

The Medieval System of Indulgences and Use of the Funds **By Walter S. Zapotoczny**

The system of indulgences adopted by the Roman Catholic Church during the Middle Ages and the abuse of the indulgence system contributed to the Protestant Reformation. Understanding the reasons for the adoption of indulgences by the church and the use of the funds will help us understand the why the Reformation occurred. Indulgences helped strengthen the autocracy of the medieval Church and gave it the means to establish its power as an Italian sovereign. It was the main-spring of the crusades and caused the successful revolution started by Martin Luther. The granting of indulgences were adopted by the church for reducing sin and punishment and both government and church could take a percentage of the funds for their own uses.

Much of the literature about the Reformation written to date is devoted to Martin Luther's disagreement with the system of indulgences and the events that occurred after he nailed his Ninety Five Thesis on the door of the Castle Church in Wittenberg, Germany on October 31, 1517. The intent of this paper is not to revisit the Reformation but to explore the reason indulgences were adopted by the Roman Catholic Church and to examine the use of the funds collected by the ruling elite and the Church. This paper will show that the system of indulgences was adopted by the Roman Catholic Church for reducing sin and punishment, in accordance with the Code of Canon Law, canons 992-997¹ and passages in the Bible. As an example, Matthew 5:48 states, "Therefore, you are to be perfect, as your heavenly Father is perfect."² It evolved into a system that both rulers of the state and the Church could use a percentage of the funds for their own uses.

Medieval Christianity

The world of medieval Christianity was a mystifying world filled with popes who granted favors, demons who tried to steal souls, saints and angels who looked down on the sinners and heretics. The theology of the time was complex and was above the understanding of most faithful Christians.³ The believers were convinced that their priests held the Son of God in their hands of prayer. In his book *The Oxford Illustrated History of the Reformation*, Peter Marshall explains that, "wealthy bankers and merchants, mindful of usurious lives, dispensed their wealth in the hope of being remembered by those who remained in the world while they suffered in the flames of Purgatory."⁴

Roman Catholic doctrine stated, "Purgatory is a place or condition of temporal punishment for those who, departing this life in God's grace, are not entirely free from venial faults, or have not fully paid the satisfaction due to their transgressions."⁵ This is reinforced in the decree of the Council of Trent (1545–63):

Whereas the Catholic Church, instructed by the Holy Ghost, has from the Sacred Scriptures and the ancient tradition of the Fathers taught in Councils and very recently in this Ecumenical synod that there is a Purgatory, and that the souls therein are helped by the suffrages of the faithful, but principally by the acceptable Sacrifice of the Altar; the Holy

¹ "Canons 992-997." *The Sacrament of Penance: The Function of the Church*. Accessed December 13, 2020. http://www.vatican.va/archive/cod-iuris-canonici/eng/documents/cic_lib4-cann959-997_en.html.

² "Matthew 5:48." The New Testament. *New American Standard Bible*. Anaheim: Foundations Publications, 1997, 4.

³ Bossy, John. *Christianity in the West 1400–1700*. (Oxford: Oxford University Press, 1985), 46.

⁴ Peter Marshall. *The Oxford Illustrated History of the Reformation*. (Oxford: Oxford University Press, 2015), 1.

⁵ "Purgatory." *Catholic Encyclopedia*. *New Advent*. <https://www.newadvent.org/cathen/12575a.htm>.

Synod enjoins on the Bishops that they diligently endeavor to have the sound doctrine of the Fathers in Councils regarding Purgatory everywhere taught and preached, held and believed by the faithful.⁶

Étienne Doublier tells us, “Since the Early Middle Ages, practices of prayer played a significant role in the ecclesiastical system of penance. They were supposed to provide salvation by redeeming the devotee from sins. With the advent of indulgence, the salvific value of prayer became more closely entangled with the authority of the papacy and the bishops.”⁷ The papal bull *Unam Sanctam* (one holy), that was issued by Pope Boniface in 1302, was supposed to end any doubt about the relationship of the Church to government. *Unam Sanctam* frankly stated that, “all governments must submit to the church and anyone outside the church cannot expect salvation.”⁸

