

“In the Public Interest”: The Historiography of Crusade Finance

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I. Introduction

Logistically, a medieval crusade presented many difficulties, particularly in regards to its financing. The act of raising an army, transporting it to the Holy Land, sustaining it upon arrival, and providing further support in the event that it succeeded in acquiring territory, was an enormous challenge that demanded considerable economic contribution. Crusading was incredibly expensive. Pope Innocent III and his successors were aware of this and realized that in order for any crusade to succeed, it had to be well funded. In 1208, Innocent declared a regional income tax on a tenth of the revenues of the clergy and laity in France to support the crusade against Cathar heretics in the south of the country. Innocent based this tax on the notion that “those acting in the public interest should be sustained by public taxes”.¹ Since 1199, Innocent had sought to find a solution to the inherent difficulties of organizing a successful crusade, especially by his push to introduce widespread clerical taxation as a source of funding. Scholars of crusade finance have traced the history of taxation and established a connection between the early tax initiatives of Henry II and the later adoption of the income tax as papal policy by Innocent III.

However, papal taxation was seen through a lens of cynicism by mid-twentieth century historians who considered the abuses of fiscal policy observed during the late thirteenth to sixteenth centuries as a natural development stemming from the programs of crusade finance established by Innocent III and his successors. Recent scholarship has suggested otherwise. While the relationship between secular and ecclesiastic taxation has proven consistent throughout the historiography, the nature of the papacy's crusade policy can be understood as being based in spirituality and practicality, as opposed to materialism. A central element of crusade policy was the establishment of taxation as a source of funding. Crusade taxation served a dual purpose. On one hand, it sought to provide a solution to the economic challenges created by crusading armies as a means of funding their transportation, supply, and manpower by providing financial support to the magnates who led their local forces on campaign. On

the other hand, it enabled the laity who were not fit for combat to participate in the crusade in a tangible way, contributing toward it on an individual level without actually traveling with the army. This was meant to ensure that those funds would go toward combatants only, eliminating the large portion of noncombatants who tended to follow the armies toward the Holy Land, as seen in the First Crusade.

Crusade taxation underwent considerable development in the thirteenth and fourteenth centuries, and though these taxes were often contentiously received, they did raise valuable funding. Though intended for crusade, privileges and taxes were eventually granted to secular rulers, who enthusiastically collected them but often without using the money which was raised for that express purpose. As secular rulers claimed the right of clerical taxation in their domains against similar assertions by the ecclesiastical government of the Church, the papacy in this period increased both the frequency of its taxation and the sources of its revenues. These abuses soured the popular attitude toward crusade taxation, not because of a loss of belief in the cause of crusading, but due to the constant levying of taxes, ostensibly for that purpose, which were then not actually carried out once the money was raised. The financial abuses which contributed to the Protestant Reformation, notably the sale of indulgences by the papacy, should be understood as having developed not out of the crusading policy of the thirteenth century papacy, but through later abuses by secular rulers and the Avignon popes.^A

II. Secular Precedents to Ecclesiastical Taxation

Papal taxation of the clergy was not an idea without precedent. Instead, it was inspired by secular initiatives of the twelfth century. Although Innocent III is credited as the first Pope to impose direct taxation upon the clergy in 1200, he was preceded by almost forty years of secular taxation which would continue to influence papal taxation after his pontificate. The levies of 1166, 1183, 1185, and most famously 1187 formed the basis of clerical taxation. This group of taxes will be referred to as the “twelfth century

secular taxes” for the duration of this section. These secular taxes proved to be models for later papal programs, most notably in their methods of collection and assessment. The levies set a precedent for the cooperation between ecclesiastic and secular authorities in crusade taxation, and its history is one of adaptation and flexibility. Innocent III's decision to adapt similar measures in 1200 was not borne out of a desire to squeeze cash from his clergy but was instead a product of practicality. He saw a longstanding problem (inconsistent and decentralized financing of crusades), and he saw a framework in place that already had mixed elements of lay and ecclesiastical participation and which had already produced successful collections, albeit at a local level in England. The decision to apply this framework to the Latin clergy and base it upon papal authority was a natural one.

