

Trust, Guilds and Kinship in London, 1330-1680. *Historical Journal* (forthcoming)

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Abstract

How was trust created and reinforced between the inhabitants of medieval and early modern cities? And how did the social foundations of trusting relationships change over time?

Current research highlights the role of kinship, neighbourhood and associations, particularly guilds, in creating 'relationships of trust' and social capital in the face of high levels of migration, mortality and economic volatility, but tells us little about their relative importance or how they developed. We uncover a profound shift in the contribution of family and guilds to trust networks among the middling and elite of one of Europe's major cities, London, over three centuries, from the 1330s to the 1680s. We examine almost 15,000 networks of sureties created to secure orphans' inheritances to measure the presence of trusting relationships connected by guild membership, family and place. We uncover a profound increase in the role of kinship – a re-embedding of trust within the family - and a decline of the importance of shared guild membership in connecting Londoner's who secured orphans' inheritances together. These developments indicate a profound transformation in the social fabric of urban society.

In the winter of 1648-9 James Walmesley, citizen and Leatherseller, died in London. Almost twenty years later, in May 1668, Charles, his youngest son, reached twenty-one and received his share of his father's £220 estate. For two decades, as Charles and his brothers Edward and Ferdinand grew to adulthood, their inheritances had been held and guaranteed by four people, acting as 'sureties'. Each had sworn to repay the full amount of the orphans' inheritance if the others failed.¹ By entering into this arrangement, the sureties had accepted a mutual risk: any of them could be prosecuted by the City's Chamberlain for up to £320 in penalties if the inheritance was lost.

Those involved in keeping Walmesley's legacy for his sons trusted each other. But what made them willing to bind themselves together? The answer, we suggest, can tell us much about how trust was created and reinforced between the inhabitants of medieval and early modern cities -- and how this changed over time.

Trust was essential to urban life. Premodern economies relied on extensive webs of credit, organized most production using fluid relationships of temporary hiring and subcontracting, and lacked many of the formal structures of contract enforcement that exist today to lower economic risks.² These and many other kinds of activities depended on a degree of trust between participants. Several key ingredients that contributed to forming 'trustworthy' ties in urban societies are commonly identified: kinship, place and association, particularly. However, their respective contribution over time is not well understood.³

Premodern urban societies have long been identified as sites where kinship might have first weakened, but attempts to examine this subject empirically have been limited, with most analyses forced by the constraints of source survival to concentrate on specific moments.⁴ Guilds and other sources of association, similarly, are thought to have grown and weakened in importance, but we have limited evidence on how this affected their influence.⁵ In short, while we have little reason to expect that the foundations of trust were unchanged

between the thirteenth and seventeenth centuries, in the face of urban growth, commercial expansion, religious change and state formation, we have little insight into what form any changes took.

In this paper we examine the social foundations of trust among the middling and elite of one of Europe's major cities, London, from the 1330s to the 1680s. Our analysis explores the social, institutional, and spatial contexts that generated and sustained trust, through the agreements that secured the inheritances of children whose fathers, like James Walmesley, had died while they were minors.

In Walmesley's case, the sureties were linked by kinship, as two were his adult sons; guild membership, as two were freemen of the Leathersellers and two were Stationers; and place, as three lived in the same area near Fleet Street.⁶ Using the records of London's Court of Orphans,⁷ we can explore the relative importance of these three potential sources of trust in almost fifteen thousand similar networks, allowing us to evaluate the presence of relationships rooted in guild membership, family and place over three centuries. We discover a profound waxing of kinship – a re-embedding of trust within the family – and neighbourhood, and a waning of the importance of guilds that amount to a fundamental change in urban society. The changes we observe have ramifications for a range of accounts of how to conceptualise interpersonal relations over this period.

I

Our main sources come from the activities of the Orphans' Court of London to protect the inheritances of the children of deceased citizens. Since at least the late thirteenth century, the inheritance customs of the city gave the custodial and financial care for orphans to the lord mayor and aldermen. A case in King's Bench from 1310 records that this had been customary from time immemorial: certainly, references to the custodial arrangements of

orphans appear in the city's records from 1275/6.⁸ Comparable arrangements emerged in other cities in England, including Bristol and Exeter, and continental Europe.⁹

In London, an 'orphan' was understood to include sons and unmarried daughters under the age of twenty-one, who had not already received their portion of the estate in their father's lifetime. It was their father's death that orphaned them; many had a surviving mother. The estate's administrators were required to secure at least a third of the estate, plus any legacies, for the orphans. The orphans' share was divided equally between male and female children, and passed to them at majority or, for daughters, marriage. Another third went to the citizen's widow, if she survived.¹⁰ The remainder could be distributed by the citizen's will.

As London grew, the number of orphans inevitably increased. A further impulse was given by the formalization of the City's procedures from the late fifteenth century onwards. Previously, the City had largely addressed mismanagement by administrators, or secured loans from orphans' estates, and only a minority of orphans appear in its records.¹¹ From 1520, the City authorities tasked constables and, from 1546, parish clerks with providing lists of all freemen dying with orphan children in their parishes.¹² The result was a dramatic expansion in the Court's business: more than a hundred estates with orphans were recorded each year in the 1670s, compared to less than thirty per year in the 1520s.

Administrators had two options for managing orphans' inheritances. They could deposit money with the Chamber (the treasury) of the City of London, where it earned interest at 5 per cent if below £500. By the mid-seventeenth century this was the preferred method, a development that ended disastrously in 1682 when the city's misuse of these funds left it bankrupt and owing half a million pounds to its orphans.¹³ Reputationally diminished, the Orphans' Court nevertheless survived until 1725, when citizens were finally allowed to dispose of their estates as they wished, after which it rapidly declined.¹⁴

Alternatively, the administrator could recruit sureties to hold the estate until the orphans reached their majorities. The legal commitments needed to secure the estate generated the records we explore. The administrator had to find ‘good and sufficient Sureties to be bound for the true and sure payment of the Orphanage and Legatory portions due and belonging unto the Children and Orphans’.¹⁵ The most common type of bond was a ‘recognizance’, and the individuals who were bound ‘recognitors’ or ‘sureties’.¹⁶ As a norm, four sureties were required for each recognizance. A single recognizance secured a maximum of £300, meaning large estates needed multiple bonds. From 1535, each individual recognitor could only hold £100 at most,¹⁷ although that rule was often ignored by the 1600s.¹⁸

The estate was, in essence, being loaned out, and sureties paid interest or ‘finding money’, usually 5 percent, that provided for the orphans’ needs.¹⁹ These agreements remained in force until all the surviving orphans came to Guildhall, demonstrated that they had married or were of age, and declared satisfaction for their portions. The bond was then discharged.

II

The groups of sureties that each executor constructed offer an insight into who they could recruit to participate in a relatively major financial and social obligation. The responsibilities that sureties undertook were substantial. Although the orphans were in the care of a custodian, usually their mother, who did not have to be a surety, sureties were responsible for ensuring that they were provided with ‘meat, drink, apparel, linen and woollen and all other necessities’, and were not married or apprenticed without license from the Court of Aldermen.²⁰ Recognizances could be expected to last up to the twenty-one years it took a new-born child to attain their majority.²¹ The sums involved could be large.

Trust between those who acted together as sureties was necessary: the sureties were jointly and severally bound to repay the sum they guaranteed to the orphans when they reached adulthood or were married. There were incentives: sureties could profit from access to capital at an affordable interest rate. Yet the risks were substantial. If money was lost when a surety failed, *any* of the other sureties bound with them could be sued by the City for a substantial penalty, even if they had returned their own share of the money. Indeed, the court usually prosecuted the most accessible sureties, and persisted until the inheritance had been recovered, leaving it to the sureties to pursue their peers. This allowed for some renegotiation: when the notable miniaturist Nicholas Hilliard was unable to meet his obligations, he was bailed out by his co-surety John Ballet, who he eventually repaid after a further case in Chancery.²² Sureties who were unable to return the orphans' portion might end in prison. One who failed, John Rutlish, petitioned the aldermen in 1624 for bail after spending six months in prison, while another, Matthew Muggleston, spent six years in prison in the 1590s. Both were only released when the orphans were satisfied by other recognitors.²³

The literature on trust displays a variety of theories of what trust is, with extensive debate on their merits. The relationships observed in the Orphans' Court are salient to most accounts. For example, in theories that characterise trust in terms of the attitudinal and dispositional relations between people, reliance is a necessary constituent. Forrest's definition of trust as 'a conscious decision to rely upon another person or entity without the possibility of knowing for certain whether that reliance is well-founded' is a case in point.²⁴ Reliance is critical to the surety networks we study. While some long-term risks could be mitigated by contractual arrangements, the bankruptcy or abscondment of one member of the network could result in prolonged litigation and potentially disastrous personal consequences for the others.²⁵

The surety networks also exhibit many of the features that characterise trust networks in accounts of trust that focus on transactional relations and information exchange between network members.²⁶ In addition to their mutual legal and financial obligations and the attendant risks, the sureties would have known each other, and appointed one member as their representative to the Court of Orphans. The surety networks also exhibit many of the secondary characteristics that typify trust networks over other less cohesive affiliations: the groups had a stable size, there were membership constraints, and were slow to change their membership.

