
Economic Change, Taxation and Social Mobility in German Towns in the Late Middle Ages

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The gradual worsening of social inequalities within the urban communities was without any doubt the principal factor in the growing antagonisms that gave birth to Lutheranism as a protest against nascent capitalism. Fugger and Welser, on the other hand, believed that the wealth of the few brought about the well-being of the majority. But as our understanding of the ways in which profits were distributed amongst the different groups in German society becomes greater, it becomes clear that Luther's zeal in putting the blame for the weakening of the Empire on the growth of usury was an exaggeration, just as the moral stance of the Augsburg entrepreneurs was utopian. During the XIVth and XVth centuries the living standards of the German population made considerable progress. Yet in contrast to this positive development, and in particular the increase in real wages for the workers, there were also a number of adverse factors at work which often assumed predominance. The new capitalists succeeded in freeing prices and interest rates, and thereby brought about the ruin of the pillars of the medieval moral economy. They had learned how to profit from regional variations and changing economic conditions by dismantling the structure of protectionist legislation. Martin Luther's criticism of Jacob Fugger was partly right, but Fugger was not entirely in the wrong: it was possible to grow rich if that was what one desired, but at the same time the German people were deprived of a considerable part of the fruits of their labour and in ways that were much more evident than under the seigneurial regime. The identification of the clergy, of the bourgeois towns and the middling and higher nobility as parasites did the rest: it liberated the revolutionary energy of the peasants and artisans and in 1525 produced the final, vivid and brief explosion before Germany returned once more to a sort of prolongation of the Middle Ages that lasted until the Thirty Years War.

The commercial companies found a ready response to their appeals for investment and to their monopolist tendencies amongst sections of the bourgeoisie that were far removed from trade (ship-builders, metal workers, merchant manufacturers, rentiers) and through agreements between them prices were kept at the

highest levels possible. Such behaviour was severely criticised both by canon lawyers and by the public authorities, and long before the appearance of the *Reformatio sigismundi* the leaders of urban protest had been demanding the abolition of these companies. The events surrounding the guild revolts in Constance in 1425 and 1429, show that it was the retail food sellers who were quickest to take offence at speculative operations affecting grain and meat, and they were in turn close to the popular consumer¹. They demanded that commercial operations should be carefully distinguished from actions designed to manipulate credit, and some went so far as to demand the elimination of all intermediaries in the distribution of the fruits of the soil. At that particular moment commerce was also the target of the moral theology of the Church, which also helped blacken the image of the merchant. There was already an awareness of the distinction between competition and monopoly, and the latter was denounced as one of the most pernicious forms of domination through the working of the market (*Marktherrschaft*). Amongst those who denounced the 'engrossers' mention should be made of one particularly influential individual, the schoolmaster Konrad Summenhart. But although the State watched carefully over trade, the great financiers still continued to grow ever richer, either by exploiting poverty or else by continuing to attract the investments of the princes which served to dispel the opprobrium directed against the merchants. Charles IV provided a good example of this practice of 'Don't do what I do' when he invested the proceeds of the fines from the Imperial cities and towns of Franconia and Swabia which, together with those of Nuremberg, reached the fine sum of forty thousand florins in the city of Prague.

In the South, the activities of the commercial companies were more varied than in the North and it was here that individual fortunes often exceeded a hundred thousand florins (in Augsburg and Nuremberg). Those of the leading entrepreneurs of Frankfurt, on the other hand, rarely rose above forty-five thousand florins on average. In the Hanseatic towns the ceiling fell to some thirty thousand florins, and capital was composed mainly of immovables and rents. In every town there was also a marked distinction between those few whose wealth was drawn from big business and the far less respectable majority whose fortunes were made out of the needs of the urban population, through speculation or what today we would

¹ It is for this reason that KLAUS A. BECHTOLD'S thesis (*Zunftbürgerschaft und Patriziat. Studien zur Sozialgeschichte der Stadt Konstanz im 14 und 15 Jahrhundert*. (Sigmaringen, 1981, ff. 73, 124 ff. & 137ff) seems misleading. The author tries at all costs to relate the popular revolts in this typical middle-sized town, which were led by a milkman, a butcher, a wine merchant and a jeweller (whose goods were worth more than 5,000 florins) to the development of an anti-patrician political awareness. (Bishop Johann Windlock, who was the candidate of CHARLES IV, had forcibly added the guild corporations to the municipal council and the patricians had tried to create an alternative power base, its leaders continuing to meet separately in a house known as Katz). However A. SCHULTE, *Geschichte des mittelalterlichen Handels und Verkehrs zwischen Westdeutschland und Italien* argued as long ago as 1900 that the essential ethic of the world of the craft shop was anti-monopolist.

