COLONISATION AND CREDIT IN MEDIEVAL WALES

Matthew Frank Stevens

Abstract: This work surveys the roles played by credit in the conquest and colonisation of Wales. It outlines the Welsh native law of contract and surety, relating to debt, and analyses the new system of debt recovery set out in the 1284 Statute of Wales. The role of Jewish creditors will also be touched upon. Finally, a case study will be presented of debt-related litigation in the borough and commotal courts of the lordship of Dyffryn Clwyd, 1295–1391. It is concluded that an unavailability of credit hampered Welsh rulers' efforts to maintain their independence, that conquest brought about the modernisation of debt-recovery law in Wales, likely stimulating durable economic growth, and that Welsh persons were fully integrated into post-conquest local credit networks and debt recovery systems by the end of the fourteenth century

Keywords: Wales, credit, medieval, conquest, law

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* Acknowledgements: I am grateful to Professor Phillipp Schofield, Aberystwyth University, for his comments on a previous draft of this article.
Funding: This work was supported by the British Academy under grant no. SG171150, "Jim Crow in Medieval Wales: a comparative approach to the long history of legal discrimination and segregation"; the National Science Centre, Poland (Narodowe Centrum Nauki) under grant no. UMO-2016/22/MHS3/00157; and the Polish National Agency for Academic Exchange (Narodowa Agencja Wymiany Akademickiej), Ulam Fellowship, under grant no. PPN/ULM/2019/1/00033.

Published in: Stephan Nicolussi-Köhler (Ed.), Change and Transformation of Premodern Credit Markets. The Importance of Small-Scale Credits. Heidelberg: heiBOOKS 2021, 23–48. DOI: https://doi.org/10.11588/heibooks.593

Virtually no research has sought to assess the continuity of key themes in the economy of medieval Wales, such as the growth of credit, throughout and beyond the era of English conquest, *c.*1067–1284. The economy of Wales has been subject to far less detailed study than the English economy. The main survey works of early twentieth century were the pathbreaking efforts of Edward Arthur Lewis (d.1942) on post-conquest industry, commerce and urbanisation, and William Rees (d.1978) on the economy of post-conquest agrarian south Wales.[1] Those of the mid- and later-twentieth century comprise, collectively, the nine chapters on pre- and post-conquest Wales within the first three volumes of *The Agrarian History of England and Wales*[2], plus two important surveys of the economic structure of native-controlled Wales and the Anglo-Welsh March by Rees Davies.[3] The first two decades of the twenty-first century have seen general studies by Antony Carr and Matthew Stevens, curating and advancing incrementally the findings of the previous century.[4] However, these works are bereft of any discussion of credit in medieval Wales (this author being among the guilty parties). Even among narrower, shorter-term studies, credit has barely been broached, excepting a short assessment of creditors in the early fourteenth-century borough of Ruthin (Denbighshire) and Llinos Beverly Smith's studies of deeds of gage of land and the late-medieval land market.[5]

In contrast, historians of medieval England have long recognised the centrality and importance of credit, at all levels of society, to the English economy. This has yielded several important volumes on medieval English credit in the twenty-first century, building on decades of prior research.[6] Historians of medieval Wales risk, by dint of the sin of omission, undervaluing the importance of credit. The growth and use of credit played an important role in the conquest and colonisation of Wales.

The Welsh economy, prior to 1066, was almost exclusively a subsistence economy. Coin finds suggest English and other monies were known and valued, but Welsh princes never minted coins, and "taxes" were collected as tribute in kind by rulers on progress.[7] Debt, and by extension credit, was considered in the medieval Welsh law of Hywel Dda. Associated symbolically with the eponymous tenth-century prince-king of Deheubarth, the law was compiled from an older oral tradi-

1 Lewis 1903, 1912, 1913; Rees, 1924.
2 Finberg 1972; Hallam 1988; Miller 1991.
3 Davis 1979, 392–456; 1991, 139–71.
4 Car 2003; Stevens 2020.
5 Stevens 2010, 99–109; Smith 1976, 1977.
6 For example, Schofield and Mayhew 2002; Briggs 2009; Goddard 2016.
7 Stevens 2020, 14–15.

tion in various codices from the late twelfth century and widely circulated in distinct, regionally influenced literary traditions, or redactions, by the mid-thirteenth century, when a number of the earliest surviving codices were produced. The various redactions of the Welsh laws differ in detail and come down to us both much amended and annotated, and accompanied by "tails" of ancillary information, making it challenging to discern older—that is, circa twelfth century—from newer content. Debt is best covered by the law of "surety and contract", present in all main redactions.[8]

The law of surety in the *Cyfnerth* redaction manuscripts—usually thought to be the oldest redaction, most closely associated with middle March of Wales—emphasises non-monetary obligation, that is, *neither* expressly commercial activity *nor* money lending, although these elements were later added.[9] It begins with a passage regarding the provision of surety for deadstock and livestock, and the potential for the surety who discharges a debtor to take compensation from the debtor in the form of the debtor's garments each time he should see him.[10] Early aspects of Welsh law present the surety, or *mach,* as formally validating an agreement through a ritual in which he clasped the hands of both contracting parties, as the chief witness of the transaction; he subsequently acted as the enforcer of the agreement.[11] It was assumed that the surety was a socially influential individual, such as the head of a kindred, who could compel the fulfilment of a contract or payment of a debt, and a creditor could neither give a debtor more time to pay nor make distraint against a debtor without the surety's permission.[12] This could not have been an efficient system for the widespread use of small credits, relying so heavily on social notables as witnesses to, and enforcers of, contracts. Little is said in the texts of how debts might come about, and the law was likely geared toward the provision of surety for non-commercial debts arising from dispute settlement before a judge. The law of Hywel Dda was a system of compensatory law in which every crime or liability had a compensation value, from killing—the blood price, or *galanas,* reckoned in cows—to trampling corn—to be replaced "a good sheaf for the bad".[13] Similarly, various tax-like tributes in kind, such as the *gwestfa* payment of a free township and its equivalent *dawnbwyd* from an unfree township, could be owed in part or in whole.[14] This is

8 For example, Jenkins 1986, 63–79; Roberts 2010, 121–123.
9 Roberts 2010, 2, 8–9; see below.
10 Roberts 2010, 121–123.
11 Chapman Stacey 1994, 147–148.
12 Chapman Stacey 1994, 147.
13 Chapman Stacey 1994, 97, 103.
14 Chapman Stacey 1994, 121, 183.

not to say that local exchange giving rise to small credits would have been absent, but that it was too insignificant to warrant formal legal remedies recorded in early Welsh law.

