

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<sup>1</sup> See chapter 2, *passim*.

opportunities for textile manufacturing undoubtedly allowed the area to support a level of population substantially greater than the limited agricultural resources would have permitted. Also by providing opportunities to supplement income within the household economy, the expansion of the textile industry in the mid-eighteenth century may have alleviated a degree of poverty. This is, of course, very difficult to judge even where listings of poor relief recipients survive. Alternatively, it has been suggested by Paul Slack that the development of industry in an area could boost the level of taxable wealth amongst the population, but it could also increase the potential level of 'crisis' poverty as a larger proportion of the labour force was dependent on the "vicissitudes of the market".<sup>1</sup>

There are serious methodological problems involved in assessing levels of poverty, and change over time in the extent and intensity of poverty in the early modern period. The standard of living that equated to poverty in Blackburn Hundred in 1760 may clearly have been higher than a century earlier. Social expectations could change over the course of a century, and some of the luxuries of the mid-seventeenth century may have been considered necessities in 1760. Even if the historian had an index of real wage levels in Blackburn Hundred in the period 1660-1760 it would reveal little of contemporary perceptions of what constituted a sufficient level of income. Therefore, in measuring poverty levels in the early modern period one must rely on contemporary perceptions of who was

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<sup>1</sup> P. Slack, Poverty and Policy in Tudor and Stuart England (New York, 1988), pp. 42-3.

considered to be poor, as there is no single objective measurement of diet, clothing, housing and care which can be used by the historian to assess the extent of poverty. Although the available source material allows some quantitative assessment of poverty levels, it reveals little of the intensity of poverty experienced by individuals at different points in time.

There is still some debate regarding the extent of poverty in the late seventeenth century. Gregory King's survey of the social structure of England and Wales in the late seventeenth century provides a contemporary view, and has for long provided a convenient source from which to measure certain features of pre-industrial society. Much critical attention, however, has been focused on the methods used by King to calculate the income levels of different groups and G.S. Holmes was led to conclude that King's work was the product of "mathematical gymnastics".<sup>1</sup> More recently the estimates of poverty provided in King's work have been questioned by Williamson, Lindert and Arkell. Each of these contributors to the debate stresses that King's national assessment of poverty levels was too high, and Paul Slack similarly argues that King's definition of poverty was too wide as it included not just those people who received financial assistance, but also those who had few economic resources other than their labour.<sup>2</sup>

Arkell urges the need for "an accumulation of local studies designed deliberately for understanding the incidence of poverty in

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<sup>1</sup> Holmes, 'Gregory King and the Social Structure of Pre-Industrial England', p. 61.

<sup>2</sup> Slack, Poverty and Policy, p. 53.

pre-industrial English society that will replace rather than revise King's inadequate 'Scheme'.<sup>1</sup> Instead of using King's national survey and applying the results at a local level, reliance should be placed on local listings of those who were considered by their contemporaries to need financial assistance. In using such lists the historian should recognise that poverty existed at different levels in society, a point which was highlighted by B.S. Rowntree in his study of poverty in York in the early twentieth century.<sup>2</sup>

In Blackburn Hundred in the mid-seventeenth century there were three identifiable levels of poverty. Firstly, there were those who depended on regular relief payments from the parish. In Colne in 1663 a listing of paupers divided into the "impotent poore" and those "which constantly beg almes", suggests that more than one quarter of the hearth tax population lived in the type of poverty that justified regular financial assistance from the parish. This figure is certainly high and it is difficult to know whether this represented a temporary crisis situation prompted by trade depression, or whether this level of relief payment was typical. Secondly, there were those who were not classed as in 'receipt of alms', but their level of poverty required more occasional assistance from charitable funds. In Vhalley township a poor stock distributed a single annual payment to 28 of the 96 hearth tax households in 1663-1664 (29.2%). A proportion of these would probably have been sufficiently poor to warrant 'receipt of alms',

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<sup>1</sup> Arkell, 'Incidence of Poverty', p. 47.

<sup>2</sup> B.S. Rowntree, Poverty. A Study of Town Life (London, 1910, reprinted London, 1980), chapter iv, pp. 86-118.



but as no listings of regular relief payments survive for this township in the decade 1660-1670 it is not possible to assess the proportion of the population that can be placed in this category. If we draw our line of poverty to include these first two categories it would lend support to the work of Arkell and Lindert and Williamson who argue that the incidence of poverty in the later seventeenth century was substantially lower than indicated in King's 'Scheme'.

Thirdly, there was a level of self-reliant poverty which required no assistance from the parish or from charitable funds, but the individuals in this grouping would have had a standard of living that was undoubtedly low relative to that of their contemporaries. A proportion of the householders exempt from the hearth tax but who paid the poll tax would probably have fallen within this particular level of poverty. Movement between these categories was possible as the boundaries were not fixed and unchanging.<sup>1</sup> Individual representatives of each of the three levels of poverty can be identified in the listings of poor from Whalley and Colne. However, quantifying the proportions in each of the categories is difficult due to the limitations of the evidence.

The evidence from the listing of payments from the poor stock of Whalley can be used to suggest certain characteristic features of poverty in pre-industrial society. The appearance of individuals in the listings of payments is suggestive of fluctuating circumstances. For example, Anthony Burton, a chapman, paid the capitation charge

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<sup>1</sup> Rowntree found that the circumstances of an individual could fluctuate between different levels of want in the various phases of life.

*Ibid.*, chapter v, pp. 136-140.

in the poll tax of 1660, but is not listed in the records of poor stock payments between 1661-5. However, in the period 1666-1670 he received small sums of money ranging from 6d.-9d. In this case the explanation for his movement from a state of self-reliant poverty to a need for financial assistance is not clear. It may have been caused by an inability to work due to illness or old age or, alternatively, a young family may have pressed too heavily on his resources. The type of poverty cycle identified by Rowntree in the early twentieth century may be equally applicable to the circumstances of the seventeenth century. Rowntree identified the death or illness of the chief earner in the family as amongst the major causes of 'primary' poverty.<sup>1</sup> The payment of 2s.6d. to John Dobson, clerke, in 1670 is explained "by reason of the said sicknesse of himselfe and his familie". Prior to this entry no payments had been made to John Dobson or any members of his family, which suggests that illness and the associated loss of earnings placed him in a position of temporary pauperism.

John Crouchley, a carpenter of Whalley, paid the capitation charge in the poll tax of 1660, and his household included Ann his wife and Robert Dugdell and William Valliant, his servants. His presence in the poll tax listing of 1660 clearly indicates that he was not in receipt of alms at this date. In 1664 his one-hearth household was exempt from payment of the hearth tax, and between the date of these two taxes John Crouchley received no money from the poor stock. However, in 1665 John Crouchley received a relatively large payment of 3s.5d. from the poor stock, and in the following

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<sup>1</sup> *Ibid.*, chapter v, pp. 119-135.

year Ann Crouchley, widow, received payment of 6d. from the stock. Prior to 1665 it seems as if John Crouchley was amongst the poorer groups in the township, but he had apparently avoided the need for any charitable assistance. Following the death of her husband, Ann Crouchley was listed regularly in the listing of poor stock payments which suggests that the death of a chief earner was the reason for her movement from self-reliant poverty into a state of pauperism.<sup>1</sup>

These conclusions regarding levels of poverty and characteristics of poverty are however, based only on listings of paupers from two townships in the Hundred of Blackburn. Where such poor listings do survive they offer the considerable advantage of providing the historian with contemporary perceptions of those in need of financial assistance. This is, however, counterbalanced by the considerable disadvantage of a scarcity of such listings, which makes it difficult to contrast the proportionate numbers of paupers in different areas and at different points in time. Consequently, historians tend to use the more widely available lists of households exempt from the hearth tax as a straightforward surrogate index of poverty levels in the mid/late seventeenth century. The evidence from Blackburn Hundred lends some degree of support to the use of exemption levels as a comparative measure of prosperity/poverty between townships, but also supports Arkell's conclusion that the exemptions category embraced different levels of want. At an individual level, exemption from the hearth tax should not be taken to imply that householders were all destitute and in regular receipt

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<sup>1</sup> L.R.O., PR 2777/5 and PR 11.

of alms. The exemptions category of the hearth tax in Blackburn Hundred embraced examples of all three levels of poverty.

However, a study of patterns of wealth distribution cannot be adequately assessed through a study of exemption levels alone. A range of measurements needs to be drawn together to provide a broader perspective. This study of early modern Lancashire has confirmed that financial success was strongly correlated with occupation, and that the precise mix of occupational groups could pattern the wealth profile of communities. The high level of exemptions in Whalley township in 1664 is linked to the large number of labourers indicated in the parish register data. In contrast the concentration of wealthy groups in this township is linked to the presence of a number of individuals accorded the status of gentlemen and esquires, whose large farms undoubtedly provided employment opportunities for the labourers. Patterns of house-building and the variations in herd size between different townships are also useful areas of study as they provide practical expressions of a given pattern of wealth distribution.