The opening of the Vatican archives in 1881 made materials that would prove invaluable to the study of the medieval papacy available to students and scholars for the first time. Prior to their opening, no comprehensive treatment of the papacy's finances during this period existed. In 1934, William Lunt published what would become the first synthesis of medieval papal finance in which he examined the various sources of revenue available to the medieval papacy, though he made no mention of expenditures or repercussions of papal finance.² Expenditure would be treated in depth by a myriad of later historians. Lunt noted that papal taxation was influenced by twelfth century secular taxes and adopted their framework while simultaneously basing justifying extraction as an extension of the papal right of *plenitudo potestatis*, by which the papacy could “assert its power over the Patrimony of the Church for whom the crusades were fought.”³ As papal taxes developed, so too, he argued, did the Curia, and the “mere organ of the [papal] household had become a great department of state.”⁴

Fred Cazel and James Brundage furthered the notion that the twelfth century secular taxes inspired crusade taxation during the pontificate of Innocent III, who wanted to expand and regularize them to apply to the papal patrimony at large.⁵ The twelfth century levies were the result of an agreement

between Henry II of England and the kings of France to tax the general populations of their realms to support the crusade.⁶ The use of Templars and Hospitallers, first appointed in 1185 to collect these taxes, lent them an element of ecclesiastic representation.⁷ Innocent wished to expand this ecclesiastic role while still cooperating with the kings to ensure that taxation went smoothly and without opposition. Cazel pointed out that the 1185 tax, which Lunt had previously considered to be nonexistent and based on a forged ordinance, was not only carried out but was instrumental in the development of the "Saladin Tithe" of 1188. Cazel argued that the 1185 tax was an example of the blending of secular and ecclesiastic authority present in the twelfth century levies. The tax was declared by Henry II and Philip Augustus with the consent of their bishops and counts, consisted of a three year tax of a hundredth on income and moveables (personal possessions which are not attached to the land), was backed by an indulgence granted by the bishops of Normandy, and was collected by members of military orders.⁸ Furthermore, the exemptions of necessities of profession from assessment and the terminology of the 1185 ordinance bore striking similarity to the ordinance of the Saladin Tithe.⁹ Brundage remarked that this sort of adaptation of previous taxes was characteristic of the financial system of the crusades.¹⁰

Ecclesiastical sanctions were used to enforce the twelfth century collections, further blending secular and church authority into the process of financing endeavors in the Holy Land. Henry II's 1166 tax, which called for two pennies per man for the first year and one thereafter, was to be collected in chests placed in each parish church, overseen by priests and enforced by sanctions.¹¹ This was developed further with Baldwin IV's 1184 levy of one bezant per hundredth of moveables, two bezants per hundredth of church, monastic, and baronial revenues, and a hearth tax of one bezant (or whatever they could manage) on the poor.¹² The revenues were to be collected by bishops.¹³

Cazel previously demonstrated that the 1185 levy was at a rate of a hundredth per moveables, and he concluded that this rate was borrowed from the 1184 levy and extended to cover a period of three years.¹⁴ Finally, the Saladin Tithe of 1187-88 was assessed at a rate of a tenth on moveables, with the same exemptions as 1185, but with the new stipulation that taxpayers assess themselves but pay before a mixed lay and clerical committee to ensure that the assessment was honest.^{15B} Not only were elements of ecclesiastic authority present in each of these taxes, but the Saladin Tithe

also saw the first attempt at ecclesiastic participation when Clement III requested that bishops contribute to the collections in addition to the laity.¹⁶ Cazel concluded that the Saladin Tithe offered the most promising basis for crusade taxation, but its successors were instead appropriated by secular princes and popes for purposes other than aiding the Crusader States.¹⁷

Though Clement III required that bishops should participate in the 1187 tax, Innocent III's declaration of a fortieth in 1200 represented the first general tax on clergy. In addition to the fortieth on clerical incomes, Innocent stipulated that he and the cardinals would pay a tenth of their own revenues.¹⁸ Clerical opposition to taxation was immediate and largely unceasing thereafter. This created collection problems. Whereas the English crown enjoyed a centralized authority within its territory and some prior history of implementing broad crusade taxation, the papacy possessed neither.

Innocent III attempted to use papal collectors in 1200, but clerical uproar made it clear that such a measure would be deeply unpopular. Cazel and Kay showed that Innocent and his successors were aware of this and did not initially favor outright centralization. Kay examined Innocent's attempts to balance local and centralized authority in 1200 and 1215, using local clergy to collect taxes under the supervision of Roman officials.¹⁹ He also adopted Henry II's use of parish chests in 1213 as a means of collecting alms for the Holy Land.²⁰ Powell also argued that Innocent was cautious about outright centralization, and attempted to learn and adapt from the organizational and operational failures of the Fourth Crusade. During that venture, the crusade army found itself impoverished and in considerable debt to Venice, culminating in the sack of Constantinople by Christian forces. According to Powell, Innocent was mindful of both clerical opposition and the failure of his financial plans in 1199 and sought conciliar approval for the 1215 tax instead of declaring it solely on his own authority.²¹

