An Economic Analysis of the Protestant Reformation
Author(s): Robert B. Ekelund Jr., Robert F. Hérbert, Robert D. Tollison
Published by: The University of Chicago Press

Successive doctrinal innovations quickened and intensified the practice of price discrimination by the medieval church, as indulgences, auricular confession, the dichotomy between mortal and venial sins, and a number of other doctrinal practices provided more opportunities to extract rents from the faithful. The explicit payment schedules for indulgences prove the economic sophistication of the church managers. Product innovations of the church were relatively new when it began to link price discrimination with indulgences to encourage participation in the "holy" crusades in England and elsewhere. Gregory VIII was apparently the first pope to obtain money in this fashion, but his successors learned quickly.* (654)

[From footnote]
* In 1188, Pope Clement ordered the archbishop of Canterbury to command subsidies from the faithful for which the bishop "was empowered to grant them remission of sins proportioned to the 'quality of the person and the quantity of the subvention'" (Lunt 1939, p. 422). The collection and handling of monies from these partial indulgences became increasingly efficient throughout the twelfth century (beginning with Innocent III). As the Middle Ages wore on, rent seeking through the sale of indulgences (for crusading and a variety of purposes) accelerated throughout Europe. Papal bulls countenanced differential pricing with regard to the granting of indulgences. Lunt describes a three-tiered system whereby the highest price was paid by the wealthy, an intermediate price by middle-class members, and a low price by the poor. In Scotland, a five-tier pricing schedule was imposed for the jubilee year of 1475. New devices for collection and refined schedules were a hallmark of rent seeking in the later period. Pope Alexander VI (1492-1503) routinely directed papal agents to press the faithful for more "donations." (654)

Papal agents showed considerable sophistication in devising price discriminatory schemes. For example, Jasper Ponce, the papal agent to England during the late fifteenth and early sixteenth centuries, developed a schedule of "gifts" for a plenary indulgence with three categories of givers (i.e., laymen owning substantial real property, laymen owning substantial movable property, and clergy owning substantial real property). Each category contained four to seven differentiated tariffs based on personal income. Ponce and his deputies were given complete power to absolve all sins, mortal and venial, excepting only those committed directly against the papacy itself. During the reign of Henry VII, the same principles were incorporated into the establishment of a 'jubilee indulgence" in 1501. (654)

In addition to the market for indulgences, evidence also abounds of rent seeking in the marriage market. Endogamy and marriage regulations were manipulated in order to produce as high a rent as possible by attaching "redemptive promises" to the marriage contract. Exemptions were paid for by the wealthy, not the poor, who were permitted to plead in *forma pauperum*. . . . Maximillian, duke of Austria and Burgundy, paid 2,250 ducats for a matrimonial dispensation, a considerable sum for the time, and there is strong evidence that exemptions for "endogamy" were routinely granted to the aristocracy for high prices or for political favors (656)

The church, in short, manipulated both the quality and the full price of its product so as to put members on the margin of defection. By eliminating the priest as "middleman," Protestantism offered an alternative, less costly path to salvation. The new religion held that the believer was saved by faith, interpreted as a gift of God. Therefore, personal salvation did not come from the
institutional church but directly from the grace of God. In its initial form, Protestantism had fewer mechanisms through which its agents could extract rents, so that, in effect, it "sold" redemption much cheaper, even allowing for the seemingly random allocation of God's grace. This lower-cost alternative might be especially attractive to the wealthy, who saw the prospect of regaining some, or all, of their consumer surplus taken by the Catholic Church. (657)

This paper advances the view that the Protestant Reformation was an economic phenomenon with roots in intertemporal benefits and costs to church members and disaffected groups. It maintains that the medieval church controlled and manipulated doctrine and rules in order to increase its revenues. One result was that benefits to church members were reduced by a church-directed policy of price discrimination that put believers on the margin of defection. The advent of Protestantism as a belief system meant that consumers seeking redemption could take a more direct, less expensive path to salvation. Protestantism made redemption cheaper, and it increased benefits to believers by reducing transaction costs. (668)

