

Women in the Financial Records of London's Court of Orphans, 1660-1694

The Court of Orphans was a part of the City of London's civic administration that functioned to look after the underage orphans of the City's freeman. Presided over in the Guildhall by the Court of Aldermen - the City's governing body - the Court of Orphans was responsible for ensuring that orphans were suitably looked after and their inheritance safeguarded until they reached maturity. Civic orphanage in London was defined as fatherless and many of these freemen left widows as executors of their estate and as guardians of their children. The Court was underpinned by a range of financial mechanisms and as with many of the Court's obligations, this task often fell on women. Because of this, women were actively involved in the Court of Orphans, regularly appearing in its records at each stage of its administrative process.

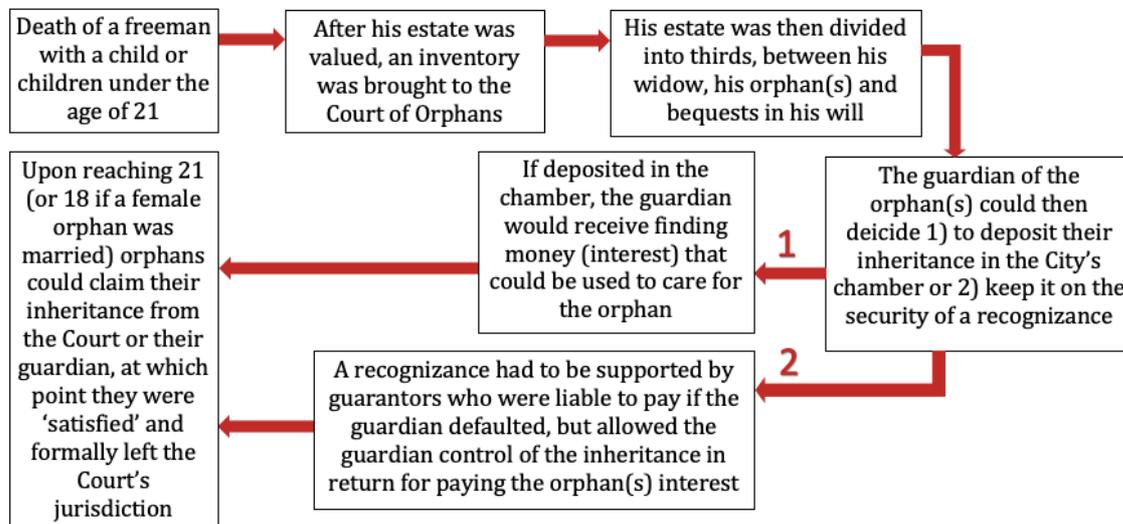
It is the records of these financial mechanisms on which this paper focuses. These note inheritances deposited into the City's chamber, withdrawals of the interest the City paid on these deposits, along with recognizances listing recognitors and sureties. Many of these records have been overlooked by scholars and where they have been the subject of analysis, this has been in isolation of the administrative context in which they were produced. However, these records allow us to see women depositing and withdrawing money, as well as acting as both recognitors and sureties. They therefore allow us to identify women's role in the financial mechanisms of London's Court of Orphans.

As such, this paper will demonstrate the extent of women's engagement with the Court's financial mechanisms and argue the need to understand these records holistically. This paper seeks to answer the question: what can we learn about women's role in the Court of Orphans by using the financial records in this way? It will use

quantitative data to demonstrate how often women were engaging with the financial mechanisms of the Court. It will then use a biographical approach to look at two case studies that demonstrate that these records can only be understood within the context of women's financial, administrative, and social lives. It will conclude that it is only by using the Court's material in this way that we can see women as confident financial actors, engaging with the Court's mechanisms year after year and making financial decisions on behalf of themselves and their children.

To return to the Court's financial mechanisms; as shown in chart 1., executors could choose from one of two options when deciding what to do with an orphan's portion. First, they could choose to deposit the orphan's inheritance into the City's chamber. This was essentially a form of public investment that could be held long-term. In return for this investment, executors could collect interest known as finding money set at 4% and which could be used to maintain the orphan during their minority. The second option available to an executor was to keep the money on a bond known as a recognizance. For this, they would need to find sureties who would be liable to pay back the money if the recognitor defaulted. In return for this source of private credit, the executor also had to pay the orphan finding money. When the orphan or orphans turned 21 the inheritance and any finding money in arrears was paid to the orphan and they were acknowledged as satisfied and left the Court's jurisdiction.

