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of the University of Maryland for partial fulfillment
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LAND TENURE, PROPERTY OWNERSHIP
AND HOME MORTGAGES IN THE LATE
NINETEENTH CENTURY, A CASE STUDY
OF BALTIMORE'S GERMANS

by
Martha J. Vill

Dissertation submitted to the Faculty of the Graduate School
of the University of Maryland in partial fulfillment
of the requirements for the degree of
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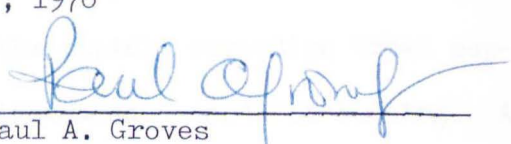
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Title of Dissertation: Land Tenure, Property Ownership and Home
Mortgages in the Late Nineteenth Century,
A Case Study of Baltimore's Germans

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ABSTRACT

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During the late nineteenth century the rapidly expanding urban population of the United States created an increased demand for housing. At the same time, mortgage money for the finance of home purchases was in short supply because of the availability of more lucrative investment opportunities elsewhere and because there were legal restrictions on the power of banks to lend money on real estate. Recent literature has emphasized the importance of property ownership among different components of the population, including immigrant groups.

Little attention has been paid to the process of property acquisition or to the patterns of land tenure which resulted. An immigrant population, handicapped in numerous ways, was likely to have limited access to available mortgage financing, thereby limiting its ability to purchase property. Yet, the literature suggests that immigrants actively acquired property. This study examines some preliminary ideas about tenure patterns and home mortgages within immigrant residential areas, using a sample of Baltimore's Germans as a case study.

The argument presented is that housing acquisition was facilitated by the activities of the immigrants themselves. In view of the restrictions on the supply of mortgage money, financing for property purchases had to come from sources independent of the city's major financial institutions, and the immigrants had to generate their own sources of capital.

It was expected that tenants and landlords would have common national origins, another reflection of the immigrants' reliance on members of their own group for housing.

Another expectation of the study was that Germans of different origins in Germany would exhibit different tenure patterns. Arguing that the term "German" was an imprecise indicator of national origins, and that the residential patterns of immigrants from different parts of Germany were distinct, it was expected that this diversity would also find expression in tenure patterns. The selection of the sample areas in the study was, therefore, conditioned by the need to isolate areas inhabited by Germans of diverse origins.

Land tenure, property ownership, and relationships between landlords and tenants were analyzed. The hoped for differences in rates of property ownership did not materialize, and home ownership was not systematically related to age, income, or family employment. The findings do indicate, however, that home ownership was within the grasp of people with relatively low income. The mechanism which enabled home purchasers to obtain mortgages was the building and loan associations which were organized and directed by men whose origins, occupations, and residences reflected those of the associations' clientele. Thus, the hypothesis that immigrants generated their own mortgage funds was confirmed. The findings of the study concerning landlords and tenants further substantiate the argument that the provision of housing was accomplished by the immigrants themselves. Landlords' residences were close to the properties they rented, and there was a marked tendency for tenants to rent from landlords who shared their German origins.

The findings of this study suggest some potentially fruitful paths of inquiry. The broadly based economic and social processes operating during the late nineteenth century spawned pressures to achieve home ownership. They did not provide the mechanisms to permit the easy attainment of that goal, forcing potential home buyers to generate their own sources of capital. The role of the building associations needs to be explored more fully as a possible means of linking these broadly based forces with processes internal to the city. Also, the complex of factors which promoted the ideal of property ownership needs to be explored in an effort to determine the underlying causes for the stress placed on landed property in the late nineteenth century United States.

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Chapter 1

Introduction

In the post-Civil War United States the availability of housing was a serious problem for the rapidly growing urban population. It was particularly serious for the immigrant who was often hampered by an inability to speak English, and by poverty, discrimination, and uncertain employment. These handicaps restricted the immigrants' access to extant housing. During the late nineteenth century increasing specialization of land use, and improving transportation facilities affected the availability of housing while the rapid rate of urban population growth intensified the demand for it. Following the Civil War the increased specialization of land use within the city tended to concentrate employment in centrally located areas.¹ A large proportion of the available employment was of short duration, and immigrants were especially likely to rely on short term employment in or near the central business district. At the same time, the expanding central business district blighted adjacent areas, making them less attractive for residential purposes. Consequently, some people who could afford to do so abandoned older housing and moved to newly built residences served by improved transportation.

Frequent changes in job location and the lack of sufficient income to pay for the newer housing or for the cost of transportation to and from work restricted the number of residential locations available to

¹For a discussion of the timing and processes of the specialization of land uses in the city see David Ward, Cities and Immigrants: A Geography of Change in Nineteenth Century America, (New York: Oxford University Press, 1970), Chapter 3.

immigrants. They had to live in places convenient to sources of likely employment. The housing vacated by those moving to the new residential areas was the obvious choice. Thus, the abandonment of centrally located housing by one group and the need of another group for such housing resulted in the crowding of immigrants into parts of the city surrounding employment centers and into housing units which were often subdivisions of older housing.

Housing acquisition was influenced by factors operating in the city as a whole. The analysis of the ability of immigrants to acquire housing must bear in mind both that housing was in a state of flux during the late nineteenth century and that there were probable limitations on the ability of the immigrant to afford housing. A large body of literature has recently developed which focusses on the relative success of different segments of nineteenth century society in acquiring wealth in property and on the social implications of such success. Because immigrants were a significant component of the population, the analysis of their achievements relative to those of the native born is a prominent element in this literature.²

The implication of these works is that propertied status was an actively sought goal, fostered by the social ethos of the period, either in itself or in combination with other proofs of economic success. Stephan Thernstrom has suggested that for some people the acquisition of property

²For example, Stephan Thernstrom, Poverty and Progress, Social Mobility in a Nineteenth Century City, (New York: Atheneum, 1970); Nineteenth Century Cities, Essays in the New Urban History, Stephan Thernstrom and Richard Sennett, eds., (Cambridge: Harvard University Press, 1973), especially "Part One: Urban Class and Mobility Patterns," and "Part Two: Urban Residential Patterns," pp. 1-274; and Stephan Thernstrom, The Other Bostonians, Poverty and Progress in the American Metropolis, (Cambridge: Harvard University Press, 1973).

may have been an alternative to other means of upgrading their social and/or economic position. He has argued that some immigrants, particularly the Irish, were willing to sacrifice other types of advancement in their efforts to achieve the status of property holder, although he also suggests that the sacrifice may have been less in Boston than in a smaller city.³ Others, such as Michael Katz and Donald Cole, have asserted that the potential for acquiring even minimal gains was a factor in the preservation of the social order.⁴ For a person or a family living at the margin of economic security, the ownership of a piece of property, however small, represented evidence of substantial progress.

For many, propertied status meant home ownership. The importance of home ownership is substantiated by the contemporary writings of those who worked closely with immigrant settlers. Robert Woods and Albert Kennedy of Boston's South End Settlement House considered home ownership to be suitable as "an index of striving and accomplishment" and "the end that holds the imagination and galvanizes the powers of a large proportion of the population."⁵ They lauded the ability of the immigrant "in humble circumstance" to acquire property, although a large portion of its value was mortgaged. "The lust for land and building is a stage through which all newcomers go. A house is large enough to signalize achievement in

³Compare Thernstrom's Poverty and Progress, pp. 156-157 with his The Other Bostonians, pp. 99-102.

⁴Michael Katz, "Social Structure in Hamilton, Ontario," in Nineteenth Century Cities, p. 230; Donald Cole, Immigrant City, Lawrence, Massachusetts, 1845-1912, (Chapel Hill: University of North Carolina Press, 1962) is based on this argument.