This study of wealth distribution could also be extended to a more detailed consideration of how a given position of wealth or poverty patterned the life experiences of individuals. Insecurity was undoubtedly a feature of the lives of those living in poverty in Blackburn Hundred, and their situation could fluctuate with a range of natural forces. In their study of Terling in Essex, Wrightson and Levine develop a consideration of how wealth and status

"exercised a pervasive influence over the lives of the villagers".

In their view:

"It influenced the size and structure of their households, their varying degrees of geographical mobility, the density of their kinship networks, and the range of their recognition of kinsmen. It shaped the structure of their neighbourly relations, their relative dependency or freedom of action. It went far to determine the opportunities and life-chances of individuals, their differing abilities to set up independent family units, to put bread in their children's bellies, to provide for their children's futures, and to ease their transition into the adult world. At the same time, social position was the single most important structural influence on the villagers' openness and receptiveness to change. Market outlets were for men with a surplus to sell. Education was for those who could afford it and were prepared to see that their children acquired it because its advantages were tangible to persons of their rank. Administrative activity was the prerogative of those whose inherited or achieved social position entitled them to rule. Involvement in religious change was open to all, yet the response of the villagers to the demanding creed of the Puritans was, for whatever complex of reasons, markedly socially selective. The enduring structures of social inequality thus patterned both the characteristic life experiences of the villagers as generation succeeded generation and the advent among them of social changes peculiar to particular generations".<sup>1</sup>

The type of forces identified in Terling between the mid-sixteenth and late-seventeenth century, would also have patterned the experience of the inhabitants of Blackburn Hundred in the late-seventeenth century. Evidence of significant economic change is apparent in a number of townships of Blackburn Hundred, particularly in the third quarter of the eighteenth century. Market opportunities seem to have expanded during this period and there is a development in the extent and range of manufacturing activity. Nonetheless, inequality remained the major characteristic of the social structure in Blackburn Hundred and wealth must have remained a crucial determinant of social experience as it is difficult to envisage a complete reversal of the forces indicated above.

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<sup>1</sup> Wrightson and Levine, Poverty and Piety, p. 174.

TABLE 7.1

LEVELS OF EXEMPTIONS FROM THE HEARTH TAX OF LADY DAY 1664:  
THE HUNDRED OF BLACKBURN.

Township	No. of Households		Total no. of Households (C)	(B) as a %age of (C)
	Chargeable (A)	Non-chargeable (B)		
Chatburn	17	29	46	63.0
Clayton-le-Moors	15	23	38	60.5
Whalley	39	57	96	59.4
Accrington vetera	19	27	46	58.7
Colne	93	103	196	52.5
Bayley	18	19	37	51.3
Ribchester	66	66	132	50.0
Worston	16	16	32	50.0
Wiswell	28	28	56	50.0
Blackburn	125	119	244	48.8
Great Harwood	56	51	107	47.7
Chipping	74	66	140	47.1
Haslingden	69	59	128	46.1
Huncoat	22	17	39	43.6
Altham	19	14	33	42.4
Witton	15	11	26	42.3
Rishton	45	32	77	41.5
Pleasington	35	23	58	39.6
Oswaldtwistle	64	42	106	39.6
Padiham	44	28	72	38.9
Clitheroe	83	52	135	38.5
Marsden	99	61	160	38.1
Osbaldeston	13	8	21	38.1
Chaigley	30	18	48	37.5
Livesay cum Tockholes	87	52	139	37.4
Church	12	7	19	36.8
Aighton	37	21	58	36.2
Worsthorne cum Hurstwood	29	16	45	35.5
Lower Darwen	55	29	84	34.5
Salesbury	21	11	32	34.4
Walton-le-dale	84	42	126	33.3
Thornley cum Wheatley	53	25	78	32.0

(cont.)

## Levels of exemption (cont.)

Downham	45	20	65	30.8
Heyhouses	9	4	13	30.8
Fculridge	63	25	88	23.1
Bowland and Leagram	39	15	54	27.8
Dinckley	16	6	22	27.3
Read	27	10	37	27.0
Pendle Forest	224	79	303	26.1
Dutton	35	12	47	25.5
Trawden Forest	59	20	79	25.3
Accrington nova	49	16	65	24.6
Mellor cum Eccleshill	84	26	110	23.6
Pendleton	25	7	32	21.9
Cliviger	68	19	87	21.8
Dilworth	29	8	37	21.6
Samlesbury	78	21	99	21.2
Briercliffe cum Extwistle	57	15	72	20.8
Simonstone	19	5	24	20.8
Habergham Eaves	66	17	83	20.5
Rossendale	319	82	401	20.4
Mearley	8	2	10	20.0
Wilpshire	16	4	20	20.0
Billington	57	14	71	19.7
Hapton	39	9	48	18.7
Balderston	31	7	38	18.4
Upper Darwen	71	16	87	18.4
Ightenhill Park	14	3	17	17.6
Little Harwood	16	3	19	15.8
Clayton-le-dale	29	5	34	14.7
Mitton, Henthorne and Coldcoats	8	1	9	11.1
Twiston	16	1	17	5.9
Cuerdale	9	0	9	0.0

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Total	3107	1644	4751	34.6
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TABLE 7.2

DISTRIBUTION OF HOUSEHOLDS ACCORDING TO THE NUMBER OF HEARTHES:  
BLACKBURN HUNDRED, LADY DAY 1664.

No. of hearths	Number of households				Total	
	Chargeable		Non-chargeable		No.	%age
	No.	%age	No.	%age	No.	%age
1	2145	69.04	1566	95.25	3711	78.11
2	610	19.63	66	4.01	676	14.22
3	163	5.25	10	0.60	173	3.64
4	74	2.38	1	0.06	75	1.57
5	42	1.35	1	0.06	43	0.90
6	25	0.80	-	-	25	0.52
7	15	0.48	-	-	15	0.31
8	7	0.22	-	-	7	0.14
9	9	0.28	-	-	9	0.18
10	6	0.19	-	-	6	0.12
11	3	0.09	-	-	3	0.06
12	-	-	-	-	-	-
13	2	0.06	-	-	2	0.04
14	-	-	-	-	-	-
15	1	0.03	-	-	1	0.02
16	1	0.03	-	-	1	0.02
17	-	-	-	-	-	-
18	-	-	-	-	-	-
19	-	-	-	-	-	-
20	-	-	-	-	-	-
21	-	-	-	-	-	-
22	1	0.03	-	-	1	0.02
23	1	0.03	-	-	1	0.02
24	-	-	-	-	-	-
25	1	0.03	-	-	1	0.02
26	-	-	-	-	-	-
27	-	-	-	-	-	-
28	-	-	-	-	-	-
29	1	0.03	-	-	1	0.02
30	-	-	-	-	-	-
<b>Total</b>	<b>5001 hearths</b>		<b>1737 hearths</b>		<b>6738 hearths</b>	
	<b>3107 households</b>		<b>1644 households</b>		<b>4751 households</b>	



TABLE 7.3

THE DISTRIBUTION OF HEARTHES PER HOUSEHOLD IN BLACKBURN HUNDRED: LADY DAY, 1664.

Township	Total no. of h/holds.	NUMBER OF HEARTHES									
		1	2	3	4	5	6	7	8	9	10+
PERCENTAGE OF HOUSEHOLDS											
Accrington nova	65	81.5%	7.7%	3.1%	-	3.1%	3.1%	-	1.5%	-	-
Accrington vetera	46	78.3%	13.0%	8.7%	-	-	-	-	-	-	-
Blackburn	244	70.1%	17.2%	6.1%	3.7%	1.2%	1.2%	-	0.4%	-	-
Chatburn	46	84.8%	15.2%	-	-	-	-	-	-	-	-
Clitheroe	135	66.7%	17.8%	9.6%	3.0%	1.5%	0.7%	-	0.7%	-	-
Colne	196	71.4%	15.3%	5.1%	1.5%	3.1%	2.5%	0.5%	0.5%	-	-
Downham	65	84.6%	9.2%	3.1%	-	1.5%	-	-	-	-	1.5%
Little Mitton &c. <sup>+</sup>	9	66.7%	11.1%	-	-	22.2%	-	-	-	-	-
Read	37	73.0%	21.6%	-	2.7%	-	-	-	-	-	2.7%
Twiston	17	76.5%	23.5%	-	-	-	-	-	-	-	-
Whalley	96	77.1%	9.4%	6.2%	-	2.1%	1.0%	1.0%	-	1.0%	2.1%
Wiswell	56	76.8%	12.5%	1.8%	5.3%	1.8%	1.8%	-	-	-	-
Worston	32	81.2%	9.4%	6.2%	3.1%	-	-	-	-	-	-

<sup>+</sup>Small sample size of less than ten.