call loan-sharking. The municipal councillors of Hamburg in the final quarter of the XVth century, for example, had two and a half times as much cash invested in rents as in commercial operations². In addition, municipal loans were generally much less rewarding in western than in eastern Germany. In the former there was a greater preference for life annuities which generally yielded in the order of 10% a year, whereas in the latter permanent rents were more common and although they carried higher risks the returns were also greater. In the XIVth and XVth centuries urban loan stock in Cologne and Luneburg provided an average, non-indexed, yield of 8 1/3%. It was, therefore, more advantageous to invest in the east, where the average interest rates in many regions ran at between 12 and 13 1/3%. The accumulation of urban rents in different places became major business for many capitalists, and the burgermeister of Rothenburg in 1408 held investments in 120 different towns. Even Cologne took advantage of this facility between 1351 and 1370, although as a result incurred debts amounting to three times the income registered on its balance sheet. However the decline in fiscal revenues provided some justification for the sale of interest-bearing loans which in view of the current inflation and demographic crisis did not constitute as heavy a charge as the crude figures provided by these operations might suggest. Between 1370 and 1392 loans worth 768,000 marks were raised on the Cologne market, three-quarters of which were guaranteed by the city (the rest were covered by third parties). Large packages were then sold at Lübeck, Mainz and Augsburg, indicating the existence of a national market in rent stock. But since the big capitalists were able to find perpetual rents elsewhere, the interest rates in Cologne fell to about 5 to 5 1/2%. This resulted in a democratization of holdings, and the majority of the rents were held in small packages of between only one and five florins! The result was that the municipal treasury (*Stadtskammerer*) came to play the role of a modern savings bank.

But this system was not able to sustain the impact of rapidly changing economic conditions nor the competition of the industrial capitalism in south-eastern Germany. When in 1474-5 the Duke of Burgundy laid seige to Neuss, Cologne was forced to sell more rent stock in two years than it had done in the previous fifty (1,301,000 marks). By 1474 the floating debt amounted to 1,754,000 marks and the annual interest payment charge to 121,000 marks. However, the worst difficulties had not yet arrived. In addition to the competition from investments in mining and manufacturing, there was growing social tension in the town particularly between the merchants who began demanding a moratorium on the city's debts and the artisans who were incensed at any suggestion that interest payments be suspended. By 1512 the debt had reached the amazing figure of 3,243,000 marks and the bankruptcy of the city's finances brought destruction to hundreds of savers.

Nuremburg was able to find a happier solution to its need for liquidity. Here

² H. REINCKE, *Forschungen und Skizzen zur Geschichte Hamburgs*. (Hamburg, 1951), pp. 201-20.

municipal debts took on a different character from those of Cologne, since Nuremberg had undertaken to get rid of its fiscal debts by purchasing its 'freedom'. The redemption of the annual tribute on the Jews, for example, which was in the region of 7,000 marks cost only 80,000 florins paid to the Imperial exchequer. Purchase of the castle of Hohenzollern emancipated the city from the interference by a family whose ambitions had now turned elsewhere. The struggle with the latter did have heavy financial consequences and by 1458 the city's debt had risen to 733,000 livres, but by the first half of the XVIth century it had been possible, due to the prosperity of the city's merchants, to amortize the debt.

It was within the context of this political and financial situation that the fiscal systems of the German towns took shape. In general terms, these systems were less constraining and less capricious than their French counterparts, which had been caught up in the avaricious schemes of Louis XI. However, the social classifications indicated by the tax records which provide the medieval historian with his basic source (the registers of tax payers with or without declarations of personal wealth - *Steuerlisten* - and the municipal registers for provision of salt - *Salzbücher*) suggest that there was greater social inequality in the incidence of taxation in Germany than in France. Fortunately, the irregular but immensely valuable information provided by generally extremely wordy town councillors serves to throw further light on the structure of the urban populations. It is from these 'impressions' that it becomes possible to start drawing up the social statistics of late medieval Germany⁴.