The issue of indulgences went to the heart of the nature of authority in the Church and the way in which salvation might be secured. The faithful in medieval Europe believed that salvation was not a solemn venture. Through intercessory prayer, one could help others attain salvation and help to shorten the time the soul spent in Purgatory.⁹ Indulgences could be purchased for others as well as oneself. This formed part of the whole communal edifice of pilgrimage, monasteries, masses, and brotherhoods which underpinned late medieval spiritual life. So popular were they that indulgences were even printed, some as broadsheets for display, others as simple printed receipts, with spaces for names to be added of the beneficiaries.

Indulgences also had their critics from outside the church hierarchy. The money raised through indulgences could end up in other hands. For example, Albrecht of Brandenburg was using part of the proceeds to repay the debts he owed the Fuggers, a prominent Augsburg banking family, for money he had raised to gain the wealthy archbishopric of Mainz. The Roman *Curia* (the court) was the central government and court of the Roman Catholic Church. It required high fees be paid from those achieving high office.¹⁰

The financial structures of the Holy Roman Empire were such that those who had large sums of money could hold lucrative positions of power. It was important that in addition to being wealthy they had to be pious men. “When Albrecht was appointed Elector of Mainz in 1514, he had to raise 21,000 ducats to pay the *Curia*,” explains Reinhold Kiermayr.¹¹ Already holding several church offices, Albrecht already wielded much power and influence, but still had to borrow the fee for being appointed from the Fugger family of bankers.¹² In order for Albrecht to pay his debt to the Fuggers, he had to pay 10,000 ducats to the Church in order to have the right to administer the ‘Jubilee’ Indulgences from Pope Leo X. The Jubilee Indulgences were created to raise funds for the work on St. Paul’s Basilica in Rome.

⁶ Denzinger, Heinrich. *Enchiridion Symbolorum: A Compendium of Creeds, Definitions and Declarations of the Catholic Church*. Edited by: Peter Huenermann. (San Francisco: Ignatius Press, 2012), 983.

⁷ Étienne Doublier. “Prayer, indulgence and appropriation of salvation in the Middle Ages.” *Middle Ages* 24, no. 2 (2019): 289–302. doi:10.1515/mial-2019-0035.

⁸ Rob Boston. “In the Middle Ages, the Vatican Reigned Supreme.” *Church & State*, 02, 2004. 11, Accessed November 30, 2020. <https://www.proquest.com/magazines/middle-ages-vatican-reigned-supreme/docview>.

⁹ Ibid.

¹⁰ Hans J. Hillerbrand. *The Protestant Reformation*. (New York: Harper and Row, 1964), 189.

¹¹ Reinhold Kiermayr. “How Much Money Was Actually in the Indulgence Chest?” *The Sixteenth Century Journal* 17, no. 3 (1986): 303-18. Accessed November 4, 2020. doi:10.2307/2540323.

¹² Gregory, Brad S. *Salvation at Stake: Christian Martyrdom in Early Modern Europe*. (Cambridge: Harvard University Press, 2009), 336.

In the medieval period, while a person may have died, all of the bonds in life remained. The charity that bound the living world together shaped the ways the living provided for the poor souls in the next world. Many in the medieval world imagined what the afterlife was like. Probably the most famous was Dante in his journey through *Inferno, Purgatorio, and Paradiso*.¹³

Dante explains in the opening lines of his canticle, Purgatory is the place in which “the human spirit purges himself and climbing to Heaven makes himself worthy.”¹⁴ Dante's Purgatory consists of an island mountain. Dante divides Purgatory into three sections: Antepurgatory, Purgatory proper, and the Earthly Paradise. The lower slopes of Dante's mountain are reserved for souls whose penance was delayed. Dante divides the upper part of the mountain into seven terraces, each of which corresponds to one of the seven capital sins. On top of the mountain Dante places, Eden, the Earthly Paradise. The imagination of the faithful of the Middle Ages was mostly fixed on Purgatory, as there they could be cleansed of fire for their minor sins and indulgences could be used to lessen the burden of the departed.