TABLE 7.4

CORRELATION OF HEARTH NUMBERS WITH THE LEVEL OF TAX PAID IN THE POLL TAX OF 1660.

No. of Heaths	Level of tax paid in 1660																Total	Avg. level of tax paid		
	Capitation charge 0d. or 1s.	2s. - 2s. 10d.	3s. - 3s. 2d.	4s. - 4s. 10d.	5s. - 5s. 8d.	6s. - 6s. 5d.	7s. - 7s. 4d.	8s. - 8s. 6d.	10s.	12s. - 12s. 8d.	14s.	16s.	£1	£1 2s. 0d. - £1 12s. 0d.	£2 - £2 4s. 0d.	£3 - £3 6s. 8d.			£10	£30
1	292	40	8	4	2	1													348	1s. 3d.
2	4	11	5	15	6	4							1	1					93	3s. 1d.
3	9	14	3	4	1	1							1						37	3s. 7d.
4		2		5	2							1	1						12	6s. 10d.
5		3				1						1		2	2				10	15s. 4d.
6	1	1							1				1	2		1			6	17s. 5d.
7																				
8															1	1	1		3	*
9																	1		1	*
10+														1			1	1	3	*

\* The average level of tax paid is not calculated as the inclusion of ranked charges would skew the value obtained.

TABLE 7.5 DISTRIBUTION OF WEALTH IN THE POLL TAX OF 1660: BLACKBURN HUNDRED.

+ Small sample size of less than ten.

Township	No. of Households	ANNUAL VALUE OF ESTATE													
		Equals or exceeds -		£5	£10	£20	£50	Ranked		Goods					
		but is less than £5		£10	£20	£50	+								
		No.	%age	No.	%age	No.	%age	No.	%age	No.	%age	No.	%age	No.	%age
Aderington nova	69	48	69.6	12	17.4	3	4.3	3	4.3	3	4.3	-	-	-	-
Aderington vetera	29	22	75.9	4	13.8	2	6.9	1	3.4	-	-	-	-	-	-
Blackburn	187	115	61.5	39	20.8	19	10.2	4	2.1	2	1.1	1	0.5	7	3.7
Chatburn	45	34	75.5	5	11.1	5	11.1	1	2.2	-	-	-	-	-	-
Clitheroe	129	96	74.4	17	13.2	9	7.0	4	3.1	2	1.5	1	0.8	-	-
Colne	110	64	58.2	17	15.4	10	9.1	5	4.5	5	4.5	-	-	9	8.2
Downham	52	38	73.1	10	19.2	-	-	2	3.8	1	1.9	1	1.9	-	-
Little Mitton etc. +	8	4	50.0	-	-	-	-	2	25.0	2	25.0	-	-	-	-
Read	26	15	57.7	4	15.4	4	15.4	2	7.7	-	-	1	3.8	-	-
Twiston	17	13	76.5	1	5.9	3	17.6	-	-	-	-	-	-	-	-
Whalley	81	58	71.6	8	9.9	6	7.4	3	3.7	3	3.7	3	3.7	-	-
Wiswell	41	27	65.8	7	17.1	5	12.2	1	2.4	1	2.4	-	-	-	-
Worston	23	16	69.6	2	8.7	2	8.7	2	8.7	1	4.3	-	-	-	-

TABLE 7.6

THE DISTRIBUTION OF WEALTH IN THE POLL TAX OF 1660: A COMPARISON OF BLACKBURN,  
CLITHEROE AND COLNE WITH THE TOWN OF CHESTER.

Township	No. of Households	LEVELS OF TAX PAID													
		Capitation charge		1s.6d.		4s.		7s.		16s.		£1		£5	
		6d. or 1s.		3s.4d.		6s.8d.		15s.		19s.		£3		£30	
		No.	%age	No.	%age	No.	%age	No.	%age	No.	%age	No.	%age	No.	%age
Chester	1307	770	58.9	199	15.2	152	11.6	90	6.9	-	-	66	5.1	30	2.3
Blackburn	187	115	61.5	47	25.1	18	9.6	4	2.1	-	-	2	1.1	1	0.5
Colne	110	64	58.2	23	20.9	13	11.8	4	3.6	1	0.9	5	4.5	-	-
Clitheroe	129	96	74.4	17	13.2	9	7.0	4	3.1	-	-	3	2.3	-	-

TABLE 7.7

WEALTH LEVELS OF OCCUPATIONAL GROUPS IN THE POLL TAX OF 1660:  
BLACKBURN HUNDRED.

Occupation	Less than £5 p.a.		£5 or more p.a.		Avg. level of tax paid	Rank
	No.	%age.	No.	%age		
+ Mercer	-	-	2	100.0	£1 4s. 0d.	1
Gentlemen	-	-	15*	100.0	£1 1s. 0d.	2
+ Vicar/Minister	-	-	2	100.0	7s. 7d.	3
+ Clerk	-	-	3	100.0	5s. 8d.	4
Yeomen	3	6.5	43	93.5	5s. 0d.	5
+ Wheelwright	2	50.0	2	50.0	2s. 9d.	6
+ Chapman	1	50.0	1	50.0	2s. 4d.	7
+ Woollendraper	-	-	2	100.0	2s. 0d.	8
+ Skinner	2	50.0	2	50.0	1s. 11d.	9
+ Carrier	1	50.0	1	50.0	1s. 6d.	10
+ Mason/Freemason	1	50.0	1	50.0	1s. 6d.	11
Tailor	16	88.9	2	11.1	1s. 5d.	12
+ Tanner	3	60.0	2	40.0	1s. 5d.	13
+ Feltmaker	2	66.7	1	33.3	1s. 4d.	14
+ Alehousekeeper	3	75.0	1	25.0	1s. 3d.	15
Husbandmen	69	83.1	14	16.9	1s. 2d.	16
Blacksmith	12	85.7	2	14.3	1s. 2d.	17
Linenweaver	10	90.9	1	9.1	1s. 1d.	18
Woollenweaver	13	92.8	1	7.2	1s. 1d.	19
Labourer	84	100.0	-	-	1s. 0d.	-
Webster	15	100.0	-	-	1s. 0d.	-
Shoemaker	10	100.0	-	-	1s. 0d.	-
+ Carpenter	6	100.0	-	-	1s. 0d.	-
+ Miller	5	100.0	-	-	1s. 0d.	-
+ Clothier	5	100.0	-	-	1s. 0d.	-
+ Butcher	3	100.0	-	-	1s. 0d.	-
+ Joiner	2	100.0	-	-	1s. 0d.	-
+ Cutler	2	100.0	-	-	1s. 0d.	-
+ Waller	2	100.0	-	-	1s. 0d.	-
+ Slater	1	100.0	-	-	1s. 0d.	-
+ Plasterer	1	100.0	-	-	1s. 0d.	-
+ Glasier	1	100.0	-	-	1s. 0d.	-
+ Limeburner	1	100.0	-	-	1s. 0d.	-
+ Currier	1	100.0	-	-	1s. 0d.	-
+ Sadler	1	100.0	-	-	1s. 0d.	-
+ Cooper	1	100.0	-	-	1s. 0d.	-
+ Barber	1	100.0	-	-	1s. 0d.	-
+ Gunsmith	1	100.0	-	-	1s. 0d.	-
No Description	9	26.5	25	73.5	4s. 2d.	-
Total	290		123			

\* Excluding four ranked charges.

+ Small sample size of less than ten.

TABLE 7.8

NUMBER OF SERVANTS PER OCCUPATIONAL GROUP IN THE POLL TAX OF 1660:  
BLACKBURN HUNDRED.