Interaction with Normans from 1067 led first to a "monetised economy", and later to a "money economy". As defined by Jim Bolton, a monetised economy is one in which goods and services are valued in notional currencies, but paid in goods of agreed values, especially fungibles like grain, emerging in England by *c.*1150.[15] A money economy is one in which "enough coin [is] in circulation to allow its use to be normal rather than occasional", sufficient literacy and numeracy exists in town and country to record accounts, standard weights and measures are regulated and there is a "widespread use of credit, with debt recovery enforceable by law"; this emerged in England by *c.*1300.[16] From the eleventh century, a monetised economy emerged in Wales as Norman conquerors arrived, imported an economic system based largely on grain cultivation and exchange in new towns, and initially introduced mints at Cardiff, St Davids, Abergavenny, Rhuddlan and Swansea that operated intermittently until at least 1158.[17] Influenced by colonisation, native princes streamlined old tribute payments in goods, for example, in Deheubarth, by reinventing them as new, more uniform *gwestfa* renders eventually commuted to uniform money values.[18] In David Stephenson's words, the nature of Welsh internal political competition shifted "from devastation to measured exploitation", that is, from plundering one's enemies to annexing their resources.[19]

Robin Chapman Stacey has argued that in this period the status of a surety in Welsh law transitioned "from enforcing to paying surety".[20] That is to say, the practical burden of enforcement moved from the surety to the purview of newly established courts, and sureties became fully liable for payment of the principal debt should the debtor default. This would have enabled the proliferation of credit, especially small interpersonal credits, as lower-status, non-enforcing sureties could more readily be had, and the strict liability of sureties mitigated the risk of non-repayment for creditors. Creditors were now afforded the option of suing either the debtor or his surety, although suing the debtor directly could release the surety of liability as it negated his lingering notional role as enforcer.[21] Moreover, curial developments gave rise to the designation of a person aware of

15 Bolton 2012, 132–133.
16 Bolton 2012, 133, 187–214.
17 Allen 2012, 23–26, 390–391.
18 Jones Pierce 1972, 318, 322–323.
19 Stephenson 2019, 47–54.
20 Chapman Stacey 1994, 149.
21 Chapman Stacey 1994, 159–161.

the nature of a disputed agreement as an *amodwr* (literally "contractor"), that is, a non-financially liable "designated witness" to transactions, offsetting the potential bias of the surety-*cum*-witness who was now co-liable with the debtor.[22]

Later content within surviving codices of the law of Hywel Dda, and their "tails", tellingly include detailed discussion of how one ought to claim from a debtor the gage used to secure a loan, should the debtor default, and instances in which debt litigation must be delayed—as when the surety or debtor is at war, or when related accusations of violence or theft were raised.[23] Moreover, the developed *Iorwerth* redaction includes phrases mentioning money, such as "it is right for him to be a surety for the last penny as for the first".[24] This is the growth and evolution of a law of debt—at least in the rarefied minds of lawyers and judges—suitable to a monetised economy and potentially a money economy. However, it was a money economy that could not come to maturity under the cash-strapped native princes who neither minted coins nor had access to credit allowing them to put more coins into circulation than they could first collect from their own subjects. Even in the 1270s–80s, in Gwynedd, the last bastion of native rule, attempts by prince Llywelyn ap Gruffydd both to raise revenues through "tribute" (as in 1273) and tax (as in 1275, 3 *d.* on every head of cattle), and, for a fee, to enforce the payment of debts secured by a surety, gave rise to discontent communicated to English royal officials at Bangor in 1283, immediately after conquest.[25]

There is no evidence of late medieval native princes themselves accessing credit, despite urgent needs to build castles, equip men, or hire mercenaries to fend off the English. Norman lords, alternatively, could and did employ credit to underwrite their Welsh campaigns and maintain their presence in Wales, accessing Jewish money lenders in England until their expulsion in 1290. Richard, son of Gilbert Fitz Richard, Lord of Cardigan, who had occupied much of Cardiganshire in the 1120s, found himself deeply in debt to English Jews by 1130–31.[26] Likewise Richard de Clare, "Strongbow", Earl of Pembroke and invader of Ireland died in 1176 in debt to the prolific Jewish lender Aaron of Lincoln, and an 1170 royal admonition against Jewish lending "to those who against the king's prohibition went to Ireland" leaves little doubt that similar credit would have been advanced to lesser adventurers in Wales.[27] Marcher lords of the early thirteenth century indebted to Jews included Walter de Lacey, lord of Ewias, indebted

22 Chapman Stacey 1994, 169–178.
23 Roberts 2007, 72–73.
24 Jenkins 1986, 68–69.
25 Given 1989, 11–45; Chapman Stacey 1994, 177; Smith 1984, 158–176.
26 Stephenson 2011, 11.
27 Hillaby 2003, 36.

to Hereford Jews, Walter de Baskerville of Eardisley, who owed at least £390 to Hereford and Warwick Jews, and Walter de Clifford, of Clifford, who owed at least 1,300 marks to Hereford, Oxford, York and Canterbury Jews.[28] Brock Holden has argued that such borrowing was connected with the increasing cost of defence, such as building fortified structures in stone, and that it extended equally to the knightly class of the March, citing the likely Jewish debts of the Devereux family of Lyonshall (Herefordshire) in the mid-thirteenth century, amounting to *c.*1,000 marks.[29]

Jewish communities existed in English cities on the southern March of Wales—and more generally in the south of England—at Worcester, Hereford, Gloucester and Bristol, until the expulsion of all English Jews in 1290. Urbanisation accompanied conquest in Wales. A wave of as many as 50 town foundations in areas conquered in south and east Wales in the twelfth century facilitated a growing "money economy" in English-controlled areas, as the introduction of markets at secure castellated sites and increasing silver specie circulation allowed commercialisation and the growth of credit. A second wave of urbanisation followed with about 50 post-1250 borough foundations primarily in north Wales.[30] Evidence suggests the late twelfth- or early thirteenth-century establishment of a small community of Jews in the new towns of Gwent, the first area of Wales to come under Norman control, focused in Caerleon and operating in Chepstow, Newport and Abergavenny until the mid-thirteenth century. Also, possible Jews are named in documents connecting them with Cardiff, Cardigan and Carmarthen.[31] This evidence emphasises that the reach of Jewish lending followed in the wake of the conqueror.