Chart 1. Flow chart showing the Court of Orphans' administrative process and the two options available to an executor.



So, this paper is divided into two sections; the first will focus on the recognizance volumes found in the Court of Orphans which recorded the bonds entered into by recognitors and sureties to secure a portion. The second will focus on orphan records found in the chamberlain's department, which relate to money deposited in the chamber, including both portions and interest paid out to orphans and their guardians. The two sections of this paper represent the two financial choices available to an executor when deciding what to do with an orphans' portion, as well as the sources of private and public credit that they could provide.

Section I: Recognizances

Using the recognizance volumes to look at the years between 1660 and 1694, we can identify 745 separate recognizance entries. In only three of these 745 entries is a woman the testator, all the other entries concern money that relates to a man's estate. However, in 386 of these 745 recognizances, or 51.8%, a woman is listed as either a recognitor or as a surety or both. As shown in chart 2., this means that at least one woman's name can be

found in over half of these recognizances. Furthermore, in 326, or 43.7% of these recognizances, a woman is listed as the recognizer, shown in chart 3. This means that in 43.7% of these recognizances, the person who was entered first on the bond and who would have most likely been responsible for holding the money, was a woman. In stark contrast to this, in nearly all cases only one woman is named on the recognizance and in only 16 entries, or just over 2%, are at least two women listed as a recognizer or surety. This means that in nearly all cases, women were involved in bonds exclusively with other men.

Chart 2. Gender distribution in each recognizance

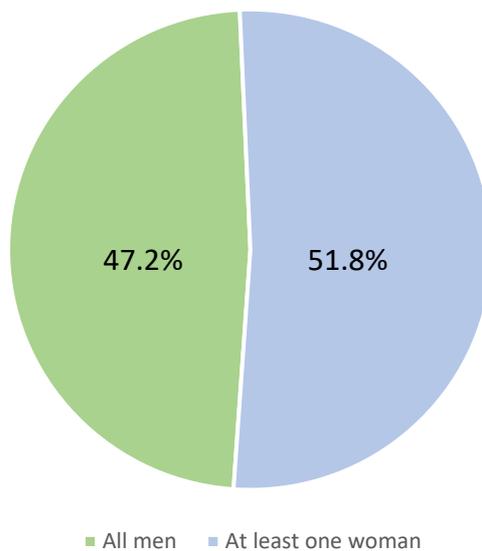
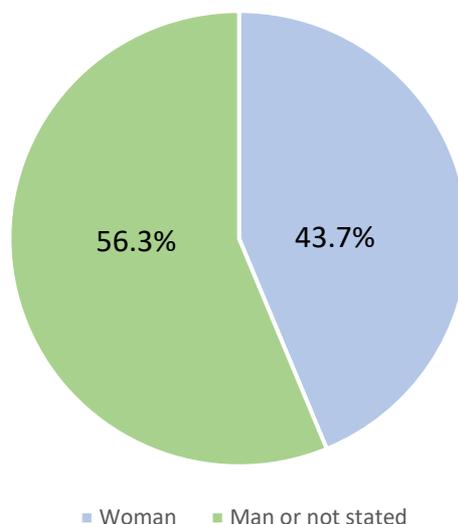


Chart 3. Gender distribution of recognitors



This data allows for a different perspective on these records. At first glance it would seem the recognizance volumes can tell us very little about women. They relate almost entirely to the estates of men, often have two or three men listed in the recognizance itself and would have been written by male clerks in the Guildhall. It is only with quantitative analysis, however, that we can see the full extent of women's presence. In nearly half of these entries, a woman would have been responsible for finding neighbours, friends or family who were willing to stand as guarantor for the bond, bringing these sureties to the Guildhall to sign the bond itself and then holding the money in question.

