A Heretical Economy: The Economic Incentives for Heresyin the Languedoc

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The first quarter of the thirteenth century saw the influx of northern crusaders into the Languedoc region of Southern France to remove violently the heretical threat posed by a dualistic sect known as the Cathars. The rise of this heretical movement was not a thirteenth century phenomenon, but one that had been shaped and developed in reaction against economic changes which had been redefining the medieval social structure since the mid-eleventh century. In essence, the Cathar heresy was brought on by the new and serious changes in the developing profit economy of the second feudal age, c.1050-1300.[1] The people of the Languedoc perceived these changes as rooted in the sins of avarice and greed, and they sought to reject them by embracing Catharism. This economic change did not act independently to facilitate heresy, but was aided by secular and ecclesiastical (political) decentralization in the Languedoc. Therefore, allowing for the economic abuses to continue, and left the heresy to run unchecked. The greed and avarice brought on by the changing economy was able to run unregulated in such a decentralized atmosphere. The developing world of the second feudal age was characterized by serious ecclesiastical corruption and abuses, stemming from materialism and avarice. These concepts were quite visible and helped push the advent of popular heresy, which was undermining the new culture created by the profit economy.

Most of the primary source evidence was written by members of the Church. Very few of these sources portray the Cathars in a positive light. Due to their aesthetic, and mobile nature, they did not make the extensive chronicles and records that their orthodox rivals did, therefore, we have very little to work with in terms of understanding the Cathars' behavior and mentality.[2] This is especially true of their economic viewpoints, however, from examination of the orthodox sources and sorting through the bias, it is possible to find clues which provide insight into their mindset. In addition, we must remember that the Cathar movement branched off from the traditional orthodox culture. Making it useful to examine the moral beliefs of the general medieval society during the Gregorian reform movement of the eleventh century (which was the period in which the organized version of the heresy originated. Thus it is a cultural product of the Gregorian reforms.) These beliefs can be compared and weighed against Cathar actions and doctrine to determine if the Cathars would have endorsed or discredited them. For example, the Cathars were very concerned with the lives and examples of Christ's apostles.[3] They sought to emulate them. If we can judge a moral tenant, such as asceticism, to be apostolic in nature, then it would be acceptable to consider it a possible Cathar quality as well. From our knowledge of the perceived concern over economic corruption and abuse of the second feudal age and the qualities of Catharism; it can be determined that the Cathar heresy and the medieval economy were essentially linked as mutually responding ideologies.

Background: The Cathar Identity

The Cathars (also commonly referred to as the Albigensians) were a heretical dualistic sect prevalent in the Languedoc[4], and northern Italy[5] although they were also known in the Rhineland. This movement gained force and momentum in the eleventh century and would not cease to be a threat to orthodoxy until the fourteenth century. The Cathars essentially believed in two deities locked in constant opposition to one another: the evil god governed the material world, sex and human bodies and the good god who had created human souls.[6] The term Cathars is a Greek word meaning pure ones.[7] The definition of this word encapsulates the essence of the Cathar beliefs of asceticism and anti-materialism. Purity is a fundamental motivation for these beliefs. This was achieved through denying the material world and seeking conjunction with the good god, or Christ.

The Cathar notion of purity came in the form of rejecting the physical world and living to emphasize the importance of the soul, which was the legacy of the good god. The impure was the physical world, in which profit economics certainly played a role. Their dualistic doctrine has brought some historians to question the nature of the heresy, and where it might fit in the broader scope of European religions. Some do not think that it should be categorized as Christianity, while others believe that it is a reinterpretation of common Christian beliefs.[8] Regardless of their modern categorization, the Cathars identified themselves with the apostles of Christ.

The Economic Changes and the General Ills of Avarice, Usury, and Greed

Marc Bloch proposed a division in the central middle ages which effectively split the period into two separate feudal ages. These two periods contrast from one another in their economic mentalities, brought on by a dramatic increase in population during the middle of the eleventh century.[9] The second feudal age was characterized by the growth of a new economic atmosphere which was fundamentally different than that of the first feudal age. The later was a world in which communities were relatively self-sufficient, with low populations and limited trade. This changed in the second feudal age, which saw increased interdependence of regions due to specialization, larger agricultural yields, a population explosion and the development of long distance trade.[10] In addition, hard currency (coinage) also began to play a crucial role in commerce.[11] The Cathar heresy can be considered as a fundamentally second feudal age phenomenon, due to its solidarity in rejection to the profit economy based on its own perception of apostolic morality.