The most difficult groups to reconstruct are indeed the poor and above all the middling sectors (*Unterschichten* and *Mittelschichten*). In this respect the research carried out by Erich Maschke and Jürgen Sidow⁵ is extremely valuable, although it is concerned with the south-western regions only. It is also evident that the definition of social thresholds is extremely difficult, even if in general terms we can agree that the middling orders lay below the patriciate and were composed of individuals who enjoyed the rights and title of burgers: in other words it was an estate in its own right. But the frontiers of poverty, on the other hand, have to be related to prices of subsistence needs which change with economic conditions, so that the interpretation of 'inferiority' may hold many surprises. However, in general terms it can be said that anyone with assets lower than a 100 florins was likely to form

⁴ H. KELLENBENZ, *Deutsche Wirtschaftsgeschichte* 1, (Munich, 1977), pp208-9

⁵ On the methodological question see: E. MASCHKE *Die Schichtung der mittelalterlichen Stadtbevölkerung Deutschlands als Problem der Forschung in Melanges en l'honneur de Fernand Braudel* 11, (Toulouse 1973), pp367-79; W. HERBORN, *Die Politische Führungsschicht der Stadt Köln in Spätmittelalter*. Rhein Archiv, 100, 1977 pp59/93/99/420; M. TOCH, *Die Nuremberger Mittelschichten im 15 Jahrhundert*, Schriftenreihe des Stadtarchivs Nürnberg 1978 1-XXXIII.

⁶ *Gesellschaftliche Unterschichten in den südwestdeutschen Städten* (Colloque Schwabisch-Hall 1966) Stuttgart 1967, pp 26, 28/9, 31, 34, 40/41, 102/3, 179; *Städtische Mittelschichten* (Biberach colloquium 1969) id 1972, pp 44ff, 53/4, 71ff, 142/3, 150, 162.

part of the 'inferior' social orders of XVth century German towns.

The first thing to strike one about the social composition of many of these towns is the high concentration of artisan and manufacturing workers (*Handwerksknechte* and *Handwerksmägde*). In the second half of the XVth century they represented:

18.6 %	of the	20-21,000	inhabitants of Nuremberg
17 %	of the	(+) 9,000	inhabitants of Basle
23 %	of the	5,500	inhabitants of Bautzen
15 %	of the	5,300	inhabitants of Nordlingen

In the case of the textile town of Bauzen, the gabelle registers show that they were distributed in three roughly equal groups: one third owned nothing (*Habnits*), and paid no taxes; a big third owned the minimum property; a smaller third paid relatively high taxes. As a result there were some 800 weavers amongst the mass of 3,200 poor citizens, who formed 59% of the town's population in 1460 and 51% in 1545. This was a heterogeneous group which included proletarians, the sick, the unemployed and a variety of social outcasts, in other words every category of unfortunates whose possessions never exceeded 100 florins and often fell back into the depths of misery with goods valued at less than 10 florins (37% of the poor in 1460, 34% in 1545).

At Basel between 1453-4 there were three beggars and three blind men in the 0-10 florin category, showing that they were all structural rather than conjunctural poor, and there must have been many more like them than the sources suggest. Everywhere there were many priests to be found amongst the poor. Between the mid-XVth and the mid-XVIth century, at a time when it was necessary to invest between 8 and 10 marks to receive an income of half a mark a year, the benefice of the curé of Erbach was worth 40 florins a year. At Friburg, with a population of about 6,000 in 1500, half the inhabitants were listed amongst the economically inferior classes. Amongst them we find 77 secular priests (one for every 40 poor citizens), while there were exactly one hundred benefices to provide for the needs of this episcopal town. This serves to show that the living standards of the parish clergy bore little relation to cultural attainments, since the university matriculation registers indicate that 95% of parish priests had completed advanced theological studies either in Germany or abroad.

Behind the growing discontent of the mass of the urban population, there were a number of complaints that recur time and time again: the wages of the journeymen fixed by the guild councils, the obligations of residence in the household of the master craftsman, the absence of reference to any normal family life. Solitude was in fact the great curse of the bulk of the urban population. The great economic curse, on the other hand, lay in the combination of unemployment and 'moonlighting'. In cases where the workers were able to exert sufficient pressure, the latter received official sanction with the concession of the right to sell directly on the market (this was the case at Ulm in 1346 when the domestic linen weavers were granted the right to sell their products).