For most surety networks, we have direct evidence on several of the main social foundations of trust that have been identified by historians. The contribution of guilds, family and neighbourhood in towns has been discussed extensively. A range of studies have argued that the harsh reality of urban life with its high levels of migration, volatile mortality and unstable patterns of residence undermined the extent and depth of kinship and neighbourhood ties, and made the formation of durable social relationships a persistent challenge.²⁷ One response by townspeople was the creation of associational and civic organizations that fostered community, including guilds. Participation in this ‘rich network of associational life’ left a ‘historical repertoire of forms of collaboration’ that, according to Robert Putnam, allowed individuals – past and present – to ‘be trusting’.²⁸

Putnam’s concern was principally with how societies create a generalized trust that sustains wider economic, political and social interactions, but his analysis is echoed in studies of trade and commerce that have emphasized how associations bolstered the trust needed for commercial relationships and credit to operate in urban economies.²⁹ The fullest recent articulation of the importance of association is by Gervase Rosser, who argues that in ‘the exceptionally unstable world of late-medieval Europe, in which the support networks of family and neighbours were repeatedly strained to breaking-point, the survival of the

individual depended on the creation of relationships of trust. Guilds were founded in large numbers and diverse forms for this very purpose'.³⁰ Guild membership, Rosser suggests, offered 'a qualification of trustworthiness', gave an assurance of 'credit and status,' and fostered 'friendship between members'.³¹

Surety networks represent only one dimension of participants' social and economic relationships. Who could be selected as a surety was limited: they needed to be wealthy enough to guarantee the sums involved; they were usually men, in part because of the legal incapacities imposed upon married women; they were normally citizens until the seventeenth century; they were necessarily adults who were likely to survive until the estate was settled. The court, moreover, had final say over proposed recognitors, and preferred that the money should be delivered to 'yonge men that be towarde and lykely to prosper'.³²

The type of connection was also selective. The orphans' families with funds to secure were at least prosperous and often rich.³³ The trust between sureties does not inevitably overlap with friendship, affection or the frequency of interaction. One might turn to a rarely seen family member to hold one's children's inheritances ahead of a business partner or a friendly neighbour that one saw daily. The durability of the relationship and norms of mutual obligation would affect who entered into a recognizance.³⁴ Being able to find a use for the capital would also set a boundary on participation. A range of contingent, practical factors influenced surety selection; these were ties among the prosperous urban elite, not the generality.

Nonetheless, that trust was essential to these relationships is evident from instances where we possess more information about individuals' connections. The people acting together in recognizances shared other meaningful personal and commercial ties.³⁵ The accounts left by the mercer John Isham (1525-1596), for example, show that he had other

financial ties to fifteen of the seventeen individuals who were named in the six recognizances he joined between 1554 and 1568.³⁶ The scale of the undertaking that sureties were accepting gives us some confidence that this represents one important type of trust relationship at least, akin to those observed in credit and commercial networks, and that any commonalities that we observe within surety networks will reflect some of the ways in which trust was formed.

III

Who became a surety and what connected them? It is useful to begin with the scale of the evidence. The Orphans' Court records we use include the details of over eighteen thousand recognizances involving over thirty-seven thousand individual sureties (table 1).³⁷ Some recognizance networks appear repeatedly, securing multiple tranches of an estate. Similarly, some individuals were sureties on several estates. After excluding duplicates, we can study the connections within just under fifteen thousand unique recognizance networks involving almost twenty-seven thousand different individuals.³⁸ The information we have on sureties' status – their guild, rank and occupation - is incomplete at first, but becomes more consistent over time, and is effectively universal from 1500, as the scope of the Court's activities grew.³⁹

Table 1: The Orphans' Court Dataset

Century	Estates	Recognizances	Sureties/ Obligators	Unique recognizances	Unique sureties
1300-99	59	61	215	61	201
1400-99	201	236	914	234	821
1500-99	3,825	8,545	20,243	7,812	13,342
1600-99	7,720	9,419	15,950	6,870	12,591

Total	11,805	18,261	37,322	14,977	26,955
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Note: unique sureties are identified by grouping sureties who share the same (standardized) forenames, surnames and guild within a 50-year time window. Source: see text.

Table 2: Characteristics of Sureties

Period	1300-99	1400-99	1500-99	1600-99
Female (%)	2	4	8	13
Status known (%)	69	87	100	99
Guild member (%)	80	91	91	76
Widow (%)	2	1	8	13
Gentry (%)	0	1	0	6
Trade (%)	14	5	1	4
Other/Unknown (%)	2	4	8	13
subtotal	100	100	100	100
Place known (%)	0	0	0	45
London (%)				90
Outside (%)				8
Subtotal				100
N	201	817	13342	12591

Note: Duplicate appearances by the same individuals are excluded. The sub-sections on status and place are reported as shares of sureties with recorded information. London includes Middlesex. Source: see text.

Most male sureties in London were themselves guild members and citizens, as table 2 shows. The lower share in the fourteenth century reflects less precise labelling and gaps rather than anything else.⁴⁰ Most recognizances were secured by guild members: only four per cent included a male who was neither a guild member or a gentleman. In nine-tenths of recognizances, *all* the male sureties were guild members.

Sureties were also mainly locals, living in London. Larger estates were somewhat more likely to involve a gentleman or provincial surety.⁴¹ For the most part, surety networks involved London's citizen middle class and elite acting together.

Most sureties were male, but one major change was the growth in the involvement of women, almost entirely widows, as sureties. Women rarely appeared in the fourteenth and fifteenth century, but 13 per cent of sureties were female in the seventeenth century, as widows, often serving as administrators, increasingly became sureties. By then, around one half of recognizances included a female surety, especially when estates were smaller. Widows had become a normal part of the financial management of their children's inheritances.⁴²

Recognizances usually involved four sureties.⁴³ For most, the executor or administrator was the probable central node of the network. However, as liability was joint we evaluate all potential ties between sureties; we also discuss links to the deceased, in case trust was mediated by mutual obligations. We focus on the first set of recognizances that secured the estate. These are most likely to show connections to the deceased, as well as between sureties, and are also less likely to be affected by changes in relationships, such as the remarriage of widows (their new husband often became a surety), or the death or failure of sureties, that we do not observe directly.

The types of ties that we can assess increases over time, as the information in the City's records grows. From the outset, we know most sureties' surnames and their guild, status or occupation. From c.1600, we increasingly have addresses. Obviously, family, guild and neighbourhood will not explain all ties. Far from it. Relationships might have originated through civil society in coffee houses, sermons and lectures, or ripened in the less civil society of the city's taverns and theatres.⁴⁴ Equally, guild members and neighbours may not have known – or liked - each other: these are indicators of how ties could have been formed. That said, the sources of connection that we examine, guild, family and place, are central to most discussions of premodern cities .

IV

We begin by asking whether sureties had formed ties through membership of the same guild. Guilds could generate mutual trust between fellow freemen when they came together to organize their trade, pray, and feast together. Smith, for example, suggests that, for London's merchants, guilds were 'deeply social organizations' that helped build relationships.⁴⁵ Bucholz and Ward agree that 'livery companies fostered community amid the potentially faceless anonymity of the town.'⁴⁶ Dissenting voices exist. Zahedieh cautions that by the later seventeenth century, the livery companies 'did not play a major role in structuring colonial commerce.'⁴⁷ However, most would agree with Pearl that, for Londoners, 'in the seventeenth as in the medieval period, life still found expression in an intricate formality of fraternal social organization.'⁴⁸

Guild connections were common in the earliest recognizances. However, shared guild membership markedly declined over time. The proportion of recognizances secured by sureties from one guild falls from 32 per cent of networks in 1400-49 to 8 per cent two centuries later (table 3). Conversely, the share of recognizances in which everyone was from

a *different* guild rose from 32 per cent to 65 per cent. Recognizances were never wholly dominated by tightly knit groups from one guild. Even in the fifteenth century, members of different guilds commonly appeared together. However, by 1650-99, only around one third of recognizances included more than one surety from the same guild, compared to four-fifths in the later fifteenth century.

Table 3: Guild Connections among Sureties

	All in same guild (%)	Some clustering (%)	None in same guild (%)	Total (%)	Connectedness Score (mean)
1400-49	32.61	34.78	32.61	100	0.35
1450-99	31.4	47.67	20.93	100	0.40
1500-49	17.15	49	33.85	100	0.29
1550-99	12.47	48.08	39.45	100	0.25
1600-49	10.08	33.78	56.13	100	0.17
1650-99	8.11	26.85	65.04	100	0.14
All	12.43	40.61	46.96	100	0.22

Note: ‘Some clustering’ indicates a recognizance with at least two sureties from one guild, and at least one from a different guild. The connectedness score is calculated only for sureties with a guild affiliation.