Stephenson has recently argued that a key aspect of the "fragility of the economic basis" of native rule was an inability to access borrowing in times of crisis.[32] Surveying native sources, he concluded that later Welsh princes were aware of the legal position of English Jews as enjoying Jewish law, but that the literate class of Wales was sufficiently unfamiliar with Jews so as readily to confuse them with Muslims.[33] Whatever their level of awareness of Jewish lenders, one acute difficulty that Welsh rulers would have faced in attaining credit was a lack of collateral against which to borrow, given their often fluid territorial possessions and weak powers of taxation; for the English crown, the assignment of customs rev-

28 Hillaby 2003, 36; Holden 2008, 118, 212–213.
29 Holden 2008, 118.
30 More on this below; Soulsby 1983, gazetteer.
31 Stephenson 2011, 8–11.
32 Stephenson 2019, 89–90.
33 Stephenson 2011, 17, 19–20.

enues was a key collateral when borrowing from Italian bankers (see below). It is notable that, in contrast to Welsh princes, ecclesiastical institutions in Wales did access Jewish credit. The Welshman, Bishop Gwion of Bangor (1177–*c.*1190), in the heartlands of Gwynedd, owed £45 to Aaron of Lincoln in 1186, likely contracted by he or his Welsh predecessor.[34] And by the 1250s, the abbots of Margam Abbey, in the Anglo-Norman lordship of Glamorgan, owed several marks to Bristol Jews.[35]

The greatest known creditor to any prince of Wales was the English crown. Henry III, at a time of domestic crisis in 1267, sold Prince of Gwynedd Llywelyn ap Gruffydd the homage and fealty of all the Welsh barons of Wales for 25,000 marks on a deferred payment basis of 5,000 marks in the first year and 3,000 marks each year thereafter, plus 5,000 marks for further dominions agreed in 1270.[36] From 1270–71, Llywelyn fell into arrears, and would eventually claim that he would not pay due to grievances with his marcher neighbours and the crown, but Beverly Smith has argued convincingly that he simply could not afford to pay, perhaps unsurprisingly given the low level of economic development in his principality, combined with a harvest failure in 1271.[37] Whatever the cause of non-payment, the arrears only added to a rapidly growing number of differences between Llywelyn and the cash-strapped new English king Edward I, crowned in 1272, that ultimately gave way to the Anglo-Welsh war of 1276–77. Although peace was established with the Treaty of Aberconwy in November 1277, and Llywelyn retained a diminished principality in northwest Wales, by the terms of the new treaty he "was required to pay 500 marks annually to the king in discharge of his outstanding debts" under the previous treaty.[38] This short-lived peace would be followed by the final Anglo-Welsh war of conquest in 1282–84 and subsequently—despite Welsh rebellions in 1287 and 1294–95—a very substantial overhaul of the economy, stimulating a growth in credit in north Wales commensurate with that which had long been underway in south Wales and the March.

Throughout this saga, Edward I, in stark contrast to the credit-starved native princes of Wales, was able to draw deeply upon the resources of the *Societas Ricciardorum de Luka* (Lucca), a company of Italian merchant-bankers, to finance his 1277, 1282–84, 1287 and 1294–95 campaigns. In the years 1272 to 1294, Edward borrowed a total of between £408,972 and £500,000 from the Riccardi, who ad-

34 Stephenson 2011, 11–12; Pryce 1999, 47, 55–56.
35 Stephenson 2011, 12.
36 Edwards 1940, 114; Smith 2014, 178–186, esp. 181.
37 Smith 2014, 363–366.
38 Davies 1991, 336.

vanced cash sums or made payments to third parties on behalf of the crown.[39] The crown's average annual borrowing in this period was about £23,000, or more than half of all wardrobe receipts, that is, all money coming into the government's hands (about £42,000 per annum). Edward borrowed about £40,000 in relation to the Welsh war of 1276–77 and £100,000 in relation to the Welsh war of 1282–84, plus monies associated with fighting the rebellions of 1287 and 1294–95 and an extended programme of castle construction to fortify his control over Wales.[40] This was, in effect, short-term acute deficit spending, secured against the collateral of customs revenue on wool exports, and, at least initially, it comprised "a rapid turnover of advances and repayments".[41] As Richard Kaeuper commented, over four decades ago, Edward's Italian bankers "were probably unknown to any Welshman, but it would be hard to overestimate their importance to the end of Welsh independence".[42]

As indicated above, a wave of town foundation and commercialisation followed the English conquest of north Wales, including more than a dozen boroughs and numerous fairs in the reformulated royal Principality of Wales.[43] Moreover, conquest was concomitant with what Bolton has called a "flood of silver" entering the economy as the total face value of circulating English coinage (silver pennies, half pennies and farthings) increased from as little as £30,000 in the twelfth century to around £2,000,000 by 1319.[44] The construction of castles and (often adjoining) walled towns in Wales stimulated the transformation to a money economy in which credit could play a greater role. For example, between 1277 and 1330 Edward I and his successors spent at least £93,346 on building works in Wales, raised from English taxes and loans from Italian bankers.[45] That was a sum equivalent to five per cent of all English coinage in existence in 1330, a proportion roughly equivalent to the Welsh population as a part of the combined English and Welsh population. In the royal Principality, circulation of this money was consciously stimulated by the blunt instrument of regulation. Post-conquest ordinances created prescribed market districts around the new towns of Conway, Beaumaris, Newborough, Caernarfon, Criccieth, Harlech and Bala, prohibited buying and selling outside markets anything other than necessities such milk, butter and cheese, and, until 1305, even required each Welsh household to send

39 Bell, Brooks, and Moore 2011, 101–104
40 Bell, Brooks, and Moore 2011, 104; Kaeuper 1973, 173–207.
41 Bell, Brooks, and Moore 2011, 104–105.
42 Kaeuper 1973, 207.
43 See below; Letters et al. 2003.
44 Bolton 2012, 141, 162.
45 Taylor 1986, 119.

someone to their local market once a week.[46] The use of credit was stimulated by the formulation of a novel process of debt litigation, incorporating recent innovations in English and Welsh law.