⁵The Zone of Emergence, Robert A. Woods and Albert J. Kennedy, eds., (Cambridge: Joint Center for Urban Studies of the Massachusetts Institute of Technology and Harvard University, 1962), p. 35.

the most forceful way. It has a quality that bolsters a man with his neighbors as no small ownership does."⁶ They also viewed home ownership as important to the community because it stimulates the owner's interest in the neighborhood situation and in government.⁷ Margaret Byington, in her study of Homestead, and the Immigration Commission Reports, present many of the same arguments concerning the importance of home ownership. Byington is explicitly critical of those who, for one reason or another, do not seek the status of home owner.⁸

Data and studies concerning home ownership in the nineteenth century are scarce. The Seventh Special Report of the Commissioner of Labor provides statistics about home ownership in slum areas in four cities: New York, Philadelphia, Baltimore, and Chicago.⁹ The Reports of the Immigration Commission and Edith Abbott's study of Chicago tenements contain similar data for the early part of the twentieth century. The Immigration Commission compiled data on home ownership among sample populations in seven cities: New York, Boston, Philadelphia, Buffalo, Chicago, Cleveland, and Milwaukee. The data indicate a wide range in the percentage of immigrants owning homes, both from group to group and from city to city. All percentages are higher in the cities on the Great Lakes than on the east coast. The Commission attributed this finding to the smaller

⁶Ibid., p. 39.

⁷Ibid., p. 39.

⁸Immigrants in Cities, Reports of the Immigration Commission, Vol. 26, (Washington: G.P.O., 1910), pp 103-108; Margaret Byington, Homestead, The Households of a Mill Town, (New York: Charities Publication Society, 1910), pp. 56-62

⁹The Slums of Baltimore, New York, Chicago, and Philadelphia, The Seventh Special Report of the Commissioner of Labor, Washington: G.P.O., 1894), pp. 88-93.

homes and the cheaper land in the Midwest, factors which made the purchase of property easier.¹⁰

Differences in the timing and sample sizes make comparison of the data from the Immigration Commission and Commissioner of Labor difficult and tenuous, (Table 1-1). The size of the sample in the Commissioner of Labor study is larger than that used by the Immigration Commission. The studies were made at different times (1894 vs. 1910) and were conducted in different parts of the cities. The study of the Commissioner of Labor was performed during a severe economic depression, but the potential impact of the depression on property ownership is not discussed. Neither study compares the percentages of home ownership within its samples with the city as a whole, and the Commissioner of Labor study fails to distinguish the cultural origins of the populations in the areas studied. Both sets of data must be interpreted with the caveat that the sample populations were chosen in such a way as to include the poorest and most congested parts of the cities in the studies. Failure to distinguish among parts of the city is an important defect, especially in light of the work done by Edith Abbott in Chicago tenement districts. In her study of twenty Chicago districts in the 1930's the percentage of home ownership among residents ranged from a low of 3.7 percent to a high of 59.1 percent; the average rate of home ownership was 18 percent. Within districts the rate of home ownership varied greatly from one block to another. Blocks containing structures which accommodated a large number of households had lower percentages of home ownership than did blocks dominated by single family homes. Even when owners of large tenements resided in

¹⁰Immigrants in Cities, p. 104.

Table 1-1. Comparison of Property Ownership Data as Reported by the Immigration Commission and the Commissioner of Labor

| City | Percentage of Home Ownership | | | | | |
|--------------|-------------------------------|------------------|--------------------------------|------------------|----------|-----------------------|
| | Commissioner of Labor 1894 | | Immigration Commission 1910 | | | |
| | <u>N</u> | Total % owner | <u>N</u> | Total % owner | <u>N</u> | Immigrants % owner |
| New York | 28996 | 1.10 | 2778 | .5 | 2261 | .6 |
| Philadelphia | 17060 | 8.67 | 1243 | 7.4 | 889 | 9.3 |
| Baltimore | 18048 | 21.30 | Not Included | | | |
| Chicago | 19748 | 10.29 | 2249 | 16.3 | 2118 | 16.2 |

Source: Immigrants in Cities, pp. 104-105; The Slums of Baltimore, New York, Chicago and Philadelphia, pp. 89-90

their buildings they constituted a smaller percentage of the total population than did owners residing in smaller tenements or single family dwellings.¹¹

Although the importance of property ownership has been stressed in several instances, there are four areas which have received scant attention in the various analyses of the subject. The overall extent of home ownership is an unknown; therefore the importance of the achievement of different segments of the population relative to that of the total population is difficult to assess. Little effort has been made to ascertain the relationship between the overall residential patterns of immigrants and the location of immigrant owned property in order to determine if those immigrants who did acquire property did so in parts of the city largely inhabited by immigrants. A third deficiency, related to the first, is the lack of analysis of landholding within immigrant residential

¹¹ Edith Abbott, The Tenements of Chicago, 1908-1935, (Chicago: University of Chicago Press, 1936), pp. 372-373.

areas to determine the extent to which immigrants owned their own homes or were dependent on landlords for the provision of housing. A dependence on rental housing would provoke questions about the landlords such as who were they, where did they live, and were they also immigrants. Fourth, the means available to finance property purchases either inside or outside immigrant residential areas are unknown.

Financing Home Purchases

Lack of knowledge about the financing of home purchases is particularly serious since it is unlikely that many individuals, other than the very wealthy, had sufficient cash readily available to buy a house without the aid of mortgages. Availability of, and access to, needed financing may have determined the extent to which individuals of modest means could become home owners, and possibly the parts of the city in which they could buy. Thernstrom has recognized the relatively widespread use of mortgages; the Immigration Commission, Byington, and Woods and Kennedy emphasize the heavy debt encumbering most properties classed as owner-occupied.¹² Sam Warner discussed the complexity of real estate financing in an expanding suburb of Boston. He stressed the difficulties that a potential home buyer experienced in obtaining a small loan at a time when more lucrative opportunities were available elsewhere to people who had investment capital. A further constraint on the availability of mortgage money was the legal restriction on banks with National Bank Charters

¹²Thernstrom, Poverty and Progress, pp. 120-121; Immigrants in Cities, Vol. 26, p. 103; Byington, Homestead, p. 57; Woods & Kennedy, The Zone of Emergence, pp. 35, 39.

against lending money on real estate.¹³ The result of the above situation is a paradox: the widespread use of mortgages at a time when the supply of mortgage money was severely restricted. If this indeed were the case, the question arises as to what individuals or institutions advanced money for the purchase of homes, especially to people, such as immigrants, who had limited financial resources.

Warner found that in Boston's expanding suburbs, mortgage money frequently came from individuals who had small amounts to lend. Real estate mortgages were relatively safe for the small investor and the term of the mortgage was relatively short. Mortgage lenders tended to be local people who relied on their knowledge of the area to provide them with the best investment opportunities.¹⁴ Byington's study revealed that home ownership among mill workers was facilitated by the availability of credit from local real estate firms and by the policy of Carnegie Steel Company of lending money to employees for the purchase of homes.¹⁵

The works of Warner, Byington, and Abbott suggest that home financing was a function outside the purview of the nation's major financial institutions, and that special institutions and arrangements developed to facilitate property purchases. Building and loan associations may have been the principal source of mortgage money. The purpose of the

¹³George E. Barnet, State Banking in the United States Since the Passage of the National Banking Act, Johns Hopkins University Studies in Historical and Political Science, Series XX, No. 2-3, (Baltimore: Johns Hopkins University Press, 1902), p. 50.

¹⁴Sam Bass Warner, Jr., Streetcar Suburbs: The Process of Urban Growth in Boston, 1870-1900, (Cambridge: Joint Center for Urban Studies of the Massachusetts Institute of Technology and Harvard University, 1962), pp. 117-126.