The moral attitude of medieval society in the west was fundamentally changed by the injection of coinage into the economic system. Lester K. Little explains how, "money was seen as an instrument of exchange that had devil-like, magical powers of luring people and then corrupting them. The traditional theological programme of the virtues and vices invested in avarice some of these same powers."[12] Little is referring to the corruption power of profit and the moral sins associated with it. The new economic dynamic did not leave theology behind. Theology would have to change and mold to keep up with economic progression. The quote also shows that money was increasingly being connected with the sins of avarice and greed. From the beginning, profit was considered morally dangerous, and this certainly did not abate with time. The late thirteenth century theological writer, Thomas Aquinas, wrote extensively on the dangers of usury and profit in relation to sin.[13] Realistically the Cathars probably did not read Aquinas, but his work does show us that even in orthodox culture there was a continual concern with economic sin for several hundred years, and an effort to harmonize new economic realities and Christian morality. Both the Cathars and the orthodox clergy sought to deal with this problem, yet the Cathars went to the extreme of complete profit rejection. The Cathars were a movement which was essentially encapsulated in a larger medieval reaction to the advent of new economic conditions. Therefore, both the periods before and after, the Albigensian Crusade saw the intense demonization of avarice from both orthodox and Cathar leaders. This heightened concern indicates that the regional economies of the period had seen considerable growth and development by the thirteenth century. It was certainly enough to require a need for the control of avarice. The Languedoc, in particular, had seen a great expansion of its economic activity and the incorporation of profit. John Hine Mundy explains this as evident from the example of Toulouse, "population statistics, evidence of physical enlargement and the construction for facilities for cult, charity, commerce, education and traffic."[14] Toulouse itself experienced around three hundred years of solid growth cumulating in the first third of the fourteenth century.[15] It is reasonable to assume that these economic changes might have reshaped the cultural and societal realities for the people of Toulouse and created an environment prone to accept the Cathar belief system.

The extent to which avarice's characteristics can be seen are visible in medieval art. Sin is personified and given human form, perhaps as a symbol of its connection. Little describes the medieval image of avarice as a "crouching figure, his distorted mouth open, at the ready to devour."[16] He goes on to explain how Pope Innocent III saw Hell as related in character to avarice.[17] Such a comment directly from the papacy explains that anxiety over the changing economy and its effects on religious morality permeated even the highest levels of the clergy. The Church was aware of this, but laypeople were as well. The Cathars sought to take advantage

of the visibility of Church abuses and use this to their advantage. Bernard of Gui describes the Cathar claims, "Moreover they talk to the laity of the evil lives of the clerks and prelates of the Roman Church, pointing out and setting forth their pride, cupidity, avarice, and uncleanness of life."[18] Such ideas were probably the sort of arguments which would have been made by the Cathar perfects as they preached throughout the Languedoc. Perhaps the people would have recognized the abuses the more the Cathars brought attention to them. The Cathar preaching had lasted for nearly a century and a half by the time of the Albigensian Crusade. Its roots laid in the dynamic of the Gregorian reforms.

R.I. Moore explains how popular heresy did not rise until after the Gregorian reforms of the eleventh century.[19] This was a period when the whole society was changing, not only the Cathars.[20] It is also interesting to note that this period was the same as the advent of the profit economy. Therefore, in terms of the preoccupation the art and primary sources show with economic sin, the Cathar heresy was a response to the new economy.

Society tended to record economic dealings in varying degrees of detail. A development, such as this, was facilitated by a rise in literacy among the merchant class. This economic diligence was a wise business practice, but it has inadvertently aided historians in seeing what sorts of interactions and abuses characterized the period. This abundance of evidence also unintentionally shows the moral character of the culture and how this crumbling economic morality (avarice, usury, greed, pride) might have affected the Cathars. These elements of sin and the economic repercussions can be seen in the example of Lucca.