The 1284 Statute of Wales, by which the conquest of the native principality gave way to the new royal Principality of Wales—constitutionally settled as Anglesey, Merionethshire, Caernarfonshire and Flintshire in the north and Carmarthenshire and Cardiganshire in the South—allowed the continuation of Welsh law in civil disputes between Welsh persons, but mandated English legal procedure where at least one party was English. The Statute comprises, in Llinos Beverly Smith's words, an "outline schema for the governance of the king's lands in Wales", and dictates a discrete body of writs—formal written complaints by which litigation could be initiated—based upon, but more broadly and flexibly conceived than, writs in England.[47] The superior courts, presided over by a Justicier of North Wales and a Justicier of South Wales, heard debt litigation of a value of 40 *s.* or more initiated by writ (Flintshire disputes were heard before the King's Justicier of Chester, Cheshire being a county palatine); lesser disputes, of a value of 40 *s.* or less, brought by writ, bill or plaint, were dealt with in the county counts, presided over by a sheriff, or hundred and borough courts, to which we will return below.[48]

The "writ of debt" and attendant process was arguably superior to common law remedies for debt in England and may have been influenced by English law merchant. Process in debt cases in the Principality of Wales allowed judgement in default against recalcitrant debtors. In cases at the country court, "as well in pleas by writ as plaints without writ", should a defendant be summoned to three consecutive courts and not appear, then the plaintiff "shall recover their demands together with damages or amends".[49] In cases brought by writ before a justicier, an alleged debtor was to be summoned two times to answer the charge and if he neither appeared nor essoined himself at the second court, the creditor was to be awarded the alleged debt plus damages.[50] The royal courts of England generally did not allow judgement in default in actions of debt, although they did allow for levying amercement and/or distraint *in infinitum* against the debtor's sureties, and the customary law of some English manor courts allowed a creditor to sue a recalcitrant debtor's sureties for payment without first suing the debtor.[51]

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46 Lewis 1912, 174–175.
47 Smith 1980, 146.
48 Bowen 1908, 3–7, 13–14, 20–21.
49 Bowen 1908, 4.
50 Bowen 1908, 21; Smith 1980, 146.
51 Smith 1980, 147; Briggs 2009, 92–93.

Moreover, in another departure from English common law, the statute allowed, at the request of "the people of Wales", for Welsh litigants to employ proof by the testimony of those "who saw and heard" in pleas of "contracts, debts, sureties, covenants, trespasses and chattels, and all other movables".[52] Such persons would include both the surety-witness and the *amodwr,* that is, the "contractor" or designated witness, of Welsh law. As per the statute: "When the plaintiff shall establish his case by those witnesses whose testimony cannot be disproved…then he ought to recover the thing in demand, and the adverse party to be condemned".[53] Witness testimony, like judgement in default, was allowed neither in English proceedings by write in the Principality nor in the royal courts of England. In Principality litigation involving an Englishman, only a written record of the debt bearing the defendant's seal, known as "specialty", could be admitted as evidence of a debt; the use of testimony in English manor courts remains little studied.[54] The capacity of a plaintiff to offer an additional form of evidence was important because evidence, be it specialty or—exclusively among Welshmen—testimony, barred a defendant from making the defence of "wager of law", or compurgation, whereby he exculpated himself by swearing an oath of denial, accompanied by eleven compurgators swearing with him. Wager of law was extremely common and effective in medieval ecclesiastical and secular courts, in civil and minor criminal actions.[55]

Llinos Beverly Smith has suggested that the 1284 Statute of Wales reflects "a spirit of reform and adaptation", being situated chronologically between the wide-ranging Edwardian reforms of the 1278 Statute of Gloucester and the 1285 Statute of Winchester.[56] While this is correct, the openness of the crown to judgement in default and the Welsh use of witnesses to prove debts for immediate recovery relates to an even tighter legislative chronology of mercantile law. Edward initiated the streamlining of debt recovery for merchants in England, issuing the Statute Acton Burnell in 1283, asserting that "because there is no speedy law provided for them [i.e. merchants] to have recovery of their debts…by reason hereof many merchants have withdrawn to come into this realm with their merchandise".[57] Acton Burnell allowed merchants to register commercial debts before mayors—initially those of London, Bristol, Lincoln, Winchester and Shrewsbury—who issued creditors a special bond with a royal seal that, in the event of non-

52 Bowen 1908, 26.
53 Bowen 1908, 26.
54 Briggs 2009, 93.
55 See, Helmholz 1983.
56 Smith 1980, 148.
57 Luders et al. 1810, 53.

payment, could be brought before the same mayor for immediate debt recovery (barring wager of law) and the imprisonment of the debtor until the debt should be paid. Edward, in 1285, after merchants "complained…that sheriffs…sometimes by male and false interpretation delayed the execution of the statute", issued the Statute of Merchants, clarifying aspects of Acton Burnell, including "in case… the debtor cannot be found", that the creditor may have the debtor's goods and hold his lands until the debt be paid by the sale of the goods and the revenues of those lands.[58] While recovery stemmed strictly from the creditor's claim on the bond, the effect was the same as judgement in default, in so far as recovery was now to be made against the debtor's goods and lands in the absence of the debtor, who might otherwise have offered the court a release or other exculpatory document under seal, something not made clear in Acton Burnell. Both statutes made provision for action to be taken against a defaulting debtor's sureties.