¹⁵Byington, Homestead, pp. 57-58.

associations was "...to furnish a safe means for the accumulation of savings, accompanied with an opportunity to secure money at reasonable rates for the purpose of building homes."¹⁶ The associations were private corporations which were managed by people untrained as bankers. John J. Sutherland ascribes great importance to the building associations in Philadelphia as a means by which families of moderate income could obtain homes. He argues that the value of the associations for the lower classes was limited because they could not provide the needed security for loans or pay even low rates of interest.¹⁷

Warner is less certain about the importance of the building and loan associations. Citing data presented in a report of the Commissioner of Labor about building and loan associations, he argues that "...their share of the total home mortgage market was small."¹⁸ An examination of the report fails to justify Warner's statement. One of the sets of information cited by Warner lists the total real estate loans of all building associations by state; another is a report of the assets and liabilities of the associations, also listed by state.¹⁹ Included in the assets are, of course, the loans on real estate. Neither of these portions of the report reveals where in the state the associations were

¹⁶Building and Loan Associations," Ninth Annual Report of the Commissioner of Labor, (Washington: G.P.O., 1894) p. 11.

¹⁷John F. Sutherland, "Housing the Poor in the City of Homes: Philadelphia at the Turn of the Century," in The Peoples of Philadelphia, A History of Ethnic Groups and Lower Class Life, 1790-1940, Allen F. Davis and Mark H. Haller, eds., (Philadelphia: Temple University Press, 1973) p. 178.

¹⁸Warner, p. 200, note 5 to chapter 6.

¹⁹Building and Loan Associations," pp. 300-301; 318.

operating or what portion of the state's total real estate loans is represented in the data. The figures do suggest that in Massachusetts building associations may have been less prominent than in other states, but it is unclear whether Warner is restricting his comments to Boston, to Massachusetts, or is referring to the country as a whole.

Examination of data in the report concerning the number of homes acquired by borrowers of building society funds,²⁰ and the information contained in an enumeration of the building associations in each state by county,²¹ provide better evidence for Warner's argument, evidence which he did not cite. In Massachusetts relatively few building associations are found in Suffolk and Middlesex Counties, the counties with which Warner was concerned. The small number of building associations in the Boston area contrasts to Pennsylvania, New York, Ohio, Illinois and Maryland. In each of these states the large cities contained an abundance of building associations. It appears that Warner's dismissal of the building associations as unimportant purveyors of mortgages may be justified for the Boston area, but this seems to be contrary to the experience of other places.

A related problem concerns those who, for some reason, did not become home owners. Unfortunately, there have been few attempts to determine under what conditions and from whom immigrants were able to rent accommodations. The relationship between landlord and tenant is of particular interest because it may explain to some degree the location of

²⁰Ibid., pp. 304-305

²¹Ibid., pp. 32-279.

clusters of immigrants.²² Abbott indicated that landlords and tenants frequently had a close relationship. A landlord often lived in a tenement and rented the remaining units to friends or relatives at a lower rate than was demanded for comparable quarters in a nearby building. The rental income helped to pay the mortgage on the building without creating a drain on wage income. A similar situation was found in Homestead, except that there rooms were rented rather than flats.²³

Expectations

This fragmentary information suggests the merit of a study specifically focussed on land tenure and property ownership among immigrants, and on the nature of mortgage financing available to home buyers.²⁴ The following work examines some preliminary ideas about tenure and the process of mortgage financing within immigrant residential areas. The preliminary nature of the study suggested that it be limited to a case study of residential areas dominated by one immigrant group. The

²²John MacDonald and Leatrice MacDonald, "Chain Migration, Ethnic Neighborhood Formation, and Social Networks," Milbank Memorial Fund Quarterly, Vol. 64, No. 1, (1964), pp. 82-98

²³Abbott, Tenements of Chicago, p. 383, 388-389; Byington, Homestead, p. 61.

²⁴The terms tenure and ownership require clarification. Tenure refers to the general mode of landholding, particularly with regard to the rights and obligations which are attendant upon the holding of a piece of land. Ownership is one type of tenure; it bestows on the owner the right to use and dispose of the land within legal limits. It is possible for a piece of land to be the object of more than one type of tenure. Where the owner of a property rents it to another person, both the owner and the renter have a tenurial relationship to the property, and each has a different degree of control over it. For more extensive definitions of the terms see Black's Law Dictionary.

restriction to relatively homogeneous portions of the city narrows the study. It also reduces the importance of the problem of housing discrimination against various portions of the population, especially Blacks. The detailed study of land tenure, mortgage financing, and the relationship between landlords and tenants within a relatively homogeneous immigrant residential area will then provide a basis of comparison for more complex undertakings.

In view of the restrictions on the supply of mortgage money, financing for property purchases had to come from sources independent of the city's major financial institutions. It will be argued that the mortgage money used by immigrants had to be generated and controlled by the immigrants themselves because they had limited access to any other source of funds. Building associations were the most probable vehicles employed in the development of mortgage funds. They had been relatively common in the United States throughout the nineteenth century so that knowledge of their potential was likely to have been widespread. Individual lenders may also have provided mortgage loans. Immigrants probably had easier access to people within their own population who had money to lend than to any other lenders. Thus, it is expected that money from individual lenders also came from within the immigrant population.

Landlord-tenant relationships might also be analyzed within the context of the ability of an immigrant population to provide housing for its members. In view of the results of the studies of Abbott and Byington it is possible that considerations other than economic ones may have influenced the relationships between landlords and tenants, and they may be expected to have common national origins.

If the above expectations materialize it will be apparent that housing an immigrant population was a function of the group itself. The extent of home ownership among immigrants will have to be interpreted as something more than a reflection of pressures which promoted the goal of property ownership in the society of the late nineteenth century United States. Home ownership and financing will have to be seen within the context of an immigrant people multiplying its exiguous resources to provide for its own needs.

Chapter 2

The Setting

Introduction

The hypothesis that an immigrant population was able to pool resources and generate sufficient capital to provide mortgage financing for itself rests on two assumptions: that property acquisition, especially home ownership, was an important goal, thus creating a demand for home mortgage financing, and that the financial resources to facilitate home ownership were scarce so that the supply of mortgage funds was limited. The pooling of resources could occur only where there was a sufficient number of people to contribute to the pool. While no attempt will be made in this study to determine the minimum population necessary to organize their own sources of mortgage funds, the existence of such a threshold is implicit in the argument. Thus, any attempt to verify the tendency of immigrants to generate their own sources of financing must be made in a setting with a large immigrant population. In addition a study of the financing of home mortgage sources requires the availability of data to determine both the tenure status of residents and the sources of mortgage money.

The city of Baltimore adequately meets all of these requirements. Table 2-1 depicts the growth of the city's immigrant population in the post-Civil War years. Although Baltimore's immigrant population was not as large as that of some other cities of the time, it was, nevertheless, a significant portion of the city's population of more than 332,000. In

Table 2-1. Foreign Born Population of Selected Cities, 1870-1890

| City | Foreign Born Population | | | Foreign born as a per- cent of total population | | |
|------------------------------------|-------------------------|---------|-----------|--|------|------|
| | 1870 | 1880 | 1890 | 1870 | 1880 | 1890 |
| Baltimore | 56,354 | 56,484 | 69,003 | 21.2 | 16.9 | 15.9 |
| Boston | 87,986 | 114,796 | 158,172 | 35.0 | 36.5 | 32.0 |
| New York (Includes Brooklyn) | 563,812 | 656,364 | 1,032,467 | 42.0 | 37.1 | 44.5 |
| Philadelphia | 183,624 | 204,335 | 268,480 | 27.0 | 24.1 | 25.6 |
| Chicago | 144,624 | 204,850 | 450,666 | 48.5 | 40.8 | 41.0 |

Source: U.S. Bureau of the Census, Tenth Census of Population, 1880, Table IX, and Eleventh Census of Population, 1890, Table 23.