But was there any possibility of copying the hero of *Meier Helmbrecht* and rising up through the ranks of urban society by frequenting the Great? Whatever

might have been the case in the book, this did happen but with greater difficulty than that experienced by the hero. Between 1350 and 1500 in south-western Germany, 80% of entrants into the bourgeoisie did so through marriage, and therefore freely. But there were other means of social promotion available in the towns. In those towns that were engaged in long distance trade, the workers' guilds (both wage-earners and independent craftsmen) and the service guilds (warehouse and carrying trades) enjoyed the right to burger status. In the case of Cologne, these amounted to 5% of the population, while in the Hanseatic towns there are frequent references to women workers who owned stock in the municipal debt.

The diversity of the urban populations is therefore surprising and considerable. Friedrich Blendiger, for example, studied 54 districts in Augsburg in 1396 and discovered that there were 3,617 individuals subject to tax payments, including foreigners and Jews; only slightly less than half of the total population (49.6%), in a city where the *Habnits* seemed to be legion. Amongst those who paid the tax on personal wealth, he identified six separate categories:

Those paying less than 3 florins	40.2%
Those paying 3 to 10 florins	4.75%
Those paying 10 to 20 florins	2.6%
Total % of the middling orders	47.5%
Those paying 20-50 florins	1.6%
Those paying 50-100 florins	0.3%
Those paying over 100 florins	0.2%
Total % of the upper orders	2.1%

These figures on the distribution of taxes amongst the middling and upper orders only partly reflect the extent of the privileges of the bourgeoisie, since 646 burgers paid no taxes at all. On the other hand, many of the larger contributors were not bourgeois. In which case, what was the bourgeoisie? What meaning does the term 'middling orders' have?

Peter Eitel has argued that in the case of Upper Swabia the former be defined as all those who were not patricians and who were able to exercise their craft or trade as freemen (*Zunftbürgertum*) or whose ancestors were publicly recognized to have enjoyed the rights of burgers (*Bürgerrecht*). They were neither patricians nor ordinary townsmen (*Bewohner*) therefore, but members of kin groups strengthened by communal solidarity. But there was also a genuinely middling class, composed primarily of artisans, whose borders were on one hand the *Habnits* and on the other those who paid taxes of ten florins and more. There was

⁶ The tax threshold of 20 florins represented a fortune of 1200 florins. For 1558, a year for which we have complete fiscal records, the numbers of *Habnits* - which had increased considerably since 1475 - began to decrease. In 1558 they were 47.4% of the total 8770 potential tax payers listed: of the 5 474 listed in 1712 they would form only 27.3%. The maximum seems to have been reached around 1604 when 10,069 households were listed on the register: see *Stadt. Mittelsch. cit supra* p. 33ff.

also another much narrower middling group consisting of merchants and certain noble crafts (*Herrenzünfte*), who paid taxes of between 10 and 20 florins. Within this milieu the solidarities were genuine, probably more so at Augsburg than Nuremberg since in the latter case the regulations of 1368 took the precaution of emphasizing the legal nature of the community (*Schwurgemeinschaft*).

If membership of the middling orders (and the plural is obligatory) was defined either by birth or accession through labour, through marriage or through cooption, in short by *recognition of status*, there still survived a certain fraternity of the street or of a particular trade, with the result that the 17.9% of the population that figured amongst the non-tax paying bourgeoisie - but who were nonetheless quite distinct from the *Habnits* - and who represented the 'Old-Augsburgers' in distress, still retained political representation in the town and in the Empire. On the other hand, when we turn to the weavers, we find that within this socio-occupational group of 550 persons (a little under a tenth of the total heads of families in the town, which in 1475 numbered 4,485) a full half were *Habnits*.

Thanks to the survival of quite exceptional documentary sources - the *Salt Registers*, the registers of the *Common Penny* and the *Book of Armoury* - it is possible to reconstruct the property - owning classes of Nuremberg with much greater precision and to see that they constituted a much more homogeneous and compact group than in Augsburg, although the wage earners and proletariat were also much more set apart from municipal life'. Here in Nuremberg older solidarities seem to have been forgotten more quickly, and the newcomers who grew rich in large numbers from the mining and metal working industries tower over an anonymous mass of *Habnits* and humbler middling folk whose kin systems were in decay.