Edward's statutes of 1283 and 1285 paralleled the maturing of the English custom of law merchant, or *lex mercatoria,* a form of customary law employed in special courts held at some regular markets and periodic fairs in England to offer expedited process in disputes arising from market transactions—typically debt and contract—and occasional trespasses; James Davis has characterised the Statute of Acton Burnell and Statute of Merchants as "supplementary to merchant law".[59] Often called "piepowder" courts, such market courts were themselves supplementary to regularly held franchise courts, such as borough courts, and the right to hold them was likely "embedded in the royal grant of a market", as reflected in the *Quo Warranto* proceedings held under Edward I between 1272 and 1294 to investigate royal franchises and their upkeep.[60] Against the backdrop of *Quo Warranto* and the 1283 issuance of a copy of the Statute of Acton Burnell to the mayor of Bristol, the oldest known treatise on law merchant was composed sometime between 1272 and 1283, and preserved at Bristol.[61] The treatise's author states that law merchant differs from the common law of the realm in three ways: "it reaches decisions more quickly"; "whoever pledges for anyone to answer to a [plea of] trespass, covenant, debt or detinue of chattels pledges for the whole debt, damages and expenses sought"; and "it does not allow anyone to wager law on the negative side…it is for the plaintiff and not the defendant to make proof, whether by suit, or by deed or otherwise".[62] That is to say, under law merchant, as with process under Acton Burnell, the emphasis was on swift resolution. As in Welsh

58 Luders et al. 1810, 100.
59 Davies 2012, 208.
60 Davis 2016, 273.
61 Luders et al. 1810, 54; Teetor 1962, 179–180.
62 Teetor 1962, 182–183.

process, both by native law and under the Statute of Wales, witnesses—here proof by suit (i.e. persons testifying to the validity of the plaintiff's claim)—could prove a claim and bar the defendant from offering wager of law. As under Acton Burnell and Welsh native law, a debtor's pledges could ultimately be held liable for a debt. And, as in all debt process under the Statute of Wales, by writ, bill or plaint, as well as in prosecutions under Acton Burnell, a debtor could be adjudged liable in his absence; law merchant allowed judgement in default.[63]

The law merchant may also have influenced debt process in the Statute of Wales in that it suggests that tallies, like "writings", are sufficient evidence to prove a debt.[64] The Statute of Wales, in discussing the "trial of personal actions" brought on a writ of debt, names tallies, alongside the plaintiff's suit or a bond, as sufficient to affirm a plaintiff's plea at the stage of pleading; at common law it was the case that a bond must be produced or, if called upon, "good suit" must withstand examination, lest an action be dismissed upon first pleading.[65] The Statute of Wales did not, however, consider a tally sufficient to stop a defendant from waging law, and so embodies a middle way between law merchant's acceptance of bonds and tallies as evidence, and common law's acceptance only of bonds.

The elements of the Statute of Wales relating to credit and debt reflect Edward I's perception of post-conquest Wales as ripe for modernisation through urban colonisation and commercialisation. Almost all of his new castles in Wales were accompanied by new adjacent boroughs encircled by high stone walls, as at Rhuddlan, where the Statute was issued, and Caernarfon, Edward's administrative and judicial capital of north Wales. By the end of Edward's reign, he would create dozens of towns *de novo* in Wales, England and Gascony, going so far, in 1296–97, as to summon a commission of experts to advise on the task.[66] Wales was equipped with the most up-to-date debt recovery law and more than a dozen new royal boroughs with markets and courts founded after 1277. Additional piepowder courts applying law merchant were active in at least some of those boroughs around the turn of the fourteenth century, including Caernarfon, Beaumaris, Conwy and Newborough.[67] Excepting Newborough, discussed below, these were settlements populated largely by English colonists and designed to foster trade. The crown's observation in the preamble to the Statute of Acton Burnell that the absence of effective debt recovery mechanisms repelled trade, and

63 Teetor 1962, 185–190.
64 Teetor 1962, 188.
65 Bowen 1908, 21; Baker 2019, 339–346, esp. n. 43, on good suite and its fictionalisation from c.1300.
66 Beresford 1967, 3–13.
67 Lewis 1912, 300–304.

its corollary that their presence attracted trade, is difficult to assess. Certainly, use of the system of mercantile debt registration and recovery under Acton Burnell grew rapidly after 1283, indicating that the early fourteenth century experienced a "period of enormous credit provision".[68] Chris Briggs has demonstrated, in a study of some Cambridgeshire and Buckinghamshire manors, *c.*1290–1380, that manor courts with a reputation for strong debt recovery procedures influenced "the extent to which lending flourished within the local population" such that on at least one manor "curial 'reforms' there encouraged a fresh expansion in the overall number of transactions".[69] Conversely, in fifteenth-century London, creditors reacted to static institutions and economic crisis by rationing credit, and lending in ways to make recovery more tenable.[70]

Did colonisation lead to the proliferation of credit, and concomitant economic growth, in medieval Wales as a whole? The answer is unclear, as the various parts of Wales had differing economies, some likely earlier permeated by the widespread use of credit than others. The March was Anglicised progressively from the eleventh century, well before our earliest surviving records of local economic activity, and when it comes into view, its Welsh and English inhabitants already placed a greater emphasis on grain cultivation and market exchange than did native-dominated and more pastoral west and north Wales. Likewise, before and after the 1282–84 conquest of Gwynedd, the largest urban centres and highest concentrations of English immigrants—key catalysts of change—were in south Wales. In the first half fourteenth century, Cardiff had a population of about 2,000 and Carmarthen, considering together the royal "new" and ecclesiastical "old" boroughs, had a population of about 1,500 (estimated here and below as four to five times the number of burgages). Of the other seven towns in Wales with populations around 1,000 only one was in north Wales, Holt, on the west bank of the Dee, opposite Cheshire; the remaining six were Cowbridge, Glamorgan, Haverfordwest, Pembrokeshire, and the Monmouthshire towns of Chepstow, Usk, Newport and Monmouth.[71] However, the conquest and colonisation of Llywelyn's former principality, following the 1282–84 war, does provide an opportunity to gauge the impact of colonisation on the economy and the use of credit through a couple of suggestive proxies. These are income from perquisites, that is, profits of justice arising from regulatory fines and the operation of courts, and court records of interpersonal litigation.