Occupation	Avg. level of tax paid	Total no. of h/holds	H/holders		No. of servants	Avg. no. of servants per h/hold
			with servants	%age		
+ Ranked charges		4	4	100.0	22	5.5
+ Mercer	£1 4s. 0d.	2	2	100.0	4	2.0
Gentlemen	£1 1s. 0d.	15	10	66.7	24	1.6
+ Vicar/Minister	7s. 7d.	2	2	100.0	2	1.0
+ Clerk	5s. 8d.	3	1	33.3	2	0.7
Yeomen	5s. 0d.	46	25	54.3	46	1.0
+ Wheelwright	2s. 9d.	4	-	-	-	-
+ Chapman	2s. 4d.	2	1	50.0	1	0.5
+ Woollendraper	2s. 0d.	2	2	100.0	2	1.0
+ Skinner	1s. 11d.	4	1	25.0	1	0.2
+ Carrier	1s. 6d.	2	1	50.0	1	0.5
+ Mason/Freemason	1s. 6d.	2	-	-	-	-
Tailor	1s. 5d.	18	5	27.8	8	0.4
+ Tanner	1s. 5d.	5	2	40.0	5	1.0
+ Feltmaker	1s. 4d.	3	2	66.7	4	1.3
+ Alehousekeeper	1s. 3d.	4	3	75.0	5	1.2
Husbandmen	1s. 2d.	83	22	26.5	33	0.4
Blacksmith	1s. 2d.	14	3	21.4	4	0.3
Linenweaver	1s. 1d.	11	1	9.1	2	0.2
Woollenweaver	1s. 1d.	14	2	14.3	3	0.2
Labourer	1s. 0d.	84	5	5.9	5	0.05
Webster	1s. 0d.	15	2	13.3	2	0.1
Shoemaker	1s. 0d.	10	4	40.0	6	0.6
+ Carpenter	1s. 0d.	6	2	33.3	3	0.5
+ Miller	1s. 0d.	5	-	-	-	-
+ Clothier	1s. 0d.	5	4	80.0	11	2.2
+ Butcher	1s. 0d.	3	-	-	-	-
+ Joiner	1s. 0d.	2	-	-	-	-
+ Cutler	1s. 0d.	2	-	-	-	-
+ Waller	1s. 0d.	2	-	-	-	-
+ Slater	1s. 0d.	1	-	-	-	-
+ Plasterer	1s. 0d.	1	-	-	-	-
+ Glasier	1s. 0d.	1	1	100.0	2	2.0
+ Limeburner	1s. 0d.	1	-	-	-	-
+ Currier	1s. 0d.	1	-	-	-	-
+ Sadler	1s. 0d.	1	-	-	-	-
+ Cooper	1s. 0d.	1	1	100.0	1	1.0
+ Barber	1s. 0d.	1	-	-	-	-
+ Gunsmith	1s. 0d.	1	-	-	-	-

+ Small sample size of less than ten.

TABLE 7.9

DISTRIBUTION OF OCCUPATIONAL GROUPS IN THE HEARTH TAX OF LADY DAY 1664.  
BLACKBURN HUNDRED.

Occupation	Liable		Non-liable		Not Present	
	No.	%age.	No.	%age.	No.	%age.
+ Mercer	2	100.0	-	-	-	-
Gentlemen*	12	80.0	-	-	3	20.0
+ Vicar/Minister	1	50.0	-	-	1	50.0
+ Clerk	1	33.3	-	-	2	66.7
Yeomen	35	76.1	1	2.2	10	21.7
+ Wheelwright	1	25.0	1	25.0	2	50.0
+ Chapman	1	50.0	1	50.0	-	-
+ Woollendraper	1	50.0	-	-	1	50.0
+ Skinner	3	75.0	-	-	1	25.0
+ Carrier	2	100.0	-	-	-	-
+ Mason/Freemason	-	-	-	-	2	100.0
Tailor	10	55.5	5	27.8	3	16.7
+ Tanner	3	60.0	2	40.0	-	-
+ Feltmaker	2	66.7	-	-	1	33.3
+ Alehousekeeper	3	75.0	-	-	1	25.0
Husbandmen	54	65.1	10	12.0	19	22.9
Blacksmith	7	50.0	4	28.6	3	21.4
Linenweaver	8	72.7	3	27.3	-	-
Woollenweaver	6	42.8	4	28.6	4	28.6
Labourer	23	27.4	43	51.2	18	21.4
Webster	6	40.0	3	20.0	6	40.0
Shoemaker	8	80.0	2	20.0	-	-
+ Carpenter	2	33.3	4	66.7	-	-
+ Miller	2	40.0	3	60.0	-	-
+ Clothier	4	80.0	-	-	1	20.0
+ Butcher	1	33.3	1	33.3	1	33.3
+ Joiner	-	-	-	-	2	100.0
+ Cutler	1	50.0	-	-	1	50.0
+ Waller	1	50.0	1	50.0	-	-
+ Slater	-	-	-	-	1	100.0
+ Plasterer	-	-	1	100.0	-	-
+ Glasier	1	100.0	-	-	-	-
+ Limeburner	1	100.0	-	-	-	-
+ Currier	1	100.0	-	-	-	-
+ Sadler	1	100.0	-	-	-	-
+ Cooper	-	-	1	100.0	-	-
+ Barber	-	-	1	100.0	-	-
+ Gunsmith	1	100.0	-	-	-	-
No Description	25	73.5	1	2.9	8	23.5
Total	230		92		91	

\* Excluding four ranked charges.

+ Small sample size of less than ten.

TABLE 7.10

## AVERAGE NUMBER OF HEARTHES PER OCCUPATIONAL GROUP: LADY DAY 1664.

Occupation	Number of male householders*	Average number of hearths per household
+ Mercer	2	3.0
Gentlemen	12	4.7
+ Ranked charges	4	7.7
Yeomen	36	2.2
+ Wheelwright	2	1.0
+ Chapman	2	1.0
+ Skinner	3	1.3
+ Carrier	2	2.5
Tailor	15	1.4
+ Tanner	5	1.4
+ Feltmaker	2	1.0
+ Alehousekeeper	3	2.7
Husbandman	64	1.1
Blacksmith	11	1.1
Linenweaver	11	1.3
Woollenweaver	10	1.4
Labourer	66	1.1
+ Webster	9	1.0
Shoemaker	10	1.4
+ Carpenter	6	1.2
+ Miller	5	1.0
+ Clothier	4	1.5
+ Butcher	2	1.5
+ Waller	2	1.0
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		Number of hearths
+ Vicar/Minister	1	2
+ Clerk	1	1
+ Woollendraper	1	3
+ Cutler	1	1
+ Slater	1	1
+ Glasier	1	2
+ Limeburner	1	1
+ Currier	1	1
+ Sadler	1	1
+ Cooper	1	1
+ Barber	1	2
+ Gunsmith	1	1
Total	300	1.6

\* A total of 417 male householders are recorded in the 11 townships for which occupational data is available in Blackburn Hundred (excluding Blackburn). Of these 383 were accorded an occupational or social title. 300 of these can be successfully linked with male heads of household in the hearth tax of Lady Day 1664.

+ Small sample size of less than ten.



TABLE 7.11 THE VALUATION OF PROBATE INVENTORIES ACCORDING TO OCCUPATIONAL GROUP: BLACKBURN HUNDRED, c. 1660-1760.

Occupation	No. of inventories	Valuation of inventories (incl. credits)			
		Mean	Median	Maximum	Minimum
+Gentlemen	9	£210 1s. 5d.	£262 8s. 0d.	£343 18s. 5d.	£27 10s. 9d.
Yeomen	60	£102 19s. 3d.	£62 9s. 4d.	£1067 12s. 8d.	£3 3s. 0d.
Husbandmen	39	£46 18s. 6d.	£31 7s. 10d.	£176 12s. 1d.	£1 4s. 2d.
Tradesmen/ craftsmen	53	£84 4s. 10d.	£36 13s. 0d.	£726 12s. 0d.	£3 9s. 0d.
Others	38	£46 5s. 3d.	£29 5s. 6d.	£225 7s. 11d.	£5 13s. 4d.

TRADESMEN/CRAFTSMEN

Innkeeper	10	£76 18s. 8d.	£49 16s. 9d.	£182 1s. 4d.	£9 7s. 4d.
+Blacksmith	6	£51 9s. 2d.	£38 6s. 7d.	£156 10s. 10d.	£3 9s. 0d.
+Tanner	4	£273 11s. 9d.	£178 12s. 2d.	£726 12s. 0d.	£10 10s. 8d.
+Woollenweaver	2	£25 1s. 0d.	£25 1s. 0d.	£31 14s. 2d.	£18 3s. 0d.
+Linenweaver	7	£25 9s. 2d.	£27 9s. 8d.	£47 1s. 6d.	£6 13s. 3d.
+Clothier	4	£216 0s. 9d.	£167 11s. 4d.	£584 6s. 6d.	£32 5s. 10d.
+Tailor	5	£51 4s. 7d.	£51 17s. 0d.	£154 17s. 3d.	£10 16s. 0d.
+Butcher	2	£57 5s. 5d.	£57 7s. 5d.	£110 3s. 6d.	£4 7s. 4d.
+Yason	2	£27 0s. 1d.	£27 0s. 1d.	£43 15s. 2d.	£5 5s. 0d.
+Carpenter	2	£48 2s. 8d.	£48 2s. 8d.	£73 8s. 0d.	£22 17s. 3d.
+Cooper	2	£155 12s. 11d.	£155 12s. 11d.	£234 5s. 0d.	£77 0s. 10d.