In the period for which we have studied the *Book of Armoury* (1408) and the *Salt Book* (1443) Nuremberg had between 35,000 and 40,000 inhabitants. The two sources indicate respectively the existence of 2,238 and 3,400 notables, either patrician or bourgeois, both exercising considerable influence. In Nuremberg it required only the demonstration of wealth to achieve the status of notable. Some 12,000 to 17,000 inhabitants, including women and children, emerge as being well off - a considerable number - and stand out from a smaller popular class than might be expected. From the two documents that we have used, there emerges the picture of a large spread of middling fortunes - but it must be emphasized

⁷ Cf WERNER SCHULTHEISS, *Stadt Mistelich*, *op. cit.*, pp. 142/3 and W. von STRONER, *Oberdeutsche Hochfinanz*, *op. cit.*, pp. 529-535. The Salt Book registered the distribution of the forced stock-piling of salt (according to wealth, individuals were obliged to keep between 1 to six cakes of salt to guarantee the city's needs in case of war). The COMMON PENNY (0.1% per annum on private wealth declared at over 500 florins) was in theory a permanent tax after 495 (see below). For the same purpose as the Salt Book, the Book of Armouries (*Harnischbücher*) listed the military equipment (*Panzer*) owned by all the wealthier citizens.

that this middling status was in the context of an overall prosperity that had no equal in the Empire - above which there was a much narrower pyramid of the very rich.

I Owners of Armour		II Owners of Blocks of Salt	
1 (P.)	9	12 (8 P.)	6
1	8		
3 (P.)	6	11 (5 P.)	5
8 (6 P.)	5		
27 (19 P.)	4	176 (26 P.)	3
61 (30 P.)	3		
206	2	798	2
1,931	1	2,403	1

The central feature of the upper sections of this society lies in the fact that the bourgeois (*Burger*) were intermixed with the patricians (indicated by P on the table), or else were indistinguishable in their life styles⁸. But this patriciate owed its distinctiveness to the fact that it constituted the municipal bourgeoisie (*Bürger vom Rat*) with the result that its power was dependent on institutional status (*Stand*) and not on its strength as a class. It is significant that in the three upper categories of column II, individuals are named, as is the case in column I for the owners of armour and weapons, whereas in the lower categories of the assessment for the salt tax we find on the other hand *households*, which are listed by district and by street. It is also surprising that amongst the 91 richest families in Nuremberg in 1408, 59 were described as patricians, whereas a generation later the salt tax register indicated that there were 199 wealthy families, of which 39 were patricians. In fact, the meaning of these differences depends on how we wish to interpret these registers of wealth, and there was something of a conflict between the registers of owners of salt and of weapons. Werner Schultheiss has suggested that many men of patrician status were not in possession of more than one or two cakes of the much sought after and prized salt, and for that reason did not register their names on the list, as for example the two wealthy non-patricians Bertold and Endres Tucher who in 1450 declared assets of 25,000 florins. Weapons and armour were something else, and formed the basis of the city's army: 2,238 property owners being responsible for providing 2,709 sets of military equipment. The soldiers'

⁸ In theory there was one patrician and one commoner (*Gemayn*). But heading the latter were the Honourables (*Ehrbare*) forming an *obere Mittelschicht* or an upper middle class! These social structures only took tangible form when they were expressed in institutional terms.

military hardware provides a better guide to wealth than the precautionary attempts to create reserves of salt - again with needs in time of war in mind.

Although it was composed of only one-fifth of the total personnel of the institutions of higher finance, the patriciate completely dominated the city's institutions. They totally controlled the Little, or executive Council, and in the Great Council were flanked by the so-called 'Honourables', that is to say non-patrician bourgeois who were selected on the basis of landed property and reputation by the heads of the different districts of the city (*Viertelmeister*): in 1431 they numbered 230, among whom we find many of the richest individuals registered in the Salt Book. Therefore in Nuremberg wealth (*Reichtum*) conferred civic status and dignity (*Ratswürde*)⁹. This complex but rigid system - the patriciate closed its ranks in 1521 as can be seen from the curious example of the municipal ball to which lawyers, doctors, and artists might occasionally be invited but never persons of lower social order - was completed by the inclusion of the representatives of eight of the guilds on the Little Council. Yet the pre-established nature of the patriciate is indicated by the fact that only one of these guilds represented a metal - working industry in the lists that were finalized in 1368¹⁰, despite the fact that Nuremberg was the capital of the metal - working industries and crafts.