Collections for the Fifth Crusade were dreadfully slow and plagued by obstinate clergy, and by 1221, six years after the Fourth Lateran council declared a three year twentieth, it was still being collected.²² Kay argued that Honorius III, whom Lunt blamed for the turn to papal centralization, actually tried to avoid resorting to it and experimented with delegating legatine powers to four French bishops for collection of the Albigensian Tenth in 1221. However, he found that in doing so, the collection was hampered by personal vendettas and local feuds among those bishops, which

further delayed its completion.²³ The three Archbishops assigned with carry out collections each held their own provincial councils to decide on how to execute the collection within their jurisdiction, and they disagreed on the allowance of exceptions.²⁴ They convened in order to decide on the issue but deliberations were delayed by a jurisdictional dispute between Archbishop of Bourges and the Benedictine abbot of Deols, whom the Archbishop excommunicated according to his role as papal legate. The Archbishops proved overzealous in their execution of the collection, excommunicating so many clergymen for fraud that Honorius had to also grant them temporary power of absolution, as it was deemed excessive for the sheer number of excommunicates to journey to Rome for appeal.^{25C} Honorius turned back to using curial collectors not because he desired it, but because it was the only feasible method of collection, despite the clerical complaints.^D

France, Collins, Bird, and Asbridge furthered the work of Cazel and Kay. France, writing in 2005, found a precedent for both secular and ecclesiastic taxation in the intellectual and social advances of the twelfth century. He argued that the increase in wealth at this time caused society to turn to two institutions of authority, the papacy and the monarchies, to provide frameworks for law and stability.²⁵ After 1188, both institutions began developing greater administrative capabilities, leading to joint increases in the regularity of church and royal government, growth in education, and a general rise in intellectual development. Collins also pointed out an increasing focus on financial bureaucracy among the papacy and a trend of financially oriented popes. Cencio Savelli, before becoming Honorius III, compiled the first version of the *Liber censuum*, a record of papal assets and expected revenues.²⁷ Innocent IV was the son of an imperial tax collector, and he would raise the rates of taxation in the papal states.²⁸ Asbridge understood the Saladin Tithe in a manner which agrees with Cazel's claim that it represented the best model for funding crusades, arguing that it produced "the peak of a well-financed crusade army", though he pointed out that only England had the administrative capabilities to enact such a tax.²⁹ Bird acknowledged the effect of the crusades as a stimulant on the overall economic atmosphere of the Middle Ages.³⁰

Overall, scholarship indicates that the twelfth century secular levies formed the basis for clerical taxation. This history can be traced to the levy of 1166 and the subsequent levies that were built into the Saladin Tithe, which became the model crusade tax. The first general tax on clergy came in 1200, but

elements of church authority were present in the previous secular taxes, and this blending of ecclesiastical and secular elements persisted in the policies of Innocent III. Issues arose immediately among the clergy and increased along with papal centralization of collections, though only after other experiments with local collection had failed. Monarchies and the papacy alike sought to cultivate their administrative capabilities, and taxation was a major venue for developing new articulations of authority and structures of governance. These experiments in fiscal organization developed as a response to the financial demands of crusades and the cost of maintaining subsequent possessions in the Holy Land.

III. The End of Secular and Ecclesiastical Cooperation

In the same manner that papal taxation grew out of secular innovations, the development of the secular state ultimately led to the devaluation and replacement of the clerical income tax. Beginning in the late thirteenth century, competition between ecclesiastical and secular authorities over the right to tax local clergy led to popes levying more and more clerical taxes, decreasing their effectiveness while also cultivating more discontent. Lunt argued that secular rulers adopted clerical taxation to augment their own revenues, and as it became more profitable for them, it became less so for the papacy.³¹ Thus deprived of its primary method of funding crusade enterprises while simultaneously faced with more powerful and demanding secular administrations, the papacy turned elsewhere for financing any crusading endeavors.

Though he was focused more on the development of crusader legal institutions, Brundage did examine the use of crusade tithes by secular rulers. He noted that Edward I began a trend where English kings levied crusade tithes, but applied their own purposes and interests to the use of the revenues.³² In other words, money raised in the name of crusading was not supporting the Holy Land. Ultimately, Brundage argued that legal developments transformed the crusades into an internal European institution, and the popes increasingly used the “guise of the crusade” to raise money for political wars instead of Holy Land operations.³³ As the legal institutions of the crusade were expanded in canon law, secular princes sought to utilize crusader privileges for their own purposes.

