

# SMALL CREDIT IN A SMALL TOWN: CLERICAL INSTITUTIONS AND THE CREDIT MARKET IN KAUFBEUREN IN THE FIFTEENTH CENTURY

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**Abstract:** In 1438, on the occasion of construction works on the parish church of St Martin in Kaufbeuren, a register of redeemed small interest rates (“*clain zins*”) was made. These 318 annuities amounting from 1 to 24 haller belonged to St Martin and various other clerical institutions in the town. The about 180 debtors made up a large part of the citizenship. The case study outlines the structure of this source and analyses some economic and social aspects of the function of clerical institutions, especially the parish church, within the credit market of a rather small town.

**Keywords:** annuities, small towns, parish churches, foundations, *fabrica ecclesiae*

## 1 Introduction

In the first half of the fifteenth century, there were a lot of building sites in the imperial city of Kaufbeuren. Indications of the remarkable construction activity was the new steeple of the parish church of St Martin (in 1403 under construction),<sup>1</sup> the town fortification (work on the wall around 1420),<sup>2</sup> the *Kaufhaus* (con-

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1 The earliest documents concerning the work on the new steeple date from 1403, e.g. Lausser 2008, vol. 1, no. 7. Cf. Lausser 2018, 86–88; Lausser 1994, 13–14; Breuer and Brenner 2001, 20.—I sincerely thank Lisa Leiber M.Ed. (Kiel) for reading an earlier version of this text.

2 Biller <sup>2</sup>2016, vol. 2, 83; Breuer and Brenner 2001, 39; Dieter 1999, 59.

struction work mentioned in 1420)<sup>3</sup> and the house of the weavers' guild (1425)<sup>4</sup> at the market place, perhaps also the town hall (mentioned for the first time in 1412),<sup>5</sup> certainly the chancel of St Blasius (completed in accordance with several building inscriptions in 1436).<sup>6</sup> In the year 1438, the town council decided to replace also the chancel and the nave of the parish church of St Martin with a new construction.<sup>7</sup> According to an inscription at the portal on the south side of the nave, the building work started on 6 April 1438.<sup>8</sup> Some weeks later, on 1 May, the members of the town council took a resolution in order to cover a part of the expenses:<sup>9</sup> They made those who owed St Martin or other clerical institutions in the town small interest rates ("*clain zins*" as it is called in the source) the offer to redeem these annuities. The debtors had to pay 25 pfennige per 1 pfennig interest, and the offer was limited to interest rates of up to 1 schilling pfennige (that is 12 pfennige or 24 haller).<sup>10</sup> The payments were inscribed into a register, which has been preserved until today, now belonging to the holdings of the State Archives in Augsburg.<sup>11</sup> This source, also published in a transcription by Helmut Lausser

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3 Dertsch 1955, no. 501; Lausser 2011, no. 158. Cf. Dieter 1999, 59.

4 Dieter 1999, 59.

5 Dertsch 1955, no. 427. Cf. Breuer and Brenner 2001, 40 (first mention 1423); Dieter 1999, 59.

6 Guggemos, 1989, 23; Lausser 2008, vol. 1, no. 257. Cf. Dieter 1999, 54; Breuer and Brenner 2001, 25. In mid-fifteenth century, the hospital's church was also rebuilt. Breuer and Brenner 2001, 41.

7 For the church of St Martin, see in general Lausser 2018; Lausser 1994; Breuer and Brenner 2001, 20–25; for its building history during the fifteenth century, Lausser 2018, 86–88, 96–107; Lausser 1994, 13–17.

8 "*Anno · dñ · m · / cccc° · xxxviii° · Am · / sechstē · tag · aberel/lēs · hūb · man · / an · die · kirchen · // do · galt · ain · / metz · rogg · / lx · dñ · cūn/rat · speng/ler · pfleger.*"—"In the year of the Lord 1438 on 6 April, there was the start of the construction of the church. 1 metzen of rye cost 60 pfennige. Konrad Spengler was church warden." The text is inscribed in two plates, a larger one (up to "*kirchen*") and a smaller one below (reproduced in Lausser 2018, 97). It is printed (with minor differences) in Guggemos 1989, 72; also in Lausser 2008, vol. 1, no. 9. For the church warden Konrad (Kunz) Spengler, cf. below, notes 65–70.

9 StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 1r; cf. Lausser 2013, 154.

10 For currencies used in the following, see below, note 25.

11 StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 1r–25v.

in 2013,<sup>12</sup> gives us an unusual insight into the market of small loans in a rather small town.<sup>13</sup>

At this time Kaufbeuren, located about 60 kilometres southwest of the Swabian metropolis Augsburg, probably had about 2,500 inhabitants.<sup>14</sup> Since the thirteenth century, it had been an imperial city.<sup>15</sup> Besides the primarily regional character of its trade, the Upper Swabian town participated in long-distance trade in some degree.<sup>16</sup> Its fundamental manufacturing sector was weaving (linen, fustian), to a lesser extent also the fabrication of iron and other metal products.<sup>17</sup> The topographical structure (Fig. 1) was dominated by rather regular streets in east-west and north-south direction, disturbed significantly only in the settlement's north-east quarter. St Martin, by far the town's largest church,<sup>18</sup> lay in the centre, a little off the elongated market place. Within the wall with its three gates, there were a few smaller churches and the so-called *Maierhof*, a convent formed by women living in accordance with the "Regula Francisci", as well.<sup>19</sup> The northeast corner of the town was occupied by the hospital's building complex.<sup>20</sup>

The register of repaid small loans from 1438 immediately takes us into this rather confined urban world. On the basis of this source, I will outline a short case study on some economic and social aspects of the function of clerical institutions, especially the parish church, within an urban credit market.<sup>21</sup> My following con-

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12 Lausser 2013, 153–176. Lausser's useful transcription is trustworthy, with only a few exceptions: Lausser 2013, 158 (line 24: only "schüster" instead of "schüster weber"), 161 (line 9: 7 instead of 12 d), 168 (line 31: 5 instead of 7 h), 171 (line 1: 6 instead of 11 d; line 3: 5 instead of 4.5 lb). Cf. StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 5r, 7r, 17v, 19v. Besides, there are some minor errors without substantial content-related relevance, e.g. Lausser 2013, 156 (line 10: Hanns instead of Haintz), 157 (line 24: Cuntz instead of Cunrat), 163 (line 9: Cuntz instead of Cunrat). Cf. StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 2v, 4r, 8v. In general, the study presented here is based on the archival source, but the pages of Lausser's transcription are indicated in addition.