+ Small sample size of less than ten.

CHAPTER 8

CONCLUSION

Daniel Defoe in his Tour through the Whole Island of Great Britain in the 1720s outlined that the economy and society were in a state of flux. He described how:

"The fate of things gives a new face to things, produces changes in low life, and innumerable incidents; plants and supplants families, raises and sinks towns, removes manufactures and trades; great towns decay and small towns rise; new towns, new palaces, new seats are built every day; great rivers and good harbours dry up, and grow useless; again new ports are opened, brooks are made rivers, small rivers navigable, ports and harbours are made where none were before, and the like. Several towns, which antiquity speaks of as considerable, are now lost and swallowed up by the sea, as Dunwich in Suffolk for one; and others, which antiquity knew nothing of, are now grown considerable. In a word, new matters offers to new observation, and they who write next, may perhaps find as much room for enlarging upon us, as we do upon those that have gone before."<sup>1</sup>

Defoe's view of the country in the early eighteenth century highlights two important points. Firstly, his comments throughout the Tour draw attention to the fact that diversification and development were characteristic features of the economic structure in the early eighteenth century. Secondly, the extract quoted above points to regional variations in the pace and progress of change, as not all areas benefited from the socio-economic shifts. Maxine Berg considers that the comments of such early eighteenth century writers should not be dismissed, as "the economists before Adam Smith had a real sense of the quickening of the economy...".<sup>2</sup> In accepting Defoe's perception of change we need to establish in more detail the extent of industrial development apparent in the early modern economy, the timing of industrial growth in different areas and the regional variations in the development of industry and trade.

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<sup>1</sup> Defoe, Tour, p. 44.

<sup>2</sup> Berg, Age of Manufactures, p. 49.

In many ways Defoe's view of Great Britain in the early eighteenth century highlights the inadequacies of using Gregory King's 'Scheme' to assess the features of the early modern economy. King's 'Scheme' provides a photographic glimpse of the economy and society of the whole country, and so gives little recognition to the types of variations in regional development and change identified by Defoe.<sup>1</sup> Moreover, King's 'Scheme' has been criticised by Lindert and Williamson for overestimating the importance of agriculture and underestimating the extent of trade and industry.<sup>2</sup>

Local studies of the type presented in this thesis are therefore better placed for tracing elements of change in the early modern economy, and where long-runs of occupational data survive they can provide quite clear indications of the type and timing of regional change. Moreover, an accumulation of such occupational data from parish registers and taxation returns in a representative group of areas could be used to provide an alternative to the traditional surveys of the economic structure provided by King, Massie and Colquhoun.<sup>3</sup> Such a technique was devised by Lindert and Williamson who extracted occupational data from series of burial registers covering the period 1685 to 1714 and local censuses dated

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<sup>1</sup> G.S. Holmes stresses that King's table conceals the fact that "the English society of 1695-6 was already in a state of flux...". Holmes, 'Gregory King and the Social Structure of Pre-Industrial England', p. 53.

<sup>2</sup> Lindert and Williamson, 'Revising England's Social Tables', pp. 385-394, 405-6.

<sup>3</sup> Lindert and Williamson point out that: "while economic and social historians have long been aware of their potential flaws, they have freely exploited these 'social tables', rarely offering to revise them. Perhaps the time is now ripe for such revisions since information is now available which was unavailable to King, Massie and Colquhoun". *Ibid.*, p. 386.

between 1676 and 1705. They used regression analysis to extend the results to cover England and Wales, thereby providing an alternative view of the economic structure from that outlined by King. The authors stress however, that they have "... only replaced old rough tentative guesses with new rough tentative guesses".<sup>1</sup> This methodology of using a sample group of parishes to derive results for national trends has clear parallels with the technique used by Wrigley and Schofield to trace national demographic trends in The Population History of England, 1541-1871.

The latest research initiative from the 'Cambridge Group for the History of Population and Social Structure' recognises the importance of a closer study of the economy of the eighteenth and early nineteenth centuries, as it has requested local researchers to submit occupational information derived from parish registers as a means of "tracing the shift from the traditional to the modern world".<sup>2</sup> Aggregating such local data to provide evidence of national trends is valid, but local studies of change are important in their own right as the regional or the sub-regional context provides a suitable scale at which to assess some of the social and demographic pressures/influences which prompted economic change. Such interrelationships between population, economy and society are apparent in north-east Lancashire in the period 1660-1760.

Defoe did not comment on the north-eastern part of Lancashire which may indicate that he did not perceive it to be a notable area of economic development. However, it is apparent from the evidence

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<sup>1</sup> Ibid., p. 405.

<sup>2</sup> Cambridge Group, 'New Research Initiative', pp. 6-7.

presented in this thesis that growth and diversification characterised a number of areas in Blackburn Hundred during the eighteenth century. The main characteristic of change identified between the poll tax of 1660 and the census of 1811 was that agriculture was removed from the position of being the largest single employer.<sup>1</sup> Also the proportion of people engaged in trade and industry showed a marked increase in the sample townships between the date of the two surveys, although the extent of the reliance on commerce and manufacturing varied between townships.<sup>2</sup> The townships of Downham, Little Mitton, Read, Twiston, Wiswell and Worston for example, retained an important reliance on agriculture in the early nineteenth century, but overall this was still at a proportionately lower level than in the mid-seventeenth century.<sup>3</sup> The occupational data points to dramatic shifts in the economic structure of a group of townships on the western edge of Blackburn Hundred, but a comparison of the poll tax of 1660 and the census of 1811 does not pinpoint the timing of change as the shifts identified could have occurred at a steady pace throughout a century and a half or, alternatively, in the last two decades of the eighteenth century. Long-runs of occupational data derived from parish registers in Blackburn Hundred, in fact, confirm the impression gained from Defoe's Tour that economic change was a feature of the early eighteenth century. In a number of townships a shift towards manufacturing was apparent in the 1720s, but became more pronounced

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<sup>1</sup> See chapter 4, pp. 131-141.

<sup>2</sup> Ibid., pp. 141-4.

<sup>3</sup> Ibid. See tables 4.5 and 4.6.

in the period between 1750 and 1770.<sup>1</sup> The diversification apparent in these townships supports Berg's assertion that we should look on industrialisation as "long-term rather than as short-term and dramatic...".<sup>2</sup>

Industry was clearly of vital importance to the economy of a number of these townships prior to the late eighteenth century. The evidence from the poll tax of 1660 reveals that in the group of eleven townships (excluding Blackburn) for which occupational data was provided, the manufacturing and building trades accounted for 128 out of 417 (31%) male heads of household, whilst textile craftsmen alone accounted for 43 of the 417 male heads of household (10%). Although it is difficult to compare the data from the poll tax with the wide categories adopted by King, it seems that his national estimate of heads of families in "Artisans and handicrafts" is certainly low.<sup>3</sup> Industry therefore, played a more significant role in the economy than King's national estimates would suggest. In Accrington nova and Accrington vetera, for example, one-fifth of male householders were classified as either weaver or clothier and in Blackburn township textile craftsmen represented 28 of 155 male heads of household (18%) even though no occupational data was provided for those in the £5 or more per annum category of the tax.<sup>4</sup> In some parts of Blackburn Hundred a still higher proportion of the population showed a reliance on industry. Swain has shown that in

<sup>1</sup> See chapter 4, pp. 150-8, 162-8, 220-230.

<sup>2</sup> Berg, Age of Manufactures, p. 17.

<sup>3</sup> See chapter 4, pp. 232-235.

<sup>4</sup> Ibid., pp. 132, 137-140.

Colne chapelry and Pendle Forest there was an extensive reliance on the textile industry in the sixteenth and early seventeenth centuries, as 70% of testators showed some involvement in the processes of cloth manufacture.<sup>1</sup> Although the epithet 'pre-industrial' is applied to this period, it is apparent that Blackburn Hundred in the seventeenth century was not without industry.

This industrial activity was however based on the household unit, and as the largest number of looms recorded in surviving inventories from the townships under consideration was three, there seems little tendency towards proto-factory conditions.<sup>2</sup> An enduring feature of the economic structure in north-east Lancashire between the sixteenth and the late eighteenth centuries was the generally unspecialised nature of occupations, as the combination of agriculture with industry in the domestic economy was widespread. Clearly King's 'Scheme' conceals the significance of industry where it was practised as a by-employment with agriculture, and again local studies are better placed to reveal the nature and importance of dual economies. In the period 1660-1760 all surviving inventories relating to weavers and clothiers demonstrate that these

<sup>1</sup> Swain, 'Industry and Economy', p. 215.