Table 2-2. Foreign Born Population of Baltimore by County of Birth, 1880

| <u>Country</u> | <u>Number</u> | <u>% of Foreign Born</u> | <u>Country</u> | <u>Number</u> | <u>% of Foreign Born</u> |
|----------------------------|---------------------|----------------------------------|-----------------------|---------------|----------------------------------|
| TOTAL Population | 332,313 | | | | |
| TOTAL Foreign Born | 57,792 ^a | 100.0 | Italy | 385 | 0.7 |
| Canada and Newfoundland | 2,091 | 3.6 | Poland | 577 | 1.0 |
| Mexico | 12 | - | France | 415 | 0.7 |
| South America | 94 | 0.1 | Spain | 53 | - |
| Cuba and West Indies | 253 | 0.4 | Portugal | 17 | - |
| England | 2,286 | 4.0 | Greece | 3 | - |
| Scotland | 591 | 1.0 | Asia (not named) | 6 | - |
| Wales | 86 | 0.1 | China | 8 | - |
| Ireland | 14,238 | 24.6 | Japan | 3 | - |
| Germany | 34,051 | 58.9 | India | 5 | - |
| Austria | 286 | 0.5 | Africa | 22 | - |
| Holland | 233 | 0.4 | Atlantic Islands | 29 | - |
| Belgium | 19 | - | Australia | 21 | - |
| Luxembourg | 3 | - | Europe (not named) | 51 | - |
| Switzerland | 214 | 0.4 | Pacific Islands | 4 | - |
| Norway | 92 | 0.2 | Turkey | 1 | - |
| Sweden | 136 | 0.2 | Russia | 179 | 0.3 |
| Denmark | 95 | 0.2 | Born at sea | 41 | - |
| Hungary | 47 | - | Others | 16 | - |
| Bohemia | 1,129 | 2.0 | | | |

^aThis total does not coincide with the total in Table 1. The difference in the sources consulted is the probable explanation for the disparity. If the 57,792 were the correct total, then the foreign born would have been 17.4% of the total population in 1880.

Source: U.S. Bureau of the Census, Compendium of the Tenth Census, 1880, Part I, (Washington: G.P.O., 1883), Table XXXIII.

addition, the composition of the immigrant population in Baltimore reflected that of the nation as a whole, i.e. it was overwhelmingly European in origin and dominated by northwestern Europeans in the late nineteenth century, (Table 2-2). Baltimore differed from other cities of the eastern United States in that the majority of its immigrant population was of German rather than Irish origin. In this respect it resembled the cities of the middle west.¹

Another factor supporting the selection of Baltimore is the high rate of home ownership in a Baltimore slum as revealed in the study by the Commissioner of Labor, indicating that some type of financing must have been available to a number of people. Baltimore's unusually high rate of home ownership compared to other large eastern seaboard cities raises the question of the general applicability of a study of home mortgage financing in that city. While the success of Baltimore residents in becoming home owners made them comparable to residents of middle western cities rather than to those of the eastern seaboard cities, the process of obtaining of a mortgage was not likely to have been markedly different from one city to another. Hence, a study which examines the relationship between the immigrant home owner and the sources of mortgage money is likely to provide insights into the process of immigrant settlement in cities other than Baltimore.

Although Baltimore's immigrant population was varied, the preeminence of the Germans was unmistakable. Rather than attempt to study all of the immigrant peoples, it was decided to confine the study to the Germans and to select parts of the city where Germans were dominant.

The selection of the time period was dictated to a large extent

¹Ward, Cities and Immigrants, pp. 78-79.

by the availability of the data required for the accurate determination of both the origin and the address of individuals when this research was initiated. The most complete data were available for 1880.² The manuscript Census of Population, for that year contains the name, address, place of birth, and parents' place of birth for each person. The latter part of the nineteenth century was also the period when German-American activity in Maryland was most prominent, and the center of Maryland's German-American society was Baltimore.³ It seems then that 1880 is an appropriate time for which to study the extent to which the Germans were able to generate their own capital.

Selection of the Study Areas

The identification of "German Areas" was the first step in the selection of the study areas. For the purpose of defining such "German Areas," German immigrants included both German born and native born of German parents. The address and place of birth information in the 1880 manuscript census makes it possible to locate precisely the

²Recently, the manuscripts of the 1900 Census of Population have become available. No attempt has been made to incorporate data from that source into this work.

³Dieter Cunz, The Maryland Germans, (Princeton: Princeton University Press, 1948), p. 393; he states that "The era of the Hyphen American lasted in round numbers from 1860 to 1920.", p. 320. Chapter IX discusses the variety of activities in which Maryland's German-American population was involved during the years 1860-1920. Louis P. Hennighausen in History of the German Society of Maryland, (Baltimore: Society for the History of Germans in Maryland, 1909), discusses the political influence and social works of the German Society in the years after the Civil War, pp. 113-158.

residences of both foreign born Germans and native born of German parents. These data were gathered for all heads of household enumerated in the census. Heads of household were used because they were most likely to be engaged in purchasing land or contracting a rental agreement on behalf of an entire household. The national origin of the household is assumed to coincide with that of its head. The address information contained in the manuscript permitted the data to be collected by block fronts, i.e. one side of a street bounded by two intersecting streets. The street numbers within each block front were determined with the aid of a street directory from a city directory of the period. The ability to describe units as small as a city block made it possible to isolate small sections of the city with relatively homogeneous German populations.

A cursory examination of the manuscript revealed that the term "German" is, at best, imprecise. Many of the German immigrants named a specific German state as their place of birth or that of their parents. Considering that the diverse elements which comprised the Germany of 1880 had been united for only a short time and that many of the emigrants are likely to have left their homeland prior to unification, the imprecision of the term "Germany" and the utility of the more specific place of birth information become apparent. (Table 2-3). The possibility of defining concentrations of different groups of Germans in Baltimore led to the development of an additional hypothesis: that the separate groups of Germans would manifest significantly different tendencies to home ownership, and that the sources of financing would also be distinct from one group to another.

Table 2-3. Place of Birth of Heads of Households in Baltimore, 1880

| <u>Place of Birth</u> <u>Total Households</u> | <u>Number</u> <u>64,721</u> | <u>Percent of Total</u> <u>100.0</u> |
|--|--------------------------------|---|
| <u>Foreign Born</u> | 23,870 | 36.9 |
| Prussia | 3,548 | 5.5 |
| Hanover | 1,034 | 1.6 |
| Bavaria | 2,847 | 4.4 |
| Baden-Wurtemberg | 1,313 | 2.0 |
| Saxony | 532 | 0.8 |
| Other Germany ^a | 3,095 | 5.8 |
| Germany ^b | 3,368 | 5.2 |
| Ireland | 5,556 | 8.6 |
| Italy | 148 | 0.2 |
| Poland | 190 | 0.3 |
| Russia | 59 | 0.1 |
| Other Europe | 2,180 | 3.4 |
| <u>Native born of</u> <u>Foreign Parents</u> | 7,568 | 11.7 |
| Prussia | 732 | 1.1 |
| Hanover | 154 | 0.2 |
| Bavaria | 476 | 0.7 |
| Baden-Wurtemberg | 237 | 0.4 |
| Saxony | 65 | 0.1 |
| Other Germany ^a | 451 | 0.6 |
| Germany ^b | 1,753 | 2.7 |
| Mixed Germany | 161 | 0.2 |
| Mixed Germany and | | |
| Other Europe | 70 | 0.1 |
| Ireland | 1,863 | 2.9 |
| Italy | 36 | 0.1 |
| Poland | 4 | — |
| Russia | 4 | — |
| Other Europe | 1,411 | 2.2 |
| Mixed Europe | 151 | 0.2 |
| Native White | 22,069 | 34.1 |
| Black | 10,534 | 16.3 |
| Others | 201 | 0.3 |
| Unknown ^c | 479 | 0.7 |

^aState is specified but the total is not great enough to merit separate listing.

^bOrigin is specified only as Germany

^cThe manuscript is illegible or the place of birth is unknown

Source: compiled by the author from the Manuscript Census of Population, 1880, for Baltimore City.