13 Compared to larger cities, research on premodern credit markets in small towns is still underrepresented. Only as an example of a recent study, though of limited dimensions, cf. Rabeler 2020, 134–140; see also below, note 84.

14 On the basis of the tax register from 1479/83 (Dertsch 1955, 515–522; Lausser 2013, 179–194), Junginger 1965, 127, 129, calculates 2,497 inhabitants. Certainly, this is only a rough approach to the population.

15 For the history of Kaufbeuren, especially in the Middle Ages, see in general Kraus, Dieter, Fischer, and Westenburg 1999–2006; Simm 2012; Fischer 2016.

16 Dieter 2006a, 35–36; Dieter 1999, 51.

17 Dieter 2006a, 33–34; Dieter 1999, 50–51.

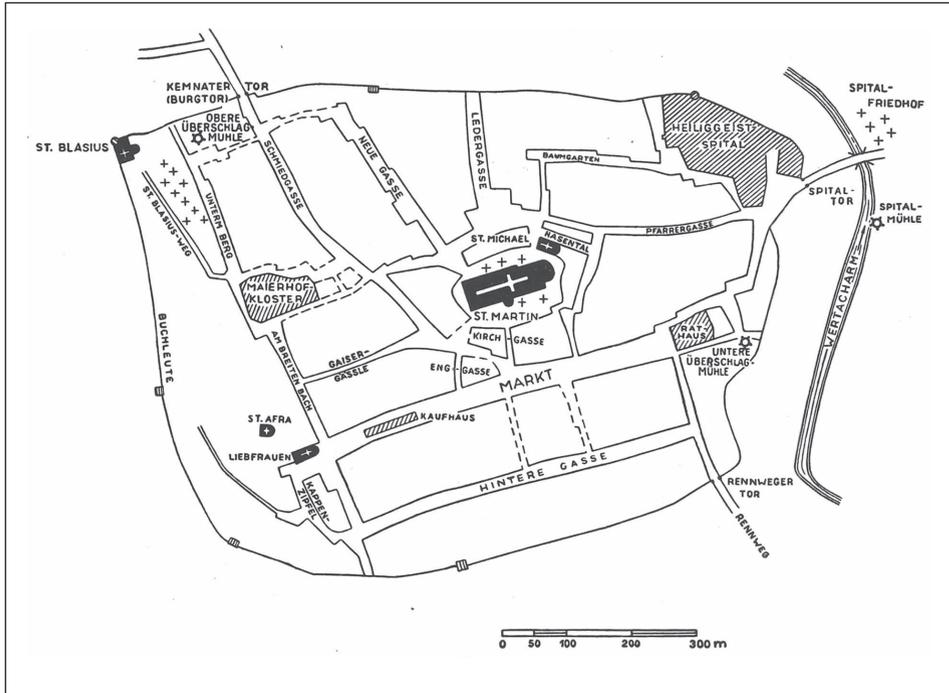
18 Cf. above, note 7.

19 For the *Maierhof*, see Dieter 1999, 56–57; Breuer and Brenner 2001, 33–35.

20 For the hospital, see Breuer and Brenner 2001, 41.

21 Instead of a literature survey, which must be all too short at this point, cf. the numerous references in Kypta, Bruch, and Skambraks 2019, 146–173.

Figure 1 Map of Kaufbeuren in the Late Middle Ages.



siderations will concern three points: first of all, the contents and the structure of the register from 1438; subsequently, a partial analysis of the debtors' characteristics by means of prosopography and social topography; finally, some structural issues regarding the significance of clerical institutions and of annuities in general for the market of small loans in urban society.

## 2 Clerical Creditors and Small Loans in Kaufbeuren

The register, preserved as a fair copy,<sup>22</sup> is written by an anonymous scribe without any discernible interruption, presumably in that same year 1438 that is given right at the beginning of the text.<sup>23</sup> On twenty-five leaves, it contains 297 entries<sup>24</sup> sorted by clerical institutions as creditors (the first section concerning St Martin by far the most extensive). In each case, the debtor's name, the annual interest rate, the repayment sum<sup>25</sup>, and the estate (house or garden) encumbered with the former annuity are noted, sometimes also the debtor's profession.<sup>26</sup> Some entries comprise several transfers relating to the same person so that 318 transactions are noted in total.<sup>27</sup> There is no date of the initial credit transaction given, and likewise, we cannot learn from the source whether the mentioned person is the

22 There are a very few corrections like cancellations and insertions in the handwritten text, e.g. StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 12r, 19r, 23v.

23 StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 1r; cf. Lausser 2013, 154. There are a few later entries dated 1447, 1449 and 1450 respectively, StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 9r, 25v; cf. Lausser 2013, 163, 176. All data given hereafter do not consider these entries, which prove that the manuscript was very sporadically in use for some time.

24 This number does not contain three later entries (cf. above, note 23) nor does it contain one incomplete entry (cf. Table 1, note 1).

25 Generally, the source gives money amounts (annuities and repayments) on the basis of *Haller* (h) and *Pfennig* (d), using also *Schilling* (ß) and *Pfund* (lb): 1 d = 2 h; 1 lb h = 20 ß h = 240 h. Only in four cases are other currencies used: *Groschen* (also Bohemian *Groschen*) as well as *Kreuzer*, the value of which is deduced from the other information given at the actual passage. StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 8v, 12v, 14r, 17r; cf. Lausser 2013, 163, 165, 168. In the following, money amounts are usually given in *Haller* (h), notwithstanding the specification of the source.

26 The basic form of the entries is: “[Debtor’s name] has bought [amount of annuity] burdening [real estate encumbered with the annuity]; for this he has paid [amount of the repayment]”, e.g.: “*Item Partlin Nortwanger hat abkaufft 3 h uß sinem hñse an der Schmidgasse by dem rörbrunnen am Spilman, darfur hat er geben 6 ß 3 h*”, or: “*Item Cuntz Anshalm hat abkaufft 2 d [= 4 h] zinses uß sinem garten vor dem Renntor by der becken garten, hat darfur geben 8 ß 4 h [= 100 h]*”. StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 1v, 2r; cf. Lausser 2013, 154, 155.