Over a decade later, Housely would refute Brundage’s notion that the papacy was using the crusade as an excuse to launch political wars, but he continued to expand on the notion that secular states were encroaching

upon crusade taxation by wielding it for their own interests.³⁵ He demonstrated that the crusade tenth was used as a primary means of funding for the crusade against Frederick II’s son Manfred from 1255-1266, as well as for the initial phase of the War of the Sicilian Vespers. However, the tenth weakened after 1283 and continued to do so for at least twenty years with the successive defeats suffered by papal forces, many of whom were crusaders who had sworn legitimate vows.³⁶ At this point, popes such as Martin IV and Nicholas IV levied more tenths in order to offset the decline in value, but this proved fruitless.³⁷ By the time of Boniface VIII, tenths were being granted to allies outright in exchange for help in the Italian crusades.³⁸ Housely argued that this was a critical change which caused secular rulers to regard the clerical tenth not as a papal subsidy, but as a national asset which they could levy at will.³⁹ The growing power of the crown came to subjugate the clerical state, most notably when Philip IV, seeking funding for his wars with England, established royal hegemony over the tenth in his lands.⁴⁰ The Avignon papacy continued to levy tenths rigorously, but they were less important as a source of revenue and only caused more clerical dissent.

Boniface VIII attempted to curb secular appropriation of the tenth with the bull *Clericos laicos* in 1296, requiring papal permission before a secular state could tax church revenue. However, Phillip Stump pointed out that Clement V revoked the bull in 1306, and secular rulers had been levying tenths constantly since. Stump argued that reform of clerical taxation was one of the key points of contention at the Council of Constance and argued that secular rulers, previously thought to be the champions of church fiscal reform, actually opposed it, as they were already able to utilize clerical taxation to suit their needs by the time of the Council.⁴² Cazal also argued that political jealousies destroyed the cooperation between the papal and secular authorities on the issue of taxation. He pointed to the irony that, by the late thirteenth century, secular rulers levied crusading taxes for their own uses, yet they expected the clergy and the church to fund them when they did actually go on crusade.⁴³ The Saladin Tithe actually became the model of taxation in secular states, and the clergy were left as the primary economic losers of the entire crusading era.⁴⁴

Recent scholarship has only made the breakdown of papal and secular fiscal cooperation clearer. French monarchs were not the only secular authorities to appropriate church revenues to fund their wars. Joseph F. O’Callaghan considered Innocent IV’s concession of a portion of the *tercias*, a third

of the annual parish tithe, to Fernando III as significant in the history of the funding of the Spanish wars of the Reconquest.⁴⁵ He argued that in doing so, Innocent IV opened the door for Spanish kings to further levy ecclesiastic incomes for their own purposes.⁴⁶ John France pointed to the *cruzada* tax, an ecclesiastic tax granting minor indulgences which survived into the twentieth century in Spain, as a case-in-point example of secular bureaucracies laying claim to crusade taxation.⁴⁷

Just as scholars agree that the secular taxes of the twelfth century inspired papal taxation, they agree that in late thirteenth century, the growth of royal administrative capabilities was the impetus for its decline. Secular rulers turned to crusade taxes as a means of expanding their own revenues. The domestic crusades of the thirteenth and fourteenth centuries show a pattern of royal subjugation of the clerical state and a decline in the returns of crusade tenths. The Saladin Tithe, in which Cazal believed lay the key to successful crusade taxation, instead became the model of the secular income tax. In England, France, and Spain alike, kings laid claim to the revenues of the church in their jurisdiction, and the clergy emerged by the end of the thirteenth century with significant economic losses and a strong desire for reform.

IV. Crusade Finance as a Policy of Reform

While the connection between secular and ecclesiastic taxation has been fleshed out by decades of academic study on crusade finance, a more recent development reinterprets the nature of papal fiscal policy itself as it relates to crusading. Lunt and Brundage wrote that the developments of the legal and financial institutions of crusading were rife with abuses, and the motivations of crusaders and curialists alike came to be seen as materialistic.⁴⁸ However, beginning with Jonathan Riley-Smith in 1986, scholarship has indicated that spirituality, not material gain, must be recognized as a key motivating factor among crusaders to journey to the Holy Land. This method of evaluating the spirituality of crusading as opposed to the material aspects has since been applied to the crusade finance, and the resulting studies indicate that the thirteenth century fiscal policies associated with crusading were reformative in nature. It was the desire to maximize the practicality of crusading for all Christendom, not materialism, which ought to be recognized as a key motivator for the Curia in regards to clerical taxation. Abuses came about in practice, but the theory behind this taxation must be recognized for its insight on the motivations of participants in crusades.