Purgatory was not envisioned as a pleasant place as sins had to be atoned for in God's eyes. The precise length of time that one would have to spend in Purgatory depended on the type and severity of the sins they committed. It was thought that the fires of Hell reached Purgatory and the sinner could expect to spend as much as thousands of years until their sins were purged. Once the sinner had atoned for his sins, he could expect to be welcomed into Heaven. The only way to shorten the stay in Purgatory was through intercessory prayers and charitable deeds of living. Irredeemable sinners and heretics were considered vermin and deservedly went straight to Hell.¹⁵

For the Christian faithful, life was preparation for death and eternity. Angels and demons were presented in deathbed scenes in *ars moriendi* (art of dying) block-books that had wide circulation in the Middle Ages. The images and accompanying text were to guide the faithful on how to die properly. If sins were confessed, there could be salvation. If not, the Devil stood ready to take the soul. It was the belief that at the deathbed, a battle between good and evil occurred. The path to God was open until one's last breath and even after death in Purgatory, as long as charitable works were accomplished in the name of the souls serving their time in Purgatory. Robert Swanson argues that “the place of indulgences in medieval spirituality and charitable activity has been underappreciated.”¹⁶ He suggests that, “under-recording of actions considered normal and routine, rather than lack of popularity, lies behind the failure to give indulgences their due place in assessment of English medieval religious life.”¹⁷

Living the Christian life meant the remembrance and intercession for the dead and also carrying for the poor. This was called *caritas* (love through charity) and represented the right way to do things. The poor were to be helped, both spiritually and physically by helping them as they traveled through life. The poor, in turn, were to pray for those who helped them. The culture

¹³ Alighieri, Dante, “The Diving Comedy.” *Britannica Encyclopedia*. Accessed December 1, 2020. <https://www.britannica.com/biography/Dante-Alighieri/The-Divine-Comedy>.

¹⁴ “Purgatorio, The World of Dante.” *Institute for Advanced Technology in the Humanities. University of Virginia*. Accessed December 13, 2020. <http://www.worldofdante.org/purgatory1.html>.

¹⁵ Henry Charles Lea. *A History of Auricular Confession and Indulgences in the Latin Church*. (Philadelphia: Lea Brothers and Company, 1896), 202.

¹⁶ Robert N. Swanson. “Indulgences for Prayers for the Dead in the Diocese of Lincoln in the Early Fourteenth Century.” *The Journal of Ecclesiastical History* 52, no. 2 (04, 2001): 197. Accessed December 2, 2020. <https://www.proquest.com/scholarly-journals/Findulgences-prayers-dead-diocese-lincoln-early/docview>.

¹⁷ Swanson, 199.

of intercession was evident in the number of wealthy people's wills that left means to take care of the poor and sick. Charity was an integral part of the belief that guaranteed the bond between the living and the dead.¹⁸

The dead dwelt among the living in the very real sense that they were buried within the walls of the city in the church graveyards. It was sacred ground that was part of the culture of remembrance and intercession. The wealthy few could look forward to lying as close to the altar as possible, within the walls of the church. The bones of the departed of lesser means were removed after a period of time to make room for more dead and placed in a building or vault.¹⁹ Peter Marshall tells us that, "Christians had much to fear, and perhaps nothing terrified them more than sudden death [was] departing the world unprepared, most significantly without confession."²⁰ The faithful believed that the souls of people who died without confession were doomed to wander and would not be remembered by the living. These souls would not have the advantage of intercessory prayers or charitable deeds performed on their behalf. Above all, the living had to be protected from the souls of those who committed suicide. Some bodies were buried at a crossroads to confuse the soul while others were tossed into a river for cleansing.