27 For example, Hans Linsin repaid four debts concerning two houses and two garden plots: “*Item Hanns Linsin hat abgelöset 13 haller uß sinem hñse an der Nuwegassen und 11 d [= 22 h] uß dem garten vor Kämpnater Tor, der des Clammers was, gelegen an der Hadergasse, stoßt uff des spitalz anger, und hat mer abkoufft ain d [= 2 h] zinses uß sinem hñse an der Schmidgassen, daz Hwgen Freyings was, und mer hat er abkaufft 12 d [= 24 h] zinses uß dem garten am Espan gegen dem Mulbach, und hat fur daz alles geben 6 lb 7 ß 1 haller [= 1,525 h]*.” StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 2r; cf. Lausser 2013, 155.

original debtor or his legal successor.<sup>28</sup> So the register represents a snapshot lacking a deeper chronological dimension. The annuities cannot be verified by other sources, in particular there are no corresponding charters (annuity letters).<sup>29</sup> Furthermore, we have no information about annuities and loans which were not repaid at this time.

Actually, the register does not indicate the kind and conditions of the annuities.<sup>30</sup> Considering the source on its own and the ambiguity of the term “*zins*”, one could also assume that the register contains some kind of ground rents (*Grundzinse*) or tithes (*Zehnten*) not based on credit secured by real estate but on the transfer of real estate itself. However, this would mean that within the town wall (besides the gardening land in the district) a huge number of plots had been in the possession of clerical institutions, especially the parish church, at some time in the past so that the annuities could be the remains of those former manorial relationships. In Kaufbeuren, which emerged as a Staufer city in the thirteenth century,<sup>31</sup> such a wide-ranging clerical influence on real estate seems rather implausible. Furthermore, some houses were connected with at least two annuities.<sup>32</sup> Finally, these “*clain zins*” are not mentioned in other medieval sources from Kaufbeuren:<sup>33</sup> this is understandable, however, in the case of small loans for which

28 Some entries contain the name of a former owner of the real estate encumbered with the annuity, e.g.: “*Item Stöcklin hat abgelöset 1 d uß sinem hwise uff dem kirchhof, daz ettwenn hern Hannsen Schöfflers säligen was, hat darfur geben 25 d*”, or: “*Item Endres Fries der kursner hat auch abkaufft 8 pfennige zinses, giengen uß ainem lußgartens, stoßt uff die Wyergassen, der vor zyten siner schwiger der Urßingerin was, darfur hat er geben 33 ß 4 haller*.” StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 10v, 18r; cf. Lausser 2013, 164, 169. Perhaps that means that the already existing annuity had been also transferred with the house or garden in question.

29 For different source types relating to annuities, cf. Huang 2019.

30 Perhaps, in one case, at the very beginning of the list, a connection with a foundation is indicated because an annuity of 2 d is intended for “*kirchprot jährlich ze geben*”, i.e. a donation to the poor in the form of bread (cf. DRW 1983, 850, s.v. “*Kirch(en)brot*” II).

31 Lausser 2016a, 39–52; Simm 2012, 44; Lausser 1999, 25–26.

32 Examples: The grocer Cunrat Emich had to pay three annuities (3 h St Blasius’ light, 9 h the *Täfelein-Almosen*, 3 h the leprosarium) connected with “*tanderlayes huse*”, which was in *Hintere Gasse* as one of the entries indicates, StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 17v, 20v, 23v; cf. Lausser 2013, 168, 172, 175. Probably, “*tanderlayes huse*” means a junk shop (*Trödel Laden*), cf. Fischer 1908, 48, s.v. “*Tand—Tändler/Tand(el)-lade*”. The house which Hans Abel had received from a person named Hägnenberg was connected with two annuities (1 ß h St Blasius’ light, 1 ß h the leprosarium), StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 15v, 23r; cf. Lausser 2013, 166, 173. Some further entries concern a person’s house situated in the same street.

33 When in 1546 a register of revenues claimed by the parish church St Martin was written (“*Sandt Martins vnd seiner pfarrkirchen zû Kauffbewrn rent, zins, güllt, güeter, eewig vnd ablesig*”), one section was entitled: “*Hernach volgend die kleine zins aus den heusern vnd*

drawing up a charter may have been by far too expensive. So, the register's annuities very probably were based on credit in the form of *Ewigrenten* (perpetual annuities), which (at this time) could be terminated by the debtor repaying the loan sum, but normally not by the creditor.<sup>34</sup>

The 318 annuities amount to a sum of 3,374 haller or 1,687 pfennige (just over 14 pounds haller) per year (Table 1). Almost 45 percent of the entries concern St Martin,<sup>35</sup> but there are also annuities of other clerical institutions: specified foundations in the St Blasius church concerning a mass and the maintenance of light,<sup>36</sup> the hospital (*Spital*)<sup>37</sup>, the so-called *Täfelein-Almosen* (a foundation connected with the hospital), the leprosarium (*Sondersiechenhaus*) administrated by the hospital,<sup>38</sup> and St Michael in Tabratshofen, a church incorporated into the hospital in a deserted village near Kaufbeuren.<sup>39</sup> Since there are no contemporary accounts or other registers preserved, we have no further insight into the revenues of St Martin or the other institutions at this time. Considering the low level of the individual annual payments, it is not surprising that this sum does not seem exceptionally large if it is compared, for example, with the regular interest income of the hospital (*Heilig-Geist-Spital*) in Pforzheim, a town in Baden about 40 kilo-

*gerten in der stat, geuallen auff Martini, inhalt der allten büecher*”, Lausser 2008, vol. 1, no. 416 (quotations 93, 95). In the following, annual obligations ranging from 26 h to 144 h (besides two entries over 8 h and 216 h respectively) are listed, including the encumbered houses or gardens but without any further information about these annuities' character.

- 34 Helmut Lausser, who is very well informed about the sources of late medieval Kaufbeuren and has published, besides an enormous number of other sources, a transcription of the register from 1438 (see above, note 12), comments in a similar way: “*Ich vermute, dass es sich bei den genannten Zahlungen eher um die Zinsen von kleineren Krediten, sog. Ewigzinsen, handelt als um Zehntanteile. Belegen kann ich Ihnen das, da der angesprochene Text der einzige mit solchen Zahlungen ist, jedoch nicht*”. I thank Helmut Lausser for this email message from 24 June 2020.
- 35 Only in a few cases can annuities be assigned to special parts of the *fabrica*, e.g. in two cases the text indicates that annuities of the parish church belonged to St Martin's and St Michael's lights respectively (8 d “*gehorten an sanct Martins und sanct Michelz liechter*” and 14 d “*gehorten an sanct Martins liecht 8 und an sanct Michelz liecht 6 d*”, StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 5r, 5v; cf. Lausser 2013, 158, 159).
- 36 For the St Blasius church, see Dieter 1999, 54; Breuer and Brenner 2001, 25–28. The mass which could be meant here was founded by the mayor, the council, and the commune in 1383, cf. Dertsch 1955, no. 295–296; Lausser 2008, vol. 1, no. 249–250.
- 37 For the hospital, see Dieter 1999, 54, 57–58; Breuer and Brenner 2001, 41.
- 38 For the leprosarium, see Dieter 1999, 54–55, 58.
- 39 For the village Tabratshofen, which became deserted in the early fifteenth century at the latest, cf. Dertsch 1960, 76–77; in addition, Dieter 1999, 53. For the incorporation of the church into the Kaufbeuren hospital (1350), see also Dertsch 1955, no. 185–186, 188–189; Lausser 2009, no. 23–26.