<sup>2</sup> The inventory of John Berry, linenwebster of Accrington, listed "3 pair of Loomes, warpin stocke, ringes, reeds and furniture thereto belonging". The inventory of Thomas Bayley, a clothier of Accrington, listed "looms and warping" valued at £2 10s. 0d. In addition to 3 spinning wheels and 1 pair of combs, the inventory account listed cloth to the value of £115 10s. 0d. This is a substantial amount accounting for over one-third of his total inventory valuation of £299 2s. 0d., and it is possible that some of this cloth was purchased from other households. As the number of looms is not specified it is not possible to assess the scale of production in the household of Thomas Bayley. L.R.O., WCV supra. Vills and inventories of John Berry of Accrington, 1676 and Thomas Bayley of Accrington, 1674.



craftsmen were part-time agriculturalists. The limited evidence from the mid-eighteenth century suggests that this link with the land was maintained, and that the textile workers were not dependent just on the income from their craft.<sup>1</sup> A contrast can thus be drawn with Lancashire in the nineteenth century as Swain argues that "the industrial revolution largely destroyed this combination".<sup>2</sup>

Evidence from north-east Lancashire indicates that textile craftsmen in the mid-nineteenth century did not combine agriculture with weaving. The diary of John O'Neil, a power-loom weaver of Low Moor in Clitheroe, spans the years 1856-64 and 1872-75. The lack of references to crop cultivation and animal husbandry, and his constant concern with the market prices of grain and potatoes, indicates that his income from power-loom weaving was not supplemented by the produce of a small holding of land.<sup>3</sup>

The output of cloth from north-east Lancashire obviously expanded in this period, as more households became involved in the processes of manufacturing. It is, however, difficult to quantify this output as there is no evidence on which to assess the total number of individuals involved in the various processes of textile manufacturing and the number of hours devoted to their craft. Neither can one assess the effectiveness of the organisation of production, and whether any innovative techniques were applied to

<sup>1</sup> See chapter 6, pp. 410-411.

<sup>2</sup> Swain, Industry before the Industrial Revolution, p. 207.

<sup>3</sup> M. Brigg ed., The Journals of a Lancashire Weaver, R.S.L.C. 122 (1982), passim.

the processes in the context of the household unit.<sup>1</sup> It is clear however, that the number of productive units expanded in absolute and relative terms. In Whalley township, for example, the number of male adults ascribed the title of weaver expanded from a total of 5 in the death register of 1653-60 (7% of 70 male adults) to 13 in the burial register of 1751-60 (13% of 100 male adults), a figure which had reached 19 in the burial register of 1761-70 (28% of 69 male adults). Similarly, in Billington township the number of textile craftsmen expanded from 11 in the death register of 1653-60 (18% of 61 male adults) to 39 in the baptism register of 1761-70 (49% of 79 male adults). In the chapelry register of Great Harwood the baptism register indicates a heavy reliance on textiles in the period 1731-70. The extent of this reliance increased as the baptism register of 1731-40 indicated that 40% of all entries for male adults related to weavers (77 of 194 entries), whereas the baptism register of 1751-60 recorded that 49% of all recorded entries related to weavers and whitsters (209 of 425 entries).<sup>2</sup>

The trends are readily apparent, and are similar to economic shifts observed in other Lancashire and Yorkshire parishes.<sup>3</sup>

Overall, the evidence from Blackburn Hundred supports E.A. Wrigley's view that in the eighteenth century there was "a major fall in the proportion of the rural labour force in agricultural occupations".

<sup>1</sup> Berg argues that "innovation was not necessarily mechanization", and that improvement in methods of production and organisation took place within the household unit over the course of the eighteenth century. Berg, Age of Manufactures, pp. 69-91, 316.

<sup>2</sup> See chapter 4, pp. 158-166, 220-230.

<sup>3</sup> Wadsworth and Mann, Cotton Trade and Industrial Lancashire, pp. 52, 314-6; Pickles, 'Mid-Wharfedale, 1721-1812', pp. 12-30.

Moreover, he considers that the labour force released from agriculture was available to increase other forms of production, and there was, consequently, a "growth in industrial employment in rural England during this period".<sup>1</sup>

However, one needs to attempt some explanation of the observed changes as there were undoubtedly demographic, economic and social pressures which persuaded people to adopt new occupations or to extend involvement in existing ones. Judging by the data on occupational wealth levels the practice of textile crafts as a main occupation was not particularly lucrative. In general weavers occupied a similar socio-economic level to the group of labourers, although a small number of individuals gathered sufficient wealth to be included amongst the group of 'supra' testators.<sup>2</sup> It seems too simplistic, therefore, to argue that workers in agriculture were attracted to textile manufacturing by the financial rewards offered. This may have played some part, but economic pressure as much as financial opportunity might have determined the type of changes observed in the occupational structure. It is difficult to provide explanations for change which are specific to each of the fourteen townships studied, but a number of factors can be tentatively cited to explain the increased emphasis on industrial pursuits in the eighteenth century economic structure.

E.L. Jones's work on 'The Agricultural Origins of Industry' certainly bears some relevance to the circumstances of north-east Lancashire in the seventeenth and eighteenth centuries. Jones

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<sup>1</sup> Wrigley, 'Urban Growth and Agricultural Change', pp. 697, 704, 710.

<sup>2</sup> See chapter 7, pp. 550, 555-7, 561, 565, 577-8.

suggests that in the period 1650-1750 the southern and eastern counties became comparatively better at crop cultivation in relation to other areas of the country. The effect of this shift in comparative advantage was that areas which were less than ideally suited to crop cultivation adopted other means of earning a livelihood, so that in the northern and midland counties "... concentrations of household manufacturing thickened and new ones arose".<sup>1</sup> In a number of the townships studied it is apparent that industry based on the household unit assumed a new prominence in the early/mid-eighteenth century. The evidence from a sample of probate inventories from these townships in the period 1660-1760 lends support to Jones's thesis, as there was a reduction in the proportionate number of testators who showed evidence of involvement in crop cultivation in the first half of the eighteenth century. This trend was particularly marked in the townships of Accrington nova, Accrington vetera, Downham and Whalley.<sup>2</sup>

In the context of north-east Lancashire the land of the Ribble Valley townships on the western edge of Blackburn Hundred was comparatively low-lying and fertile (see figure 1.5). Rodgers' survey of 'Land Use in Tudor Lancashire' based on the final concords of the fifteenth and sixteenth centuries indicates that "to the north following the Ribble Valley from Whalley to Preston is a chain of 4 township groupings, none of which had less than 56% of its useful acreage under the plough".<sup>3</sup> It seems probable that the lower

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<sup>1</sup> Jones, 'Agricultural Origins of Industry', pp. 69-70.

<sup>2</sup> See chapter 5, pp. 323-327.

<sup>3</sup> Rodgers, 'Land Use in Tudor Lancashire', pp. 81-3.

grain prices of the early eighteenth century lowered the potential profit margins for crop cultivation even in these townships, making it more profitable to concentrate on livestock rearing and dairying.<sup>1</sup> The high proportion of labourers indicated in Whalley, Downham, Clitheroe and Worston townships in the poll tax of 1660 points to the importance of arable cultivation in the mid-seventeenth century.<sup>2</sup> The marked reduction in the proportion of labourers in Whalley township in the eighteenth century lends support to the trend of a shift away from crop cultivation which is indicated in the sample of probate inventories from this township.<sup>3</sup>

Throughout the period 1660-1760 crop cultivation was mainly limited to the wealthier testators, but a reduction in the involvement amongst this group would affect those at the base of the social scale as it would have proportionately reduced the number of work opportunities for day-labourers in agriculture.<sup>4</sup> Moreover, it would also have reduced the opportunities for women and children to supplement income to the household economy.

Another pressure which might have prompted a shift towards industrial occupations was that of population growth. From c. 1740 there was a strong and sustained upward movement in population in Blackburn Hundred.<sup>5</sup> From the data in the parish registers it is

<sup>1</sup> See chapter 5, pp. 299-305, 323-326.

<sup>2</sup> Swain argues that few labourers are found in areas of animal husbandry, but are associated with arable farming. Swain, 'Industry and Economy', p. 93; Swain, Industry before the Industrial Revolution, p. 202.

<sup>3</sup> See chapter 4, pp. 238-9.

<sup>4</sup> See chapter 5, pp. 326-7.