That different groups of Germans might be expected to develop their own mortgage sources is inferred from tendencies observed elsewhere. Guido Dobbert, in a study of Cincinnati's Germans, found instances of mutual aid societies which included regional origin in Germany as a qualification for membership.⁴ He also makes reference to the strong differences between North and South Germans as a factor producing dissension among the city's Germans.⁵ Audrey Olson's study of St. Louis Germans discounts the North-South cleavage as a divisive force among that city's Germans, but stresses differences in religion and politics as sources of friction between different segments of German society.⁶ These arguments suggest that differences among German groups may have been great enough to produce separate organizations having similar purposes.

In Maryland, Dieter Cunz's findings coincide with those of Dobbert. He notes that the founding of German societies reached its peak during the last third of the nineteenth century. Although most of the societies were organized along class lines, some were organized on a regional basis, such as Bavarian, Swabian, and Hessen clubs. These organizations were primarily social in their function.⁷ Kathleen Conzen, Dobbert, and Cunz

⁴Guido Dobbert, "The Disintegration of an Immigrant Community: The Cincinnati Germans, 1870-1920," unpublished Ph.D. dissertation, University of Chicago, 1965, p. 34.

⁵Ibid., p. 23

⁶Sister Audrey Olson, "The Nature of an Immigrant Community: St. Louis Germans, 1850-1920," Missouri Historical Review, Vol. LXVI, No. 3, (1972), pp. 346-348. This is a summary of the argument which appears in her unpublished Ph.D. dissertation of the same title, University of Kansas, 1970, see especially p. 20.

⁷Cunz, p. 326.

have all noted the development of financial institutions to service the German-American population. Dobbert specifically mentions the existence of banks and building and loan associations and the probable location of the homes purchased with the aid of their loans.⁸ He provides no information about their operation. Conzen also notes the development of German banks in Milwaukee, but makes no mention of building societies.⁹ Cunz describes the advance of Germans in entrepreneurial ventures in trade, manufacturing and finance. He argues that the services of the German-American banks were "confined to the German-American sector of the population and especially the lower classes in it."¹⁰ He makes no mention of building and loan associations, but does mention the existence of sick benefit and assistance societies in Baltimore.¹¹

The selection of specific German groups and the areas in which they lived was critical to the execution of the study, and was done in two steps. First, the location quotient for each census enumeration

⁸Dobbert, pp. 13-14.

⁹Kathleen Conzen, " 'The German Athens', Milwaukee and the Accommodation of its Immigrants, 1836-1860," Unpublished Ph.D. dissertation, University of Wisconsin, 1973, pp. 254-255.

¹⁰Cunz, p. 347

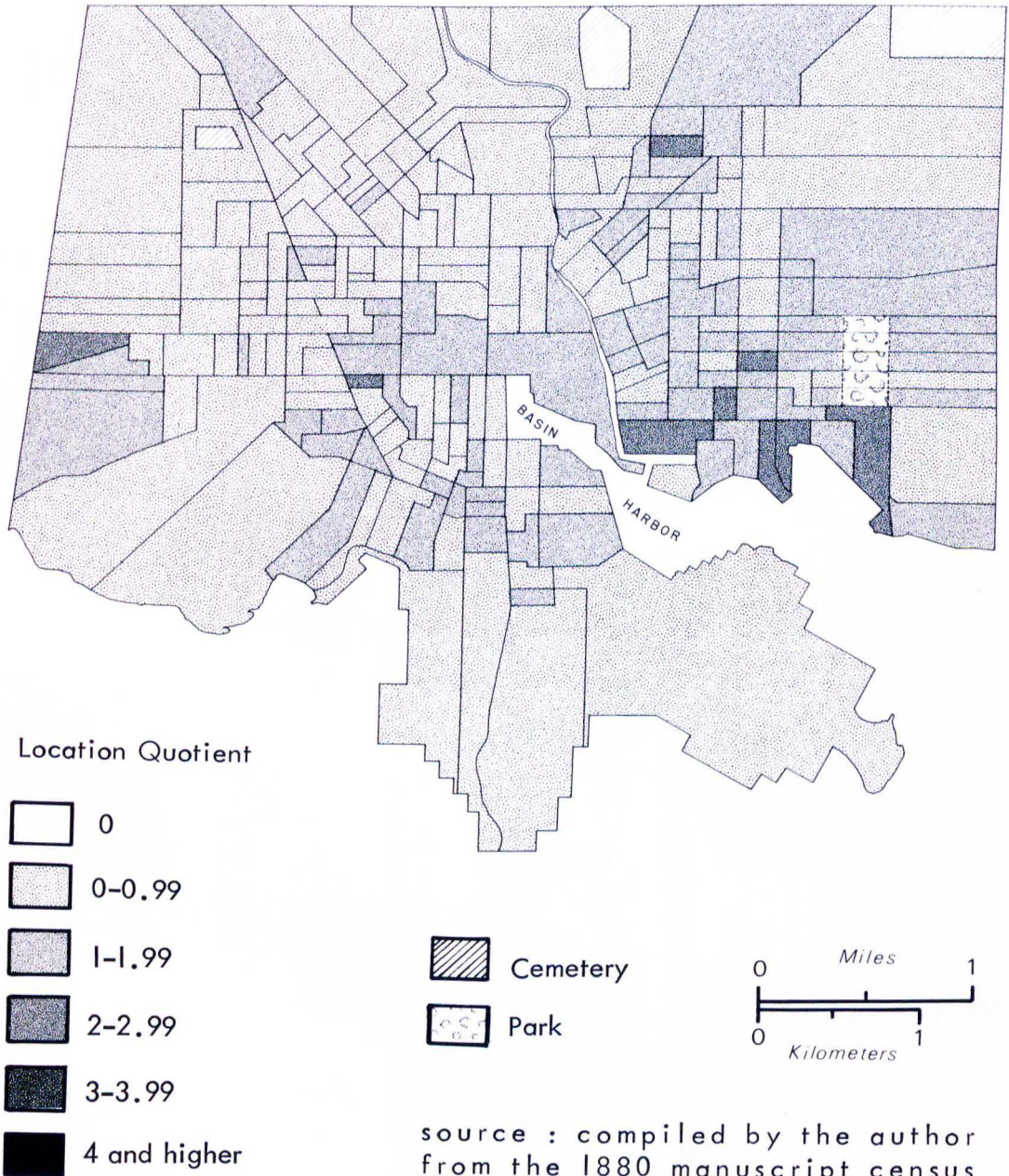
¹¹Cunz, p. 326.

district was calculated for each German group.¹² When the location quotients were mapped, it became evident that some groups were so small and dispersed that it would be difficult to identify any part of the city in which they were significant. Bavarians, Prussians, and Germans whose origins were specified only as Germany were the largest and most concentrated groups. These three were selected for intensive study. (Map 1-4).