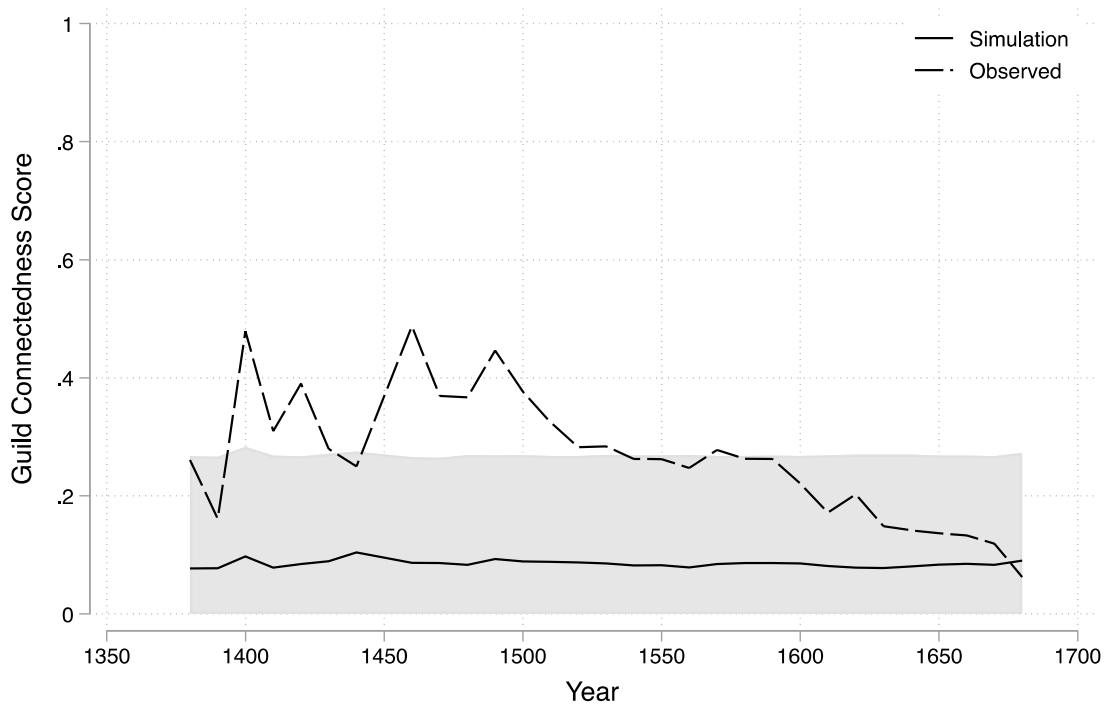
How meaningful is this decline in guild’s generation of trust? To help interpret the guild connectedness that existed in recognizance networks, we simulated what would happen if sureties had been assigned randomly to the set of recognizances created in each decade. This gives an estimate of the number of connections that we would expect if guild

membership was not a relevant factor in bringing together the co-sureties in a recognizance. Some recognizances would still include several sureties from one guild, but this would occur by chance, not because of their affiliation, and the frequency would just reflect the number of sureties in each guild.

To capture the presence of shared guild membership we calculate a ‘connectedness score’ for each recognizance network. This is the ratio between the number of different guilds represented and the number of sureties who were guild members, standardized to range from zero (all sureties are from different guilds) to one (all sureties are from the same guild).⁴⁹

The results are reported in figure 1. The average connectedness score we observe in the real surety networks converged with the level predicted by the random simulation in the later seventeenth century. The importance of London’s guilds in defining networks of trust declined from the start of the sixteenth century. By the seventeenth century, guild membership had almost no meaningful role in explaining surety networks.

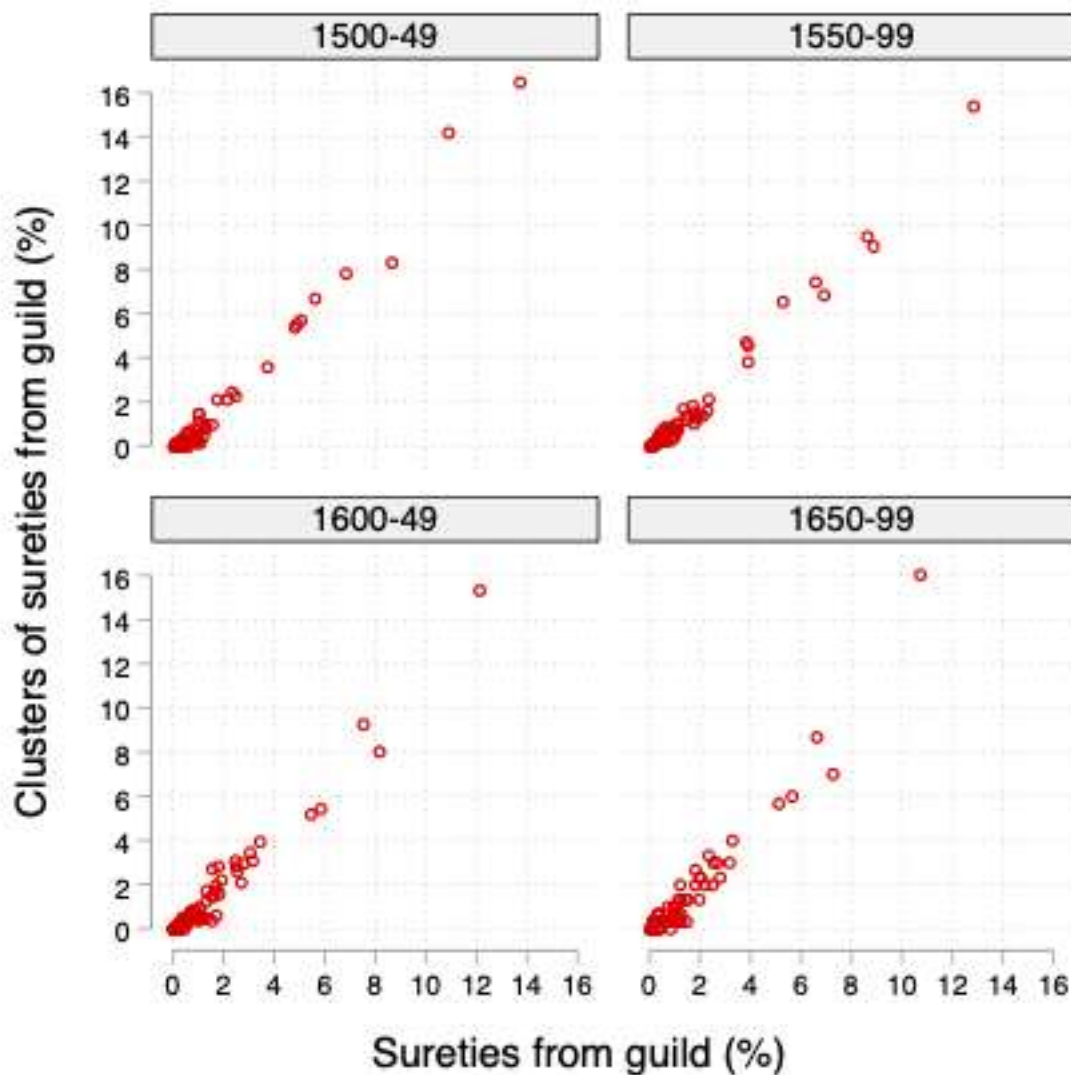
Figure 1: Simulated and observed guild connectedness in recognizances.



Note: The shaded area indicates one standard deviation around the simulation, calculated per decade. The simulation was run 1,000 times to generate the mean and s.d. Source: see text.

This overall decline in guild-centred networks might have concealed a few guilds which continued to possess stronger communities. Perhaps larger guilds were ‘more hierarchical and less convivial’, for example?⁵⁰ In fact, the recognizances give no sign that any guilds generated more connections than others, despite their many other differences in size, homogeneity of trade, wealth and political influence. To test this, we compare the share of the surety networks with clusters of members from a guild with the number of sureties who were members of that guild (figure 2).⁵¹ There is no sign here that members of larger guilds, such as the Drapers or Merchant Taylors, were less likely to appear together in recognizances than members of smaller guilds, or that this changed over time.

Figure 2: Sureties and guilds



Note: The share of sureties from each guild is plotted against the share of clusters of sureties observed from that guild among the recognizances recorded for each half century from 1500 onwards. Source: see text.

The disappearance of guild connections in networks also did not happen because sureties were on the margins of corporate life. If anything, sureties were more intimately involved with their guild than the average citizen. The 1641 Poll Tax allows us to compare known sureties with their fellow freemen at a point at which we see few guilds connections in recognizances: 15 per cent of sureties were members of their guild's governing body

compared to 5 per cent of freemen; another 43 per cent were liverymen, compared to 16 per cent of freemen.⁵² The Masters who governed six guilds in 1641 - the Vintners, Wax Chandlers, Skinners, Ironmongers, Barber Surgeons and Bowyers - had all become sureties in the previous five years. Sureties were at the heart of London's seventeenth-century guilds.