When life ended well, the 'Office of the Dead' (is a prayer cycle) was performed in the choir of the church with the body present, if the person was of sufficient means. This sung and spoken service was drawn mostly from the book of psalms and ended with the *De Profundis* (from the depths), Psalm 130: "Out of the depths I have cried to thee, O Lord. Lord, hear my voice! Let your ears be attentive to the voice of my supplications. If you, Lord, should mark inquires, O Lord, who could stand? But there is forgiveness with you, that you may be feared. I wait for the Lord, my soul does wait, and in His word do, I hope. My soul waits for the Lord more than the watchman for the morning; Indeed, more than the watchman for morning. O Israel, hope in the Lord; for with the Lord there is lovingkindness, and with him is abundant redemption. And He will redeem Israel from all iniquities."²¹

The mass celebrated as a prayerful offering for souls in Purgatory also spoke of rest in Christ. As a celebration of the Eucharist, it was performed communally and privately, with benefits for the living and the dead. The wealthy would often provide money in their wills for masses to be said following their death and on anniversaries.

The abundance of institutions where a mass would be said for the soul in Purgatory reflected a culture where the idea of Purgatory was an important part. In addition to their liturgical role in ensuring prayer for the dead, the priests attached to the 'chantry' (a chapel, altar, or other part of a church endowed for priests to celebrate masses for the founder's soul) might be obligated by their dead person to distribute alms and do good works, accruing further benefit. Perpetual chantries were available for the wealthy. A temporary donation was often made for those who did not have the financial means.

The Development of Indulgences

Lawrence Duggan gives some insight into the development of indulgences, "From the early church onward, bishops could reduce or dispense with the rigors of penances, but indulgences

¹⁸ Robert W. Shaffern. "Indulgences and Saintly Devotionalisms in the Middle Ages." *The Catholic Historical Review* 84, no. 4 (1998): 643-661. Accessed November 19, 2020. doi:10.1353/cat.1998.0223.

¹⁹ Ibid.

²⁰ Marshall, 33.

²¹ "Psalm 130." *New American Standard Bible*. (Anaheim: Foundations Publications, 1997), 450.

emerged in only the eleventh and twelfth centuries when the idea of purgatory took widespread hold and when the popes became the activist leaders of the reforming church.”²² According to Catechism of the Catholic Church:

An indulgence is a remission before God of the temporal punishment due to sins of a person whose guilt has already been forgiven, which the faithful Christian who is duly disposed gains under certain prescribed conditions through the action of the Church which, as the minister of redemption, dispenses and applies with authority the treasury of the satisfactions of Christ and the saints.²³

There were two types of punishments for sin - temporal or eternal. Temporal or temporary punishments are ones that are punishments that we experience in life or in Purgatory. The number of temporal punishments that a person acquires, the more suffering the person has to bear while alive and in Purgatory.²⁴ According to *The Handbook of Indulgences*, eternal punishments are endless. Through the sacrament of Reconciliation, a person can be forgiven of a mortal sin and spared the fires of Hell, but a temporal punishment might still remain. A plenary indulgence could entirely remit the entire punishment for sin or only remit part of the temporal punishment.²⁵ The Catechism of the Catholic Church tells us that God enables sinners to avoid the fires of Hell by repenting their sins, but punishment is still required for their transgression.²⁶

The actual word “indulgence” was first used in its modern sense in the eleventh century, as they were presented as a spiritual reward for anyone who would volunteer to fight the Muslim invaders in the Holy Land. The concept of granting indulgences can be traced back to the times of ancient Roman persecutions. Christians who were in prison would send a letter to a bishop asking for him to reduce the penance of a sinner who confessed. These requests, known as *libelli pacis* (letters of peace), were an example of the pious Christians putting into practice one of St. Paul’s letters found in Galatians 6:2, “Bear one another’s burdens, and thereby fulfil the law of Christ.”²⁷

Pope Urban II made the system of indulgences official in 1095 during the Council of Clermont. During the First Crusade, in 1099, he excused all penance for the armed pilgrims who set off to the Holy Land.²⁸ His proclamation read, “Whoever from devotion alone, and not for the purpose of gaining honors and wealth, shall set out for the liberation of the Church of God at Jerusalem, that journey will be reckoned in place of all penance.”²⁹ This indulgence was granted to those who had already confessed their sins, a condition that was required in every indulgence grant of the medieval period. In his 1992 article for *Church History*, Robert Shaffern recounts

²² Lawrence G. Duggan. “Indulgence.” *Encyclopedia Britannica*, November 25, 2015. Accessed December 4, 2020. <https://www.britannica.com/topic/indulgence>.