The maps depict variations in residential patterns by groups. Map 1, showing the pattern for all Germans, shows little evidence of concentration in any part of the city. The highest location quotients are found in a few enumeration districts in the eastern part of the city. High location quotients of Prussians and Bavarians, however, appear in different enumeration districts and indicate how little information is actually conveyed by the designation of German. The areas which have high location quotients for the two groups appear to be nearly exclusive. Map 4 describes the patterns of residence for those households whose

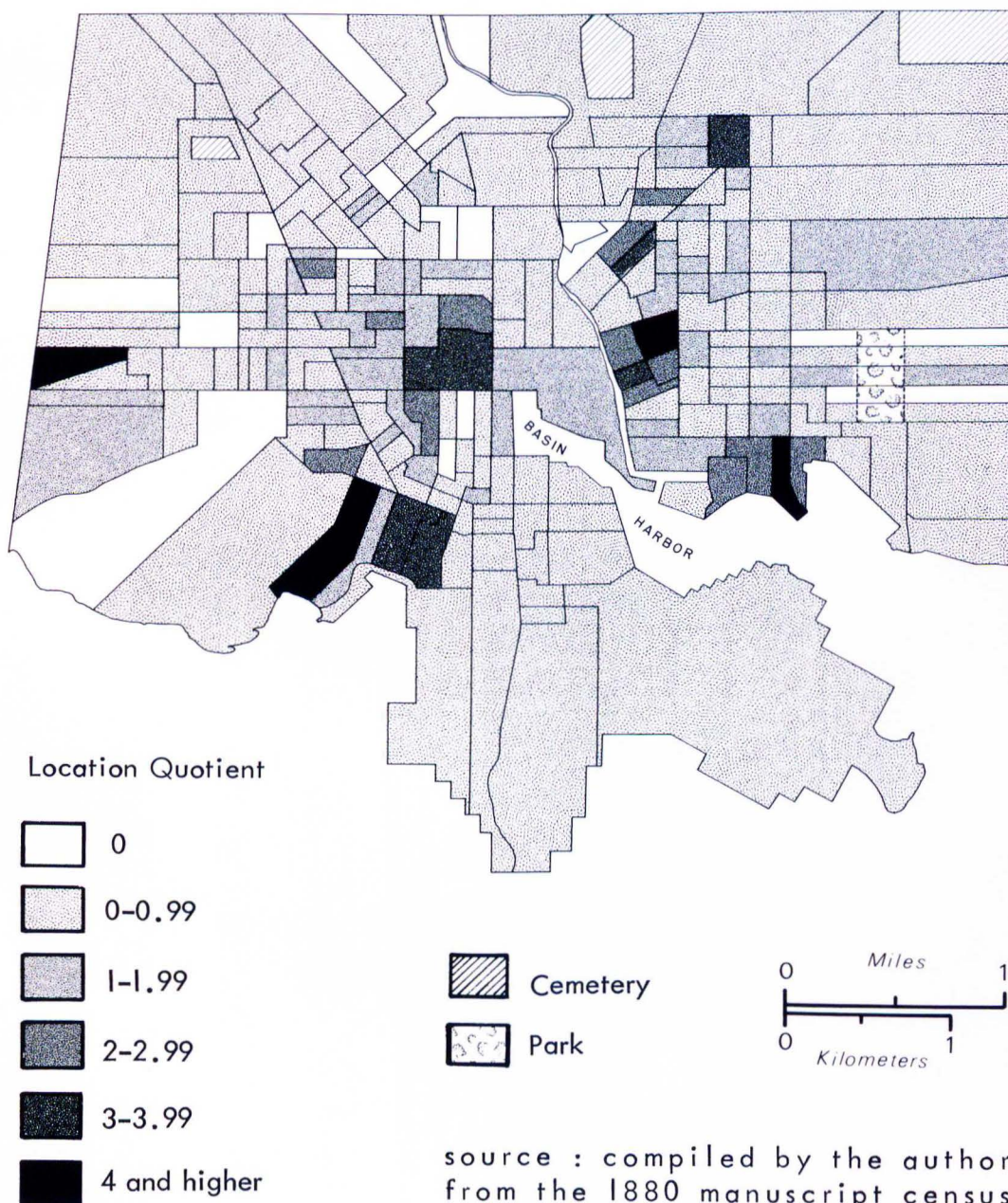
¹²The location quotient describes the relationship between the distribution of the total population and that of a subdivision of the population. In this case the total population refers to the heads of household enumerated in the census manuscript, and the subdivisions are heads of household in each of the separate German groups. The location quotient compares the enumeration district's share of a particular group with its share of the total households in Baltimore. In simple terms, $LQ = (a/A)/(p/P)$, where a = the number of heads of household of a particular population in an enumeration district, A = the number of heads of household of that population in the city, p = the total number of heads of household in the enumeration district, P = the total number of households in the city. A value of 1 indicates that the district's share of households in the group is identical to its share of the city's households, i.e. the specific population is distributed in the same way as the total population. A value of less than 1 indicates that the proportion of the group is less than would be the case if the particular group were distributed in the same way as the total population. A value of greater than 1 indicates that the group is more concentrated than the total population.