**Table 1** Distribution of entries in the register of “*clain zins*” (1438)

Clerical institution	Number of annuities	Value	Average	Repayment
St Martin	142 (44.7%)	1,469 h (43.5%)	10.3 h	37,540 h
St Blasius (mass)	14 (4.4%)	205 h (6.1%)	14.6 h	5,141 h
St Blasius (light)	62 (19.5%)	514 h (15.2%)	8.3 h	13,237 h
Hospital ( <i>Spital</i> ) <sup>1</sup>	8 (2.5%)	67 h (2.0%)	8.4 h	1,675 h
<i>Täfelein-Almosen</i>	52 (16.4%)	799 h (23.7%)	15.4 h	20,367 h
Leprosarium ( <i>Sondersiechen</i> )	36 (11.3%)	270 h (8.0%)	7.5 h	6,904 h
St Michael in Tabratshofen	4 (1.3%)	50 h (1.5%)	12.5 h	1,298 h
	318 (100.0%)	3,374 h (100.0%)	10.6 h	86,162 h

<sup>1</sup> At the end of the section concerning the hospital, there is a ninth entry which does not give any information about the annuity itself because it breaks off in mid-sentence: “*Item Hanns Herman, beck, hat abkaufft.*” StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 19v; cf. Lausser 2013, 164. This entry is not considered in the following.

metres northwest of Stuttgart with a number of inhabitants not much lower than that of Kaufbeuren: according to a register from 1517, this hospital claimed annuities (*Gülten*, without payments in kind) of more than 190,000 haller, 49 percent of them lower than 1 rheingulden or 336 haller<sup>40</sup> (problems of exchange rates neglected).

As already stated, the offer towards the debtors was limited to annuities of up to 1 schilling pfennige (12 pfennige or 24 haller). The average annuity accounts for 10.6 haller. Almost 54 percent of the registered annuities amount to 4 pfennige or 8 haller (redeemed with 200 haller) or less (Table 2). However, these represent not even 26 percent of the annuities’ total value. On the contrary, annuities ranging from 17 to 24 haller make up 22 percent by number, but about 46 percent by value. In order to accelerate the process, there was a benefit granted to all those who made the repayment before St Jacob’s day (25 July) because in this case, the annuity of the current year was remitted. The repayment sums reveal that about half of the annuities were not redeemed until after this date.<sup>41</sup>

<sup>40</sup> Rabeler 2004, 103, 121 (Table 3), for the conversion of rheingulden, pfennige and heller (haller) 101–102 (1 rheingulden = 168 pfennige = 336 heller).

<sup>41</sup> Only in a few cases is it expressed explicitly that the annuity of the current year was also paid, e.g. StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 23r: “[...] *hat darfur* [sc. an annuity of 12 h] *geben 1 lb 6 β h* [= 312 h] *mit dem zins*. [...] *hat darfur* [sc. an annuity of 4 h] *geben 8 β 8 h* [= 104 h] *fur zins und gelt*”; cf. Lausser 2013, 173. In many other cases, however, this can be gathered from the repayment sum.

**Table 2** Distribution of interest rates in the register of “*clain zins*” (1438)

Interest rate	Number of annuities	Value
1 up to 8 h	170 (53.5%)	852 h (25.3%)
9 up to 16 h	78 (24.5%)	978 h (29.0%)
17 up to 24 h	70 (22.0%)	1,544 h (45.8%)
	318 (100.0%)	3,374 h (100.0%)

As already stated, too, the debtors had to pay 25 pfennige per 1 pfennig interest. Since the current year’s annuities were included if applicable, they did not pay 42,175 pfennige (84,350 haller) but 43,081 pfennige (86,162 haller) altogether, a little more than 359 pounds haller. We do not know the original loan amounts. In the first half of the fifteenth century, annuity letters concerning larger amounts present a mixed picture. The hospital’s *Täfelein-Almosen*, for example, purchased a perpetual annuity (*Ewigzins*) of 5 schillinge haller for 5 pounds haller in 1405 (interest rate 5 percent), but two years later another of 10 schillinge haller for 10.5 pounds haller (4.76 percent).<sup>42</sup> A perpetual annuity of 1 pound haller was sold for 23 pounds haller to the hospital in 1433 (4.35 percent), one of 2 gulden for 48 gulden to the citizen Peter Albrecht in 1440 (4.17 percent), another of 1 pound haller for 25 pounds haller to Konrad Spengler in the same year (4 percent).<sup>43</sup> Perhaps the debtors had to repay the original loan amounts when the annuities were multiplied by twenty-five in 1438. Thus, the only financial incentive for them would have been the prospect of saving the regular payment in that year, but many of them did not make use of this offer. It seems that supporting the church building for the community’s benefit was a significant motive for redeeming these small annuities at that time.

Under the condition that the sum required in 1438 corresponds to the original loan amount, the annuities amounting from 1 to 24 haller correspond to loan amounts from 25 to 600 haller or from 12.5 to 300 pfennige. On the basis of examples from Nuremberg or Constance<sup>44</sup>, we can roughly estimate that a day labourer’s wage was 14 to 20 pfennige in the building trade (problems of exchange

42 Dertsch 1955, no. 369, 379.

43 Dertsch 1955, no. 661, 739, 742. It seems that annuities of 5 percent became more customary in Kaufbeuren in the second half of the fifteenth century, see e.g. Dertsch 1955, no. 982, 1113, 1115, 1133, 1173, 1188, 1195, 1198, 1209, 1219, 1228, 1233, 1256, 1271, 1292.