68 Goddard 2016, 100–101.
69 Briggs 2006, 557.
70 Stevens 2016.
71 Stevens 2020, 62–64.

Income of the crown generated by the royal Principality rose dramatically in the first decades after conquest, in part because of an intensive new regime of revenue-raising. Across the first two decades after 1284, the crown employed a combination of commutation and rent increases to more than double receipts of cash dues from the free and unfree inhabitants of Anglesey, Caernarvonshire and Merionethshire.[72] It also enhanced revenues from *banalités,* such as fees to use the lord's mills, to be paid in cash. This strikingly increased levy of cash dues and fees was only possible in conjunction with the "flood of silver" discussed above, and the rapidly expanding liquidity likely stimulated both more intensive peasant exchange to meet cash demands and a growth of credit supported by relatively efficient post-conquest debt-recovery mechanisms; although, as in England, an extended regime of intensive taxation may have depleted liquidity and stifled credit towards the end of the century.[73] Briggs has argued for rural England that while it was possible for credit to be extended and repaid strictly in kind or by other non-monetary means, such transactions were rare.[74] Thus, one would expect increasing post-conquest liquidity in north Wales to have facilitated an expansion of credit, in turn reflected in litigation.

Records of debt litigation can only indicate the number of credit relationships-in-default considered by the creditor to be irreconcilable without recourse to a particular court, or courts. However, as amply illustrated by this volume, historians generally believe there to be a positive correlation between the number and value of credit transactions in a community and the number and value of debt-related lawsuits appearing before its courts. These lawsuits in turn contributed substantially to perquisites. Very broadly speaking then, higher royal revenues and higher perquisites are suggestive of a greater use of credit, but it is difficult to evidence a more substantive connection.

In the first two decades after conquest, perquisites of courts comprised around twenty-five per cent of all crown revenues (e.g. in 1305, £611 5 *s.* 11¾ *d.* of £2,400 3 *s.* 3¾ *d.*) from Anglesey, Caernarvonshire and Merionethshire, growing in parallel with overall revenue.[75] Research on court records from a variety of English manors has shown that, while local variation was significant, generally between twenty-five and thirty-nine per cent of the work of courts was inter-personal litigation, with much the same being true of Wales (Table 1, below); generally between a quarter and half of that interpersonal litigation was "debt-related", mainly

72 Given 1989, 24–26.
73 Briggs 2009, 203–205, 207–210.
74 Briggs 2015.
75 Given 1989, 29–30.

pleas of debt and unjust detention.[76] A handful of early account rolls survive from royal north-Wales boroughs, itemising different perquisite revenues.[77] Records of perquisites from the northwest counties begin from only *c.*1303–04 and so miss any first blush of new litigation in the twenty years immediately following conquest. They also sometimes sum the income of different categories of perquisites. Nevertheless, they indicate some growth of prerequisites arising specifically from courts available for interpersonal litigation, up to the Great Famine of 1315–22. At both Caernarfon and Conwy, each with a population of about 400, combined perquisites from the three-weekly borough court, piepowder court applying law merchant and "market and fair courts" grew from about £1 in 1304–05 to a little over £2 in 1312–13.[78] Later fourteenth-century court rolls form Caernarfon, 1361–1402, demonstrate debt-related disputes comprising about half of all interpersonal litigation and the application of both law merchant and legal procedures indicated in the Statute of Wales, such as judgement in default and Welsh plaintiffs' use of witnesses to bar wager of law by Welsh defendants.[79] These may have been favourably received by traders.

The accounts of Beaumaris, Criccieth and Harlech do not show any corresponding increase in perquisites in the first decade of the fourteenth century.[80] It is possible that some of the difference between these groups of towns relates to the differing capacity of boroughs to engage their overwhelmingly Welsh hinterlands in their new judicial and credit networks. Despite the existence of a patchily enforced 1295 prohibition against Welsh property ownership in the walled towns of the royal Principality—in 1298 all Caernarfon burgesses were English and in 1306 about ninety per cent of Conway burgesses were English—the later Caernarfon court rolls are replete with debt litigants bearing ethnically Welsh names.[81] Caernarfon was an administrative and tax-collection hub, and so could hardly be ignored by the Welsh, and, like Conwy, was on the coastal shipping route to Ireland. Beaumaris, with a population of about 350, was also on the route to Ireland. However, its foundation and habitation by new immigrant burgesses—in 1306 over ninety per cent were English—had been preceded by the dissolution of the fledging native mercantile settlement of Llanfaes.[82] Its occupants had been relocated

76 Schofield 2011, 119; Razi and Smith 1996, 46–49.
77 Lewis 1912, 300–304, summary accounts.
78 Lewis 1912, 300; Soulsby 1983, 88–91, 110–115.
79 Jones and Owen 1951: default 37 (piepowder court), 43 (default, borough court), et passim; witness testimony (Welsh litigants), 15–16 (piepowder court), 128–129 (probable, borough court).
80 Lewis 1912, 300–304.
81 Ellis 1838, 132; Stevens 2012, 141, 155–156.
82 Stevens 2012, 141, 155.

to a new site fifteen miles southwest, called Newborough. This led to a sort of de facto boycott in which many Welsh of Anglesey traded not in Beaumaris but in Newborough, compelling Beaumaris burgesses to petitioned Edward II and III for remedy.[83] Harlech and Criccieth may have attracted more Welsh participation, but both were small and geographically remote, with less than 150 residents throughout the Middle Ages.[84]

A much better proxy measure of credit usage is provided by records of debt litigation in the exceptional series of court rolls that survives from the lordship of Dyffryn Clwyd, formed by Edward I in 1282 from part of Llywelyn's former principality and granted to the king's Justicier of Chester, Reginald de Grey. The earliest court rolls—excepting one roll from June 1294—date to 1295, just after the destructive Welsh revolt of 1294–95; the rolls record litigation before the lordship's three rural commotes and borough of Ruthin, held at roughly three-weekly intervals, plus biannual "great courts" of the borough and lordship. Table 1 reflects the content of the court rolls of the three-weekly borough court and biennial "great court" of Ruthin, and of the commote of Llanerch, at increasing intervals from 1295 to 1390. The borough had been created in 1282 by reorganising a Welsh settlement as a colonial market town. In the early fourteenth century, roughly half of its about 500 inhabitants were Welsh and half English, the latter including most of the borough's office holders and wealthier inhabitants.[85] Llannerch was a predominately lowland commote with an upland, pastoral hinterland. It was the focus of a rural English settler community of no more than fifty families, recruited mostly from north-west and midland England, living alongside an older rural Welsh community.[86] At least fifteen English settler families had more than twenty acres of land, and some as much as 100 acres, typically in the best fertile lowlands, marking them out as conspicuously prosperous when compared to their Welsh neighbours.[87]

The data in Table 1 were collected by choosing and adjusting sample periods relative to the survival of court records. For example, the 1295–96 sample from Ruthin comprises records of ten courts; the patchy survival of early Llannerch court rolls necessitated expanding the sample to 1300 to encompass records of even seven courts. The "No. of court-roll entries" reflects essoins, fines to enforce lordship regulations, property transfers and interpersonal litigation. Interpersonal lawsuits often extended across several courts, giving rise to numerous

83 Ellis 1838, 223; Rees 1975, 469; Lewis 1912, 175–176.
84 Soulsby 1983, 116–117, 138–139.
85 Stevens 2010, 27–59, 109–114.
86 Barrell and Brown 1995, 333–336.
87 Barrell and Brown 1995, 338–339.