Bernd Moeller, the well-known historian of the Protestant Reformation in Germany, made the statement, "Without humanism, no Reformation" ("Ohne Humanismus Keine Reformation" 59). He was correct. But Moeller should have added another statement: "Without universities, no Reformation," because university professors created and sustained the Protestant Reformation through its first century. The Protestant Reformation began as a common academic exercise, a proposed disputation. Martin Luther had been concerned about the indulgence trafficking in and around Wittenberg since 1514. This led him to examine and find wanting the biblical and theological support for indulgences. In late October 1517, Luther drafted Ninety-five Theses, or propositions for debate, concerning indulgences, in preparation for a public disputation about them. This was normal procedure for a university disputation by a professor who wished to attract attention to himself and his views. Luther had engaged in previous disputations in September 1516 and April 1517, in which he attacked Scholasticism. The ideas in the Ninety-five Theses (or On the Power of Indulgences) were revolutionary. (14)

The disputation did not take place. Had it occurred attendance would have been limited to members of the university community and a few outsiders who understood Latin and were interested enough to attend a disputation on abstract theological points. Professors, students, and bystanders would have engaged in a noisy debate lasting several hours and settling nothing, . . . some professors and students might have risen or fallen in reputation according to how well - or loudly - they disputed. It was also customary to mail copies of the theses to professors and faculties of theology elsewhere. In due time, Luther might have received some comments in return. But probably not very many. Luther was a relatively young, unpublished professor in a little-known university Wittenberg was distant geographically and even more remote in prestige compared with Paris. But history is full of surprises: an academic exercise that did not take place launched the Lutheran Reformation. (17)

Nevertheless, his teaching and writings et off a chain reaction among professors and students
of theology. He taught many students, some of whom would become leaders of the Reformation. They, in turn, also became professors of theology and taught more students, who taught their students, and so on. Moreover Luther's faculty colleagues were initially his strongest and most loyal supporters from the earliest days of the Lutheran Reformation. (17-18)

The University of Wittenberg reaped enrollment rewards for promoting the Lutheran Reformation. Students and others came from all over Germany, eastern Europe, and Scandinavia to hear Luther and Philipp Melanchthon, who began teaching at Wittenberg on 29 August 1518. In early December 1520, an official visitor reported that about 400 students heard Luther’s theology lectures and 500 to 600 students attended Melanchthon's lectures. The last figure must have been nearly the entire student body. While enrollments plunged in other German universities as the Reformation spread, Wittenberg’s soared, reaching one thousand and more in the 1540s and 1550s, probably the largest enrollment of any German university in those years. (18)

Above all, Luther's followers became professors of theology. Eighty-eight leaders of the Lutheran, Calvinist, and Swiss Reformations were university professors in the century from 1517 through the Synod of Dortrecht of 1618 and 1619. Another fourteen were teachers at the Protestant academies of Geneva, Zurich, Lausanne, Strasbourg, and elsewhere. Although these small academies did not confer degrees, they taught some subjects, especially theology, at a university level. In short, 102 religious leaders of the magisterial Reformation were university professors or taught at an advanced level in major Protestant academies. Like Luther, a large majority of these men spent all or most of their professional lives as university and academy professors. Although they also preached, acted as pastors, and oversaw the Lutheran, Calvinist, or Swiss Reformed churches in small states, they were primarily professors. (19)

M. D. L. A. T. H. E

The Reformation and the Decay of Medieval Ideals
Author(s): Lacey Baldwin Smith
Source: Church History, Vol. 24, No. 3 (Sep., 1955), pp. 212-220
Published by: Cambridge University Press on behalf of the American Society of Church History

The men and women of the 15th century were probably no more evil or corrupt than those of other periods; they were simply more uncertain and insecure. The underlying dilemma lay in the fact that it was increasingly difficult to realize in one's own life the ideals of medieval society. The church preached that the surest road to salvation was to be found in the seclusion of a monastery where the temptations of the world could be minimized. Should this prove to be impossible, then the average man was expected constantly to remind himself that it was his duty to approach God as closely as possible and that this life was a testing ground studded with pitfalls to ensnare the unwary sinner. Despite the lurking dangers, however, the church always extended the hope that with reasonable caution and care the ordinary man might expect salvation. Unfortunately, as life became more complex and commercial, the pitfalls became more numerous and more difficult to avoid. (215)