The city of Lucca saw such abuses that it was needed to post an inscription on the outside of the Church of St. Martin so that people in the market square outside the Cathedral would take note of it. The inscription states its purpose, "so that all men can exchange, sell, and buy with confidence."[21] The inscription further warns that if money changers and spice dealers wish to trade in the market place they must take the inscription's oath.[22] The inscription might at first support a positive moral view of medieval Lucca, but the important question in regard to this source is why was it needed? It seems likely that this particular trading center was having serious issues with declining economic morality in its citizen's business dealings and had to take such measures to prevent a loss of business to the town. This loss of economic confidence could have helped merchants and others to better resonate with the Cathar message. They might have used the Cathar doctrine of asceticism and humility to embody their disgust with the profit economy. Thus, the general trend which the above examples express is one of a declining economic morality and a growth of urban avarice and greed. A society such as this one must have certainly looked favorable to those wishing to lead an apostolic life.

The Abuses of Toulouse

The major European centers of commercial wealth were often the areas likely to have the most established forms of Catharism.[23] This is perhaps because developing urban centers were the ones which would have had to deal with serious economic moral questions which may not have been present before the financial growth. Catharism was in a good position to provide these answers. Toulouse itself was a city which had experienced growth throughout the twelfth century[24], which provides an important example for the economic study of the Cathars. The city was simultaneously a center for clerical and economic corruption and had been a city long prone to heresy. Urban centers were often the sources of the worst abuse, or at least the most visible. In fact, Peter of Les Vaux-de-Cernay commented on heresy and Toulouse, "this was a place which, since its foundation, had rarely if ever been free of this detestable plague."[25] Troubadour and poet, William of Tudela mentions the pope's description of Toulouse as a city of the "ungodly" (though he does not specify how) and that armies should be sent against it.[26]

John H. Mundy explores a particular series of cases which display the character of Toulouse's changing social order. The economic power of the count had declined prior to the Albigensian Crusade, while the city counsuls controlled much of the economy. The Gregorian reforms of the late eleventh and early twelfth centuries coincided with changes in the economy of the city. They also saw the expansion of major monastic houses. One such house was that of Cluny, the abbey of Moissac in particular, which began to aggressively expand its influence into the county of Toulouse during the reform period.[27] By the mid-twelfth century this had created a major sense of monastic competition between the monks of Moissac, the parishes of Toulouse, and the rising military orders. They were

essentially competing over the economic privileges associated with religious authority in the city and its environs. The way in which these houses acquired money was through a gift based economy (characteristic of the first feudal age,) while the way in which they used this capital was to gain profit (an element of the second feudal age.) As an example, 800 Toulousan shillings were paid by the parish of Daurade to the Hospitallers to gain partial control of the Dalbade church and other notable privileges; the bishop of Toulouse was instrumental in organizing and mediating this transaction.[28] This was a visible transaction of wealth within the Church. This shows division in the Church by the exchange of capital from one section of the Church to another. For the medieval people of the Languedoc, such practices would have shown the Church to be involved in the petty material concerns of the economic world while neglecting their spiritual responsibilities. The Church did not appear as a collective whole in this sense. It closer resembled merchants buying and selling goods for economic gain.

Such a transaction was very common during this atmosphere of competition. In essence, it shows that the institutions of the church were active participants in the profit economy. Avarice might be seen in another example. Multiple monastic houses competed over the right of burial, due to the lucrative financial profit involved with the ceremony.[29] Certain monastic houses were even involved in usury. The Hospitillar house of Roncesvalles in Toulouse owed a significant amount of money to Jews as a result of usury.[30] If reform-minded ecclesiastics or conservative laymen saw such displays of outward avarice they might interpret this as a major contradiction on the part of the clergy who were supposed to be moral leaders. Those who were supposed to be protecting the people from sin were deeply involved in it. This would certainly explain the intense anti-clericalism characteristic of the Albigensian movement. Perhaps they were directly reacting to the abuses seen in Toulouse. Such cases would certainly boost support for the Cathar message, and explain why a substantial community of Cathars would be established in Toulouse by the time of the Albigensian Crusade. It is thus easy to conclude that such ecclesiastical corruption and monastic investments might be associated with the already negative aspects of the profit economy. Laypeople would see the monks as more active in gaining capital than performing their social function of prayer.