<sup>5</sup> See chapter 2, pp. 50-71.

estimated, for example, that the population of Whalley township increased from c. 435 in 1700 to 625 in 1760.<sup>1</sup> Unless the opportunities in agricultural production expanded to meet this increase, there would have been a degree of unemployment, or at least underemployment, in the economy of the township. The argument that demographic pressures encouraged diversification is strengthened by the timing of population growth in Blackburn Hundred. The upswing in textile manufacturing in Whalley township, Billington township and Great Harwood chapelry followed a period of significant population growth.<sup>2</sup> The late seventeenth century was a period of stagnation or of only marginal growth in population within Blackburn Hundred, and in these circumstances the townships studied showed little diversification or development.<sup>3</sup>

The existence of unemployment or underemployment in the economy is significant as Joan Thirsk argues that, with the exception of the extractive industries, surplus labour is more important than raw materials in determining the location and development of industry.<sup>4</sup> Certainly, the evidence derived from probate inventories suggests that although agriculture was overwhelmingly pastoral in bias, the extent of sheep ownership was at a low level in north-east Lancashire.<sup>5</sup> Therefore, the raw materials for the expansion of the textile industry must have been drawn from other areas of the

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<sup>1</sup> See chapter 2, pp. 66-8.

<sup>2</sup> See chapter 4, pp. 157-166, 220-230.

<sup>3</sup> See chapter 2, pp. 43-5, 59-65.

<sup>4</sup> Thirsk, 'Industries in the Countryside', pp. 70-3, 84-5.

<sup>5</sup> See chapter 5, pp. 369-378.

country, and there is some limited evidence from Blackburn Hundred to suggest that Coventry and parts of Lincolnshire were points of supply for wool.<sup>1</sup>

Surplus labour created by population growth and changing patterns of farming in parts of north-east Lancashire are factors which would explain the increasing importance of industry in the area. In a wealthy area such changes might have been more easily assimilated into the economic structure. However, in an area such as Blackburn Hundred which revealed a very narrow profile of wealth distribution in the mid-seventeenth century, such pressures would have had a real impact on the livelihood of the inhabitants.<sup>2</sup> These changes must have pressed hardest amongst the lowest levels of society; amongst labourers whose already precarious economic position in the mid-seventeenth century would have been exacerbated by a decline in opportunities for wage labour.<sup>3</sup> For example, the profile of wealth distribution in Whalley township in 1660 shows a degree of polarisation with a number of large households amongst the gentry and yeoman farmers, but also a high proportion of householders who were considered too poor to pay the hearth tax (59%). The 57 exempt householders were not all destitute and in

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<sup>1</sup> Thirsk argues that wool could easily be transported to areas of manufacturing, therefore "it can never have been the factor which made or marred a nascent industry". Hemp and flax were drawn from west Lancashire in the sixteenth century, but Lowe suggests that these supplied only a minute proportion of the linen industry's needs and the bulk of the raw materials were drawn from Ireland. Thirsk, 'Industries in the Countryside', p. 71; Lowe, Lancashire Textile Industry, pp. 6-7.

<sup>2</sup> See chapter 7, pp. 524-546.

<sup>3</sup> Ibid., pp. 550, 554-6, 560-3.

'receipt of alms', but a low standard of living amongst this group is revealed by the fact that 28 of these householders (49%) received payments from the poor stock of Whalley between 1663-1664. If the sample period is extended to cover 1661-70, then 36 of the exempt householders received payments from the poor stock (63%). A number of these householders were labourers whose low wealth ranking meant that they probably fluctuated between economic independence and dependence on charitable assistance.<sup>1</sup> The added pressures of population growth identified in this township in the eighteenth century, together with a shift away from crop cultivation in the farming economy, may have provided the incentive to diversify.

However, as Swain points out surplus labour is of little value unless a demand existed for a product and that demand was recognised by those who needed extra income, and that they were also capable of supplying that need at some profit.<sup>2</sup> The expansion of the domestic and overseas markets in the early/mid eighteenth century provided the demand. The proximity of the townships of Whalley, Billington, Great Harwood, Rishton and Billington to the market towns of Blackburn and Colne was undoubtedly important in the recognition of that demand. The trading expertise which was focused on these towns, together with the trading contacts developed with Manchester, London and the West Riding of Yorkshire, would have provided opportunities to sell and distribute their manufactured goods outside their immediate locality.<sup>3</sup> In the early/mid-eighteenth

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<sup>1</sup> See chapter 7, pp. 590-593.

<sup>2</sup> Swain, Industry before the Industrial Revolution, p. 205.

<sup>3</sup> See chapter 4, p. 240; chapter 7, pp. 542-544.



century the heaviest levels of reliance on manufacturing amongst the sample group of townships were, in fact, found in the areas situated closest to the market town of Blackburn. The high proportion of textile workers in Great Harwood chapelry and Billington township indicate that easy access to the town may have been influential in prompting industrial diversification. The economic vitality which characterised these areas is reflected in demographic vitality, as the chapelry register of Great Harwood points to earlier and more extensive population growth in the parish of Blackburn and the chapelry of Great Harwood, as compared with the adjacent parish of Whalley.<sup>1</sup>

The towns of Blackburn Hundred in the seventeenth and eighteenth centuries could not compete in size and economic influence with either the towns of long-standing importance such as Chester and York, or with the rapidly increasing provincial centres of Manchester, Liverpool, Birmingham or Leeds.<sup>2</sup> Nonetheless, the market towns of Blackburn Hundred shared some characteristics in common with provincial centres such as Manchester and Liverpool. The towns of Blackburn, Colne and Haslingden showed similar signs of development in their demographic behaviour, economic functions and their profile of wealth distribution in the early/mid-eighteenth century. For example, the level of population in Blackburn increased dramatically from c. 1,100 in 1664 to 5,000 in 1770, reaching a level of 12,000 in 1801.<sup>3</sup>

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<sup>1</sup> See chapter 2, pp. 38-9, 44-5, 49-50, 54-5, 59-66.

<sup>2</sup> Wrigley, 'Urban Growth and Agricultural Change', table 1, pp. 686-7.

<sup>3</sup> See chapter 2, pp. 47-8.

The existence of a 'middling' wealth group in Blackburn, Clitheroe and Colne in the mid-seventeenth century seems to be linked to trading activity focused on the emergent market centres, and Pennant commented in the later eighteenth century that wealth resulting from manufacturing was increasingly displayed in "good houses".<sup>1</sup> Defoe was impressed by the scale of trade and industry in Liverpool and Manchester in the early eighteenth century, and viewed the associated population growth and the development of fine buildings as signs of progress.<sup>2</sup> It is apparent that similar elements of change were present in Blackburn Hundred in the eighteenth century, albeit to a lesser extent. The growing size and importance of towns such as Blackburn and Colne in the economy of north-east Lancashire can be viewed as part of the long-term process of the restructuring of the urban hierarchy in the eighteenth century identified by Corfield.<sup>3</sup>

E.A. Wrigley argues that the growth of the urban sector in England and Wales reflects an improvement in productivity in agriculture which could release surplus food into the market economy to meet the growing numbers of urban dwellers engaged predominantly in the secondary and tertiary sectors.<sup>4</sup> The market economy would also have become increasingly important in the eighteenth century for the supply of grain to this area of rapidly expanding population, particularly as a lower proportion of male adults was

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<sup>1</sup> See chapter 7, pp. 537-546.

<sup>2</sup> Defoe, *Tour*, pp. 391-2, 540-3, 544-6.

<sup>3</sup> Corfield, *The Impact of English Towns*, *passim*.

<sup>4</sup> Wrigley, 'Urban Growth and Agricultural Change', pp. 683-4.

involved in agriculture and as there was an apparent reduction in the relative levels of involvement in crop cultivation. From the evidence available it is difficult to pinpoint the sources of supply to Blackburn Hundred in the eighteenth century. By the last decades of the century the area may have been reliant on grain imported to Liverpool, as Holt asserted in 1795 that the grain grown in Lancashire could only supply its inhabitants for a fraction of the year.<sup>1</sup> E.A. Wrigley argues that transport improvements in the eighteenth century allowed the distance travelled by goods between the producer and consumer to increase, so that the radius from which food supplies and raw materials were sent to the markets of Blackburn Hundred in the eighteenth century may have expanded.<sup>2</sup> The increased numbers of carriers in Great Harwood chapelry in the mid-eighteenth century reflects the growing importance of the conveyance of goods,<sup>3</sup> as does the increased number of horses in the sample of probate inventories in the mid-eighteenth century.<sup>4</sup>

Wrigley considers that increased productivity in agriculture in the eighteenth century was also an important basis for an expansion in industrial employment, as "only if resources can be spared from the task of ensuring an adequate supply of foodstuffs can a larger scale of industrial production be attempted".<sup>5</sup> Therefore, the shift away from agricultural employment which has been traced in many

<sup>1</sup> Holt, Agriculture of Lancashire, p. 71; See chapter 4, pp. 136-7, 176-7.