Luther's solution to his mental and spiritual anguish was, of course, the doctrine of Justification by Faith. It is not necessary to reiterate the details of the new creed. Two aspects of Luther's solution, however, should be noted. First of all, Luther afforded for his age a method by which a man could bridge the gap between the ideal and the real, and in a very immediate sense he
overcame the dichotomy between the divine and the profane. In transforming the whole world into a monastery Luther may have been insisting on a more difficult spiritual standard than the medieval world which had been content with its double road to salvation—the path of the saint and the path for those of merely mortal clay. But Luther’s ideals when translated into the patterns of normal life meant that salvation and the bliss of paradise could be attained within this world and not by renouncing this world. In a way the ideal life was made more available, and in making it more available, he somehow made it more worth-while.

Secondly, I would emphasize the sense of hope and optimism which accompanied Luther’s discovery. The endless days and nights of anguish and terror vanished. So also did the repetition of ceremonies; likewise the feeling of guilt. There are endless passages bubbling over with this sense of joy and I merely quote from one of the most famous.

“Thereupon I felt myself to be reborn and to have gone through open doors into paradise. The whole of Scripture took on a new meaning, and whereas before the ‘justice of God’ had filled me with hate, now it became to me inexpressibly sweet in greater love. This passage of Paul became to me a gate to heaven” (Bainton 65).

Though the idea that the “just shall live by their faith” was the key to heaven for Luther, it was also the magic formula which seemed to lift the burden, the gloom and depression which had settled upon the soul of much of northern Europe. (218)
clerical avarice and debauchery in general; both also condemned the hypocrisy of so-called
reforming prelates and canons, who should begin by reforming themselves. Bouchet, an
attorney from Poitiers, and later a friend of Rabelias, was an imitator of Brant’s Ship of Fools,
which had been translated into French as early as 1500. Like Brant and Erasmus, he satirized
not merely the clergy but all mankind, yet he reserved a special venom for the ‘mitred asses,’
the soft-living priests and the undisciplined monks. His Lamentation of the Church Militant
(1512) does not directly support the royal policies, but bewails the ruin of the Church by avarice,
simony, and pluralism. Despite the sins of a pope who makes war on Christian states, Bouchet
counsels the king to participate in the Lateran Council called by Julius, as well as to discipline
the French clergy and turn the power of Christendom against the Turk. (14-15)

In 1514-1515 there occurred a mass demonstration of anticlericalism by the citizens of London,
provoked by the murder of the suspected heretic Richard Hunne in the bishop’s prison at St
Paul’s. These riots were followed by attacks in Parliament upon benefit of clergy and by a
quarrel between lay judges and the bishops in the presence of the young Henry VIII. During the
subsequent years the literary assault upon the clergy, and especially upon the unpopular
Cardinal Wolsey, came in large part from the common lawyers, most of who were interested in
abasing the ecclesiastical courts rather than in reforming the Church. (15-16)

To secular factors the Protestant explosion undoubtedly owed a great deal. But among these,
the role of ambitious German and Scandinavian rulers has sometimes been exaggerated. The
initial impacts of Protestantism look especially striking within the free cities of the Empire and
Switzerland, places where kings and princes exercised little or no influence. Throughout
Europe the independent-minded and more or less literate townsman formed a hard brick from
which Protestantism could build its churches. (31)

To an extent no one can have foreseen, the Habsburgs, opponents-in-chief of the Reformation,
found their resources so strained by their fight against the French and the Ottoman Turks that
they could win no decisive or permanent military advantages over the Lutherans. Below this
level of high politics a host of forces affected the outcome of the struggle in the various
countries of Europe. In Poland avaricious ecclesiastical landlords and oppressive Church
courts helped to turn sections of the gentry towards Lutheranism. . . . In poor, divided Hungary
the Turkish occupation had from 1526 destroyed the wealth and freedom of the Catholic
Church, and had left much of the country open to Protestant missionaries. In Germany
Catholicism became identified with Roman financial exactions, in England with King Philip and
Habsburg hegemony, in Scotland with the dynastic ambitions of the Guises. In all these three
cases the Church hence clashed with rising national sentiment. (32)