The message we are given by crusader forces is one of a relatively large Cathar presence in Toulouse. Malcolm Barber describes an anonymous source as explaining that the issue of heresy in Toulouse was so severe, that the crusader, Foucaud of Berzy, in 1218, suggested that they should destroy the city and kill all those living there to start anew with a 'New Toulouse'.[31] A detailed list of Cathars in the city comes from Renaud of Montpellier who lists "between 219 and 222" heads of heretical families, which provides an estimate of seven hundred Cathars, or Cathar sympathizers.[32] This is a large number of Cathars, but only a fraction of the population. It is important to note that certainly not everyone in the city was a Cathar, which demonstrates that Foucaud was not eager to save the orthodox citizens of Toulouse. Perhaps the orthodox economic and religious abuses were severe enough to be recognized outside of the Toulousan community with considerable negativity. The Song of the Cathars, states that Simon de Montfort (appointed leader of the Albigensian Crusade) had intended on destroying the city.[33] One point which can be drawn from this is that Montfort saw severe enough moral problems with the city that even its orthodox community could not be saved.

Dualist Reaction to the Profit Economy: Resistance to a Failing Morality --- Asceticism and Anti-Clericalism

Dualism was an organic philosophy. It could mold and re-shape itself to better fit the culture which had embraced it. In the case of the Cathars dualism was able to comfort them from the rising threat posed by the changing economy. The Cathars reacted to the perceived ills of Toulouse and other urban centers by developing a system of belief firmly rooted in the apostolic example, asceticism, and communal living. These elements can be seen in their actions and Catholic descriptions of them. The Cathars venerated the apostles and the apostles were certainly not living for profit. Therefore their message contrasted from the profit economy, which is evident from the Cathar philosophy toward economics.

The Cathar economic mentality incorporated a radical rejection of wealth and avaricious qualities. This was carried into the extreme. They sought to emulate the lives of the apostles and follow their example. Little provides an example from the city

of Arras, and shows the extent of the spread of the Cathar's apostolic reverence even to the north. He explains their claims at the synod of Arras, 1025, "These people of Arras claimed to live exclusively by the precepts of the Gospels and the Apostles… What troubled the authorities was that these people denied the validity of all established religious institutions and practices."[34] What we may be able to interpret from Little's explanation is that the Cathars of Arras were seeking to remove themselves from the authority of what they perceived as a sinful and avarice ridden Church and go back to Christianity's roots by directly emulating the lives of the apostles. Even their enemies gave them credit for their asceticism; however, these orthodox clerics claimed that the Cathars took it to the levels of vice. Little discusses how the orthodox sources explain the practice of *endura*, "which was suicide by starvation", as a "form of exaggerated asceticism."[35] No reliable primary source evidence exists to substantiate such an action actually occurred in Cathar communities, but for the Catholic clergy to admit the ascetic principles of the heresy, misguided as they may have been, certainly means something for the Cathar's economic perspective and its outward appearance. Even their enemies saw their fervor in opposition to avarice. Indeed their piety was visible and recorded, even if possibly biased chroniclers like Raynaldus discredited it. This is evident because he did mention it. Raynaldus describes how the Cathars saw themselves as chaste, honest, and abstaining from the consumption of meat.[36]

Less biased sources, however, do show that the Cathars did live communally with their economic goods, and were certainly organized. As early as 1028, the Cathars in northern Italy were holding all "their goods in common, in imitation of the Apostles."[37] Malcolm Barber describes, "believers provided a ready means of economic support with gifts and legacies of money, clothing, and food, and the conservation of needed resources."[38] Such a statement might suggest that the Cathars sought to maintain the ideas of the gift economy of the first feudal age. The two above descriptions show that the radical economic lifestyle was supported by a deeper belief among the Cathars. In fact, Eberwin quotes a Cathar in his chronicle, "We and our fathers, of apostolic descent, have continued in the grace of Christ".[39] Such a statement shows the extent of their devotion to the apostolic example. They were so dedicated to this theme, because they see themselves as direct descendents of the apostles themselves. Therefore, they perceive that they alone have carried the true message of Christ, not the Church. These elements are connected to economics. The Cathar mindset related asceticism with the apostolic example and descent. The Cathar economic philosophy was based upon the economic example of the apostles, and the communal sharing of goods. They were carrying on the legacy, which is why they so harshly rejected avarice and personal wealth, which is a stark contrast to the perceived sins of the profit economy.

Another central element of Cathar doctrine was anti-clericalism. It is easy to see why this Cathar position was adopted, for the abuses of the clergy were substantial. Monique Bourin explains the central medieval view of the clergy in relation to economics. She does not describe this in relation to the Cathars, but what she does discuss had common relevance for the people of the Languedoc and even outside the south. Therefore, it would be safe to develop a possible connection.