This is interesting in light of recent research. Patrick Wallis' excellent long-run investigation into these recognizances from the fourteenth to eighteenth centuries draws different conclusions about the presence of women.¹ While he does acknowledge that women's involvement in recognizances increases over time, his overall conclusion is that there are not a lot of women.² Of course, more men are to be found in these records than women, but when focusing on evidence from the late seventeenth century we can identify a high level of female involvement.

As Wallis demonstrates, these records tell us a lot about the declining importance of the guilds in London's pre-modern economy and their source of social capital. However, this broad approach works to prioritise the relations between guild members and because of this, men.³ More than this, as only male guild members had estates secured by recognizance, it suggests that guild membership was exclusive to men, which by the late

¹ Patrick Wallis, 'Guild Society: Social Capital and Guilds in Early Modern England' (conference paper, Economic History Society Annual Conference 2021, University of Warwick, online, 6-9 April, 2021); researchers on the project include Ammaarah Adam, Raphael Ades, William Banks, Canbeck Benning, Gwyneth Grant, Harry Forster-Brass, Joe Miller, Daniel Phelan, Seb Randazzo, Owen McGiveron, Matthew Reilly, Michael Scott, Sebastian Serban, Carys Stockton and Patrick Wallis.

² Ibid.

³ Ibid.

seventeenth century was not the case.⁴ Networks between guild members are undoubtedly an important feature in these recognizances, but it is important to acknowledge that these bonds are not solely a reflection of just the testator's networks. Rather, they reflect the networks of the testator *and* the recognitor. It was the recognitor who would have been responsible for finding neighbours, kin, family, or colleagues who would agree to stand as a guarantor for the bond, meaning that their own personal relationships must also be considered. As women acted as the recognitor in just over half of these recognizances, we must consider that these bonds can tell us a lot about the networks of spousal couples, their kin and neighbours. This is not to suggest that these are networks solely of the recognitor. Rather, I am suggesting that to approach these records using guild membership as a focus brings to fore social relations solely between men and we must also balance this approach by acknowledging that women were also involved in these networks.

The recognizance of Katherine Wilkinson from 1660 is shown in table 1. Katherine was still holding this recognizance money when she died as evidenced by her probate inventory and this demonstrates the necessity of biography when trying to understand the relationships in these bonds. None of the sureties were in the same company as the testator, Richard Wilkinson, who had been in the tallow chandlers' company until his death in early 1660. Instead, the sureties include a brewer, a cutler, a woodmonger, a merchant tailor and a gentleman. Two of the sureties, Matthew and Gabriel Wilkinson, were Katherine's brothers-in-law, the brothers of her late husband. In fact, in her will from August 1666, she refers to Gabriel and Matthew as 'my loveing bothers', suggesting that she had a

⁴ See: Laura Gowing, 'Girls on Forms: Apprenticing Young Women in Seventeenth-Century London.' *Journal of British Studies* vol 55, no. 3 (2016): 447-473; Laura Gowing, *Ingenious Women: Women and Work in Seventeenth Century London* (Cambridge: Cambridge University Press, 2022).

close relationship with her husband’s siblings.⁵ Her will also reveals that Richard Hubbard was her cousin and he, along with the two Wilkinson brothers, were named as the executors of her estate.⁶ Richard Wilkinson had previously taken on an apprentice named John Hubbert in 1648 and it is possible that the Wilkinson’s had both familial and professional links to the Hubbard family.⁷

Table 1. The two recognizance for the portions of Gabriel, Hannah, Elizabeth and Susanna, orphans of Richard Wilkinson, tallow chandler.⁸

	Recognizance volume 8 4th September 1660	Recognizance volume 8 24th March 1663
Recognitor	<ul style="list-style-type: none"> • Katherine Wilkinson of London, widow 	<ul style="list-style-type: none"> • Katherine Wilkinson of London, widow, Newgate Market
Sureties	<ul style="list-style-type: none"> • Thomas Collier, brewer • Matthew Wilkinson, cutler, St Martin-le-Grand • Gabriel Wilkinson, woodmonger, upon old Fish Street • Edward Dallow, Fleet Street (<i>added 1672</i>) • Richard Hubbard, of the parish of St Giles-in-the-Fields in the county of Middlesex, merchant tailor (<i>added 1672</i>) 	<ul style="list-style-type: none"> • Matthew Wilkinson, cutler, St. Martins • Gabriel Wilkinson, brewer, Old Fish Str[ee]t • Richard Hubbard, merchant tailor, Grey Friars • Edward Dallow, gentlemen, Fleet Street (<i>added 1672</i>)

⁵ TNA, PROB 11/321/430.