44 Nuremberg (16 d in the winter, 20 d in the summer, plus some minor extra payments): Lexer 1862, 40. Constance (14–16 d): Hagen 2018, 48, note 27.

rates neglected once again). In consequence, more than 50 percent of the original loan amounts, ranging up to 100 pfennige, correspond to a maximum of approximately a week's wages of this kind. Another opportunity to put the interest amounts into context is the comparison with real estate prices, which are, however, rarely documented so far as the town of Kaufbeuren itself and the cultivated land immediately before its gates are concerned. In the year 1431, Greta, Ulrich Wideman's widow, sold two garden plots (*Gartenlüsse*), situated before the *Kemnater Tor*, to her cousin Adelheid, Heinrich Ammunsun's wife, and her children. The buyer did not pay a specified purchase sum but was bound to pay 18 schillinge haller each year until the seller's death.<sup>45</sup> This interest rate of 9 schillinge haller seems to indicate the equivalent value of one garden (in form of a more expensive life annuity, however) whereas in the register from 1438, perpetual annuities connected with gardens only amount to little more than 1 schilling haller on average.

### 3 The Debtors: Prosopography and Social Topography

Who were the debtors mentioned in the register from 1438? A comprehensive prosopographical analysis of the records is not possible at this point, but some insights into social status as well as economic capabilities will be given in the following.

For certain, the about 180 debtors listed in the register (some of them more than once) do not form a cross section of the urban society as a whole since they all had one thing in common: they were real estate owners. Credit in the form of annuities excluded all other inhabitants, and thus, we cannot expect to find the actual lower social strata among our group of debtors. Those inhabitants are absent who occur seldom in sources from Kaufbeuren (and many other towns) anyway.

The value of the properties mentioned in the register as the basis of the liquidated annuities is not specified, but there is one distinction in quality: that between houses and gardens.<sup>46</sup> Could there perhaps be a tendency that wealthy

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45 Dertsch 1955, no. 629.

46 313 annuities out of 318 were secured by houses or gardens. Furthermore, there were one "*badstube*" (annuity of 8 h), three "*acker*" (24 h, 24 h, 2 h), and one "*grasplatz*" (8 h), StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 2v, 8r, 19r, 25r; cf. Lausser 2013, 156, 162, 163, 170, 176.

**Table 3** Houses and gardens in the register of “*clain zins*” (1438)

Interest rate	Number of annuities based on		Value of annuities based on	
	houses	gardens	houses	gardens
1 up to 8 h	94 (56.3 %)	73 (43.7 %)	438 h (52.5 %)	396 h (47.5 %)
9 up to 16 h	45 (57.7 %)	33 (42.3 %)	545 h (55.7 %)	433 h (44.3 %)
17 up to 24 h	22 (32.4 %)	46 (67.6 %)	472 h (31.6 %)	1,024 h (68.4 %)
	161 (51.4 %)	152 (48.6 %)	1,455 h (44.0 %)	1,853 h (56.0 %)

citizens taking out a loan in this way encumbered their houses and that their less prosperous fellow citizens, who perhaps even had to rent a dwelling, made use of their gardens? The data do not verify such a connection (Table 3). On the contrary, higher annuities are much more often based on garden plots than on houses. In these cases, gardens may appear as additional property of the wealthy so that the differentiation between houses and gardens on its own does not allow any general conclusions regarding the debtors' stratification.

Conversely, the dispersion of the houses within the town is quite revealing (Table 4). The average amount of the annuities ranges significantly from 13.7 haller at the *Markt* (market place) to 7.4 haller at *Schmiedgasse* (Smiths' Alley). This range is even larger, from 17.6 haller (*Markt*) to 8.2 haller (*Unterm Berg*), when we refer to the number of houses, which are sometimes mentioned more than once. For comparison, we can look at the results of research on the house owners' guild membership in the late sixteenth century, about one and a half centuries later, but probably without fundamental changes in the town's social and economic structures in the meantime.<sup>47</sup> First of all, the different size of plots stands out: at the *Markt* and in the area around St Martin, but also at *Hintere Gasse*, there were comparatively large properties whereas especially the northwest of the town was dominated by much smaller plots. This concerned *Neue Gasse*, *Schmiedgasse* and the alley *Unterm Berg* in particular. At the *Markt* and in its immediate surroundings, many members of the *Herrenzunft*, the most prestigious guild in Kaufbeuren with numerous holders of the mayor's and the *Ammann*'s offices among its ranks,

47 For the following, see the map of Kaufbeuren presenting the house owners' membership in the guilds in Kraus, Dieter, Fischer, and Westerburg 1999–2006, vol. 3, pl. iii; cf. Dieter 2006b, 60–62. Concerning the relations between social and spatial structures in late medieval Kaufbeuren, see Dieter 2006a, 36–38.

**Table 4** Location of houses in the register of “*clain zins*” (1438)

Street	Number of annuities (houses) <sup>1</sup>	Value	Average
<i>Markt</i>	9 (7)	123 h	13.7 h (17.6 h)
<i>Hasental</i>	9 (8)	108 h	12.0 h (13.5 h)
<i>Baumgarten</i>	6 (6)	66 h	11.0 h (11.0 h)
<i>Hintere Gasse</i>	11 (9)	99 h	9.0 h (11.0 h)
<i>Ledergasse</i>	8 (6)	72 h	9.0 h (12.0 h)
<i>Unterm Berg</i>	11 (11)	90 h	8.2 h (8.2 h)
<i>Neue Gasse</i>	10 (8)	80 h	8.0 h (10.0 h)
<i>Schmiedgasse</i>	31 (27)	228 h	7.4 h (8.4 h)

<sup>1</sup> Some houses are encumbered with more than one annuity (for examples, cf. above, note 32). Cases in which this is only indicated by the same owner are taken into account here, too.

had settled.<sup>48</sup> In the same area, there also lived some members of the *Krämerzunft*, the Grocers’ Guild, ranking after the *Herrenzunft* regarding wealth and municipal offices,<sup>49</sup> whereas various members of the *Metzgerzunft*, the Butchers’ Guild, a comparatively wealthy craft guild, too,<sup>50</sup> possessed plots at *Hintere Gasse*, located south of the *Markt*. In contrast, the northwest quarter of the town was settled by more or less small artisans: in particular weavers, smiths, and shoemakers,<sup>51</sup> whose houses lined up along the alleys between *Ledergasse* and *Unterm Berg*. This is just the area where the register from 1438 shows rather small annuities while most of the higher annuities are connected with houses at the *Markt*. By and large, this corresponds to the topographical distribution of wealth presented by the oldest tax register of Kaufbeuren, created in the years 1479 to 1483.<sup>52</sup> So our source mirrors the town’s social topography quite accurately.