Table 1 Debt and unjust detention litigation in Dyffryn Clwyd, 1295–1391.

Place and sample years	No. of courts	No. of court-roll entries	No. of inter-personal lawsuit	No. of debts	Debts, per court-roll entry/per inter-personal lawsuit	Debts, creditor-plaintiff/s (PL) ethnicity			Debts, debtor-defendant/s (DEF) Ethnicity			Debts, PL and DEF have same ethnicity		Debts, PL and DEF have different ethnicity		Debts owed by a Welsh debtor per debt owed to a Welsh creditor
						English	Welsh	un-known	English	Welsh	Un-known	No. of debts	Per cent of debts	No. of debts	Per cent of debts	
Ruthin																
1295–1296	10	137	60	33	0.24/0.55	31	2	0	25	7	1	23	70%	9	27%	3.5
1315	6	178	123	53	0.30/0.43	38	15	0	21	30	2	29	55%	22	42%	2
1340–1341	13	565	231	106	0.19/0.46	53	52	1	41*	65*	1	65	61%	39*	34%	1.25
1390–1391	13	561	178	87	0.16/0.49	39	47	1	42*	46*	0	60	69%	26*	30%	0.98
Llannerch																
1294–1300	7	47	19	0	–	–	–	–	–	–	–	–	–	–	–	–
1315–1316	9	123	34	21	0.17/0.62	11	10	0	5	16	0	15	71%	6	29%	1.6
1340–1341	13	191	50	23	0.12/0.46	6	16	1†	9	13	1†	16†	70%	6†	26%	0.81
1390–1391	6	179	35	15	0.08/0.43	3	12	0	5	10	0	11	73%	4	27%	0.83

Source: The National Archives, SC 2/215/64–75 (1295–1316); SC 2/217/6 (1340–41); SC 2/220/9–10 (1390–91); All records, except Ruthin 1315, have been viewed in the database, Davies and Smith 1995.

* One case names Welsh and English co-debtors. Such cases are counted ONLY once, as a case in which "PL and DEF have different ethnicity".

† In one case, the ethnicity of both the creditor and debtor is unknown

entries. The "No. of interpersonal lawsuits" and "No. of debts" have been arrived at by tracking each lawsuit from its first entry to its last, to avoid double-counting. In the case of "No. of debts", this counts only initial credit agreements from which litigation sprang, and not secondary litigation such as separate actions against the pledges of defaulting debtors; again, this is to avoid double-counting. The ethnicity of litigants has been estimated based on personal-name data, with particular emphasis on the use of patronymic naming practice (e.g. Llywelyn ap Madog, meaning Llywelyn the son of Madog) as a marker of Welsh identity.

The numbers presented in Table 1 are necessarily "fuzzy", in the sense that they may be used to identify suggestive trends, but may never be taken as comprehensive or incontrovertible. Records of some courts, or parts of them, are missing from virtually every sample, and, as mentioned above, debt litigation reflects only defaults thought irresolvable without judicial aid, from an unknown total number of credit transactions. Further, assigning ethnicity to litigants based on name data inevitably leads to some misidentification given parents' personal choices in light of perceived social and political pressures, intermarriage, religious devotion or other factors. Close study of the English settler community of Llanerch has suggested that English adoption of Welsh Christian names remained the exception throughout the fourteenth century.[88] At the same time, the unequal legal status of English and Welsh in Dyffryn Clwyd, under which English litigants had small but important advantages over their Welsh neighbours when litigating, could have incentivised the adoption of English names among the Welsh. For example, Dyffryn Clwyd's courts disallowed essoins by Welsh defendants in inter-ethnic disputes; Welsh tenants' legal ethnicity was usually, but not always, dictated by Welsh land tenure.[89]

Even with these cautions, the Dyffryn Clwyd evidence provides our best indicators of credit usage in Wales during the first century after 1284. If one focuses on the sixth column from the left in Table 1, "Debts, per court-roll entry/per interpersonal lawsuit", it may be observed that in the borough of Ruthin, already in 1295–96, about one-in-two interpersonal lawsuits was debt-related, that is, actions of debt or unjust detention of goods. These were overwhelmingly small credits of less than 1 *s.* extended as loans or deferred-payment sales of foodstuffs or basic durables such as clothes or shoes. In Ruthin, the entry point of English immigration to the lordship and the location of a large castle, much improved and greatly expanded after 1284 by wage labour that would have increased the circulation of silver specie—similar works at Rhuddlan and Flint costing as much as £6,000 and £9,000—credit agreements leading to litigation were already

88 Barrell and Brown 1995, 352.
89 Phipps and Stevens 2020.

common.[90] However, in the rural commote of Dyffryn Clwyd, there are no debt-related lawsuits in the surviving seven sessions of the commotal court, from 1294 to 1300. It is possible, or even probable, that among the rural Welsh population at least, credit was being extended, and debts recovered, outside the purview of the court using Welsh law and the adjudication of Welsh judges, who were allowed to continue to operate in the lordship when disputants mutually agreed to use them. Their judgements, when not respected, sometimes gave rise to litigation in lordship courts.[91] In much the same way, it seems likely that the English of Llannerch were litigating in Ruthin's borough court, most Llannerch English having close ties to the borough community. For example, William le Serjeant was plaintiff in six actions of debts and unjust detention in the borough between 1312 and 1321, while Almary de Marreys acted as a surety in the borough court thirty-seven times in those same years.[92] However, by the famine years of 1315–16, and throughout the fourteenth century thereafter, about half of all interpersonal litigation before Llannerch's court was debt-related, initially mostly Welshmen indebted to their English neighbours (see below).