We have focused so far on links between sureties, but what about connections to the orphan's father? Guild links do seem to have mattered. One in five sureties were from the same guild as the deceased, more than if guilds were irrelevant, and, overall, about 40 per cent of recognizances included at least one surety from the deceased's guild. However, here too, guild connections dwindled: 34 per cent of networks included a surety in the deceased's guild in the later fifteenth century; just 17 per cent did in the early seventeenth century.

We have treated membership of the same guild as indicating the likelihood that connections had formed through fraternal sociability. Yet, there is an important caveat: guild connections overlapped with ties forged in the workplace. Although we lack information about journeyman hiring or partnerships, we can use the apprenticeship records of a sub-sample of sureties to gain some sense of how important working together might have been in generating trusting relationships.⁵³

Sureties who had been apprenticed to the same master were bound alongside another surety who had trained in the same workshop in around 8 per cent of the recognizances they entered. This could account for up to 16 per cent of guild clusters of sureties.⁵⁴ Workshop ties to the deceased also mattered: 4 per cent of sureties were securing the estate of their former master, and 8 per cent were securing the estate of someone else trained by their master.⁵⁵ These links might explain half of the cases where the deceased and sureties were from the same guild. As shared guild membership became less common among sureties, ties between masters and apprentices accounted for a larger share of connections between deceased and

their sureties.⁵⁶ That apprenticeship was only one of many kinds of working and service relationships, suggests that working together, more than guild membership, may have been the more significant basis of trust between many people within surety networks.

V

After the death of her husband Giles, a Clothworker, in 1645, the sureties that Anne Townsend recruited included her brother-in-law George Townsend, a gentleman of Staple Inn, Edward Carter, a Grocer, and Jeremiah Arnold, a Stationer. George had also been appointed an overseer in his brother's will, who bequeathed him 20 shillings to buy a ring as a *memento mori*.⁵⁷

Family connections such as those between Anne and George are generally thought to have been a primary locus of trust. As Muldrew observed of early modern credit networks, 'larger loans were commonly obtained from kin, where the closeness of the relation could add an extra degree of trust.'⁵⁸ Even though cities profoundly depended on migrants, family remained consistently important in decisions about who to work with, and who to call upon when in need.⁵⁹ In the seventeenth and eighteenth centuries, family may even have been becoming more important, with the rise of a 'bourgeois family model'.⁶⁰

Although superficially the most obvious, kinship is the hardest connection to trace. The simplest indication is when sureties shared surnames, as Anne and George did. This usefully captures some immediate family ties, those between parents and sons, and between brothers. However, beyond the nuclear family, shared surnames rapidly become uncommon among kin, and they offer no insight into connections made through marriage.

Judged by shared surnames, George Townsend's involvement was an exception: kinship ties measured this way appear rarely. Close family of the deceased rarely served as sureties. If we exclude their widows, who were generally executors, just 6 percent of sureties

had the same surname as the deceased, and only 15 percent of recognizances included someone with the same surname as the deceased (table 4). Sureties were more likely to be related to other sureties: 12 percent shared the surname of another surety; 20 percent of recognizances included a cluster of sureties with the same surname. However, surety networks *entirely* with the same surname were very rare – just 4 per cent of recognizances. Female sureties were more likely to have kinship ties: by the seventeenth century, 21 percent of women in recognizances shared another surety’s surname, compared to 15 percent of men.

The importance of kinship in trust networks grew substantially over time. The share of sureties in a surname cluster quintupled from 3 per cent in the fourteenth century to 15 per cent in the seventeenth century. After 1600, one quarter of recognizances included a cluster of kin with surnames in common.⁶¹ Londoners’ reliance on close family in their networks of credit and trust substantially increased.

Table 4 Kinship ties

	Sureties			Recognizances		
	with		N	containing		N
	Same surname as deceased	Same surname as another surety		1+ sureties with same surname as deceased	2+ sureties sharing a surname	
	%	%		%	%	
1300-99	2.4	2.8	210	6.8	5.1	61
1400-99	4.5	5.1	900	16.0	7.0	234
1500-99	3.3	8.8	24,912	10.0	15.7	7,699

1600-99	9.0	16.4	21,324	20.1	24.4	6,754
Total	5.8	12.1	47,346	15.1	19.6	14,748

Note: Widows excluded in cols 1 and 4, but included in cols 2 and 5.

How much kinship is concealed by relying on surnames? For some individuals, we can discover more about their extended families, although the sources both focus on London's political and social elites.⁶² Surprisingly few sureties were related through their mother's line, but 10 to 20 per cent were plausibly related through their own marriage or that of a sister or child (table 5). A good example of this is the network that Martha Sanders constructed after her husband's death. It included Geoffrey Thomas, Merchant Taylor, who had married Elizabeth, Martha's sister,⁶³ and Michael Davison, Clothworker, who had married her other sister Judith.⁶⁴ The third member, Daniel Shetterden, Armourer, of London, was presumably also a relative, perhaps Martha's brother: her father was also called Daniel Shetterden, though he lived in Eltham in Kent. These were interlinked siblings, not distant relatives.

Table 5 Ties to kin with different surnames

Link	Woodhead, <i>Rulers</i>		<i>Visitation</i>	
	%	N	%	N
Mother's kin	1	83	3	90
Wife's kin	9 - 11	166	18	100
Sister/children	12 - 23	52	-	-

Note: Woodhead's data does not always allow us to identify if in-laws were through a wife or sister. The ranges indicate minimum and maximum shares as a result.

This limited exercise suggests that adding related sureties who did not share a surname would roughly double the level of kinship ties indicated by shared surnames. If this holds, kinship probably connected at least a third of seventeenth-century sureties. Our information on extended families covers a relatively small numbers of high status sureties. However, combined with the evidence from surnames, it makes a compelling case that as guild connections weakened, kinship expanded to fill some of the space.

VI

Londoners lived and worked in an intensely local world, often in sight and hearing of the other residents of their building or street. The strength of locality was reinforced by the microscopic scale of the main religious and civic institution, the parish, at least within the walls of the city. Residents of each neighbourhood worshipped together, were buried together, and – for the people who generally appeared in the Orphans’ Court – served together within local government.⁶⁵ They also traded together: credit was mainly extended, Muldrew notes, ‘between friends, neighbours and kin’.⁶⁶ How important was neighbourliness, membership of a localized, spatially-rooted community, in forming trust?

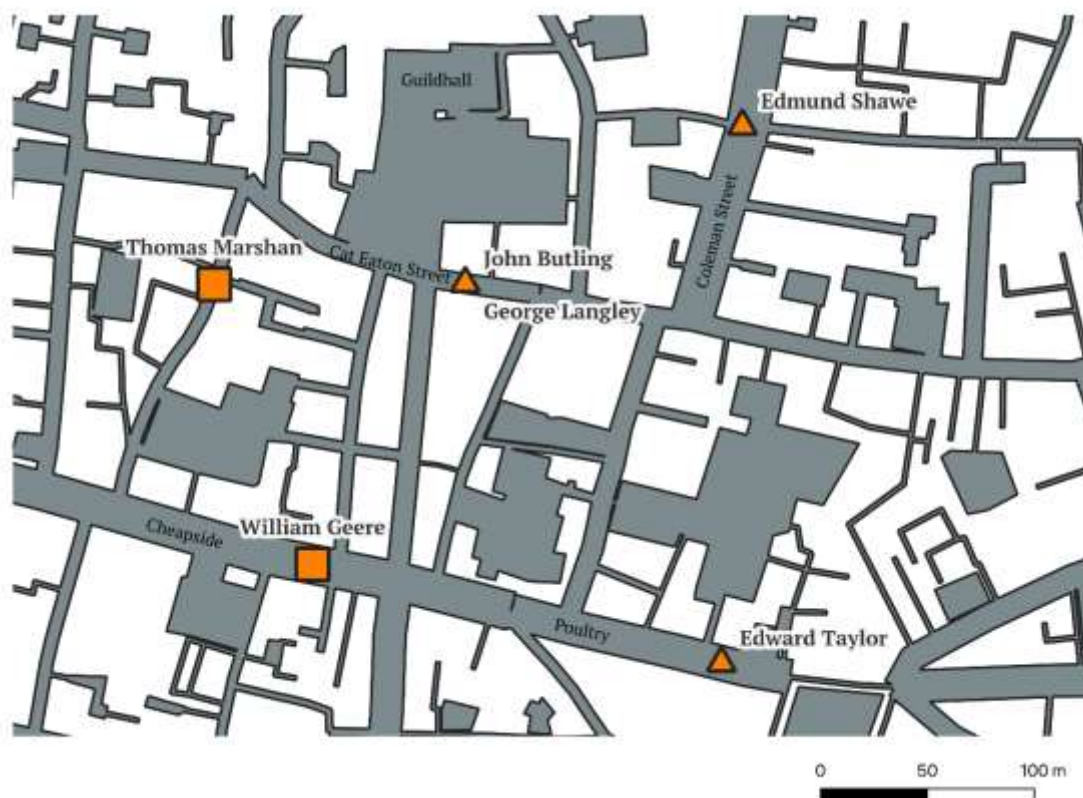
Neighbourliness is the social expression of local community. We use the straight-line distance between people’s addresses as an indicator for the likelihood that they were part of the same community. Without information on the extent, nature or idiosyncrasies of actual communities, this is unavoidably imperfect. It is easy to imagine how two people might be physically close, but separated by a barrier – such as the city wall – or a tangle of streets. Equally, living near another person does not inevitably lead to a relationship. The relative precision of sureties’ addresses, often including their street, means that we can at least

characterize place networks with reasonable accuracy. Unfortunately, addresses are only recorded for the seventeenth century, but we gain some understanding of change by linking sureties to sixteenth-century tax records.⁶⁷ Other sources suggest that place was always a strong source of connections.⁶⁸ Some links might even have been formed in the places sureties had been raised, although this seems rare even in this city of migrants.⁶⁹

The potential importance of place is illustrated in figure 3, which shows two networks. The first was established by Anne Henshaw, widow of Benjamin, a Merchant Taylor, in Cheapside (the couple were described by Hartlib as ‘great chemists’).⁷⁰ While Anne later moved to Kensington, she recruited sureties from the small area where she had lived: two, Ralph Serocold, another Merchant Taylor, and William Geere, Draper, also lived on Cheapside, one of the city’s most important thoroughfares, and the third, Thomas Marsham, esquire, lived on Milk Street, a smaller street which ran northwards from the middle of Cheapside.