In the register, the profession of 44 persons is mentioned (Table 5). Several of them occur more than once, so 80 annuities are concerned. The ranking of pro-

48 For the *Herrenzunft*, see Dieter 2006a, 28–30 (also concerning the upper class’s residential area); Dieter 1999, 48. For the mayor, see Dieter 1999, 46; for the *Ammann*, in earlier times the town ruler’s representative but since 1424 a completely municipal official, see Dieter 1999, 45–46.

49 Dieter 2006a, 29; Dieter 1999, 48.

50 Dieter 1999, 48.

51 In Kaufbeuren, weavers and shoemakers were the poorest guilds. Dieter 2006a, 33; Dieter 1999, 48.

52 Cf. Dieter 2006a, 38, Fig. 4 (average assets in various streets, 1479/83).

**Table 5** Professions mentioned in the register of “*clain zins*” (1438)

Profession	Number of persons	Number of annuities	Average value of annuities
weaver <sup>1</sup>	13	15	8.6 h
shoemaker <sup>2</sup>	6	9	12.9 h
grocer	5	18	10.7 h
mason <sup>3</sup>	4	7	11.4 h
smith <sup>4</sup>	4	9	11.2 h
baker <sup>5</sup>	2	3	14.7 h
butcher <sup>6</sup>	2	6	7.8 h
tanner	2	3	11.3 h
bleacher	1	1	9.0 h
cooper	1	3	4.7 h
furrier	1	4	8.0 h
pewterer	1	1	1.0 h
tailor	1	1	18.0 h
gatekeeper	1	1	3.0 h
town clerk	1	1	22.0 h
	44 <sup>7</sup>	80	10.3 h

1 Two annuities of 11 h and 12 h were paid by Cunrat Schnyder/Schneider, who is characterised as a shoemaker and weaver in both cases so that these entries are relevant for both professions here, StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 5r, 20r; cf. Lausser 2013, 158, 171.

2 See Table 5, note 1.

3 One annuity of 6 h had to be given by the mason Hans Nachtgall together with Jörg Hüter whose profession is unknown, StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 19r; cf. Lausser 2013, 170.

4 Three entries concern the widow Adelhait Werner (“*Wernherin*”), the “*schmiedin*” (female smith), who obviously had taken over her late husband’s workshop, StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 1r, 18r, 22r; cf. Lausser 2013, 154, 169, 172. Cf. also Lausser 2016b, 395.

5 There is a further entry for the baker Hans Herman, but without any information about the annuity itself, cf. Table 1, note 1.

6 It is assumed that the butcher Cunrat Anshalm, mentioned only once, and Cunz Anshalm, mentioned three times without indicating his profession, are the same person, StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 2r, 14r, 18v, 22r; cf. Lausser 2013, 155, 165, 169, 172.

7 For the sums, the two annuities of 11 h and 12 h which were paid by the shoemaker and weaver Cunrat Schnyder/Schneider (cf. Table 5, note 1) are taken into account only once.

fessions is led by 13 weavers, members of the particularly numerous and most export-oriented craft in Kaufbeuren. Shoemakers, grocers, smiths, and masons are represented six, five or four times respectively. One or two persons belong to eight other crafts in the fields of textile, metal, and food production. Finally, there are also two municipal officials among the debtors, the town clerk Ulrich Manseerder and the gatekeeper called Menhofer. The average value of the recorded annuities varies strongly from one craft to the other—to some degree this could correspond to the economic capabilities of the different crafts although a statistical interpretation is difficult.

At least eighteen councillors were among the debtors (Table 6),<sup>53</sup> so they make up about 10 percent of the total number of persons. We can assign 71 annuities with a value of 767 haller to them—or in other words: about 22 percent of the annuities, regarding number as well as value, were connected with councillors. For example, the mayor Ulrich Honold (Hanold) redeemed seven annuities with a value of 51 haller in total. They varied between 3 and 24 haller. Besides several garden plots, he had encumbered three houses: one at the *Markt* (probably his own home), one at the *Kemnater Tor* in the northern town, and one in the alley *Unterm Berg*, not far from that gate.<sup>54</sup>

Finally, let us take a closer look at another group of debtors: those who redeemed annuities of only 1 or 2 haller (Table 7).<sup>55</sup> There are nineteen annuities of this value, which make up about 6 percent of the total number. Twelve debtors encumbered a house, six a garden plot, and one—an exception among the whole data—a field (*acker*). The sixteen relevant persons demonstrate the wide social range of the debtors—and some problems of the prosopography as well. First, there are the councillors Konrad Endorfer the Elder, Hans Linsin and Kunz Weiß. Endorfer is documented as a member of the town council in 1422.<sup>56</sup> In 1443, he was dead because in this year his son of the same name issued a charter about his father's memorial foundation in St Martin.<sup>57</sup> Hans Linsin is mentioned as a

53 Hardly any of these persons is marked as a member of the town council in the register, with the exception of the mayor Ulrich Hanold, StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 7r: “*Item Ulrich Hanold, an der zit burgermeister [...]*”; cf. Lausser 2013, 161. For references, cf. Dertsch 1955, 532–641 (index). Several times the name “Hans Mair” is mentioned in the register, obviously indicating different persons, but it is not clear whether the councillor Hans Mair, who is mentioned in other sources, is one of them. For the council of Kaufbeuren in the fifteenth century, see in general Dieter 1999, 46.

54 StAA, Reichsstadt Kaufbeuren, MüB Lit. 9/1, fol. 7r–7v (four entries), 17r, 19v, 23v; cf. Lausser 2013, 161, 168, 171, 175. For Ulrich Honold, cf. Lausser 2016b, 98–100.