²³ “Indulgences.” *English Translation of the Catechism of the Catholic Church for the United States of America*. United States Catholic Conference, Inc., 1997. Accessed December 1, 2020. <https://www.catholicculture.org/culture/library/catechism/index.cfm?recnum=4704>.

²⁴ Thatcher, Oliver J. *A Source Book for Mediaeval History: Selected Documents Illustrating the History of Europe in the Middle Age*. (New York: Scribners, 1905), 339.

²⁵ *The Handbook of Indulgences*. (Totowa: Catholic Book Publishing Company, 1991), 21.

²⁶ Ane Bysted. *The Crusade Indulgence: Spiritual Rewards and the Theology of the Crusades, C. 1095-1216*. (Leiden: Brill, 2014), 11.

²⁷ “Galatians 6:2.” *New American Standard Bible*. (Anaheim: Foundations Publications, 1997), 148

²⁸ Cardinal Walter Kasper. “The Complex History of Indulgences.” *America: The Jesuit Review of Faith & Culture*, March 30, 2009. Accessed November 30, 2020. <https://www.americamagazine.org/issue/692/signs/complex-history-indulgences>.

²⁹ Domenico G. Mansi. *Sacrorum Conciliorum Nova et Amplissima Collectio, Vol 20*. (Paris: H. Welter, 816

that, “In a 1225 sermon, Prior Gaesarius of Heisterback mentioned preachers of crusade indulgences who proclaimed that acceptance of crusade indulgences liberated a certain number of souls from purgatory and even hell.”³⁰ It presupposes complete charity in the recipient. In the course of time the crusade indulgence was extended to more than the crusaders, notably to all who contributed to the support of the crusades against any country or region that the Church believed threaten it.³¹

After the doctrine of the *thesaurus Ecclesiae* (treasury of the Church) was established in the fourteenth century it became clear that the Church had limitless merits obtained by Christ in his great work of redemption.³² Thus, the first statement on the ‘treasury of the Church’ was given by Pope Clement VI in his Papal Bull *Unigenitus*, issued in January 1343.³³

In his article for The Catholic Encyclopedia, William Kent relates that, “If an individual performed enough good deeds to earn a full or plenary indulgence from the Pope or lesser ranks of churchmen, all their sins and punishment would be erased. Partial indulgences would cover a lesser amount, and complex systems developed in which the church claimed they could calculate to the day how much sin a person had canceled.”³⁴ Much of the work of the Church was done in this way, in time. It was during the Middle Ages that Iberian monarchs first gained access to the papal crusading indulgence that became known as the *bula de la crusada* (bull of the crusade).

Patrick J. O'Banion explains that “Medieval preachers used early versions of indulgences to tempt members of the knightly caste to take up arms in the defense of the faith.”³⁵ During the Crusades, many people went to fight thinking that their sins would be forgiven. During the last century of the Middle Ages all sorts of projects involved indulgences. Building hospitals and churches and rebuilding of a town desolated by fire, for bridges and for the repair of dikes, are a few examples. These benefits were received by the payment of indulgence money and a portion of the receipts, from 33 percent to 50 percent, was expected to go to Rome.³⁶

The ideas of sin and the afterlife were drawn together in a bull of Pope Clement VI, *Unigenitus*, in 1343, by which time the Pope was seeking to justify the granting of indulgences, which was already well-established.³⁷ The Church professed that it was only natural for pious Christians to be thankful of the Church’s act of charity. The way to thank the Church eventually evolved into the purchasing of indulgences. The Church had specific conditions and instructions for the purchasers to go to confession. The Church also offered free indulgences for the destitute.

In 1476, a very considerable extension of the system’s potential occurred when theologian Raimund Peraudi argued that, “indulgences were available to help the souls of people already dead and presumed to be in Purgatory, as well as living people who sought and received an

³⁰ Robert W. Shaffern. “Learned Discussions of Indulgences for the Dead in the Middle Ages.” *Church History* 61, no. 4 (1992): 367-81. Accessed December 1, 2020. <http://www.jstor.org/stable/3167791>.