The second group secured the estate of Thomas Eve, Innholder.⁷¹ It included two men living on Cateaton Street, just below Guildhall, John Butling, Grocer and George Langley, Innholder. Another Edmund Shawe, Merchant Taylor, lived on Coleman Street which ran north from the end of Cateaton Street, while the fourth, Edward Taylor, Vintner, was on Poultry, a hundred yards to the south. Both networks were formed of sureties from different guilds whose homes were a few minutes’ walk from each other; it seems unlikely this was accidental.

Figure 3: Two surety networks



Note: Triangles mark the sureties of Eve's estate; Circles are Henshaw's. Source: see text.

How common were these locally-rooted networks? A significant share of sureties lived close to one another: 21 per cent were in the same location – place, street or parish – as another surety in their recognizance, and 44 per cent lived within 500 metres of another. These suggest neighbourhood relationships mattered. Sureties did not need to be neighbours: 20 per cent were more than 2km apart. Nonetheless, of the 2,678 recognizances with addresses for at least part of the network, almost half (48 per cent) included at least two people from the same place. Significantly, place clusters were at the core of the network, with widows and executors more likely to be found in a neighbourhood cluster than other sureties.

It is notable that many more sureties shared a neighbourhood than shared a guild.⁷² The physical size of urban neighbourhoods is uncertain, but 51 per cent of recognizances include at least one pair living within 100m and 77 per cent within 500m of each other. If we

instead consider membership of the same parish, with its implication of shared worship, then 53 per cent included at least one pair from the same parish.⁷³ By comparison, only 30 per cent of the same sub-sample included a pair of sureties in the same guild, and 23 percent included a pair with the same surname.⁷⁴

In the sixteenth century, neighbourhood had played a weaker role. In 1541, only 55 per cent of recognizances included a pair living within 500m of each other, and in 1582, only 51 per cent did. More recognizances included guild ties than neighbourhood connections.⁷⁵ Place replaced corporate fraternity as most common connection by the seventeenth century.

Thinking about the relative importance of neighbourhood brings us to three final important caveats. First, we have treated the three sources of trust separately. Might they instead overlap? If so, our results could be biased. Reassuringly, this seems not to be the case. When we examine overlaps, sureties with the same surname overlap with a modest share, 4.6 per cent, of guild connections (the reverse is larger: 29 per cent of sureties with shared surnames are also in the same guild, but we seem safer in assuming kinship had priority). Place, similarly, overlaps with only 22 per cent of guild ties. In short, while some sureties were connected in several ways, these affect only a minority of ties.

Second, as we mentioned, we cannot be sure that these networks represent wider developments. Those involved were well off, which made it more likely that family had the capacity to help.⁷⁶ Indeed, Shoemaker's analysis of sureties recruited by poorer Londoners being prosecuted for misdemeanours in the early eighteenth century suggests that family was less important (or less permitted) to them. However, occupational ties were limited (just 15 per cent of sureties shared a trade) and shared place had a similar, pronounced significance, linking 55 per cent of sureties, much like the social networks we have discussed.⁷⁷ More

work is needed on earlier periods, but this suggests that we may be observing characteristics that were common across the city.

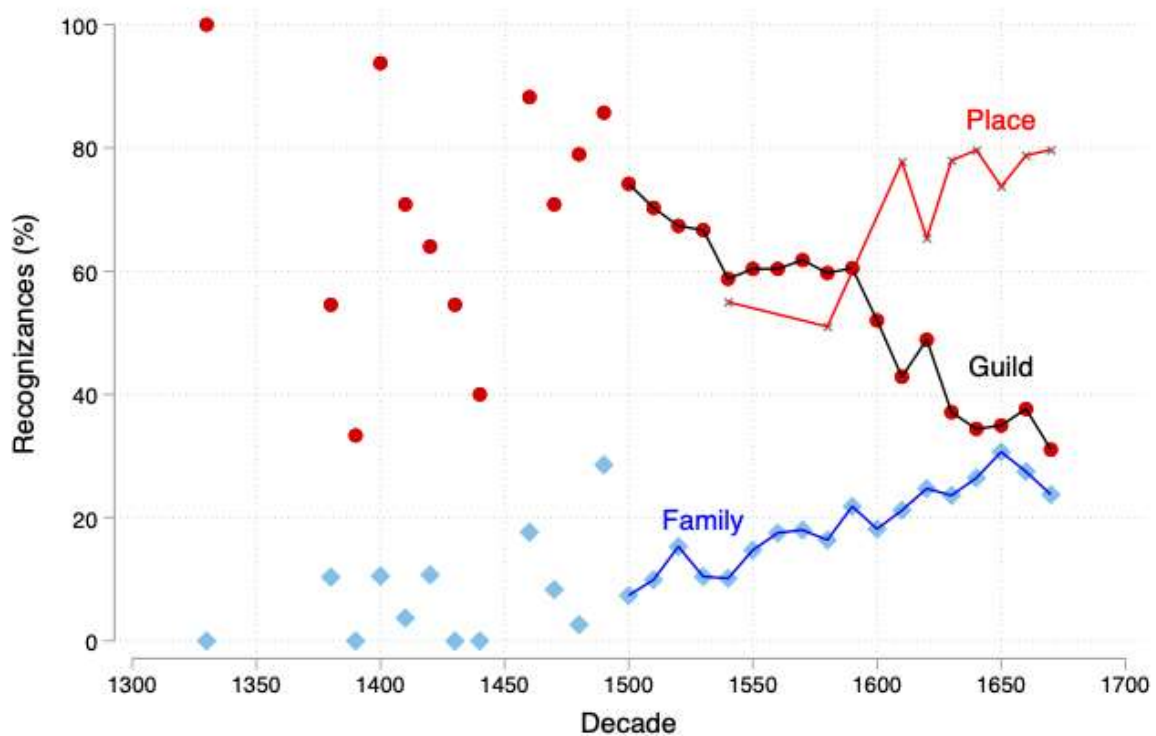
What of a third potential factor that might explain these changes: did shifts in the cost of capital as the city's financial system matured affect networks, as Schnitzeler observes in the Netherlands?⁷⁸ Orphans' estates were a source of capital, and some of the appeal of acting as a surety must have fallen as the cost of borrowing from other sources declined.⁷⁹ When we look at estates of different value, however, there is no significant difference in their networks over time, as we might expect if access to capital was influencing sureties' participation. Similarly, the length of time that funds would be held for does not affect the network meaningfully.

VII

The social foundations of trusting relationships between Londoners changed markedly over the three centuries from the Black Death to the Restoration. As figure 4 shows, the contribution of guilds fell away after the early sixteenth century, becoming almost meaningless by the seventeenth century. This points to change on a large scale in the profiles of the people that administrators and citizens relied on and, thereby, to the people that they would reach out to and trust, to share the financial and legal responsibilities needed to safely secure the inheritances of orphans. In the language of social capital, the denseness of ties generated within London's guilds lessened. As corporate connections diminished, family grew more important over time. We might see here an anticipation of the role of kin ties in eighteenth-century middle-class enterprise, signalled by cousin-marriage among other things.⁸⁰ Neighbourhood, too, was closely and increasingly associated with trusted connections. The fabric of trust in the city was transformed between 1500 and 1700, marking

a major and previously unrecognised change between late medieval and early-modern London.

Figure 4: Sources of Trust in London, 1300-1700



Note: Figure reports the share of recognizances with a cluster of sureties sharing a guild, surname or location by decade. Continuous line is shown when we observe over 100 sureties per decade. Source: see text.