55 Concerning the mentioned families, cf. in general Lausser 2016b.

56 Dertsch 1955, no. 516, p. 163. For Konrad Endorfer the Elder, cf. Lausser 2016b, 48.

57 Dertsch 1955, no. 780, pp. 236–237. For Konrad Endorfer the Younger, cf. Lausser 2016b, 49.

**Table 6** Councillors in the register of “*clain zins*” (1438)

Name	Number of annuities	Value	Average
Peter Albrecht	1	16 h	16.0 h
Hans Angrer	2	42 h	21.0 h
Konrad Emich	6	43 h	7.2 h
Konrad Endorfer	4	24 h	6.0 h
Endres Fries	4	32 h	8.0 h
Ulrich Honold (Hanold)	7	51 h	7.3 h
Hans Linsin	7	127 h	18.1 h
Kunz Müller	7	84 h	12.0 h
Hans Pruggschlegel	3	38 h	12.7 h
Peter Pruggschlegel	1	24 h	24.0 h
Jos Scheuhenpog	2	32 h	16.0 h
Hans Schnyder	2	31 h	15.5 h
Heinz Segenschmid	1	6 h	6.0 h
Kunz (Konrad) Spengler (Spängler)	7	64 h	9.1 h
Hans von Ulm	4	26 h	6.5 h
Konrad Wälsch	5	64 h	12.8 h
Kunz Weiß (Wyß)	5	31 h	6.2 h
Konrad Weißerer (Wysirher) <sup>1</sup>	3	32 h	10.7 h
	71	767 h	10.8 h

<sup>1</sup> One annuity of 8 h had to be paid by Konrad Wysirher and his brother-in-law Hans Ruscher together.

**Table 7** Annuities of 1 haller (\*) or 2 haller in the register of “*clain zins*” (1438)

<b>Name</b>	<b>Estate</b>	<b>Creditor</b>
Lienhart Burger	Garden	St Blasius (light)
Konrad Endorfer the Elder	Garden	St Martin
Kunz Häfelin	Garden	<i>Sondersiechen</i>
Daman Koler (tanner)	House ( <i>Ledergasse</i> )	St Martin
Hans Linsin	House ( <i>Schmiedgasse</i> )	St Martin
Franz Machenschalk*	House ( <i>Kirchhof</i> )	St Martin
Hans Ott (the Mangöldin’s husband)	House ( <i>Ledergasse</i> )	St Martin
Klaus Pfnogner	House ( <i>Hasental</i> )	St Martin
Klaus Pfnogner	House ( <i>Baumgarten</i> )	St Martin
Heinz Prun	House	<i>Täfelein-Almosen</i>
Kunz Spengler	Garden	St Martin
Kunz Spengler	Garden	<i>Sondersiechen</i>
Stöcklin	House ( <i>Kirchhof</i> )	Hospital
Wernlin Stöcklin’s sun	House	St Blasius (light)
Kunz vom Weg (pewterer)*	House	St Martin
the old Weihermüllerin	House ( <i>Kemnater Tor</i> )	St Martin
Kunz Weiß (Wyß)	House ( <i>Hintere Gasse</i> )	Hospital
Kunz Weiß (Wyß)	Garden	St Blasius (light)
Ulrich Weißerer (Wyßirher) the Younger	Field (“ <i>acker</i> ”)	St Michael in Tabratshofen

member of the council between 1428 and 1448.<sup>58</sup> In 1445, he was a hospital warden, too.<sup>59</sup> He died in the year 1464 at the latest.<sup>60</sup> The third man in this group, Kunz Weiß, is documented as councillor in the years 1423 and 1431.<sup>61</sup> He died before 1446.<sup>62</sup> His uncle was the weaver Hans Oswalt.<sup>63</sup> Other information about him is scarce.<sup>64</sup>

Measured by assets and functions, at least two other persons also belong to the town's social leading groups though they were not councillors: The grocer<sup>65</sup> Kunz (Konrad) Spengler is mentioned in connection with a memorial foundation in St Martin<sup>66</sup> and with the foundation of a procession<sup>67</sup>. He was a warden of the *Liebfrauenkapelle* (chapel of Our Lady),<sup>68</sup> later of the parish church St Martin.<sup>69</sup> His economic capabilities become apparent in the purchase of 1 pound haller *Ewigzins* for 25 pounds haller in 1440 and in the acquisition of grassland in 1446 and 1451.<sup>70</sup> Another Kunz Spengler, probably his son, was councillor in 1485.<sup>71</sup> Ulrich Weißerer (Wyßirher) the Younger, related to the mayor Konrad Weißerer,<sup>72</sup> was in office as *Ammann* between 1424 and 1429.<sup>73</sup>

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58 Dertsch 1955, no. 590, 772, 774, 776, 777, 779, 803, 808, 826, 832. For Hans Linsin, cf. Lausser 2016b, 171–172.

59 Dertsch 1955, no. 803, 808.

60 Dertsch 1955, no. 997.

61 Dertsch 1955, no. 537, 620. For Kunz (Konrad) Weiß, cf. Lausser 2016b, 382.

62 Dertsch 1955, no. 818.

63 Dertsch 1955, no. 478.

64 Dertsch 1955, no. 480, 742.

65 Dertsch 1955, no. 859, 864, 970. For Konrad Spengler, cf. Lausser 2018, 97–98; Lausser 2016b, 311–312.

66 Dertsch 1955, no. 840.

67 Dertsch 1955, no. 864, 970.

68 Dertsch 1955, no. 562, 580, 603, 605.

69 Dertsch 1955, no. 914, 946; see also no. 895, 922 (*Zechmeister* of St Martin).

70 Dertsch 1955, no. 742, 818, 859.

71 Dertsch 1955, no. 1342; see also no. 1392 (councillor and warden of St Blasius, 1487) and p. 519, 521 (tax register, 1479/83). Cf. Lausser 2016b, 312.—The older Konrad Spengler is mentioned as mayor in 1439–1440 in Lausser, Dieter, and Pfundner 2006, 334, which seems to be wrong according to Lausser 2018, 97; cf. also Lausser 2011, no. 23.

72 Cf. Lausser 2016b, 388–390.

73 Dertsch 1955, no. 544, 545, 547, 548, 552, 553, 556, 557, 558, 559a, 560, 561, 564, 567, 570, 574, 575, 577, 579, 580, 583, 584, 585, 590, 592, 599, 600; Lausser 2018, vol. 2, no. 405–418. Cf. Lausser, Dieter, and Pfundner 2006, 337; Lausser 2011, no. 24. For Ulrich Weißerer, cf. also Lausser 2016b, 387–388. For the *Ammann* office, see above, note 48.—In 1413, Ulrich Weißerer (Wyßirher) the Elder (perhaps the father?) is mentioned, too (Dertsch 1955, no. 439), so that confusion concerning the attribution of information to both persons is not excluded.

Furthermore, three of the debtors of annuities of 1 or 2 haller appear only sporadically in charters issued between 1422 and 1461: Klaus Pfnogner,<sup>74</sup> Heinz Prun,<sup>75</sup> and Kunz vom Weg.<sup>76</sup> Only for the latter do we know his profession: he was a pewterer (*Kannengießer*).<sup>77</sup> But we can assume that the other two belonged to the craftsmen's milieu, too. This also applies to the remaining eight persons, for which no closer information is available yet.