As mentioned, Riley-Smith challenged the *status quo* of mid-twentieth century scholarship which held that the crusades were ultimately motivated by a desire for materialistic gain. He broke new ground by utilizing charter evidence to illustrate the various motivations of the first crusaders. He argued that crusading was, by nature, an expensive endeavor, requiring up to five times the annual knightly income.⁴⁹ Most crusaders went east without hope of financial gain, and those who returned carried little wealth back with them.⁵⁰ What spoils were gained were spent almost immediately on food and equipment, which became ever more scarce and costly as the expedition pushed deeper into the Levant.⁵¹ He also disproved the notion that families used the crusade as a platform to offload their greedy second sons. Riley-Smith pointed out that families made considerable financial sacrifices to send their sons, husbands, and fathers on crusade, mortgaging their own inheritances and receiving little to no profit as a result.⁵² Recent scholarship has examined papal financial policy through this emphasis on spiritual motivations.

Riley-Smith's point on families making financial sacrifices from the outset of crusading indicates that when Innocent III issued *Quia Maior* in 1215, famously calling on every member of Christendom to take the crusade vow in order to either carry it out physically or commute it through donation, he did not do so without precedent. *Quia Maior* did not invent the notion that non-combatants should contribute financially to the crusade; it simply formalized an idea long in gestation among the Curia.⁵³ Non-combatants had already been contributing financially to the crusade since 1095 and were doing so without enjoying any crusade privileges or rewards in return. France argued that Innocent was not pursuing cynical fundraising, but was trying to extend the salutary effects of crusading to the laity as a whole who had already been involved in bearing the economic burdens of crusading since 1095.⁵⁴ He posited that Innocent saw financial support of the crusade as a purifying act, even if it was impersonal.⁵⁵ Commutation of vows was thus seen as a practical extension of crusading privileges to all Christians, a dual effort on Innocent's part to foster support for the crusade while also offering salvation to as many souls as possible. Innocent's successors continued to refine this policy, culminating in Gregory IX's bull *Rachel suum videns*. In his study of the Baron's Crusade (1231-1241), Michael Lower also considered the idea of Christian unity through crusading to be the primary policy of the thirteenth century popes.⁵⁶ Gregory IX, he argued, sought to build off

of Innocent's programs and muster a "mass mobilization of purses" through redemption of vows.⁵⁷ Though Lower's study proved that this policy ultimately failed for Gregory, the belief that a willing laity could be united in participation through a wider availability of the crusade indulgence can be seen as a theme of crusade taxation throughout the first half of the thirteenth century.⁵⁸

Bird, Bolton, and Parker have contributed greatly to the understanding of the reformative nature of Innocent III's policies. Innocent sought to recover lost revenues and generate new ones in kind through a reform of both curial and local parish finances. Crusade and fiscal policy were interconnected for Innocent, and he sought to use both to return his Church to good standing, utilizing vow redemptions as a method of extending salvation to as many souls as possible.⁵⁹ Innocent also consolidated curial finances, demanding proper census payments and establishing fixed fees for curial services instead of allowing officials to simply collect gifts. Furthermore, Parker noted that Innocent focused on establishing effective collection while also legislating against abuses by collectors. *Pium et Sanctum* required crusade preachers to minimize their entourage, refuse personal gifts, and live frugally so as to embody Christian poverty.⁵⁹ Ostentatious preachers, the pope concluded, were not likely to collect alms from the faithful, as they did not embody the image of the Church which Innocent wished to project.

Innocent also sought to stabilize local parish finances and protect parochial tithes by eliminating tax shelters, ending exceptions on land acquired by religious orders, and assessing tithes before other dues to ensure that parishes saw increased revenues.⁶⁰ Bird and Parker argued that Innocent's motive in doing so was to provide more revenues for local communities, hopefully making them more likely to participate in taxation. They concluded that Innocent was mindful of public opinion regarding the church and sought to make it more positive, primarily through financial reform in order to stimulate crusade involvement.⁶¹ If parishes had more revenue in general, they would be more willing to contribute a portion of it to crusade by commuting their vow as an act of participation, especially if a partial indulgence was extended to them for doing so. Innocent's fiscal policy was thus dually aimed at facilitating the crusade while simultaneously offering salvation to his flock of souls.⁶² Curial and parish finances were reformed in order to stimulate a healthy public perception of the church, and the turn to vow commutation was the most practical way of involving the laity in crusade. It was

not, as thought by Lunt and Brundage, a purely materialistic act.