ALL GERMANS AS HEADS OF HOUSEHOLDS BY ENUMERATION DISTRICT, 1880



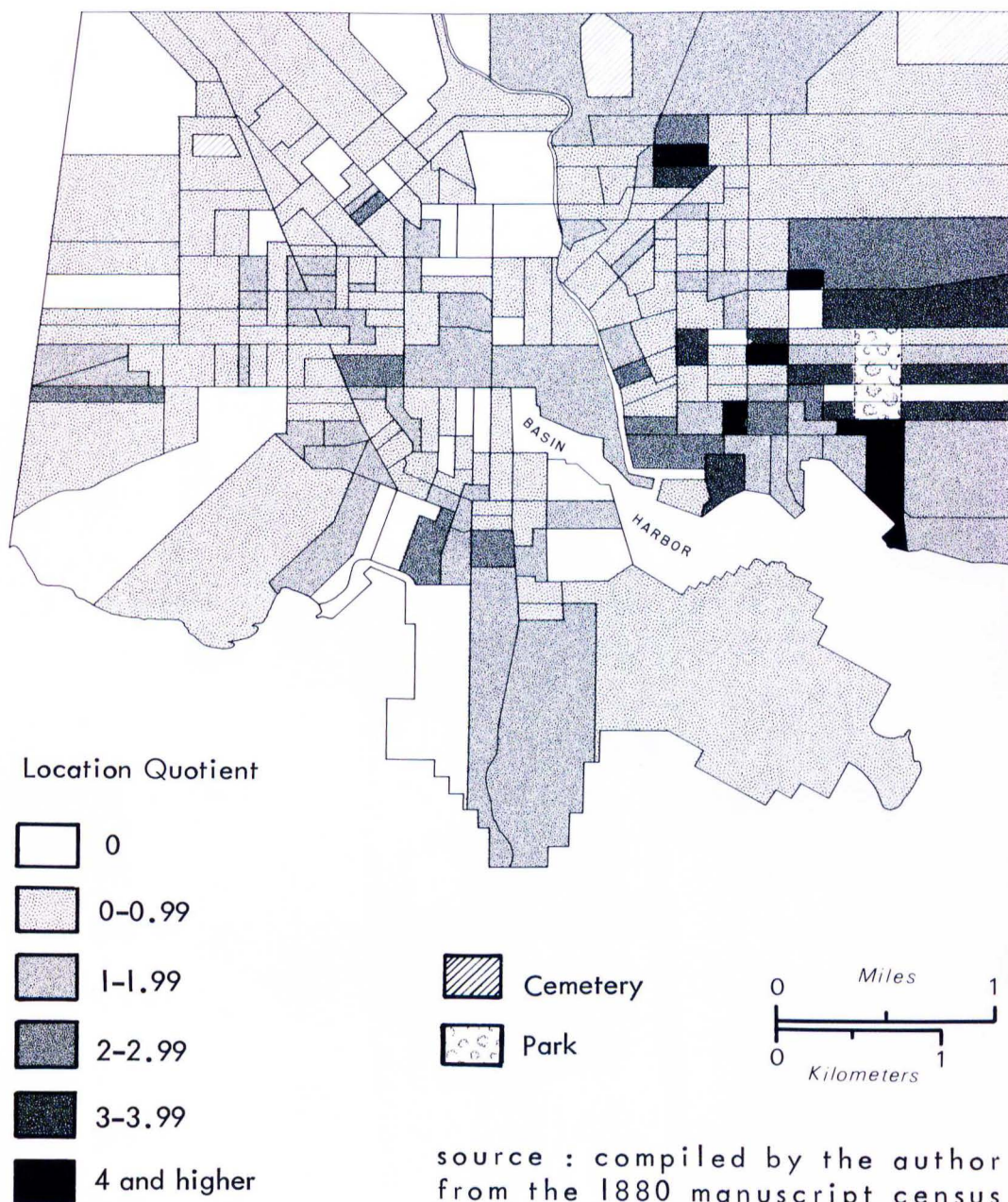
Map I

PRUSSIANS AS HEADS OF HOUSEHOLDS BY ENUMERATION DISTRICT, 1880



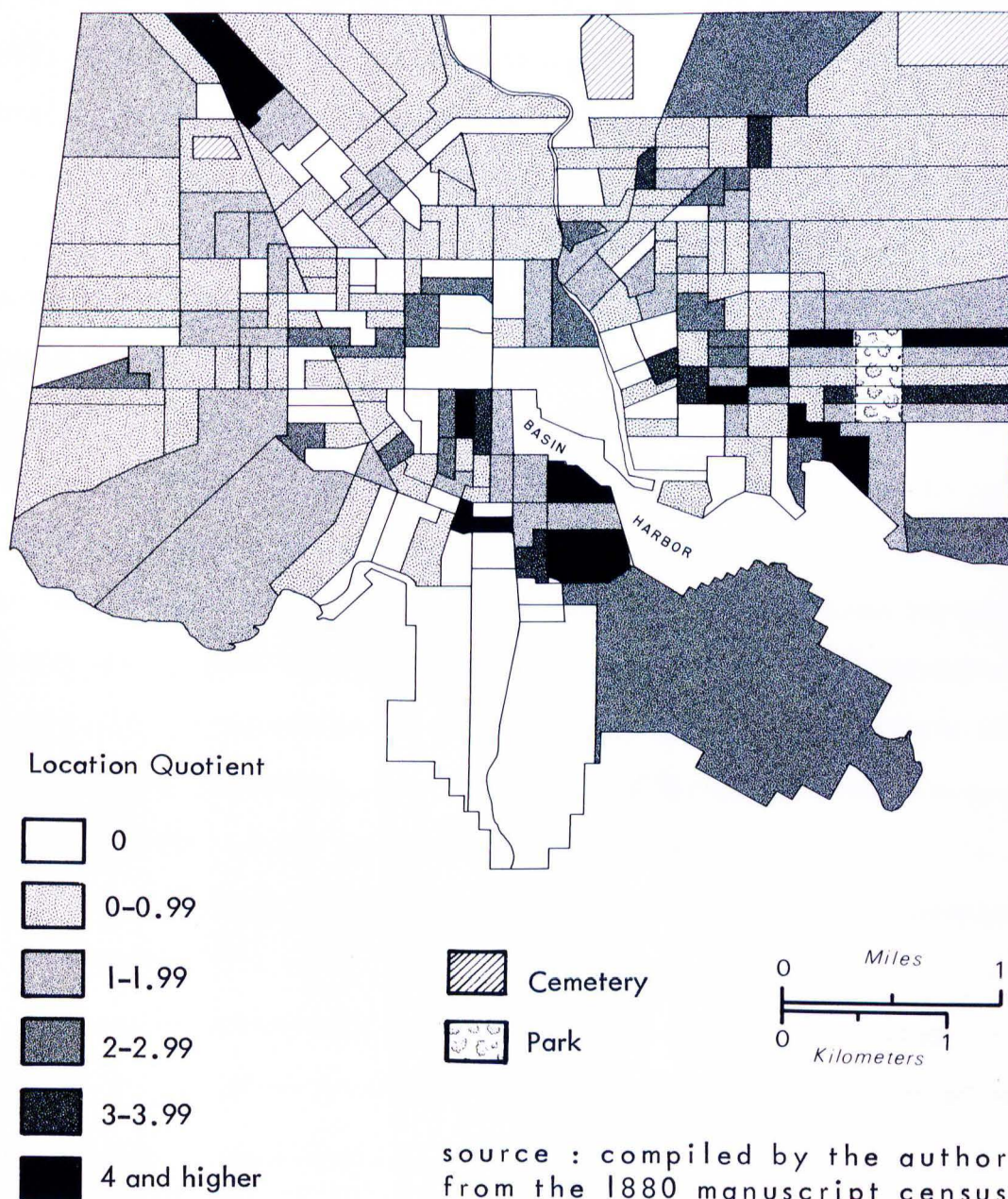
Map 2

BAVARIANS AS HEADS OF HOUSEHOLDS BY ENUMERATION DISTRICT, 1880



Map 3

UNSPECIFIED GERMANS AS HEADS OF HOUSEHOLDS BY ENUMERATION DISTRICT, 1880



Map 4

origin is given only as Germany. Its more erratic pattern than the other two may be a reflection of the enumerators' lack of precision in eliciting and/or recording information about origins.

Some enumeration districts displaying high location quotients of one or more German groups proved unsuitable for the purposes of this study. Some districts were eliminated when their apparent concentrations proved to be the result of small total populations.¹³ Others were eliminated because they contained relatively large numbers of Blacks.¹⁴ The basis for this decision rests in the restricted housing market for Blacks during the latter part of the nineteenth century. If Blacks were a large proportion of the population it would be necessary to consider their relationship to the real estate market and the impact of discrimination against them on the property available, not only to Blacks but to other elements of the population as well. Because the limits of the study were intentionally narrow the presence of a large Black population was seen as an undue complication. Since Blacks were found throughout the city, it was impossible to eliminate all enumeration districts which had some Black population, and the final study areas do contain a small number of Blacks. Other enumeration districts were omitted when the information necessary to determine the tenure status of the residents was unavailable.¹⁵

The remaining enumeration districts which show high location quotients for one group or another are found in the eastern part of the

¹³The districts involved are 128, 137, 157, 184, and 217. A map of enumeration districts is found in Appendix I.

¹⁴The districts involved are 13, 25, 97, 161, 165, and 168-171.

¹⁵The districts are 68, 69, 72, and 73.

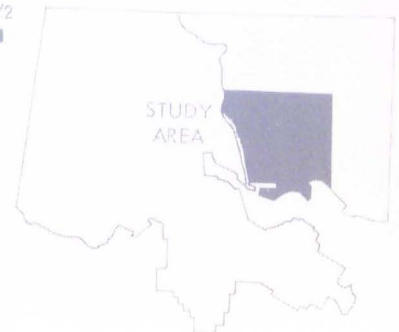
city. The area bounded by Monument Street, Jones Falls, the Harbor, and Patterson Park Avenue was selected for mapping in greater detail, the second step in the selection of the sample areas to be studied. Heads of household in each German group were mapped by block front. Final delimitation of the study areas was made from these maps (Maps 5-8). Although admittedly arbitrary, the criteria employed permitted the delimitation of areas which exhibit a minimum of diversity in the origin of their populations. Only whole city blocks were included, and all street fronts had to have German populations. At least four major street fronts had to be present, i.e. streets exclusive of alleys, and the majority of the block fronts had to include at least ten households. Lastly, the majority of the heads of household within the study area had to be either German born or native born of German parents.