Much of the resentment against the established Church resulted from the anger over tithes and the economic mismanagement. Bourin describes how the tithes were too heavy and this contributed to lay discontent, but there was little that the community leaders could officially do in protest.[40] Barber explains that simony was an issue. This was particularly true in the case of Raymond of Rabastens, who entered his office and used ecclesiastical resources to engage in warfare with his vassals.[41] The thirteenth-century chronicler, William of Puylaurens, describes the attitude of the laity in the region, "Parish priest were held in such contempt by the laity that their name was used by very many people in oaths."[42] These examples provide two essential points. First, that people commonly might have resented the Church's clergy for their wealth and greed, but secondly because the Cathars might have been able to use such abuse as incentives to gain converts from jaded laymen. With the sort of discontent among the laity towards the clergy, William of Puylaurens explains that anti-clericalism was certainly driving orthodox parishioners into the ranks of the Cathars.

The view of the Cathar's apostolic decent was an attempt to undermine the authority and need for the Church itself. This was most likely in response to tithes and abuses similar to those seen in Toulouse's ecclesiastical leaders. One particular case of clerical distrust was recorded in

Soissons.[43] This example, however, is at odds in that the distrust of the clergy is from their orthodox parishioners. It stands in support of the claims of William of Puylaurens, quoted above. Chronicler Guibert of Nogent describes how in 1114 the dualists of the city were tried and condemned for heresy. But, "the faithful people, fearing clerical leniency, rushed to the prison, seized them, built a fire outside the city, and burned them to ashes in it."[44] This is an important event to mention because it shows that the people of Soissons, orthodox or not, no longer trusted the clergy to perform their function. Neither the Cathars who preached against the clergy or the Catholic citizens could tolerate the status quo. Change was needed. The orthodox and Cathar responses were essentially different, however, the Cathars withdrew from the Church to establish their own, while the orthodox laymen decided to form a commune. Little further discusses this case, "This kind of popular violence was probably not unconnected with agitation for a commune, because the first communal charter for Soissons was signed within about a year of the time when the heretics were burned there."[45] This shows that anti-clericalism was intense and caused particular problems in relation to heresy. The Cathar movement came during the period of the eleventh century reforms when simony was an issue.[46] If such practices went un-altered in the south they would certainly be visible to both the Cathars and the laity. It would further fuel the fires of the economic tension generated by the abuses of the Church.

The Geography of Dualism: Economic Incentives within the Languedoc of Southern France

Economic changes were the reason for the advent of the heresy, but the reason why the Cathar message resonated so quickly was because of economic and political decentralization. When discussing the Cathar heresy economics and politics are essentially linked.

A key question is why some areas were more economically prone than others to become centers of Catharism? The Languedoc was one of the major regions affected by a high concentration of Cathars in Western Europe. This primarily had to do with the economic situation of the region and its political structure. The economic growth of the region had created a sense of avarice and economic abuses which brought Cathar preachers and the political uncertainty ensured their security in their new role.

The Languedoc was in a precarious position during the central Middle Ages. The centralized rule of the Capetain monarchy had not yet extended into the region, and the nominal counts of Toulouse could offer little organization and control to the region in the face of the growth of the new powerful merchant class. Therefore, there was not an effective voice in opposition to heresy in the region. Chronicler William of Puylaurens comments with an allegory, "While those who should have stayed awake were asleep, the old Enemy brought into these wretched lands the sons of perdition, having the form of godliness but denying the power thereof."[47]

The territory was under nominal rule from the Capetains in the North, the Angevins (English by the thirteenth century) in Gascony in the West, the king of Aragon in the south, and the emperor of the Germans in the East.[48] This created a deal of uncertainty within the region and proved a huge problem to the counts of Toulouse, who were the principle rulers of the region. On the eve of the Albigensian Crusade Count Raymond V of Saint-Gilles found himself fighting for his autonomy with the rulers of Aragon and Catalonia on his southern borders.[49] As a result of this the economic leaders of the city of Toulouse thought of themselves as able to govern the city independently and created an embarrassing problem for Raymond, as he had to struggle to regain his position.[50] It is in the relationship between the count and the wealthy merchants were economics merge with politics. Without the economic prosperity of the Languedoc these merchants would not have had the finances and power to oppose the established nobility. The economic power of the count had declined prior to the Albigensian Crusade, while the city counsuls controlled much of the city's wealth and they relied less on the count's administration.[51] It is likely that there was a fundamental change in social patterns. The nature of the class structure in relation to economics and political power was considerably different than it had been before the centuries of economic increase discussed above. Such examples prove that there was an ambivalence of power in the Languedoc and resentment of even domestic lords because the economy had changed the playing field. The central Middle Ages saw the increase of the wealth merchant class and their ability to rival the lesser nobility. Combined, the merchants of Toulouse might have seen themselves

as more capable and better able to rule than the count, who had been away and was not as involved in the prosperity of the city: economics and trade. In this political-economic confusion and instability, Catharism could offer structure, free from persecution, as an outsider to both profit economic dealings and governmental politics. The Languedoc was an ideal place for the Cathar movement to flourish.