Though Riley-Smith initially focused on the relationship between spirituality and crusader motivations, it is logical to examine papal fiscal policies in this way as well. By examining charter evidence, Riley-Smith also illuminated the substantial sacrifices that noncombatants and families were already making to crusading, even from its outset. This formed the basis for Innocent III's initiative of mass signing and vow commutations. When this is applied to the image of the early thirteenth century papacy as presented by France and Lower, it could be suggested that such acts as *Quia Maior*, previously seen as cynical fundraising, were actually practical extensions meant to both foster support for the crusades and maximize their salvific effects. Scholars have recently interpreted Innocent's policies as being reformative in design and motivation, meant to improve curial finances and cultivate parish revenues while also addressing known complaints over revenue collections. Whereas earlier scholars such as Brundage and Lunt saw these developments solely as extensions of curial power, Bolton, Bird, Smith and Parker have shown that their basis was more spiritual and practical. Innocent's fiscal policy in relation to crusading was grounded in what he perceived as his responsibility to save as many souls as he could.

V. The Council of Constance and Indulgences as a Revenue Source

The idea that indulgences were intended as a source of revenue for the Church is noticeable throughout early twentieth century scholarship, likely derived from contemporary critics of ecclesiastical wealth such as Matthew of Paris. However, more recent study has indicated that this is not the case. Innocent III's decision to install mass signing and vow commutation was not cynical fundraising, as mentioned previously. The work of historians such as Stump and Bird has shown that indulgences were not sold to generate revenue themselves but meant instead to reward donations and enable widespread participation while also ensuring the military viability of the army.⁶³ It was only after the devaluation of the crusade tenth, the widespread taxation of the Avignon papacy, and the reforms of the Council of Constance in 1418, that indulgences came to be treated as "spiritual revenue". Indulgences became revenue only after the program of papal taxation was handicapped.

As mentioned, Lunt treated indulgences as a source of revenue, and he interpreted the tendency of seekers of papal pardon to make offerings in exchange for commutations of

their vows as evidence of material motivation and papal corruption.⁶³ These offerings normally found their way into local church institutions or were sent off with crusaders, but by the 15th century, all receipts from indulgences went to the papal Camera.⁶⁴ What Lunt neglects to mention is how this transition occurred. Brundage made a similar argument, pointing out that the failure of the second crusade made it obvious that a method of participation for the militarily unfit was needed. However, Brundage believed that this decision was motivated by the desire to turn enthusiastic noncombatants into a source of income, but he did not consider the spiritual implications of doing so.⁶⁵ Bird, Bolton, and Parker illustrated that spirituality was very much present in the minds of Innocent III and his successors as they made vow commutation into regular policy. Lay non-combatants had been participating in the crusade movement from its beginning, both as active pilgrims and by making substantial economic sacrifices to send family members on crusade. They were involved in financially supporting the crusades from the beginning, and the extension of an indulgence to them in exchange for vow redemption can be seen as a means of practical policy that fell in line with Innocent's desire for widespread involvement and widespread salvation.

Stump saw the Council of Constance as the point from which indulgences became a source of "spiritual revenue". He challenged the notion, held by historians such as Hübler and Valois, that Constance did not lead to reform, and that curialists circumvented the desire of the French and German representatives.⁶⁶ The Council reformed both the process of levying tenths and other methods of papal income, notably spoils, annates, and services, which by that point had overtaken tenths as the primary source of papal revenue.⁶⁷ The German reform party wanted to require approval of a general council before a tenth could be levied, and Hübler believed this to be an indication that Constance represented a movement toward conciliar authority, resulting in escalating anti-ecclesiastical tensions when this was denied.⁶⁸ Stump indicated that only a small amount of reformers actually wanted conciliar authority, and even the German king Sigismund, thought by Hübler to be a reformer, would have opposed this move.⁶⁹ The general council would have met once every ten years, and requiring its authority to levy a tenth would have undoubtedly destroyed the effectiveness of the tax. Instead, Martin V settled on requiring consent of territorial clergy for local tenths and the consent of the College of Cardinals and prelates for universal tenths.⁷⁰ Stump argued that this was indeed a considerable

success for the reformers. It required not only that the Pope notify and meet with the clergy, but he also required their subscription before declaring a tenth. Further, a universal tenth had not been levied since 1343; instead localized territorial tenths were consistently raised by the Avignon papacy.⁷² These changes demonstrate the growth in representative bodies in response to taxation, but they did not indicate a wholesale rejection of the validity of crusade taxation. Though participation was still willing, representative bodies desired a role in dictating the terms of potential taxes.⁷¹