Before 1495-97 the diversity of fiscal regulations is such, and the variations in wealth taxes from one city to another so great, that together with the absence of continuous series of fiscal records it makes it virtually impossible to attempt a general reconstruction of the stratifications of urban society on the basis of municipal finances. However some comparisons and generalizations can be made, and we shall mention at least a few of those that are suggested by the detailed but in general extremely self-effacing monographs that are available¹¹.

First of all, a general quantitative framework. In the XVth century, the poverty threshold lay below a declared estate worth 150 marks (229/230 grams of gold) in Lübeck, or less than 100 florins in Augsburg. But irrespective of the monetary systems used, where was the threshold between the middle class and the upper class? The relative proportions between levels of poverty and wealth varied greatly

⁹ W. von STROMER, *Oberdeutsche Hochfinanz*, *op. cit.*, pp. 295, 525/30.

¹⁰ The invitation made to Durer to become a member of the *Nobiles Norimburgenses* must have struck him as grotesque, since he wrote from Venice: 'it is only here that I am a lord' (*Hier bin ich ein Herr*); cf H. H. HOFMAN in *Untersuchungen zur gesellschaftlichen Struktur der mittelalterlichen Städte* 2nd edn 1974 (Vorträge und Forschungen, XI, Sigmaringen), p. 77.

¹¹ Summary of the data, giving the thresholds between one group and another (lower, medium and upper) for various towns: H. AUBIN & W. ZORN, *Handbuch der deutschen Wirtschafts- und Sozialgeschichte* 1, (Stuttgart, 1971), p. 377 which also (pp. 297-8) gives an excellent description of municipal finances and examines the examples of Augsburg and Frankfurt in detail. See also A. von BRANDT, *Lübeck, Hanse, Nordeuropa*, Cologne, (Vienna), 1979, pp. 226-31, for Lübeck and Regensburg, and BRANDT again on Lübeck. Wunder on the south-west, BRUNNER on Vienna and Hamburg in *Untersuchungen*, *op. cit.*, pp. 115-7, 211-3, 227-8, 278-81.

from one city to another: at Lübeck, Rostock and Augsburg the ratio was about one to four (150 marks: 600 marks): at Dresden, Görlitz, Mulhausen, Hall, Constance, Esslingen and Heilbronn one to five: and at Frankfurt and Basel one to ten. The same divergencies are to be found in the distribution of tax payers at Lübeck and Augsburg at about the same dates (1460 and 1475):

	Lübeck	Augsburg
Upper bracket (+ 600 marks or + 500 florins)	22.3%	8.5%
Middle bracket (between 150 and 600 marks, between 100 and 500 florins)	38.5%	5%
Lower bracket (less than 150 marks or 100 florins)	39.4%	86.5%

But even if we attempt to compare what is more strictly comparable, it is also clear that there were enormous differences in the relationship between social class and fiscal burdens within a single town over time. If we take for example the middle class of Rostock, which one might expect to be reasonably stable and continuous, we find that it provided 55.1% of tax payers in 1409, 28.6% in 1482, 21.4% in 1533. With the single exception of Basle where the stability of the different social groups between 1446 and 1475 was remarkable, the composition of the different social groups over time varied considerably. In Rostock, for example, there were more wealthy people between the early XVth century and the first year of the XVIth century, but also greater numbers of poor (in fact their number nearly doubled). However, it is possible to discern one more general distinction - the gap between the distribution of wealth and income was less in the Hanseatic towns and in the middle - sized cities than in the cradles of the new industrial production (fustian cloth and metal working).

Was this because the economy and the structure of municipal institutions found a reflection in the stratification of society? Where large fortunes were tied either to long - distance trade or to mining or to manufacturing or to banking - and if we leave aside the legal professions and the institutions like abbeys which were registered as juridical bodies - then a mass of normally bachelor journeymen found themselves faced by a small minority in whose hands lay virtually the entire capital wealth of the town. At the same time, the type of structure operated by the groups that dominated the municipal government also served to strengthen such disparities, and in that sense Augsburg was even more inegalitarian than Nuremberg or

Frankfurt, and Constance, a major centre of international trade, was more hierarchical than Heilbronn or Regensburg, an ancient city in which the fiscal groups were highly intermixed.