#### 4 Credit Market, Annuities, and Clerical Institutions: Some Structural Issues

Sources give us only limited information about the credit market in late medieval Kaufbeuren.<sup>78</sup> The register from 1438, however, allows us at least a fragmentary glimpse at the segment of small-scale credit. On the basis of the previous explanations, I want to turn towards three points.

(1) First, the omnipresence of (small) loans in urban society. According to the well-known words by Bruno Kuske, the medieval world was “*allseitig vom Kreditprinzip durchdrungen*”<sup>79</sup> (“permeated by the principle of credit on all sides”). The register from Kaufbeuren presented here verifies this thesis in a quite remarkable way, I think. In the town's oldest tax register from 1479/83, the names of 620 tax payers are listed,<sup>80</sup> and so we can conclude that the records of annuities redeemed in 1438 by about 180 persons concerned nearly one third of the town's

74 Dertsch 1955, no. 951 (the same person?).

75 Dertsch 1955, no. 621.

76 Dertsch 1955, no. 523. See also the following note.

77 Dertsch 1955, no. 690, 763.

78 For example, we have hardly any information about Jewish credit activities. Anyway, sources concerning Jews settled in late medieval Kaufbeuren are very sparse. In the first half of the fourteenth century, there was a Jewish community, which was destroyed in 1348. Shortly before, King Karl IV, confirming the rights of Kaufbeuren in 1348, had waived the Jews' tax (Dertsch 1955, no. 173). Obviously, Jews settled again in the town in the course of the following decades, but we do not hear anything specific before 1405 when Utz Harder and his mother Anna borrowed 38 rheingulden from the Jew Lazarus, citizen of Kaufbeuren (Dertsch 1955, no. 368a; Lausser 2011, no. 235; cf. also Pfister 1993, 883, 889). Later sources are seldom, too. Cf. Oelsner 1968, 392; Ledermann 1904, 721–722.

79 Kuske 1956, 52. Cf. also Skambraks and Köhler 2019, 146.

80 The tax register from 1479/83 is published in Dertsch 1955, 515–522, and in Lauser 2013, 180–194. In this list, the taxpayers are sorted according to the guilds: *Herrenzunft* 33 persons, *Metzgerzunft* 73, *Bäckerzunft* 79, *Schusterzunft* 89, *Schmiedezunft* 103, *Krä-*

taxable households. This corresponds quite well to the number of 161 annuities secured by houses (some houses mentioned more than once)<sup>81</sup>. For in 1588 there were 411 houses owned by citizens within the town wall (without outbuildings). This dimension is verified by the allocation of house numbers in 1800 (450 houses within, 50 outside the wall).<sup>82</sup> Indeed, small credit of this kind was an omnipresent phenomenon in this confined urban world. The social range within the debtors' group documented in 1438 was significant, from the town's leading families up to artisans with limited economic resources.

(2) Second, the significance of annuities for the market of small credit. Whereas annuities as a medieval form of credit (and also regarding the real estate market) are well-known in general, sometimes the research seems still to underestimate annuities as an instrument of small credit. In particular, this is a problem of the sources because as a rule, there are no sealed charters documenting annuities of this sort, so we depend on registers, ledgers, and similar sources. The example outlined here shows that eternal annuities (*Ewigrenten*) of low value could be a widespread phenomenon although they do not seem to be a very suitable instrument for short-term credits. But it is a difficult question as to what extent this can be generalised with regard to other towns. One limitation must be emphasised: annuities only allowed real estate owners the raising of capital, thus generally excluding considerable parts of urban society.

(3) Third, the *fabrica ecclesiae* as credit institution. In 1987, Gerd Wunder published a short paper under the title "*Die Stadt als Spar- und Darlehenskasse*" ("The town as savings and loan bank"), summarising his results as follows: "*Was der Rat oder die Stadtkasse im Zinsgeldgeschäft unternimmt, entspricht durchaus der Tätigkeit der späteren Spar- und Darlehenskassen*"<sup>83</sup> ("what is done by the council or the town treasury in the field of interest transactions correlates with the activity

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*merzunft* 86, *Weberzunft* 157, together 620 persons (plus nine *Ausleut*, i.e. persons like noblemen and clerical groups with the status of citizens but living outside the town). There are minor differences between the two published versions because Lauser seems to have omitted three names mentioned by Dertsch: Othmar Ott (*Metzgerzunft*), Hans Titelin (*Bäckerzunft*), and Pauls Heller (*Weberzunft*). Without consulting the archival source, preserved only in an eighteenth-century copy, the question of the right text version cannot be answered definitively. Some figures given in the literature have very slight divergences, cf. Dieter 2006a, 33; Dieter 1999, 49; Eitel 1970, 143, 146; Junginger 1965, table between 102 and 103.

81 Cf. above, note 32.

82 Simm 2012, 222.

83 Wunder 1987, 120.

of the later savings and loan banks”). But one significant point Gerd Wunder did not have in mind explicitly were the clerical institutions and foundations which were financially controlled by the *fabrica* led by the church wardens. As a rule, the latter were members of the town council themselves or they were accountable to the councillors. In Kaufbeuren, the dependence of the *fabricae ecclesiae* on the town council is shown just by the fact that in 1438, the latter decided upon the use of the churches’ funds for the construction of St Martin. Until today, the research has not taken the parish churches’ significance as credit institutions sufficiently into consideration.<sup>84</sup>

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84 Cf. Bünz 2016, who gives a considerable number of examples for (in this case especially rural) parish churches as creditors. Besides other results, he concludes (66): “Die Kirche hat im späten Mittelalter als Kreditgeber eine wichtige Rolle gespielt. Neben Klöstern und Stiften sind dabei die zahlreichen Weltgeistlichen von Bedeutung, die vielfach mehrere Pfründen in ihrer Person vereinigten, darüber hinaus aber vor allem die Pfarrei.” Examples for the activity of urban parish churches (i.e. the *fabricae ecclesiae*) as credit institutions are given e.g. in Leng 2009, 151–169 (Volkach); Kahleyß 2013, 189–191 (Zwickau). For the purchase and divestment of annuities by the *fabricae ecclesiae*, cf. also Reitemeier 2005, 398–403.

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Fig. 1 Dertsch 1955, ix