The Humanist Movement
Author(s): Ronald G. Witt
Source: Handbook of European History 1400 – 1600, Volume II Visions, Programs, and
Outcomes
Editors: Thomas A. Brady, Jr., Heiko A. Oberman, and James D. Tracy
Published by: William B. Eerdmans Publishing Company, Grand Rapids, 1995

Humanism began in the second half of the thirteenth century when a passionate interest in
close study of ancient literature combined with a stylistic principle which made imitation of
ancient Latin authors the aesthetic goal. . . . At the same time over the long run the attempt of
humanists to capture the spirit of antiquity in their own writings produced “a reorganization of consciousness,” which contributed to a restructuring of their own mentality. Involved was a gradual historicizing of culture and ideas, the development of historical perspective on past, present and future. Over the decades as the ancient world became increasingly defined, antiquity emerged as “a cultural alternative” to the present one and transformed a scholarly movement into a powerful engine for the reform of contemporary culture and society. (94)

Whereas in England, France and Spain humanism found most of its adherents between 1450 and 1500 in the royal courts or the chief universities of the country, . . . in the highly decentralized culture of the Low Countries and Germany a number of secondary institutions and universities, imperial towns such as Augsburg, Strasbourg and Nuremberg, was well as princely courts . . . proved themselves receptive to the new ideas coming from Italy

By 1500 reforms along humanist lines in secondary education at schools . . . prepared large numbers of students for university training. At the next level, if the universities of Cologne and Ingolstadt remained hostile to the new currents, Heidelberg, Leipzig, Tübingen, Vienna, and especially Erfurt were integrating humanism into their curriculum. (115)

**DOCUMENT G**

The Popular Reformation
Author(s): Peter Blickle
Source: *Handbook of European History 1400 – 1600, Volume II Visions, Programs, and Outcomes*
Editors: Thomas A. Brady, Jr., Heiko A. Oberman, and James D. Tracy
Published by: William B. Eerdmans Publishing Company, Grand Rapids, 1995

From this starting point, . . . we can also explain the reception of reformed theology and ethics. The urban Reformation always involved making the urban clergy – both the priests and religious orders – equal to the burghers by giving them the same rights and duties. Equal duties meant paying taxes, helping to defray the costs of the constabulary, and the loss of benefit for clergy for the sale of things produced by ecclesiastical institutions. Equal rights meant being subject to the municipal courts and, therefore, the loss of the clergy’s legal privilege of being subject only to ecclesiastical courts. (168)

**DOCUMENT H**

The Urban Reformation in the Holy Roman Empire
Author(s): Berndt Hamm
Source: *Handbook of European History 1400 – 1600, Volume II Visions, Programs, and Outcomes*
Editors: Thomas A. Brady, Jr., Heiko A. Oberman, and James D. Tracy
Published by: William B. Eerdmans Publishing Company, Grand Rapids, 1995

These dualities of the civic mentality may be understood in terms of convergence and conflict. With “convergence” we mean both the identification of the urban political community with the urban church and the corresponding desire to unite political and ecclesiastical jurisdiction in magisterial hands. These values validated the magistrates’ claim to supervise the church’s
institutions, buildings, and personnel, which they understood to belong to their church, that is, to the religious community understood as a burgher's association. In practice this meant the right to administer ecclesiastical properties, influence the appointment of pastors and other offices, establish preachships, supervise the convents, and control clerical personal and civic behavior — for example, requiring them to become citizens and pay taxes. As the burghers moved into the church's sacral and clerical space, their magistrates tried to wrest from the hierarchy's jurisdiction certain institutions that particularly concerned the laity: schools, poor-houses, hospitals, marriage litigation, wills, and other legal matters. On the eve of the reformation, therefore, the tide was running strongly toward an amalgamation of temporal and spiritual jurisdictions in the hands of the burgher. (195-196)

DOCUMENT I

Luther's Reformation
Author(s): Martin Brecht
Source: *Handbook of European History 1400 – 1600, Volume II Visions, Programs, and Outcomes*
Editors: Thomas A. Brady, Jr., Heiko A. Oberman, and James D. Tracy
Published by: William B. Eerdmans Publishing Company, Grand Rapids, 1995