⁶ Ibid.

⁷ ‘Tallow chandlers, John Hubbert, November 1648,’ *Records of London’s Livery Companies Online: Apprentices and Freeman, 1400-1900*, accessed 3rd December 2021.

https://www.londonroll.org/event/?company=tch&event_id=TCMM3766

⁸ LMA, CLA/002/05/08, fol. 197b, 223b.

This recognizance does not tell us much about the relationships between members of the same guild, but it does tell us a lot about the relationships between family members. These sureties were likely chosen by Katherine because of her own relationship to them, but also because of their relationship with her husband. It shows that she had a good working relationship with her kin and that they were willing to stand as surety for her bond, but also that she trusted them enough to make them executors of her estate. In fact, Gabriel Wilkinson was still the guardian of Susanna, Katherine and Richard's youngest child, in 1673.⁹ We must therefore view this recognizance as the network of Katherine and Richard as a spousal unit, made up of their wider kin.

It should also be noted that following Richard's death in early 1660, Katherine took over her husband's business as a tallow chandler and took on two apprentices under her own name in 1664 and 1665.¹⁰ This was alongside her own business as a mealwoman, as her inventory shows two separate shops with various types of meal and meal-tubs.¹¹ The recognizances name women according to their marital status, not their occupational status. Katherine was working as both a tallow chandler and meal woman following her husband's death, but in both recognizances, she is only listed as a widow. It is only with a biographical approach to these recognizances, then, that we can understand not only the relationships between people, but also the involvement of women in the City's guild system.

⁹ LMA, COL/CHD/0A/01/02, fol. 470.

¹⁰ 'Tallow chandlers', Catherine Wilkinson, February 1664', *Records of London's Livery Companies Online: Apprentices and Freemen, 1400-1900*, accessed 3rd December 2021.

https://www.londonroll.org/event/?company=tch&event_id=TCMM4630; 'Tallow chandlers', Catherine Wilkinson, February 1665', *Records of London's Livery Companies Online: Apprentices and Freemen, 1400-1900*, accessed 3rd December. https://www.londonroll.org/event/?company=tch&event_id=TCMM4652.

¹¹ LMA, CLA/002/02/01/0644.

Section II: Record's from the Chamberlain's Department

Some women were forced to come to the Guildhall on a regular basis year after year.

One such woman was Jane Best. Jane had previously been married to Abraham Vanhack, a weaver who had died sometime in late 1661. Jane was left with their young son, Abraham, and was pregnant with the couple's daughter Mary, who was born about six months after her father's death.¹² Abraham left his eldest son John (who was born during his father's first marriage) as executor of his estate, perhaps because of his wife's pregnancy.¹³ She married again to James Best, a silkthrower sometime in 1664.¹⁴ Though her stepson John was named as his father's executor, Jane maintained the guardianship of her two children as the finding money: account book shows that as early as 1663 Jane was collecting finding money from the City's chamber.¹⁵ In fact, between Michaelmas 1675 and Michaelmas 1680, Jane Best came to the Guildhall at least nine times to collect finding money to maintain her two children. First to collect £15 finding money every six months for both Abraham and Mary and from 27th May 1679, to collect £7 10s interest from just her daughter's portion.¹⁶ Just over two weeks later on 14th June 1679, Abraham began to visit the Guildhall to collect his own portion, rather than his mother collecting it for him.¹⁷

Though, the Vanhack family appear to have been a family in dispute. An undated petition from Jane Best submitted to the lord mayor and aldermen lays a complaint against

¹² TNA, PROB 11/306/157; 'Mary Vanhack, 8th May 1662', *England Births & Baptisms, 1538-1975*. Find My Past. Accessed 13th December 2021. https://www.findmypast.co.uk/transcript?id=R_940098260; Abraham's will was written on 17th October 1661 and proved on 6th November. In it, Abraham refers to the 'child as my wife now goeth with'. Abraham and Jane's daughter was baptised on 8th May 1662.