The Cathars were certainly organized as Joseph Lynch explains, "They were highly organized, indeed a counter-church to the Catholic Church, with their own dioceses, clergy, ascetics, theology and rituals."[52] Malcolm Lambert's description of the mission of Pope Nicetas (respected dualist leader) from Constantinople shows that the dualist church was structured and more unified than we might have initially imagined. In 1167 Nicetas presided over a Cathar council in the Languedoc. Lambert believes that the community of Cathars in Toulouse had asked for Nicetas to come and help organize the dualist dioceses in the region, and to appoint new bishops.[53] This is crucial to note in relation to the Languedoc's political structure. It shows that the Cathars were able to restructure and strengthen their organization and the Catholic Church or secular lords could not stop them. Nicetas held his council without worry of retribution or interference. The Cathars could even provide free education for children.[54] Such an idea shows that the Cathars were conscious of the power of education in creating a centralized religion.[55] The orthodox community would not make a serious effort to stop the Cathar movement for half a century. This shows that the region was not at all centralized and is why the Languedoc became such a stronghold for the Cathars.

Like the issue with education, the conversion rate in the Languedoc was essentially tied to economics. Catharism demanded a great deal from its adherents, yet it was hugely popular, even among the landed elite. William of Puylaurens explains that it was the lesser nobility (he refers to them as knights) who banged on their doors to hindered Bernard of Clairvaux who was preaching in the streets of Verfeil against heresy in 1145.[56]

It might seem to be a sort of contradiction for the wealthy to give up their economic status and live communally with those whom they had ruled, but the designation of nobility is deceptive when discussing the Languedoc. The great magnates of the region certainly benefited from their status and connection with the Catholic Church, therefore it is not surprising to see that they were not eager to openly convert to a heretical movement, even if they sympathized with the movement. They would lose their base of power and respect. The lesser nobility often willingly converted in large numbers. The explanation for this adds to the economic incentives for becoming a Cathar. A higher proportion of nobles joined the heresy in the Languedoc as compared to the percentages in other Cathar centers because of patterns of economic inheritance. Riley-Smith provides the figure of thirty-five percent.[57] Bernard Hamilton explains that divisible inheritance was common among the lesser nobility in the Languedoc. "In several generations this could lead to the existence of a multiplicity of lords in a small fief, as happened at Mirepoix where, in 1207, the lordship was shared between thirty-five co heirs. Consequently the lesser nobility was impoverished by division of revenues and lands."[58] Therefore, we may conclude that the economic sacrifice to become a Cathar (asceticism was encouraged) was not as great as in other regions due to the devolution of the economic status of the minor nobility. This created the paradigm of the high nobility remaining orthodox, while lesser nobles were more likely to convert. Economic incentives once again played a role in politics by pushing a portion of the nobility toward the Cathar Heresy. Such a point shows that economics could play a role in motivations to convert outside of the Cathar rejection of the profit economy.

Connected to this point is that the move toward asceticism was a gradual process for the individual. The Cathar religion was split into two categories: believers and perfects. The ascetic obligations of a believer were not as stringent as those of a perfect, but the more one gave up the closer one would have been to going through the consolamentum; which was the ceremony to become a perfect.[59] Perhaps a lesser noble would have been more willing to sacrifice for this transition than a powerful individual. Hamilton suggests that the normal noble family would have had a mixture of both Catholic and Cathar family members.[60]