³¹ Ane Bysted. *The Crusade Indulgence: Spiritual Rewards and the Theology of the Crusades, C. 1095-1216*. (Leiden: Brill, 2014).

³² Jo Robson. “Indulgences: A New Appreciation for the Present Moment?” *New Blackfriars*. 99, no. 1081 (May 2018): 360–373.

³³ Thurston, Herbert. “Bulls and Briefs.” *The Catholic Encyclopedia*. Vol. 3. (New York: Robert Appleton Company, 1908). Accessed November 12, 2020. <http://www.newadvent.org/cathen/03052b.htm>.

³⁴ William Kent. “Indulgences.” *The Catholic Encyclopedia*. Vol. 7. (New York: Robert Appleton Company, 1910).

³⁵ Patrick J. O'Banion. “The Crusading State: The Expedition for the Cruzada Indulgence from Trent to Lepanto.” *The Sixteenth Century Journal* 44, no. 1 (2013): 97-116. Accessed December 5, 2020. <http://www.jstor.org/stable/24245246>.

³⁶ Gerhard Bandler. *Martin Luther: Theology and Revolution*. Trans., Foster Jr., Claude R. (New York: Oxford University Press, 1991), 300.

³⁷ Thurston (1908).

indulgence. The faithful could obtain partial or plenary indulgences for themselves, or they can apply them to the dead by way of suffrage.”³⁸ Since the dead were no longer under the jurisdiction of the church, indulgences for them were not real pardons of sin, but a kind of suffrage.

The system of granting indulgences by the late Middle Ages had, in many places, become controlled by professional pardoners and preachers bent on raising money. Peddling comfort, they had no right to grant, indulgence sellers played down penitential activity and the doing of charitable works in favor of telling the gullible that they could purchase a relief for their loved ones in Purgatory. As early as the twelfth century in England, pardoners, who were not necessarily priests, had been at work collecting indulgence money and hospitals were often dependent on their collections. Shaffern relates that the explanation of the thirteenth-century Catholic philosopher and theologian Thomas Aquinas was typical:

The power of granting indulgences follows jurisdiction... and since deacons and others, who are not priests, can have jurisdiction either delegated, as legates, or ordinary, as bishops-elect, it follows that even those who are not priests can grant indulgences, although they cannot absolve in the tribunal of penance, since this follows the reception of orders.³⁹

Pope Boniface IX and other church leaders condemned the system of paying for indulgences however, indulgences were such a lucrative source of much-needed revenue they were an attraction for senior church leaders and the sale of indulgences was substantial.

Use of Indulgence Funds

In the late Middle Ages all Europe echoed to masons and carpenters building churches. Included was the project of building St. Peter's Basilica in Rome. The project was begun by Pope Nicholas V seventy years earlier and was still not complete. Pope Leo X was determined to move it along for the greater glory of God and of his Vicar on earth, and conscious of the huge costs involved he turned to the usual late medieval method of raising funds, the issue of indulgence. Pope Leo X issued the papal bull *Sacrosanctis* on March 31, 1515 (which became known as Jubilee indulgence) offering indulgence for anyone donating to the building project.⁴⁰ Every worthy institution sought money through indulgences at the time. England's hospitals could not have functioned without them.⁴¹ In 1515 Leo X estimated the annual receipts of the *Camera* in Rome from England at 1,275 ducats, which was about £283.⁴²

Many Christians in the Middle Ages believed that indulgences forgave sin, however that only reduced one's time in Purgatory. For the indulgence to work, the sinner had to confess their sins and be truly sorry for their indiscretions. The prices of indulgences varied a lot and up to the fourteenth century, paying for indulgences was not the only way of receiving them. One could obtain an indulgence by visiting local shrines, assisting with a highway or bridge project, providing financial support for the poor or just saying prayers. The Jubilee indulgence discussed

³⁸ Shaffern, Robert W. "Learned Discussions of Indulgences for the Dead in the Middle Ages." *Church History* 61, no. 4 (1992): 367-81. Accessed October 23, 2020. <http://www.jstor.org/stable/3167791>.