¹³ 'John Vanhack, 30th May 1638', *England Births & Baptisms, 1538-1975*. Find My Past. Accessed 13th December 2021. https://www.findmypast.co.uk/transcript?id=R_940113939; John was born in 1638 to Abraham and Ellen Vanhack meaning that he was about twenty-three when his father died.

¹⁴ 'Jane Vanhack, 1664', *England Births & Baptisms, 1538-1975*. Find My Past. Accessed 13th December 2021. <https://www.findmypast.co.uk/transcript?id=GBPRS%2FM%2F710672691%2F1>.

¹⁵ LMA, COL/CHD/OA/01/02, fol. 234.

¹⁶ LMA, COL/CHD/OA/01/014, fol. 89b.

¹⁷ *Ibid*, fol. 97b.

her stepson John in relation to her late husband Abraham Vanhack's estate. In it Jane, who was by this point once again widowed, states that the portion owing to her two orphans was about £1000, but that her stepson only paid £600 of this into the City's chamber, even though he promised to pay in the rest at a later date.¹⁸ She goes on to say that she is now 'out of pocket for the maintenance of the said orphans above £300 over and above £100 which she gave to bind the said Abraham an apprentice.'¹⁹

As this petition was probably submitted sometime during the five years when Jane was visiting the Guildhall every 6 months to collect finding money, it is probable she was struggling to maintain the orphans on £30 a year and needed the extra finding money that a larger portion in the chamber would have generated. It is not clear what the response to Jane's petition was or whether her stepson John did bring in the extra money owing to his two siblings. Though, disputes between the Vanhack family spilled beyond the City's jurisdiction and into Chancery, where there are over half a dozen suits as evidence of the litigious sparring between various members of the family.²⁰ Though many of these relate to the late Abraham Vanhack's estate, including money and property, it is not clear whether these are related to Jane's petition to the lord mayor and aldermen.

What evidence of the Vanhack family in the Court's financial records does show us, is not only the repetitive nature of the Court of Orphans, but also the longevity of its financial obligations. Jane signed nine acquittances between September 1675 and September 1680 to collect the money she needed to maintain her children following her first husband's

¹⁸ LMA, COL/CA/05/02/001/042.

¹⁹ Ibid.

²⁰ For suits between John Vanhack and his siblings Abraham and Mary over their father's dwelling house and money matters see *Vanhacke v Vanhacke*: C 5/414/81, C 6/177/62; for suits between John Vanhack and his stepmother Jane Best over Abraham Vanhack's estate and money matters see C 6/191/11, C 6/193/5, C 10/153/153 and C 10/458/23; for suits between John Vanhack and his wife Hester with their son Isaac Vanhack see C 5/191/55.

death, and possibly a dozen more in earlier and later volumes of the finding money acquittance books. The last acquittance used in this paper, dated the 16th July 1680, means that during Jane's second time as widow, was still visiting the Court almost two decades after her first husband died in 1661, demonstrating how financial obligations in the Court could extend far beyond the testator's death and require women to attend the Guildhall time and time again.²¹

Conclusion

This paper has sought to demonstrate that it is only by using a biographical approach that we can identify the full extent of the role of women in the Court's day-to-day financial procedures. The Court's archival practice worked to highlight the male testator and his orphans, rather than the people who were responsible for administering his estate, which in many cases was women. It is only by using information from multiple volumes in various record series that we can reconstruct the full extent of women's role in the Court and identify their involvement in both private credit and public investment.

Using the records in this way, I have sought to demonstrate how administrative and financial records must be critiqued to fill in the gaps left by Court processes. The activity of the widows, executors and orphans who engaged with the Court and followed its administrative procedures can only be identified by reconstructing biographies in this way and by filling in these gaps. By looking past the estates of men we can not just identify women in these records, but show that in many cases they dominated estate administration and were active financial and administrative actors in the Court's processes.

²¹ LMA, COL/CHD/OA/01/015, fol. 115.