In addition people of a variety of socio-economic classes and occupations sought to convert to Catharism. Renaud's list mentioned above lists, "one noble (baronus) and four doctors, and a range of craftsmen, including five hosiers, two blacksmiths, two pelterers, two shoe-makers, a sheep-shearer, a carpenter, a weaver, a saddler, a corn-dealer, a cutler,

a tailor, a tavern-keeper, a baker, a wool-worker, a mercer, and a money-changer."[61] This shows that the Cathar movement incorporated people from all walks of life within a single city. Perhaps as part of an urban community these individuals had similar religious aspirations. Or they might have seen their spiritual community threatened by economic sin of which they would all have been aware of as former participants in the profit economy. As citizens of the same economic and social center they would have also been impacted by the same urban Cathar preachers. Economics and profit had led these individuals to urban centers to make a living. These cities formed communities based on similar urban experiences and a joint economic interest in the prosperity of their town, and it was perhaps this communal character which helped lead them to the Cathar movement. As we saw with Soissons in the north; communities often acted together. It would not be a stretch to imagine that they believed together as well. By the early thirteenth century, when the northern crusaders attacked the Languedoc, the region was firmly entrenched with a Catharism which had been in place for generations.

Conclusion: Understanding Heresy through Economics

The reasons and motivations for the popularity of the Cathar heresy stemmed from their disgust with the ills of the changing economic situation of the second feudal age which served as a catalyst for many conversions. The advent of the profit economy had brought more than economic diversity; it had brought a changed culture, which could no longer be contained by the secular and ecclesiastical models of the first feudal age. As a result the sins of avarice and greed developed into major problems for medieval society, and drove people from all walks of life into heresy. Late in the eleventh century medieval people recognized the relevance that the concept of profit had to sin, and how the Church was unable or unwilling to end it. There were individuals who sought to correct the economic problems of avarice and greed, but their failure to do so initiated the need for an outside intervention. As a result there were a variety of responses. Some were interpreted as reform while others, like the Cathars, were seen as heresy. The Cathars would certainly not have viewed themselves as heretics. Actually it was quite the contrary; they pictured themselves as the legacy of the apostles. It was the economic sins of Western Europe which were false. The Cathars were rejecting a heretical economy.

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Endnotes

1 The dates for the two feudal ages are subject to conjecture.
2 Lester K. Little, *Religious Poverty and the Profit Economy in Medieval Europe* (Ithaca: Cornell University Press, 1978), 143.
3 Lester Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 136.
4 Jonathan Riley-Smith, *The Crusades: A History*, (New Haven, London: Yale University Press, 2005), 165.
5 Malcolm Lambert, *The Cathars* (Oxford: Blackwell Publishers, 1988), 81.
6 Joseph H. Lynch, *The Medieval Church: A Brief History* (New York: Longman, 1992), 222.
7 Joseph Lynch, *The Medieval Church*, 222.
8 Joseph Lynch, *The Medieval Church*, 222.
9 Marc Bloch, *Feudal Society*, Trans. L.A. Manyon, 2 vols, (Chicago: The University of Chicago Press, 1961), vol. 1, p. 69.
10 Marc Bloch, *Feudal Society*, vol. 1, p.65-71.
11 Lester Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 15.
12 Lester Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 35.
13 St. Thomas Aquinas, *Summa Theologica*, trans. Fathers of the English Dominican Province, (London: R.T. Washburne, Ltd., 1918), 1. (http://www.fordham.edu/halsall/source/aquinas-usury.html).
14 John Hine Mundy, *Society and Government at Toulouse In the Age of the Cathars*, (Toronto: Pontifical Institute; 1997), 9.
15 Ibid
16 Lester Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 36.
17 Lester Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 36.
18 Bernard Gui, *The Inquisitor's Manual in Readings in European History*, Trans. J.H. Robinson, (Boston: Ginn, 1905), 381-383. (http://www.fordham.edu/halsall/source/gui-cathars.html).
19 R.I. Moore, *The Birth of Popular Heresy*, (Toronto: University of Toronto Press, 1995), 8.
20 Although, the Cathar interpretation of the needed change would present itself both similarly dissimilarly to that of the Gregorian monastic reform.
21 "Oath of the Money Changers" in, *Medieval Trade in the Mediterranean World: Illustrative Documents Translated With Introductions and Notes*, Trans. Robert S. Lopez and Irving W. Raymond, (New York: Columbia University Press), 418.
22 "Oath of the Money Changers," *Medieval Trade in the Mediterranean World: Illustrative Documents Translated With Introductions and Notes*, Trans. Robert S. Lopez and Irving W. Raymond, (New York: Columbia University Press), 418.
23 Lester Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 113.
24 John Hine Mundy, *Society and Government at Toulouse in the Age of the Cathars*, (Michigan: Edwards Brothers Incorporated, 1997), 9.
25 Quoted in, Malcolm Barber, *The Cathars: Dualist Heretics in Languedoc in the High Middle Ages* (Harlow: Longman, 2000), 64.
26 William of Tudela and Anonymous Successor, *The Song of the Cathar Wars: A History of the Albigensian Crusade*, trans. Janet Shirley, (Aldershot: Ashgate, 1996), 14.
27 John Hine Mundy, *Studies in the Ecclesiastical and Social History of Toulouse in the Age of the Cathars*, (Cornwall: Ashgate, 2006), 15.
28 John Hine Mundy, *Studies in the Ecclesiastical and Social History of Toulouse in the Age of the Cathars*, 17.
29 John Hine Mundy, *Studies in the Ecclesiastical and Social History of Toulouse in the Age of the Cathars*, 18.
30 John Hine Mundy, *Studies in the Ecclesiastical and Social History of Toulouse in the Age of the Cathars*, 56.
31 Malcolm Barber, *The Cathars: Dualist Heretics in Languedoc in the High Middle Ages*, 64.
32 Malcolm Barber, *The Cathars: Dualist Heretics in Languedoc in the High Middle Ages*, 65.
33 William of Tudela and Anonymous Successor, *The Song of the Cathar Wars: A History of the Albigensian Crusade*, trans. Janet Shirley, 117.
34 Lester K. Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 136.
35 Lester K. Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 143.
36 Raynaldus, *Annales in History of the Albigneses and Waldenses*, Trans. S.R. Maitland, (London: C.J.G and Rivington, 1832), 1. (http://www.fordham.edu/halsall/source/heresy1.html).
37 Lester K. Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 136.
38 Malcolm Barber, *The Cathars: Dualist Heretics in Languedoc in the High Middle Ages*, 68.
39 Lester K. Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 139.
40 Monique Bourin, "Village Communities of the Plain and the Mountain In Languedoc C.A. 1300," in *Urban and Rural Communities in Medieval France: Provence and Languedoc*, 1000-15000, eds. Kathryn Reyerson and John Drendel (Leiden: Brill, 1998), 148.