In narratives of Reformation history, this shift [Luther’s justification by faith over good works] normally is associated with the indulgence controversy, which began shortly before. Indulgences had become the root of practices that offended many in the church. Directly at issue was a papal plenary indulgence to benefit the reconstruction of St. Peter’s cathedral in Rome. Its sale in Germany depended on an agreement which allowed Albrecht of Brandenburg, archbishop of Mainz and of Magdeburg, to use some of its proceeds to cover the debt he had incurred in obtaining the archbishopric of Mainz. His instructions declared that this indulgence could be acquired for both the living and the dead, from whom both the penalties and the church’s punishments for sin would be remitted. (132)

On 31 October 1517 [Luther] sent letters to Archbishop Albrecht and to the bishop of Brandenburg, his own ordinary, in which he humbly requested that the offensive indulgence instructions be rescinded. In the letter to Albrecht he enclosed ninety-five theses “On the Power of Indulgences,” which he offered to debate, since the theory of indulgences had not yet been fixed in the church’s teaching. . . . In print, by contrast [to the intended verbal debate], the 95 theses had a completely unexpected, sensational effect and were several times reprinted by the end of 1517. By late in the following April, Luther presented his new theology in a disputation at the chapter meeting of the Observant German Augustinian Hermits’ congregation in Heidelberg. Just as he had convinced most of his Wittenberg colleagues, at Heidelberg he won over . . . other young, humanist-trained theologians to his side. (133)

In the summer of 1518 Luther was summoned to Rome under suspicion of heresy, and a little later he was accused of notorious heresy. At this point political interests first intervened in his fate, without which the Protestant Reformation would hardly have succeeded. It began with his prince, Elector Frederick of Saxony. The Curia, wishing to prevent the election of Emperor Maximilian’s grandson Charles, to succeed him, permitted that Luther be interrogated not at Rome but at Augsburg, where the Imperial Diet met in 1518. (134)

Luther’s months in the Wartburg produced three major things. In *The Judgment of Martin Luther on Monastic Vows*, he threw his weight against monastic vows, based on principles of
justification through faith and Christian freedom, which helped to undermine monastic life in vast areas of Germany. In the Wartburg, too, he produced his first and most influential book of sermons. Finally, Luther cast the New Testament into German, which was published in September 1522. Its linguistic qualities surpassed all earlier German translations and have found no competitor to this day. By 1534 he had translated the entire Bible, though he continued to revise the translation until his death in 1546. The Luther Bible, which, accompanied by his prefaces and glosses, brought the text fully into lay hands, also exerted considerable influence on the Low Countries, Dutch, English, and Scandinavian Protestant translations, even on the Catholic Bible translations. (137)

The Reformation
Author(s): Cowie, Leonard W.
Published by: The John Day Company, New York, 1967

With this went a widespread growth of education among laymen. Previously very few men except the clergy could even write their own names. Now more and more laymen were well educated. This momentous change was made possible by the invention of printing. . . . The consequences were revolutionary. Previously books had been laboriously copied by hand, often by monks, but even the earliest printing presses could produce hundreds of copies of a book in a few days. By 1500 books were no longer scarce and expensive. Educated laymen could afford to buy them and read the writings of the Renaissance scholars. (14)

In the Middle Ages most villages were practically self-supporting and satisfied their outside needs at an occasional market in a nearby town. Now, however, trade was steadily expanding. English wool, Spanish iron, Swedish copper, and Flemish cloth were increasingly being sold abroad, and the discovery of the new oceanic routes brought precious metals, spices, silks, and other products of the East and the New World to Europe.