<sup>2</sup> Wrigley, 'Urban Growth and Agricultural Change', p. 692.

<sup>3</sup> See chapter 4, p. 230.

<sup>4</sup> See chapter 5, pp. 364-368.

<sup>5</sup> Wrigley, 'Urban Growth and Agricultural Change', p. 722.

Lancashire and Yorkshire parishes depended on the ability of other areas of the country to provide food surpluses which could be distributed effectively through a market organisation.

The expansion in the number of weavers identified in a number of townships of Blackburn Hundred was also significant as it would undoubtedly have increased opportunities for women and children to contribute to the income of the household economy. As the work of women in the economy is concealed by the marital descriptions provided in parish registers it is not possible to chart this increasing involvement in the preparatory processes of textile manufacturing. The sample of probate inventories relating to women is too small to document this increasing involvement. The social bias inherent in this sample would also conceal an expansion in spinning and carding if the increasing involvement took place amongst the lower reaches of the social scale.<sup>1</sup> This seems probable as these groups were most likely to have been affected by the pressures of population growth and reduced work opportunities in agriculture. The involvement of women in the economy of the household was unlikely to have been a new phenomenon accompanying the spread of industrial activity. However, the high ratio of women and children needed to work in these preparatory processes would have been significant for the extent of work which became available in some townships. In the context of a growing population the availability of work in carding and spinning would have been significant in reducing the level of unemployment or underemployment.

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<sup>1</sup> See chapter 6, pp. 464-8.

The expansion in industry, particularly textile manufacturing, apparent in the sample group of townships is undoubtedly significant as it allowed an area of generally poor agriculture to support a larger population. It is doubtful whether the magnitude of population growth identified in Blackburn Hundred between 1664 and 1801 could have been sustained if the population had had to rely substantially for its livelihood on the agricultural resources of the area. There is some evidence to support this assertion. Swain finds that as a result of the pressures of population growth and the sub-division of holdings parts of Blackburn Hundred showed some difficulty in providing an adequate livelihood for a proportion of the population in the early seventeenth century.<sup>1</sup>

It has been suggested that demographic expansion was one of the pressures which prompted diversification in the economic structure of Blackburn Hundred in the eighteenth century. Conversely, it has been suggested by D. Levine and J.A. Goldstone that the economic basis of an area could affect the demographic régime.<sup>2</sup> On the basis of a family reconstitution study of Shepshed in Leicestershire, Levine argues that emerging industrialisation encouraged earlier marriage by allowing men and women to accumulate sufficient funds at an earlier point in life to establish an independent family unit.<sup>3</sup> The clear patterns of economic change apparent in Blackburn Hundred in the eighteenth century could have altered the demographic régime in a number of ways.

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<sup>1</sup> Swain, Industry before the Industrial Revolution, pp. 199-202.

<sup>2</sup> See chapter 2, pp. 70-1.

<sup>3</sup> Levine, 'Demographic Implications of Rural Industrialization', pp. 177-179.

The availability of industrial employment opportunities may initially have stemmed outward migration, and as the industrial base in the area expanded this may have actively promoted inward migration which contributed to the increase of c. 60,000 people to the population of the Hundred between 1664 and 1801.<sup>1</sup> The differing rates of economic development within the boundaries of the Hundred may have encouraged a redistribution of the natural increase, leading to higher rates of growth in those areas where industry provided work opportunities.<sup>2</sup> The availability of industrial employments may, as Levine and Goldstone suggest, have led to a lower age at marriage amongst a proportion of the marrying population which would have encouraged a higher birth rate. The high level of reliance on the textile industry in and around Colne as early as the sixteenth century may, for example, have encouraged a lower age at marriage compared with the Ribble Valley townships where involvement in industry was minimal in the sixteenth century. This interesting and complex area of debate lies outside the scope of this thesis, but it is apparent that there were a number of possible interrelationships between population and the economy. The differing patterns and timing of economic change within Blackburn

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<sup>1</sup> See chapter 2, pp. 38-9.

<sup>2</sup> In the late eighteenth century John Byng highlighted the relationship between economic growth and the expansion in the size of some settlements. On a visit to north-east Lancashire he observed that in "the village of Accrington ... they are building rows of houses as every vale swarms with cotton mills...". C. Bruyn Andrews, ed., The Torrington Diaries Containing the Tours through England and Wales of the Hon. John Byng between the Years 1781 and 1794, vol. 3 (London, 1936), p. 113.

Hundred make this area a suitable focus for further research into the dynamics of population change in the early modern period.

Defoe's Tour is valuable as it highlights not just the inter-regional variations within the country, but also intra-county variations. Lancashire, for example, showed contrasting elements in the make-up of its early modern economy. Defoe found the expansion of trade, wealth and population in Liverpool and Manchester particularly striking, and the whole tenor of his comments portray them as places of progress.<sup>1</sup> In contrast he viewed the hills around northern Lancashire and commented that "this part of the country yields little or nothing at all".<sup>2</sup>

From the evidence presented in this thesis it is clear that contrasts are apparent even within the Hundred of Blackburn.<sup>3</sup> In Colne chapelry and Pendle Forest 70% of testators showed some involvement in the processes of cloth manufacture in the late sixteenth and early seventeenth centuries, whilst the Ribble Valley chapelries showed little involvement in carding, spinning and weaving. Swain argues that the difference between the areas is due essentially to the nature of the farming systems, as a more labour intensive arable economy in the Ribble Valley chapelries meant that the population did not have to resort to by-employments. In Colne

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<sup>1</sup> Defoe, Tour, pp. 391-2, 540-3, 544-6.

<sup>2</sup> Ibid., p. 549.

<sup>3</sup> The contrasts in economic development which are apparent in north-east Lancashire in the early modern period lead one to question the accuracy of assuming that a 'region' necessarily corresponds with the administrative boundaries of the parish, hundred or county. This point was raised in discussion by Tom Arkell at a meeting of the Local Population Studies Society at Liverpool University in November 1984.

chapelry and Pendle Forest, however, small holdings on poor land dictated that "a large and growing proportion of the inhabitants ... looked to textiles as a means of making a livelihood or as a source of supplementary income".<sup>1</sup> Similarly, this thesis has demonstrated that changed circumstances in some of the townships which comprised the Ribble Valley chapelries dictated that textiles also became more important in the household economy. Although there are many differences between the areas in the extent of involvement in industry and the timing of their involvement, common characteristics are apparent.<sup>2</sup> Pressures of population growth and limitations in the agricultural economy, coupled with stresses already apparent in the social structure, produced the circumstances for change.

Industry, particularly textile manufacturing, was therefore of vital importance to the inhabitants of north-east Lancashire prior to the development of factory cotton spinning in the late eighteenth century.<sup>3</sup> It is clear that an increasing proportion of households was dependent on manufacturing as a basis of support during the course of the "long eighteenth century".<sup>4</sup> However, an area which

<sup>1</sup> Swain, Industry before the Industrial Revolution, pp. 129-30, 199.

<sup>2</sup> Thirsk ends her discussion of 'Industries in the Countryside' by questioning why the chronology of industrial development should vary throughout the country. This analysis of Blackburn Hundred has demonstrated that even within a comparatively small geographical area, there were different pressures and opportunities which patterned the progress of industrial development. Thirsk, 'Industries in the Countryside', p. 88.

<sup>3</sup> Swain reaches the same conclusion for Colne chapelry and Pendle Forest in the sixteenth and early seventeenth centuries. Swain, Industry before the Industrial Revolution, p. 208.

<sup>4</sup> This is a phrase used by Berg to indicate the steady growth of industry during the eighteenth century. Berg, Age of Manufactures, p. 26.



requires more investigation is the way in which the marked shifts in economic behaviour affected the profile of wealth distribution and standards of living. An observer commented in 1842 how "... Whalley was exclusively dependent on calico weaving. We knew, therefore, that its population must be wretchedly poor".<sup>1</sup> At face value this observation confirms Maxine Berg's assertion that industrial growth did not benefit labour,<sup>2</sup> but more research is still needed on how the observed shifts in population and economy in north-east Lancashire affected society.

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<sup>1</sup> Anonymous, An Illustrated Itinerary of the County of Lancaster (London, 1842), p. 194.

<sup>2</sup> Berg, Age of Manufactures, pp. 47, 317.

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