[41] Malcolm Barber, *The Cathars: Dualist Heretics in Languedoc in the High Middle Ages*, 58.
[42] William of Puylaurens, *The Chronicle of William of Puylaurens: The Albigensian Crusade and its Aftermath*, Trans. W.A. Sibly and M.D. Sibly, (Woodbridge: Boydell Press, 2003), 8.
[43] This city is outside the Languedoc, which shows that the early heresy of the eleventh and early twelfth century had strong roots even in the north.
[44] Quoted in, Lester K. Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 137.
[45] Lester K. Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 137.
[46] Joseph Lynch, *The Medieval Church: A brief History*, 108.
[47] William of Puylaurens, *The Chronicle of William of Puylaurens*, 7-8.
[48] Jonathan Riley-Smith, *The Crusades: A History*, 164.
[49] John Hine Mundy, *Studies in the Ecclesiastical and Social History of Toulouse in the Age of the Cathars*, 161.
[50] John Hine Mundy, *Studies in the Ecclesiastical and Social History of Toulouse in the Age of the Cathars*, 161-62.
[51] John Hine Mundy, *Society and Government at Toulouse in the Age of the Cathars*, 226.
[52] Joseph Lynch, *The Medieval Church*, 222.
[53] Malcolm Lambert, *The Cathars*, 46.
[54] Rev. H.J. Warner M.A., *The Albigensian Heresy*, 2 vols, (New York: Russell & Russell, 1967), Vol 1, 12.
[55] Education was an important part of life for urban merchants in the central Middle Ages. It helped traders keep records of their business dealings.
[56] William of Puylaurens, *The Chronicle of William of Puylaurens*, 10.
[57] Jonathan Riley-Smith, *The Crusades: A History*, 165.
[58] Bernard Hamilton, *The Albigensian Crusade*, (London: Cox & Wyman Ltd., 1974), 11.
[59] Stephen O'Shea, *The Perfect Heresy: The Revolutionary Life and Death of the Medieval Cathars*, (New York: Barnes and Noble Books, 2000), 23.
[60] Bernard Hamilton, *The Albigensian Crusade*, 16.
[61] Malcolm Barber, *The Cathars: Dualist Heretics in Languedoc in the High Middle Ages*, 66.