Stump contended that these changes actually limited papal power and effectively ended crusade taxation as an important source of income. As previously evidenced by France and O'Callaghan, the *cruzada* tax continued, as did others, but these were insignificant. Crusade taxation had been declining in value for the papacy since the late thirteenth century, and the more significant sources of revenue (spoils, annates, and services) were constantly reserved by Avignon popes to the chagrin of local clergy. This practice was also reformed at Constance, as evidenced by Stump. Martin V ended papal reservations of spoils and procurations and left them to local clergy, and he extended the payment of services by an additional year while also reducing the assessment itself by half.⁷³ This was monumental. Services, especially in France, were a critical part of papal income, and the reform of Constance resulted in major losses to papal revenue.⁷⁴ It was only after these losses, Stump argued, that the papacy turned to "spiritual revenues" (indulgences) and pressed their seigniorial claims in Italy and became even more embroiled in Italian politics.⁷⁵ It was only after Constance that the outright sale of indulgences became papal policy.

According to Collins, the clergy were always opposed to taxation, and as the Avignon papacy continued to levy tenths at an increased pace, reserve annates and spoils, and clamp down on payments of services, this opposition only increased.⁷⁶ Thus, coinciding with Stump's study, it is clear that the Council of Constance was not meant to be a precursor to the Protestant revolution by attempting to instill a sort of parliamentary authority over the church. Instead, reformers were simply fed up with abuses from papal and secular collectors alike, and they sought only to limit the burden of taxation upon themselves. In doing so, they created a vacuum in papal sources of revenue which caused the outright sale of indulgences to reach its apogee, and indulgences took on a nature differing from their crusade financing applications.

Bolton, Bird, and Parker made it clear

that indulgences were never intended as outright revenue by Innocent III or his thirteenth century successors. The policy which produced the crusade indulgence was not the same as the policy which produced the indulgences which Luther denounced. The involvement of crusade indulgences in financing of crusades was meant to incentivize the laity to take the cross, give alms, and pay taxes. The use of indulgences as incentives was also not without precedent, as Eugenius III had offered a 1/7 indulgence to those who donated to the Second Crusade, as noted by Collins and Phillips.⁷⁷ There was no systemized taxation at this point, and payments by the laity toward the crusades were still entirely optional. Innocent was acting on precedent. Gregory VIII gave indulgences in return for donations after the fall of Jerusalem in 1187, and the strength of the indulgence was proportional to the amount given.⁷⁸

It is deceptively easy to see this as cynical materialism as Lunt and Brundage did, but recent studies have raised a powerful alternative interpretation. Bird and Parker analyzed Innocent III's education in Paris under Peter the Chanter before he became pope, which sheds valuable light on how Innocent handled indulgences. Peter the Chanter did not approve of indulgences in theory, but he recognized their practicality to sinners who have no other options.⁷⁹ Innocent considered them in this same vein and treated them as a minor spiritual cost which would result in a significantly greater spiritual benefit. The indulgence of the twelfth and thirteenth centuries was not thought of as revenue, but as the most effective way to involve the laity in the crusade. It was only after crusade taxation was claimed by secular powers, abused by the Avignon papacy, and reformed at Constance that the indulgence changed from a practical spiritual incentive to an outright source of revenue.

VI. Conclusion

By analyzing the scholarship of crusade finance, several trends can be identified, some continuous and some recent. Scholars assert that secular taxation in the eleventh century was built on adaptation, and subsequent taxes were influenced and shaped by previous ones while also incorporating elements of secular and ecclesiastic authority. The success of the Saladin Tithe inspired Innocent III to turn clerical taxation into papal policy in 1200, and here again subsequent taxes were built on the successes and failures of previous ones. The historiography is consistent on this point. The papal approach to crusade finance in the early thirteenth century was motivated by practicality and spirituality. A

growing scholarly interpretation now exists in which the expansion of papal financial policy by Innocent III and his successors through taxation and vow commutation was simply the most feasible way to steer support crusading efforts and extend salvific benefits to the laity. These taxes were thus seen by the papacy as a tool of pastoral care. Fiscal policy and crusade were therefore tied together in an atmosphere of reform meant to touch every corner of Christendom.