³⁹ Shaffern, Robert W. "The pardoner's promises: preaching and policing indulgences in the fourteenth-century English church." *The Historian* 68, no. 1 (2006): Accessed December 5, 2020. https://link.gale.com/apps/doc/A158156474/BIC?u=vic_liberty&sid=BIC&xid=d143931c.

⁴⁰ John A. Wagner. *Documents of the Reformation*. (Santa Barbara: ABC-CLIO, 2019), 21.

⁴¹ Diarmaid MacCulloch. *The Reformation: A History*. (New York: Penguin Books, 2003), 122.

⁴² William E. Lunt. *Financial Relations of the Papacy with England, Vol. 2*. (Cambridge: Mediaeval Academy of America, 1939).

below by Robert Swanson was a later kind of plenary indulgence. Swanson provides the following example of late medieval prices in his book *Religion and Devotion in Europe, c. 1215-c.1515*:

For the Jubilee of 1500 the collector of money for the sale of indulgences, Jasper Ponce, set a sliding scale of charges varying with landed income or the value of moveable goods. For the landed, the costs ranged from £3. 6s. 8d. for incomes over £2,000 [this is the equivalent of 2,687.90 US Dollar today and that of a high baron] down to 1s. 4d. for the £20-40 category; for the others from £2 for those with goods over £1,000 down to 1s. for those in the £20-200 group. People falling below £20 paid what they felt able to contribute out of devotion.⁴³

In a 2003 article entitled *Indulgences at Norwich Cathedral Priory in the Later Middle Ages* for the Institute of Historical Research in London, Swanson notes that the “general level of 4d. per pardon in early-sixteenth-century England was still substantial for a craftsman.”⁴⁴ A Spanish indulgence of 1488 asked for 1/20th of a ducat (1 ducat is the equivalent of 150 US dollars today) to gain the prayers and benefits offered to a local hospital.⁴⁵

The cost of an indulgence depended on several things: One, who was issuing the indulgences, and; two, the social standing of the person seeking indulgences. If one were getting an indulgence from an archbishop, the charge would be significantly higher than if one were getting an indulgence from a pastor. “The typical cost of indulgences for people of various social standings: Kings and Queens - 25 gulden (1 gulden would be worth about 45 US cents in today’s money); high counts and prelates - 10 gulden; low counts and prelates - 6 gulden; merchants and townspeople - 3 gulden; artisans - 1 gulden; others - .5 gulden. The receiver of the indulgence was supposed to fast and pray.”⁴⁶

Conclusion

By the sixteenth century the institution of indulgences had undergone a long evolution since the popes of the medieval church had given it a solid and generally accepted rigid foundation. Indulgences served a double purpose. They were revenue generating instruments as well as agents of Christian justice. The faithful Christian was very willing to pay for the opportunity to relieve suffering for themselves and for the departed that were stuck in Purgatory. Additionally not many complained when the money found its way into the local budgets of the church and the state. In the sixteenth century even the state saw the system as a viable part of the ecclesiastical-secular tax structure because indulgences were based on the principle of revenue sharing. “Funds were to be shared between the state or the local community where the indulgence money was raised for a building program or a charitable institution, or even to balance the imperial budget and that of the Christian church at large”⁴⁷

The very fact that funds raised locally for a municipal, regional, or national project had to be shared with the Holy See in Rome aggravated the already existing anticlerical and anti-Italian sentiment in Germany. Very few local accounting data exist to analyze the financial impact of any one indulgence campaign. In the case of the Mainz-Magdeburg indulgence, however,

⁴³ Robert N. Swanson. *Religion and Devotion in Europe, c. 1215-c.1515*. (Cambridge: Cambridge University Press, 2008), 220. £=pounds, s.=shillings, and d.=pence.