In the case of the latter, as Karl Bosl has shown in his recent monograph based on the *Salt Book* of 1374, the distribution of the fiscal burden was still based on the topographical system of the XIth century and related to the royal, the clerical and the commercial districts of the city (*regius pagus, pagus cleri, pagus mercatorum*). However, in this case the king, the bishops, the monasteries and religious foundations were still the most important elements in the city's economic life.

In Constance the average personal wealth in 1460 was 470 florins, but fell to 340 at Hall, 245 at Esslingen, 225 at Heilbronn. And as proof that the existence of thresholds of wealth at 100/150 and at 500/600 florins was one of those fictions which both local and imperial administrators chose to use to minimise the differences between different social classes and to guarantee the success of taxes on urban wealth we have the distribution of wealth declared (A) by families (F) across the social ladder in Swabia in the mid-XVth century reconstructed by Gerd Wunder¹²:

Constance was both a capital city and a major commercial centre. It had more tax payers and slightly more taxes than other cities, although the lower classes were

	Constance		Hall		Heilbronn		Esslingen	
	F	A	F	A	F	A	F	A
+ 5.000 fl.	30 (2%)	270 (39%)	13 (1%)	97 (28%)	3 (0.3%)	23 (12%)	1 (0.1%)	5 (2%)
1.000 - 5.000	113 (8%)	258 (37%)	49 (5%)	109 (32%)	31 (4%)	60 (32%)	41 (4%)	81 (31%)
- 100	906 (61%)	18 (2%)	612 (59%)	22 (6%)	550 (66%)	21 (12%)	536 (48%)	25 (8%)

¹² F = the number of families; A = assets declared (the figures are rounded upwards and given in thousands of florins). Headquarters of the Great Company Ravensburg in 1473 were similar to Constance where 143 families (10%) held 76% of the wealth of the city. In Ravensburg from the 987 tax payers whose total assets amounted to 450,000 florins, 70% of this amount was owned by 20 heads of families. Cf *Städte Mittelsch.* (see note 5), pp. 120 ff.

both more numerous and more impoverished than elsewhere. The majority of these were wage earners and domestic weavers, whose wealth disappears when contrasted with that of the great merchants (*Handelsberren*). At Heilbronn and Esslingen on the other hand the poor were better off, and it was primarily the petite bourgeoisie, the groups of those paying taxes between 100 and 150 florins, that held nearly half of the city's wealth: many of these were artisans and owners of small vineyards. Not only were larger fortunes rare here, but large capital also played a small part in the city's economy. This was due to the fact that Esslingen's expansion had come to an end while that of Heilbronn would not take place until the XVIth century. The powerful and wealthy also had less influence at Hall than in Constance, and the poor were also less miserable there. The middle class of the 'better' artisans made a smaller contribution than at Heilbronn or Esslingen, but still twice as great as in Constance.

Did involvement in grand commerce make a city more free?¹³ Certainly - but did it also make for the well-being of the majority (say 85-90%)? This seems unlikely, since we must remember that a capital of 500 florins would only provide an annual income of 25 florins. Above that one had to pay 8 or 10 florins in tax. At a time when, as we know from that excellent source for the realities of life in western Germany, Johannes Butzbach, a 'quintal of rye costs about half a florin' (1496) then a degree of comfort could be achieved with such an income. But with less than 100 florins - although fortunately this fell below the tax threshold - a family was quickly reduced to mere subsistence levels. The income of a typical building worker, which was about 10kg of rye in equivalent, was therefore of considerable importance within such a family budget, and the material divisions between small producers and temporary or permanent wage-earners are therefore extremely difficult to establish. Nonetheless the estimate that some 80% of the income of the poorer social groups went on purchasing food when bread was dear seems to be fully justified. This was declared to be the case, and it was also linked to the increase in interest rates on loans, in the petitions addressed to the municipal councils of Frankfurt (1355), Constance (1425-1429), and generally in Swabia (1437-38). The great protest movement which accompanied the Diet of Nuremberg which was then amplified by Luther between 1522-3 was essentially directed against the merchant companies which monopolized and hoarded subsistence goods¹⁴.

But nonetheless, the general calm of the urban masses once the years 1350 to 1375 had passed is astonishing. The guild revolts in Nuremberg in 1348 (led by the armourers), in Danzig in 1378 and 1416 (led by the brewers), at Aachen in

¹³ Wages which were free in two senses of the word (both juridically and with regard to the means of production) were to be found in the XVIth century in the mining industry: cf A. LAUBE, *Studien über den erzgebirgischen Silberbau von 1470 bis 1546*, (Berlin, 1974), pp. 112 ff.