Although London’s guilds are often represented as declining, it is not obvious that they should have lost their importance to their members in this way. Guilds remained active in trade regulation, charity, and political lobbying into the seventeenth century.⁸¹ Most adult male Londoners living in the incorporated City within and outside the walls – and nearly all sureties – were still guild members until after 1650.⁸² Guild sociability remained strong even

as guild connections disappeared from surety networks. Our best source for this, the guilds' Warden's Accounts, show that much meeting and eating, the heart of their members interactions, continued.⁸³ Arguably, London's guilds never lost this festive side, serving as dining clubs for the city elite to this day. Yet, attending guild dinners and processions no longer gave birth to strong connections between guild members in the way that it had in the late medieval city.

What might explain the growing importance of kinship and the slackening of guilds' contribution to trust in the city? This was a process that took decades, and with a single city in our study we can only speculate at this stage. These changes coincided with several major changes that each plausibly played a part in explaining them. However, two candidates stand out.

First, London's population had swollen massively, from around 70,000 inhabitants in 1550 to 300,000 a century later.⁸⁴ New neighbourhoods spilled beyond its ancient boundaries, and occupations spread, diluting local concentrations of crafts.⁸⁵ One driver for this expansion was the expansion of the port, as trade increased and diversified.⁸⁶ Much of London's wealth was now in the hands of merchants who were members of multiple organizations, such as the Levant and East India Companies, or none; their guilds were just one among several settings in which they socialised. Ever dependent on migrants, London's growth also increased the likelihood that multiple family members would live in the metropolis, facilitating a fresh reliance on kin. As Lynch notes, 'the sheer availability of kin in close proximity helped to determine levels of kin solidarity.'⁸⁷

Second, the Reformation had a particular impact on English guild life, stripping away many of their spiritual activities.⁸⁸ Until then, guilds cultivated spiritual as well as occupational kinship among their brethren. The Reformation radically pared back prayer and

shared worship; it also led to fragmentation between Protestant religious communities within London.⁸⁹ That this weakened London's guilds in some fundamental way aligns with evidence about religion and guild community from elsewhere in Europe. For example, in Aix-en-Provence, it was occupations with a strong confraternity that possessed close connections between members.⁹⁰ In the Southern Netherlands, similarly, religious change and economic polarization in the sixteenth century conspired to dissipate guilds' 'sense of brotherhood.'⁹¹

The idea that strong trust relationships were particularly likely to be fostered within religiously-infused guild communities matches the contemporary emphasis on Christian belief and community as the foundation of trust.⁹² Surety networks can be seen as visible expressions of the mutual Christian charity emphasised by confraternities. By 1600, however, London's guilds rarely prayed together or gathered at burials, activities that had once been central to their collective existence. Their religious activities withered with the suppression of their confraternal dimension, leaving perhaps a sermon or two a year, but little more.⁹³ In short, it was not their shared occupational identity or brotherly sociability that bred trust between guild members, but rather the spiritual community formed by the pre-Reformation religious activities of the guild as confraternity.

The surety networks suggest that both the availability of family members and the weakening of corporate community mattered. Kinship did not squeeze out guild brethren. Even in the 1650s, relatives still only supplied a third of sureties. Much space remained for fellow guild members to collaborate, if so inclined. But that inclination was now lacking.

The rise of kinship and the decline of guilds' contribution to trust were fundamental changes in the social fabric of the city. Implicitly, London's citizens no longer saw their guild as a coherent social group that could give reassurance about reputation and encourage

compliance with commitments, as they had in the fourteenth and fifteenth centuries. Instead, they gave a new importance to family and local neighbourhood ties. The channels of information and enforcement that sustained ‘trust’ between people had been transformed within London.⁹⁴

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¹ Walmesley’s case is reconstructed from London Metropolitan Archive (LMA) Rep. 59 COL/CA/1/1/63, fos. 359, 427; Rep. 60 COL/CA/1/1/64, fos. 54-55; Rep. 63 COL/CA/1/1/67, fo. 198; Rep. 66 COL/CA/1/1/70, fo. 114; Rep. 73 COL/CA/1/1/77, f. 161; The National Archives (TNA), PROB 11/207, fos. 139-140.

² Craig Muldrew, *The economy of obligation: the culture of credit and social relations in early modern England* (Basingstoke, 1998); M. Sonenscher, *Work and wages: natural law, politics and the eighteenth-century french trades* (Cambridge, 1991); G. Rosser, 'Crafts, guilds and the negotiation of work in the medieval town', *Past and Present*, 154 (1997), pp. 3-31; Justyna Wubs-Mrozewicz, 'The concept of language of trust and trustworthiness: (why) history matters', *Journal of Trust Research*, 10 (2020), pp. 94-102. Trust played a distinctive role in the pre-reformation social church: Ian Forrest, *Trustworthy men: how inequality and faith made the medieval church* (Princeton, 2018).

³ Key early statements include: F. Tönnies, *Community and civil society* (Cambridge, 2001); Max Weber, *Economy and society: an outline of interpretive sociology* (Berkeley, 1978), pp. 375-80. Recent reflections include: Charles Tilly, *Trust and Rule* (Cambridge, 2005), pp. 13-17; Clare Haru Crowston, 'Credit and the Metanarrative of Modernity', *French Historical Studies*, 34 (2011), pp. 7-19.

⁴ J. P. Boulton, *Neighbourhood and society: a London suburb in the seventeenth century* (Cambridge, 1987); Richard Goddard, 'Trust: business networks and the borough court', in Richard Goddard and Teresa Phipps, eds., *Town courts and urban society in late medieval England, 1250–1500* (2019), pp. 176-199; Richard M. Asquith, 'Piety and trust: testators and executors in pre-reformation London' (Ph.D. thesis, University of London, 2022). More generally, Katherine A. Lynch, *Individuals, families, and communities in Europe, 1200-1800: the urban foundations of western society* (Cambridge, 2003). An important exception is: Guido Alfani, and Vincent Gourdon, 'Entrepreneurs, formalization of social ties, and trustbuilding in Europe (fourteenth to twentieth centuries)', *The Economic History Review*, 65 (2012), pp. 1005-1028.

⁵ See: Sheilagh C. Ogilvie, *The European guilds: an economic analysis* (Princeton, 2019).

Bert De Munck, *Guilds, labour and the urban body politic: fabricating community in the southern Netherlands, 1300-1800* (London, 2017).

⁶ The sons were James, a Leatherseller living on Fleet Street, and John, a Stationer in Ludgate Street. The other initial sureties were Edward Gillingham and William Benson. Gillingham was a Leatherseller living in Fleet Street who had been apprenticed to James, senior. Benson was another Stationer living in Westminster: Leathersellers' Company, London, MEM/5/1, pp. 19, 34; London Booktrade Database, s.v.

⁷ We use 'Court of Orphans' to cover the City's administrative and legal arrangements for orphans, including the period before contemporaries used this title.

⁸ TNA, KB27/200 rot. LXXVIII. For earlier references, see: LMA, COL/AD/01. Mary Bateson, *Borough customs* (2 vols., London, 1906), II, pp. 47-49; Caroline M. Barron, *London in the later middle ages: government and people, 1200-1500* (Oxford, 2004), pp. 268-73.

⁹ The best recent account is: Adele Sykes, 'The Medieval Foundations of the Court of Orphans: London and Wardship, c.1250–c.1550' (Ph.D. thesis, University of London, 2021). See also: Charles Carlton, *The orphans' court* (Leicester, 1974); Barbara A. Hanawalt, *Growing up in medieval London: the experience of childhood in history* (Oxford, 1993). For European courts, see David Nicholas, *The domestic life of a medieval city: women, children, and the family in fourteenth-century Ghent* (Lincoln, 1985); J.W. Schnitzeler, 'In loco parentis: Holland's orphan chambers in a European context', *The History of the Family*, 27:2 (2022); idem., 'Financial care for the vulnerable: Rise and decline of Holland orphan chambers' (Ph.D. thesis, Utrecht University, 2022).

¹⁰ The two key texts that summarise the city process, list precedents from the entire archive and specify additions and modifications through the seventeenth century, are: LMA,

CLA/002/07/009, esp. fo. 21-23; CLC/297/MS443. *Lex Londinensis* (London, 1680), pp. 57-99; William Bohun, *Privilegia Londini or, the laws, customs, and priviledges of the city of London* (London, 1702), fo. 313ff.

¹¹ Sykes, 'Orphans'.

¹² LMA Rep. 4 COL/CA/1/1/4, fo. 67; LMA Rep. 11 COL/CA/1/1/11, fo. 257.

¹³ I. G. Doolittle, 'The City of London's debt to its orphans, 1694–1767', *Bulletin of the Institute of Historical Research*, 56 (1983), pp. 46–59; Vanessa Harding, 'The crown, the city, and the orphans: the city of London and its finances, 1400-1700', in *Urban public debts, urban government and the market for annuities in western Europe (14th-18th centuries)* (Turnhout, 2003), pp. 51-60; More generally: Nathan Sussman, 'Financial developments in London in the seventeenth century: the financial revolution revisited.' *Journal of Economic History*, 82 (2022), pp. 480-515.

¹⁴ 11 George I, cap. 18, sections xvii-xix.

¹⁵ *Lex Londinensis*, p. 59. Collateral was not taken, unlike the Netherlands: Schnitzeler, 'Financial', pp. 80, 111.