Growing trade brought into being a new class of men in several European countries – the middle class, which consisted of merchants, manufacturers, and bankers. They did not fit into the feudal arrangement of medieval society, which recognized three classes – clergymen, noblemen, and peasants. . . . The new middle-class men were rich and educated. They threatened the importance of the nobility, whose power was declining since the invention of gunpowder had placed their castles at the mercy of cannon. The members of the middle class seemed likely to threaten the position of the church as well, for they were jealous of its wealth and power, resented the pomp and pride of many bishops, and disliked the monopoly by the clergy of positions in the state which they wished to fill. (16-17)

At the beginning of the sixteenth century there were three successive popes, very different from one another, but none of them acting in the way expected by faithful Christians of the Vicar of Christ. Alexander VI wished to form a strong papal state in central Italy at the expense of the Italian princes and did not stop at conspiracy or murder to achieve his ends. Julius II did the same by war and diplomacy. Leo X said, “God gave us the papacy; therefore let us enjoy it,” and he made his court pleasure-loving and seemed content to see Rome turn pagan. All three popes were lavish patrons of Renaissance scholars and artists, but they were not men who could appreciate, still less satisfy, the religious dissatisfaction of the time. (18)
By the eve of the Reformation towns and cities were experiencing rapid growth, some even doubling in size. Cologne, the largest German city, had a population of about 40,000 and by 1500 Nuremberg had grown to about 30,000. (34)

The population growth in the urban areas was stimulated by the new money economy and by new ideas. This made urban centers places of both creative change and opportunity, and of social conflict. The feudal economy was being displaced by an early form of capitalism which in turn undermined the traditional idea of society as a sacral corporation, ... wherein each person was ethically responsible to all others. (35)

The key to understanding the course of the Reformation in the cities is class struggle in which ruling coalitions related to the Reformation in light of their vested interests. (35)

As the locus for new ideas, cities were concerned with communication and therefore also with expanding lay education. By the eve of the Reformation the number of European universities had risen from 20 to 70 due to the efforts of monarchs, princes, and wealthy merchants. (36)

New ideas now spread rapidly and reliably by means of the new technology of printing, a technology Luther deemed a gift from God. Whereas Wyclif’s religious ideas spread very slowly through hand-writen copies, Luther’s ideas blanketed Europe within months. (36)

By Luther’s death in 1546 over 3,400 editions of the Bible in whole or in part had appeared in High German and about 430 editions in Low German. Calculating on the basis of 2,000 copies per edition there appeared at least three-quarters of a million on the former and altogether about a million copies. (37)

Along with the invention of printing, the technology of mining and weaponry contributed weal and woe to the Reformation context. From 1460 to 1530 there was a mining boom in Germany that centered on Saxony, Luther’s home area. Especially important for the context of the Reformation was the mining of silver which was unmatched in (37) quantity until the mid-nineteenth century. (38)

The social effects of this mining boom were manifold. Most of the silver was used for coinage, which in turn facilitated a monetary revolution. As the economy shifted from barter to money there was a growth in banking in Germany. Thus the great Fugger banking house of Augsburg displaced the Italian papal bankers, the Medici. . . . The mining boom directly benefited Frederick the Wise, the elector of Saxony and Luther’s future protector. (38)

Another consequence of this mining boom was inflation. The kings and princes who controlled the mines increased their wealth. Their prosperity as well as that of the bankers may still be seen in the great civic buildings and monuments of this time. But nobles dependent upon feudal rents, i.e. fixed incomes, suffered from the rise in prices, as did also the workers and artisans. (38)

By about 1500, the symbiosis of increasingly widespread literacy and printing along with Renaissance intellectual impulses stimulated an unprecedented development of individuality
and the formation of individual consciousness. This, along with the ability of individuals and small groups to attain great wealth and political power (39) by their own initiative, gave rise to new values and political factions and challenged the old ones. Traditional morality was incapable of coping with urban and monetary development. (40)

Externally, cities found themselves increasingly involved in battles against royal and princely overlords, both lay and episcopal, who wanted to subject them to higher territorial or national policy as well as benefit from their economic holdings. (40)

As a movement within the universities, the Reformation benefited greatly from the approach known as humanism, which strove to apply the critical intellectual recovery of ancient sources to education, the church, and society as a whole. . . . The sources and norms for humanism included Scripture and the church fathers, whose writings were newly accessible through the recovery and improvement of scholarship in Greek, Hebrew, and Latin. (58)