¹⁴ E. SCHMAUDERER, *Studien zur Geschichte des Lebensmittelwissenschaft*, Vierteljahrsschr. für Soz. u. Wirtschaftsgesch. LXII 1975, pp. 189 ff.

1427 and 1450, Mainz in 1444, Brunswick in 1445, hardly touched them. It was only as a result of the demagoguery of the patrician of Aachen, Eychorn - somewhat in the Florentine style! - that caused a popular riot to take place in the city when Eychorn took offence at the absenteeism of the town councillors. But elsewhere the artisan guilds had succeeded in getting rid of exclusively patrician councils during the course of the XIVth century, and had generally been assisted by the monarchy as had been the case in Thuringia (Erfurt, Nordhausen and Mulhausen) where Charles IV had flirted with the idea of rebuilding part of the royal domain around the freed cities - a project that was only partly realized.

Did the public order that characterised Augsburg in the early XVIth century owe much to the charity and public aid policy adopted by the Fugger and their wealthy supporters? Like the *Monti* of Milan, Genoa and Venice special institutions had been created to provide for the sick and the poor. The Höchstetter founded a 'Foundation of Our Lord God', the Welsers a 'Bank of St Ulrich', and the Fugger their *Fuggerei* which was modelled on certain charitable institutions in the Netherlands. Yet in the Golden City the gap between rich and poor remained huge. In 1509 there were 4,990 taxpayers on the register, of which the *Habnits* and middling fortunes (that is up to assets of 3,600 florins) comprised 4,868. Therefore, the city was dominated by only 132 families, of whom 39 declared fortunes valued at between 200,000 and 2 million florins! Let us make the comparison once more with Lubeck - although the same could be said for Frankfurt: the guild aristocracies who in Augsburg had fortunes ranging between 10,000 and 200,000 florins were more numerous in Lubeck but their wealth was less (200 families, average wealth 3,000 to 5,000 florins), and their occupations revealed the persistence of a classical medieval urban economy of consumption and redistribution - they included merchants, but also master-bakers, goldsmiths, and others.

Was it because of this flood of gold that three princes were to fall madly in love in Augsburg? Albert III, son of Ernest of Bavaria, met Agnes, the daughter of a barber called Bernauer, there in 1428. Another Wittelsbach, the Elector Palatine Frederick I the Victorious, fell in love there, too, in 1471 with Clara Tott the daughter of a municipal administrator. Eighty years later the Archduke Ferdinand of Habsburg met Philippine Welser there. The daughter of Franz Welser and niece of the illustrious Bartholomäus, she had been born in 1527 in an excellent place - the Wine Market (Weinmarkt). In fact, loans were made only to the rich. Jacob

¹⁵ Particularly at Erfurt which at the close of the XVth century was 'capital of a hundred villages'. Cf *Europäische Stadtgeschichte in Mittelalter und früher Neuzeit*, ed W. MAGDEFRAU, (Weimar, 1979), pp.130 ff. On ACHEN, cf E. MEUTHEN *Der gesellschaftliche Hintergrund der Aachener Verfassungskämpfe...* *Zs. Aach. Gesch. Ver.* LXXXIV-LXXV, 1962/3, pp.299-392.

Fugger would like to have us believe that he loaned only to the poor. Still today on the other side of the Maximilianstrasse, near St George and the Schlossemur, can be seen the architectural remains of the *Fuggerei*, now paradoxically called the 'Houses of the master-craftsmen'. The worker cities of the past serve to remind us that their wealthy beneficiaries always tied their well-organized charitable operations to massive monumental demonstrations of their purpose¹⁶.

¹⁶ G. v. POLNITZ, *Augsburger Kaufleute* art. cit. in *Augusta 955-1955. Forschungen und Studien zur Kultur Wirtschaftsgeschichte Augsburgs* ed. H. RINN, (Augsburg, 1955), pp. 215-6. Cf also Zorn in H. AUBIN & W. ZORN, *Handbuch. op. cit.* (see note 11) p. 484. For more information on these famous women see the biographies in *Lebensbilder aus dem Bayerischen Schwaben* 1-11, ed. G. v. POLNITZ.