¹⁶ R. B. Shoemaker, *Prosecution and punishment: petty crime and the law in London and rural Middlesex, c.1660-1725* (Cambridge, 1991), pp. 25-27, 105-119.

¹⁷ LMA, Letter Book P, COL/AD/01/015, fo. 79. In February 1535/6, this restriction was removed for estates valued below £120.

¹⁸ Disputes in the seventeenth century show varied distributions of funds among sureties.

¹⁹ The rate was set at 5 per cent in 1535/6: LMA, Letter Book P, COL/AD/01/015, fo. 87; see also: Letter Book T, COL/AD/01/019, fo. 21. The City also introduced tiers of lower rates for larger estates: Letter Book P, COL/AD/01/015, fo. 6; Letter Book T, COL/AD/01/019, fo. 31. The top of the 5 per cent band was increased from £200 to £800 on the amount held for each orphan in 1605: Letter Book CC, COL/AD/01/028, fo. 119.

²⁰ *Lex Londinensis*, p. 63.

²¹ An annual review of sureties requiring attendance at the Guildhall before the Lord Mayor and Aldermen was introduced 20 Mar 1491/2 LMA Letter Book L COL/AD/1/11 fo. 292.

This initially was imposed on all sureties with a view to establishing that they were alive and living in the city.

²² Erna Auerbach, *Nicholas Hilliard* (London, 1961), pp. 20-23; LMA, Rep. 21, COL/CA/1/1/23, fo. 146.

²³ LMA, Rep. 39, COL/CA/1/1/43, fos. 83-4; Rep. 23, COL/CA/1/1/25, fo. 402.

²⁴ Forrest, *Trustworthy men*, p. 11. See also J. M. Barbalet, *Emotion, social theory, and social structure: a macrosociological approach* (Cambridge, 2001), ch 2; Richard Holton 'Deciding to trust, coming to believe' *Australasian Journal of Philosophy* (1994), pp. 63-76; Russell Hardin, *Trust and Trustworthiness* (New York, 2002), ch. 1; Katherine Hawley 'Trust, distrust and commitment,' *Noûs*, 48 (2014), pp. 1-20.

²⁵ Reliance and attendant risk, while requisite for trust, is not sufficient: we do not have insight into the psychologies of the network participants or, therefore, the feelings of affection that some accounts take to be needed for trust. However, reliance forms the background against which trust is possible. Consequently, large scale changes in the factors that make for reliant relationships, will similarly affect trusting relationships.

²⁶ Tilly, *Trust and rule* (Cambridge, 2005), p. 4, provides an overview of the characteristics of a trust network. Notably, Tilly also sees reliance as essential: the participants 'place their valued collective enterprises at risk to malfeasance, mistakes, or failures by other members of the same networks' (pp. 5-6). Note that some aspects of Tilly's extended definition on p. 44 (eg: boundary marking) cannot be shown to hold here, or in some of his own examples.

²⁷ Lynch, *Individuals*, pp. 25-44. R. O. Bucholz, and Joseph P. Ward, *London: a social and cultural history, 1550-1750* (Cambridge, 2012), pp. 71-3; Alexandra Shepard, and P. J.

Withington, *Communities in early modern England: networks, place, rhetoric* (Manchester, 2000). These issues persisted: David Sunderland, *Social Capital, Trust and the Industrial Revolution, 1780-1880* (London, 2007), pp. 202-209; Bruce Carruthers, *The Economy of Promises: Trust, Power and Credit in America* (Princeton, 2022).

²⁸ Robert Putnam, with Robert Leonardi, *Making democracy work: civic traditions in modern Italy* (Princeton, 1994), pp. 126, 174, 177.

²⁹ Fabien Eloire, Claire Lemerrier, and Veronica Aoki Santarosa, 'Beyond the personal-anonymous divide: agency relations in powers of attorney in France in the eighteenth and nineteenth centuries', *The Economic History Review*, 72 (2019), pp. 1229-1250; Philip T. Hoffman, Gilles Postel-Vinay, and Jean-Laurent Rosenthal, *Priceless markets: the political economy of credit in Paris, 1660-1870* (Chicago, 2000). See also: Muldrew, *Obligation*.

³⁰ Rosser, *Solidarity*, p. 149.

³¹ Rosser, *Solidarity*, pp. 35, 87. Studies critical of the social and economic effects of guild's social capital necessarily highlight the connections they fostered: Sheilagh C. Ogilvie, *The European guilds: an economic analysis* (Princeton, 2019), pp. 18-24.

³² LMA, Letter Book P, COL/AD/01/015, fo. 80. The Court checked sureties had sufficient wealth before accepting them.

³³ The sums secured fell from the fifteenth century onwards. In 1400-49, the median was £66 (£244 in 1600 pounds), and the mean was £155 (£520 in 1600 pounds). By 1600-49, the median was £124, (£109 in 1600 pounds), and the mean was £206 (£178 in 1600 pounds).

³⁴ That trust varies between 'types of trust relationships' is a standard assumption: J. David Lewis and Andrew Weigert, 'Trust as a social reality', *Social Forces*, 63 (1985), pp. 967-985, at pp. 972-4.

³⁵ In contrast, Shoemaker’s analysis of Middlesex recognizances for misdemeanours suggests magistrates guided the selection of sureties who could exert ‘maximum possible pressure’.

Yet those recruited must still have been willing to accept the liability: *Prosecution*, pp. 108.

³⁶ G. D. Ramsey, ed., *John Isham’s accounts 1558–1572* (Northamptonshire Rec. Soc. 21, Northampton, 1962).

³⁷ For the period before 1497, we extracted all cases appearing in the published Letter Books: Reginald Sharpe, ed., *Calendar of letter-books preserved among the archives of the corporation. letter-book A(-L)* (London, 1899). Later records are from surviving manuscript records: Letter Books of the Common Council M to ZZ (LMA, COL/AD/1/12-50); Journals of the Common Council (LMA, COL/CC/1/1/10-50); Minutes of Common Hall (used to record recognizances during 1642-1660) (LMA, COL/CN/1/1/1-5); Repertories of Court of Aldermen 1-105 (1495-1700) (LMA, COL/CA/1/1/1-109), especially from the 1530s; the Clerk of Orphans’ recognizances books (LMA, CLA/2/5/1-10). The city’s surveillance and recording process collapse after the bankruptcy.

³⁸ Multiple appearances were identified by manually matching people by name and guild/trade appearing within 30-year windows. Additional information on the dataset and supplementary analyses can be found in: Ammaarah Adam et al., ‘Trust, guilds and kinship in London, 1330-1680,’ (Dept. of Economic History, LSE, Working Paper 343, 2022).

³⁹ On the expansion of the Court’s activities: Sykes, ‘Orphans’.

⁴⁰ The small number of sureties identified with a trade includes one important ambiguity: those described as ‘merchant’, who may have also been guild members, possibly Merchant Taylors.

⁴¹ The probability that a network includes a gentleman or someone living outside London is positively correlated with estate value ($p=0.000$).

⁴² Amy Louise Erickson, *Women and property in early modern England* (London, 1993), pp. 156-161; Jessica Ayres, 'Women in London's Court of Orphans, 1660-1720' (PhD thesis, University of York, 2023).

⁴³ 79 per cent have 4 sureties; 8 per cent have 3; and 5 per cent have 2.

⁴⁴ Bucholz and Ward, *London*, p. 203.

⁴⁵ Edmond Smith, *Merchants: the community that shaped England's trade and empire, 1550-1650* (New Haven, 2021), pp. 8, 9, 59-61; Perry Gauci, *Emporium of the world: the merchants of London, 1660-1800* (London, 2007).

⁴⁶ Bucholz and Ward, *London*, 78. Generally: Ian W. Archer, *The pursuit of stability: social relations in Elizabethan London* (Cambridge, 1991), pp. 100-120; Steve Rappaport, *Worlds within worlds: structures of life in sixteenth-century London* (Cambridge, 1989); Joseph P. Ward, *Metropolitan communities: trade guilds, identity, and change in early modern London* (Stanford, 1997), pp. 123-4, 144-6. Similar points have been made for other cities: David Harris Sacks, *The widening gate: Bristol and the Atlantic economy, 1450-1700* (Berkeley, 1991), p. 117.

⁴⁷ Nuala Zahedieh, *The Capital and the colonies: London and the Atlantic economy, 1660-1700* (Cambridge, 2010), p. 103.

⁴⁸ V. Pearl, 'Change and stability in seventeenth-century London', *London Journal*, 5 (1979), pp. 3-34; Michael Berlin, 'Guilds in decline? London livery companies and the rise of a liberal economy, 1600-1800', in S. R. Epstein and Maarten Prak, eds., *Guilds, innovation, and the European economy, 1400-1800* (Cambridge, 2008), pp. 316-342.

⁴⁹ We calculated a connectedness score for all recognizances with more than one surety with a reported guild; sureties without a guild are excluded. The results are unchanged if we limit the sample to cases in which the executor was also a guild member.

⁵⁰ Bucholz and Ward, *London*, p. 79.

⁵¹ The correlation coefficient is between 0.97 to 0.99.