As secular and curial administrations matured, cooperation turned to competition. Kay proved that curial centralization of collections was not the outright goal of Innocent III or Honorius III, and it only became the norm when other experiments involving local authority failed. Thomas Smith has advocated for a reinterpretation of the maligned career of Honorius III which highlights the responsiveness of his diplomacy, and his attempts at crusade taxation were likewise an authentic attempt to respond to external challenges.⁸⁰ The appropriation of crusade taxation by secular authorities is also consistent in the historiography, but until Stump's study, not enough attention was paid to the effect that the Council of Constance had on papal finance. Stump reversed the assumption that the failure of the conciliar movement at Constance was a precursor to the Protestant Reformation. Instead, he indicated that papal finances were effectively handicapped by the Council's reforms, and it was only after losing nearly every other available source of revenue that the papacy turned to the outright sale of indulgences. Prior to this, indulgences were not seen as sources of revenue, as Bird and Parker pointed out, and Innocent and his immediate successors treated them as a practical way of extending the salvific effects of the crusade to the laity.

The abuses which were reformed by the Council of Constance were not explicitly connected to the fiscal programs developed in the early thirteenth century by the papacy. A line of connection should not be drawn between Innocent III's and his successors' use of indulgences for funding crusades and the liberal distribution of indulgences adopted by Leo X. Far from being a cynical cash grab, the financial programs instilled by the papacy in the early thirteenth century were built on a mix of spirituality, practicality, and reform. The intention was to involve as many Christians in the crusade as possible, not for the good of the papacy, but in the public interest of Christendom as a whole. Just as Riley-Smith's focus on spirituality fostered a new movement in crusader studies, a continued examination of the spiritual motivations and justifications behind the methods of crusade finance employed by

the papacy can foster a new understanding of what these policies were truly intended to achieve.

VII. Footnotes

^AWhether the fiscal policies of the Avignon Papacy were the product of greed on the part of individual popes or a changed economic climate as a result of increased secular power is a topic of debate that this paper does not seek to answer. This paper refers to such fiscal policies as "abuses" because they were viewed as such by the reformers at the Council of Constance, who sought to legislate against them and ultimately led to the changes in policy which this paper addresses. For more in-depth discussions of the fiscal policies of the Avignon Papacy and the debate surrounding them, see, for example, Ludwig Von Pastor, *History of the Popes Vol. 1, The Great Schism*, Norman Housely. *The Avignon Papacy and the Crusades, 1305-1378* (Oxford, Clarendon Press) 1986, and Daniel Williman, "The Right of Spoil of the Popes of Avignon 1316-1415." *Transactions of the American Philosophical Society* 78, no. 6 (1988).

^BThe method of self-assessment and establishment of a lay/clerical committee only applied to England. In France, where the tax saw significantly less success, collection was carried out by individual seigneurs upon their lay tenants. The tax was resented in France, and Philip Augustus abandoned it after a year. Royal enforcement of the tax was only present in England.

^CBishops could not absolve an individual from excommunication in certain cases. This right was reserved for the Papal Curia, and the individual was meant to make a personal appeal in Rome in order to have the excommunication lifted.

^DOn the responsive nature of Honorius' pontificate, see Thomas W. Smith. *Curia and Crusade: Pope Honorius III and the Recovery of the Holy Land, 1216-1227*, Outremer: Studies in the Crusades and the Latin East 6 (Turnhout: Brepols, 2017). On resistance to taxation during the pontificates of Innocent, Honorius, and Gregory, see Jessalyn Bird. "Finance of Crusades" in A.V. Murray. *The Crusades: An Encyclopedia, Volume II* (ABC-CLIO: Santa Barbara, 2006) 442-46.

^ESee Brenda Bolton, "Hearts Not Purses: Innocent III's Attitude to Social Welfare." In *Through the Eye of a Needle: Judaeo-Christian Roots of Social Welfare*, edited by Emily Albu Hanawalt and Carter Lindberg (Missouri: The Thomas Jefferson University Press at Northeast Missouri State University, 1994) 123-145, as well as Bird, "Peter the Chanter's Circle" and Parker, "Papa et Pecunia."

^FOn the role of commutation and lay participation, see Jessalynn Bird. "Vows" in A.V. Murray. *The Crusades: An Encyclopedia, Volume IV* (ABC-CLIO: Santa Barbara, 2006) 1233-1237.

^GSpoils refer to the moveable property of deceased or intestate clerics. Annates refer to a payment to the Curia from a recipient of an ecclesiastic benefice. Services refer to the payment to the curia in return for use of the papal chancery.

^H"Levies for various crusades also contributed to the development of centralized financial administrations and the growth of papal and royal taxation, at the same time aiding the development of representative bodies

whose consent was required for many forms of taxation." Bird, "Financing the Crusades," 446.

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