Luther and the Late Middle Ages: The Formation of Reformation Thought
Author(s): Steven Ozment
Source: Transition and Revolution; Problems and Issues of European Renaissance and Reformation History
Editor: Robert Kingdon
Published by: Burgess Publishing Co., Minneapolis, 1974

The success of the Reformation in Germany was conditioned by a number of favorable external circumstances. There was the invention of the printing press, which made it possible to produce one-third of a million copies of Luther’s tracts between 1517 and 1520. There was the consolidation of power by independence-minded German princes. There were the decades of economic grievances against Rome, which Luther brought together so effectively in his Address to the Christian Nobility of the German Nation (1520), and which the German estates itemized for the Emperor Charles V at the Diet of Worms in 1521. And there were the protracted wars with France and the relentless Western expansion of the Turks, which kept Charles preoccupied outside the Empire from 1521 to 1547 and unable to enforce his own edicts against the Lutherans. (109)

From the mystical women’s movements of the thirteenth century to the Devotio moderna of the fifteenth, lay piety burgeoned, and often with the fervor and idealism requiring papal warning. (110)

Civic and reform-minded humanists were Luther’s first identifiable group of supporters. Although many humanists quickly backed away from Luther after his revolutionary intent became clear, humanist scholarship, satire, and eloquence greatly aided the inchoate reform—so much so that it has been argued that without humanism there would have been no Reformation. (110)

But for all the intellectual conditions of the Reformation, none was more crucial to its success than the new Wittenberg theology. Luther, to be sure, was not the first to criticize Aristotle and indulgences; theological speculation and ecclesiastical malpractice had certainly been censured before. Still, after the external circumstances (110) of the Reformation have been recited and forerunners enumerated, it remains the case that the Reformation owed its inception uniquely to
the young “Augustine of Wittenberg,” who so skillfully combined insight into the popular religious mind with mastery of the schoolmen. (111)

**The Intellectual Origins of the European Reformation**

*Author(s)*: Alister McGrath  
*Published by*: B. Blackwell, New York, 1984

The rise in piety and theological awareness on the part of the laity – particularly evident in the manner in which speculative theology was subordinated to Marian devotion in popular literature – inevitably led to a growing dissatisfaction with the role allocated to the clergy in the order of salvation. The close relationship between education and lay piety in the later Middle Ages is indicated by the fact that the remarkable growth of interest in education in the fifteenth century was primarily associated with monastic houses, particularly those of the *devotio moderna*. (10)

Although the early *devotio moderna* was not primarily concerned with popular education, but rather with the reformation of monasteries, it rapidly assumed a major pedagogical role in the fifteenth century. . . . The monastic educational programme resulted in an increasing consciousness of the (10) rudiments of a well-established tradition, as well as the elements of Latin grammar, in the laity of the later medieval period. . . . Although there are indications that the educational standards of the clergy were themselves improving towards the end of the fifteenth century, the new educational movements were steadily eroding the advantage the clergy once enjoyed over the laity. All the indications are that piety and religion, if not theology itself, were becoming increasingly laicized towards the end of the medieval period. (11)

The impact of the rising professional groups in cities throughout Europe in the late fifteenth century was considerable. No longer could a priest expect to satisfy his urban congregation by reading a Latin sermon as an adjunct to the reading of the mass – an intelligent and fresh sermon was required, if the priest was to be seen to justify his position within society. At a time of economic depression, there was widespread criticism of priests, who were both supported by the public, and exempt from their taxes. This increasing anticlericalism must not be seen as a reaction against the Christian religion, but merely as a growing dissatisfaction with the role and status of the clergy within an increasingly professional urbanized, yet still Christian, society. (11)

The advent of the printing press led to works of popular devotion becoming accessible to the intelligent and literate laity, and appears to have contributed to the promotion of popular piety. (12)

Although it is clear that Renaissance humanism was characterized by no distinctive philosophical or ideological stance, the fact remains that, virtually without exception, the humanists were Christians, men who saw themselves as operating within the context of the church. (36)

Humanism was an important element in the flux of late medieval religious life and thought, being particularly influential among the intellectual elite, and thus inevitably possessing a significant potential influence upon late medieval piety, religion and theology. The crucial question with which the historian is particularly concerned is the identification of the nature and extent of such influence. (37)