⁵² We identified 60 per cent (276 of 462) of sureties active between 1636-41 within the 1641 tax listings. We used the surviving records for 33 guilds containing 9,883 individuals: TNA, E179/251/22; TNA, SP28/164, 166, 170, 198.

⁵³ 2,125 sureties were matched by name and date to the records of 60 guilds (allowing spelling variation to a Lowenstein string distance of two): 139 of 1,513 sureties served the same master as another surety (excluding kin ties).

⁵⁴ The 8 per cent is calculated as 18 of 216 appearances in recognizances which were made by the 139 sureties who had served a master who bound more than one surety. 52 per cent of recognizances involving these sureties included a guild connection, hence the 16 per cent.

⁵⁵ Excluding sureties trained by their father. Former master: 76 of 2,125; former fellow apprentice: 27 of 325 (the number of observations falls because this requires knowing the master of both deceased and surety).

⁵⁶ Rising from 5 per cent in 1500-49, to 19 per cent in 1600-49, and 32 per cent in 1650-79.

⁵⁷ TNA, PROB 11/193, fo. 15; LMA, Rep. 58, LMA, COL/CA/1/1/62 fo. 38.

⁵⁸ Muldrew, *Economy*, p. 113.

⁵⁹ See: Zahedieh, *Capital*, pp. 106-8; Ian Archer, 'Social networks in restoration London: the evidence from Samuel Pepys' diary', in Alexandra Shepard and Phil Withington, eds., *Communities in early modern England* (Manchester, 2000), pp. 87-88; N. Tadmor, *Family and friends in 18th-century England: household, kinship and patronage* (Cambridge, 2000); W. Coster, *Family and kinship in England, 1450-1800* (London, 2016); I. K. Ben-Amos, *The culture of giving: informal support and gift-exchange in early modern England* (Cambridge, 2008).

⁶⁰ Lynch, *Individuals*, pp. 4-14; Geoffrey Crossick and Heinz-Gerhard Haupt, *The petite bourgeoisie in Europe, 1780-1914* (London, 2016), pp. 88-89.

⁶¹ Defined by common surnames.

⁶² J. R. Woodhead, *The rulers of London 1660-1689: a biographical record of the aldermen and common councilmen of the city of London* (London, 1966); Howard, Joseph Jackson, and Joseph Lemuel Chester, eds., *The Visitation of London A.D. 1633, 1634 and 1635*, (Harleian Society vols. 15, 17, London, 1880-1883). We restricted our search to sureties active 1640-70 and people who died after 1660 to ensure the sources. Matches were based on surname, forename and guild.

⁶³ LMA, Rep. 69, COL/CA/01/01/073, fo. 216. ‘Jeffrey,’ Thomas and Elizabeth were left legacies in Daniel Shetterden’s will, as was Martha, and Michael and Judith Davison: TNA, PCC PROB 11/333, fos. 221r-v. By then Martha was Martha White, having married Robert White, merchant taylor, who later became a surety: LMA, Rep. 80, COL/CA/01/01/084, fo.159; *Records of London livery companies online*, s.v. ‘Sanders, Michael’.

⁶⁴ Woodhead, *Rulers*, pp. 56-63.

⁶⁵ Boulton, *Neighbourhood*, pp. 138-65; 210-227; Archer, *Pursuit*, pp. 75-77.

⁶⁶ Muldrew, *Economy*, p. 111.

⁶⁷ Recording addresses was presumably a response to the expansion of London. In 1600-9, 4 per cent of recognizances included *any* addresses; by 1670-9, 73 per cent listed all sureties’ addresses.

⁶⁸ Justin Colson, ‘Reinterpreting space: mapping people and relationships in late medieval and early modern English cities using GIS’, *Urban History*, 47 (2020), pp. 384-400.

⁶⁹ We identified the place of origin of two or more sureties in 423 recognizances from apprenticeship records. Excluding siblings and cousins, only 4 per cent came from the same county, and just 2 per cent from the same place.

⁷⁰ LMA Rep. 47 COL/CA/1/1/51, fo. 177.J. Speake, ‘Henshaw, Thomas (1618–1700), alchemist and writer’, *ODNB*.

⁷¹ LMA Rep. 43 COL/CA/1/1/47, fo. 38.

⁷² Place ties complement guild ties, likely reflecting occupational clustering. The average distance between sureties in the same guild was 837m vs 1074m for those in different guilds (p=0.005)

⁷³ Calculated for 527 recognizances reporting the parish of at least two sureties.

⁷⁴ Calculated for 1,358 recognizances from the 17th century.

⁷⁵ Sureties were matched to individuals in: R. G. Lang, ed., *Two Tudor Subsidy Rolls for the City of London, 1541 and 1582* (London Record Society, vol. 29, 1993). Distances are between central points for each ward, and so are less precise.

⁷⁶ Peter Laslett, 'Family, kinship and collectivity as systems of support in pre-industrial Europe: a consideration of the 'nuclear-hardship' hypothesis', *Continuity and Change*, 3 (1988), pp. 153-175, at pp. 161-3.

⁷⁷ Shoemaker measures kinship ties between the person bound and their sureties, while occupation and place are for pairs of sureties: Shoemaker, *Prosecution*, pp. 107-8; R. B. Shoemaker, 'Crime, courts and community: the prosecution of misdemeanors in Middlesex County, 1663-1723' (Ph.D. thesis, Stanford University, 1985), p. 158, table 12. Note that Shoemaker interprets his parish results as evidence of weak connection (*Prosecution*, p. 108). Our thanks to Professor Shoemaker for sharing his work.

⁷⁸ Schnitzeler, 'Financial', pp. 86-9, 123-130.

⁷⁹ This did lead to suggestions that the interest rate should be lowered: LMA, COL/CA/01/01/045, fo. 218-9. See: Sussman, 'Financial Developments'.

⁸⁰ See also: Eloire et al, 'Personal-anonymous', pp. 1238-40.

⁸¹ Archer, *Pursuit*; Ian W. Archer, 'The London lobbies in the later sixteenth century', *Historical Journal*, 31 (1988), pp. 17-44; Ward, *Community*.

⁸² Harding provides two figures: 148,000 in 1630 and 115,000 in 1660: V. Harding, ‘The population of London, 1500-1700: a review of the published evidence’, *London Journal*, 15 (1990), pp. 111-128, at p. 112. We assume 69.8 per cent are aged 15-59 years and 50 per cent are male. Citizen stocks are from: Minns, Chris, Clare H. Crowston, Raoul De Kerf, Bert De Munck, Marcel J. Hoogenboom, Christopher M. Kissane, Maarten Prak, and Patrick H. Wallis. ‘The extent of citizenship in pre-industrial England, Germany, and the Low Countries.’ *European Review of Economic History* 24 (2020), pp. 601-25, at p. 12.

⁸³ See: Sarah A. Milne, *The dinner book of the London Drapers’ Company, 1564-1602* (London Record Society, LIII, Woodbridge, 2019), pp. xxvi-xliii; Jasmine Kilburn-Toppin, ‘Gifting cultures and artisanal guilds in sixteenth- and early seventeenth-century London’, *The Historical Journal*, 60 (2017), pp. 865-887, at pp. 875-80. Accounts only provide a partial indication: costs could be born by attendees or nominated members.

⁸⁴ Figures for the 122 Parishes: Harding, ‘Population’, p. 112.

⁸⁵ J. Colson, ‘Commerce, clusters, and community: a re-evaluation of the occupational geography of London, c. 1400–c. 1550’, *Economic History Review*, 69 (2016), pp. 104–30.

⁸⁶ Zahedieh, *Capital*.

⁸⁷ Lynch, *Individual*, p. 66; Schnitzeler, ‘Financial’, pp. 86-87.

⁸⁸ Most confraternities were not trade guilds, but most guilds had associated confraternities: Susan Brigden, *London and the reformation* (Oxford, 1989), pp. 35-36; Rosser, *Art*, pp. 4, 161.

⁸⁹ Brigden, *London*, pp. 35-36, 389-90; R. A. Leeson, *Travelling brothers: the six centuries’ road from craft fellowship to trade unionism* (London, 1979), pp. 50-51.

⁹⁰ Claire Dolan, ‘The artisans of Aix-En-Provence in the sixteenth century: a micro-analysis of social relationships,’ in Philip Benedict, ed., *Cities and social change in early modern France* (London, 1989), pp. 181-5.

⁹¹ De Munck, *Guilds*, p. 26

⁹² Muldrew, *Economy*, pp. 128-30. More generally: Paul Faulkner, 'On the Nature of Faith and Its Relation to Trust and Belief', *The Monist*, 106 (2023), pp. 61-73.

⁹³ In 1630, the Grocers' Company paid for two sermons and the Coopers' one: LMA, CLC/L/GH/D/001/MS11571/11, fos. 32r, 34r; CLC/L/CI/D/001/MS05606/003, fos. 277r.

⁹⁴ Timothy W. Guinnane, 'Trust: a concept too many', *Jahrbuch für Wirtschaftsgeschichte*, 46 (2005), pp. 77-92.