⁴⁴ Robert N. Swanson. “Indulgences at Norwich Cathedral Priory in the Later Middle Ages. *Institute of Historical Research, Volume 76, Issue 191*. Accessed November 22, 2020. <https://doi.org/10.1111/1468-2281.d01-14>.

⁴⁵ Ibid.

⁴⁶ Ibid.

⁴⁷ Ibid.

Christendom's most efficient banking house, the Fuggers of Augsburg, were directly involved and insisted on accurate bookkeeping. For the opening of each collection box an "indulgence box opening record" was established.

The importance of the monetary aspect of indulgences can perhaps best be understood by observing how the international financial establishment of the sixteenth century had integrated the indulgence traffic into its business arrangements. In the last quarter of the fifteenth century the Fuggers of Augsburg had evolved as the most efficient and powerful banking house north of the Alps. To retain their financial influence and status at the *curia*, the Fuggers had to base their business chiefly on the indulgence traffic. The indulgence campaign for the confirmation of Albrecht's election as archbishop of Mainz was set at 52,286 ducats. At today's gold prices, one ducat is worth \$148.83, making Albrecht's campaign worth \$7,781,725, a considerable sum, even by today's standards. The Fugger bank received approximately three percent commission and made an additional profit in the currency transfer.⁴⁸

The chief currency of the empire before and after the Reformation period was the gold based *Rhenish guilder*. The *Camera Apostolic* (formerly known as the Papal Treasury), counted in ducats. One hundred ducats was exchanged for one hundred and forty guilders by the Fugger bank. With the substantial sums of money involved, the Fugger bank looked at the system of indulgences as a significant business venture as opposed to a way for Christians to save souls.

And so the funds collected from the sale of indulgences funded building projects, elections, supported local budgets, fund crusades, financed the operations of hospitals and provided funds for the Church. Some sought to extract the maximum amount of money possible for each indulgence. The professional pardoners who were dispatched to sell and collect indulgence money had no problem with the unrestricted sale of the indulgences. Many of these pardoners went beyond official Church doctrine and promised rewards like salvation from eternal damnation in return for money.⁴⁹

The Roman Catholic Church allowed indulgences to evolve into a method for rulers to finance expensive projects by retaining a significant amount of the money raised under their jurisdiction. Alastair tells us that, "There was a tendency to forge documents declaring that indulgences had been granted."⁵⁰ The indulgence system grew at a tremendous rate and size throughout the medieval Christian world. "The 'Butter Tower' of Rouen Cathedral in Normandy, France earned its nickname because the money to build it was raised by the sale of indulgences allowing the use of butter during Lent."⁵¹ The aggressive marketing practices of the Dominican Friar Johann Tetzel in promoting the cause of re-building St. Peter's Basilica in Rome was one of the abuses of indulgences that provoked Martin Luther to write his Ninety-five Theses,⁵² condemning what he saw as the purchase and sale of salvation and the Reformation followed.

The system of indulgences was adopted by the Roman Catholic Church for reducing sin and punishment while in Purgatory in accordance with the Code of Canon Law and the call for interior purification in the Bible. It evolved into a system that both rulers of the state and the Church could use a percentage of the funds for their own uses, such as the construction of

⁴⁸ Oliver J. Thatcher. *A Source Book for Mediaeval History: Selected Documents Illustrating the History of Europe in the Middle Age*. (New York: Scribners, 1905), 476.

⁴⁹ Minnis, Alastair. "Reclaiming the Pardoners." *The Journal of Medieval and Early Modern Studies* 33 (2): 311–34. (2003). Accessed December 4, 2020. doi:10.1215/10829636-33-2-311.

⁵⁰ *Ibid.*

⁵¹ Terry W. McHenry. *Truth Versus Man's Religious Systems*. (Bloomington: Xlibris Publishing, 2018), 91.

⁵² Richard Marius. *Martin Luther: The Christian between God and Death*. (Cambridge: Harvard University Press, 1999), 499.

churches, building bridges or paying personal debt. While the system of indulgences was developed for religious purposes, it evolved into a system that both rulers of the state and the Church could use a percentage of the funds for their own uses.

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