Both Ruthin and Llannerch litigants, over time, made increasingly sophisticated use of the courts. The use of delaying tactics in debt-related litigation, such as essoins and mutually agreed requests to move ongoing cases to a future court, is largely responsible for a marked change in the number of debt cases per court-roll entry (Table 1). At Ruthin, an early fourteenth-century ratio of one debt case to every three or four court-roll entries shifted to one debt case to every five or more court-roll entries by 1390–91. At Llannerch, the parallel shift was from around one debt to every five court-roll entries, to one debt to every ten or more court-roll entries. This shift took place despite the mid-century depopulation caused by the Black Death, and a reduction in strictly regulatory court-roll entries thereafter.

The final three columns at the right of Table 1 suggest the increasing participation of Welsh persons in credit agreements, especially as creditors. Throughout the fourteenth century, in both Ruthin and Llannerch, about seventy per cent of credit agreements were between two parties of the same ethnicity and thirty per cent were between parties of different ethnicities. The exception to this was Ruthin, during the famine year of 1315, when poorer Welsh persons borrowed more frequently from their wealthier English neighbours, pushing up the proportion of inter-ethnic transactions.[93] As mentioned above with respect to Llannerch,

90 Taylor 1974, 327–29, no. 1029.
91 For example, regarding suretyship, 1326 Llannerch; TNA, SC 2/216/6 m.11.
92 Barrell and Brown 1995, 337–338; Stevens 2010, 74–75, 103, 112.
93 On wealth and ethnicity see, Stevens 2010, 34–59, 99–109.

Welsh persons in the earliest surviving debt-related litigation records from the lordship tended to be debtors to English creditors. At Ruthin, in 1295–96, court records indicate 3.5 credit agreements featuring a Welsh debtor for every one credit agreement featuring a Welsh creditor, dropping to 2:1 in 1315, 1.25:1 in 1340–41 and 0.98:1 in 1390–91. The same can be observed at Llannerch, where in 1315 court records indicate 1.6 credit agreements with a Welsh debtor for every one credit agreement with a Welsh creditor, falling thereafter to about 0.8:1. As these latter ratios of less than one Welsh debtor for each Welsh creditor suggest, by the end of the century Welsh creditors of both Ruthin and Llannerch were occasionally lending the English debtors, for example: Dafydd ap Ieuan ap Iorwerth versus Walter le Barker in a plea of debt, Ruthin, 1390[94]; Gronowy ap Ieuan ap Gwilym versus Walter le Barker in a plea of debt, Ruthin, 1391[95]; Gruffydd ap Einion ap Ednyfed versus Thomas le Sowter in a plea of debt, Ruthin, 1391[96]; and Gwerful ferch Dafydd Gogh versus Thomas Passavaunt in a plea of debt, Llannerch, 1390[97], *et passim.*

In absolute numbers, at Ruthin, the 1294–95 sample contains thirty-one credit agreements with an English creditor and only two (six per cent) with a Welsh creditor, while the 1390–91 sample contains thirty-nine credit agreements with an English creditor and forty-seven (fifty-four per cent) with a Welsh creditor (Table 1, "Debts, creditor-plaintiff/s (PL) ethnicity"). At Llannerch, the growing relative importance of the court to Welsh litigants was even more pronounced. There, in 1315–16, the creditor was Welsh in ten of twenty-one credit agreements (forty-eight per cent), and in 1390–91 the creditor in twelve of fifteen credit arrangements (eighty per cent) was Welsh. That is to say, at both Ruthin and Llannerch, by the end of the fourteenth century, while lending and borrowing continued to take place mostly within ethnic communities, Welsh persons more frequently participated in debt-related litigation, and that litigation more frequently featured a Welsh creditor than a Welsh debtor.

These findings make sense in the context of prior research on the English settler community of Llannerch, in particular. Andrew Barrell and Michael Brown found that while the English of Llannerch consolidated their position through office holding, acting as surety for one another and intermarriage between 1294 and 1349, in the latter half of the fifteenth century, prominent old settler families died out and others likely fell into poverty.[98] The fate of the borough English after 1349

94 TNA, SC 2/220/9 m.2.
95 TNA, SC 2/220/9 m.4.
96 TNA, SC 2/220/9 m.4.
97 TNA, SC 2/220/10 m.2.
98 Barrell and Brown 1995, 340–350.

is yet to be studied. However, the data in Table 1 strongly suggests that the regular use both of credit and of the courts to recover debts had become a pervasive part of the economic and legal culture of Dyffryn Clwyd as much among the Welsh as the English. This is a story that was no doubt mirrored across Wales, as and when English conquest, colonisation, law and judicial practice reshaped native society.

The immediate and long-term impacts of conquest on virtually every aspect of Welsh society can hardly be overstated. The emergence of a money economy and the development of more sophisticated credit institutions, offering new potential for economic growth, must rank among the more important of these. The later Welsh princes' lack of access to credit placed them at a strategic disadvantage when faced by their better-financed enemies, from Norman adventurers to the English king. However, the conquest's legacies of a culture of credit usage and efficient debt-recovery law would help to nurture and to sustain urban life and economic activity in Wales at previously unknown levels, despite the vagaries of later medieval famine, plague and eventually Welsh revolt, from 1400–15. In this respect, the transformation wrought in Wales is not unique. As mentioned above, credit was extended to the conquers of Ireland, both great and small, where rural colonisation, urbanisation and economic transformation paralleled that seen in Wales.[99] Likewise, participants in the contemporaneous conquest, colonisation and urbanisation of the State of the Teutonic Order on the Baltic—including English participants—would both employ and create credit networks; in recent years, work on the credit market in the colonial towns of the Baltic has advanced substantially.[100] Evidence of the use of credit relating to medieval Wales is relatively abundant, warrants further research, and is of potential international significance as a comparator for other medieval colonial zones.

99 Frame 1981 (overview); Lydon 1972, 98–100; Murphy 2018, 385–414.
100 For example, Bell and Moore 2018; Kardasz 2013.

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