The areas finally selected for study are shown on Maps 5-7. Although the total number of Blacks in the area mapped was small, there were definite concentrations of Black residences in Eastern Baltimore. Since blocks which contained large numbers of both Germans and Blacks were deemed unsuitable for this study, Map 8, "Blacks as Heads of Households, 1880" is included as an aid to understanding why some blocks with a large number of German households were not included. Map 9 is a composite of the areas selected. The areas will be identified throughout the study by the names used on this map. Table 2-4 lists the place of birth of the heads of household in each of the study areas. Foreign born and native born of foreign parents are combined in the table; native white refers to native born of native born parents. As can be seen from the table, Fell's Point and Lombard Street contain the

Map 5 PRUSSIANS AS HEADS OF HOUSEHOLD, 1880

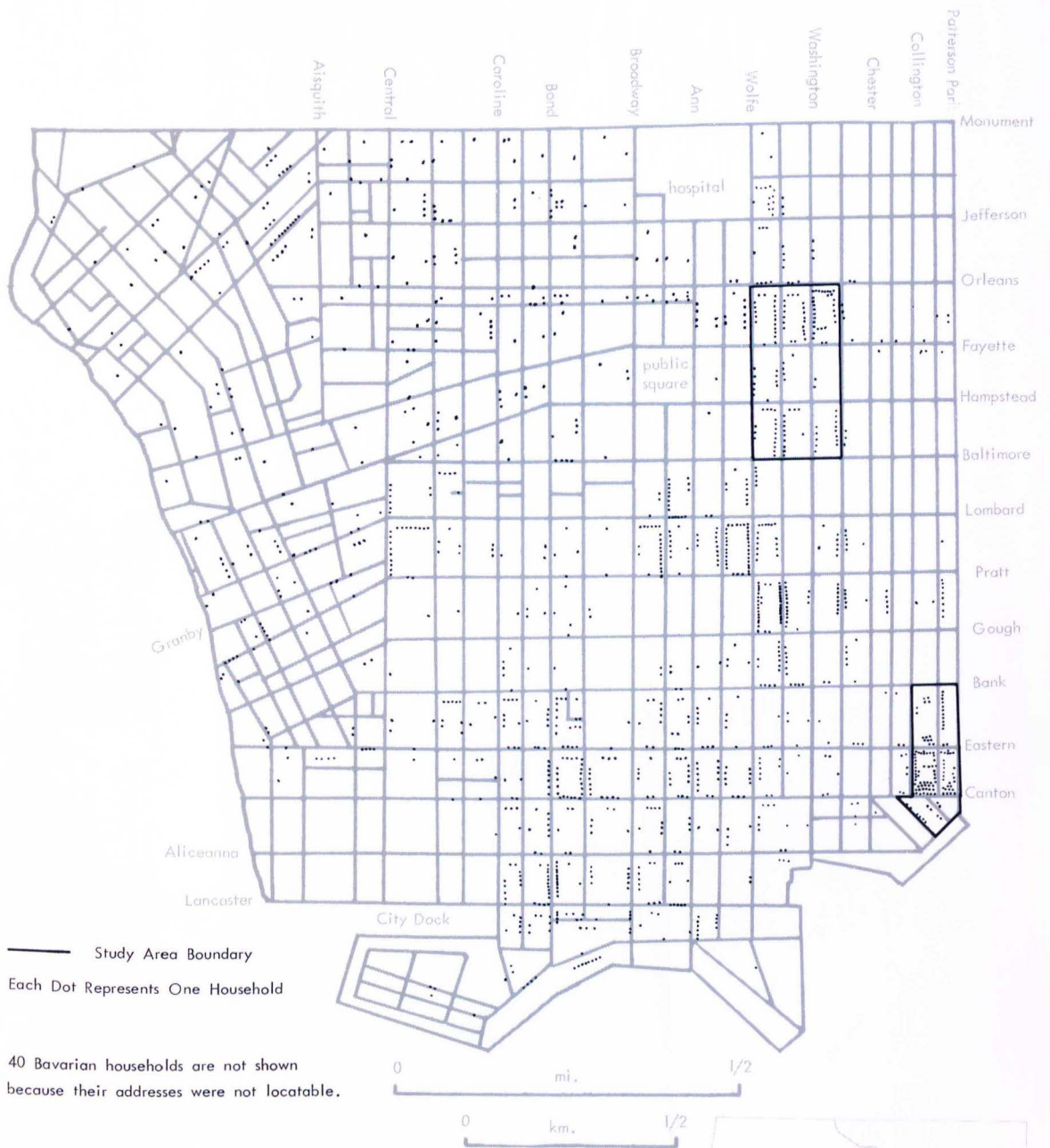


Source: compiled by the author from the manuscript census of population, 1880.



Map 6

BAVARIANS AS HEADS OF HOUSEHOLD, 1880



40 Bavarian households are not shown because their addresses were not locatable.

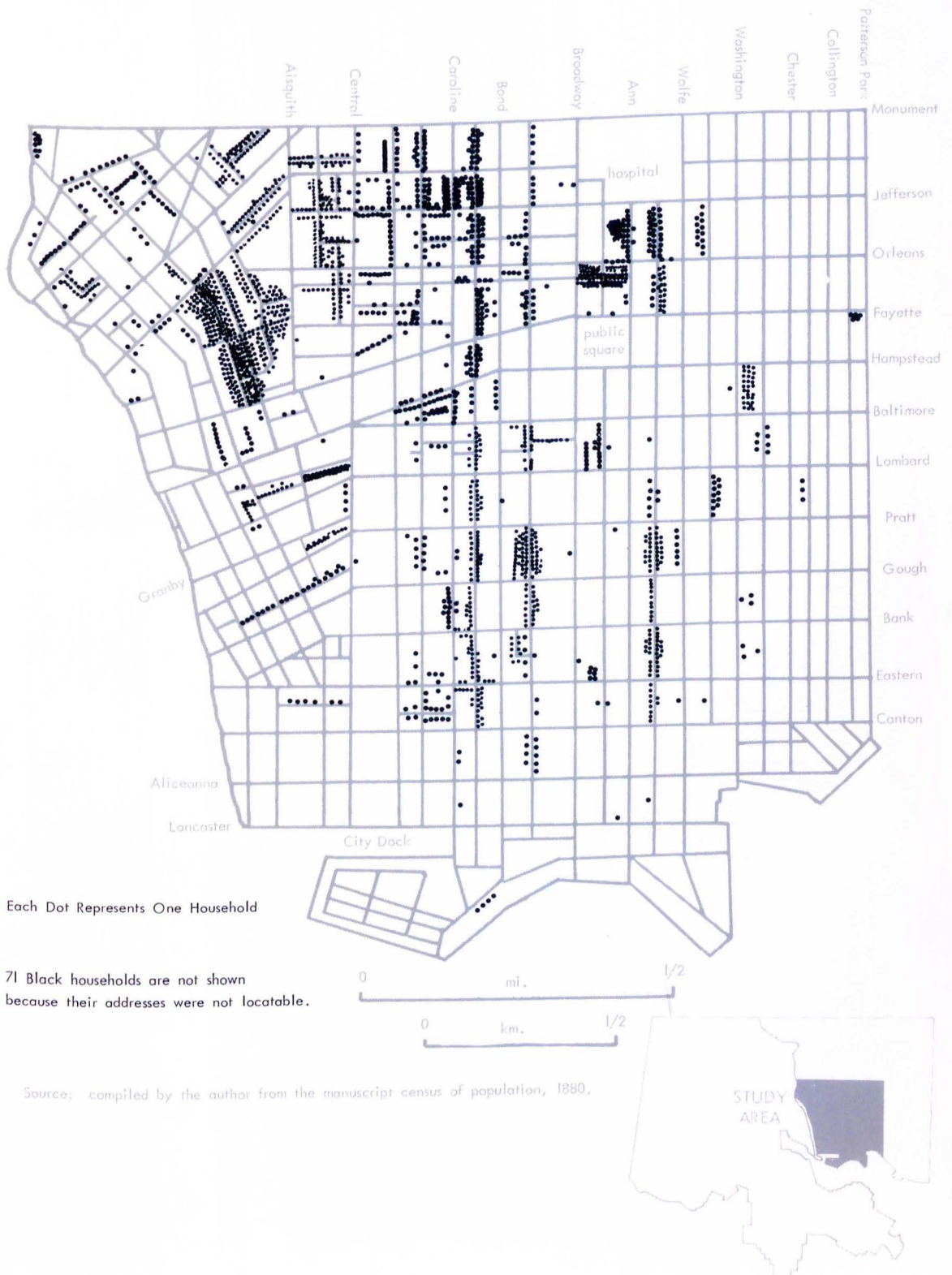
Source: compiled by the author from the manuscript census of population, 1880.

Map 7 UNSPECIFIED GERMANS AS HEADS OF HOUSEHOLD, 1880



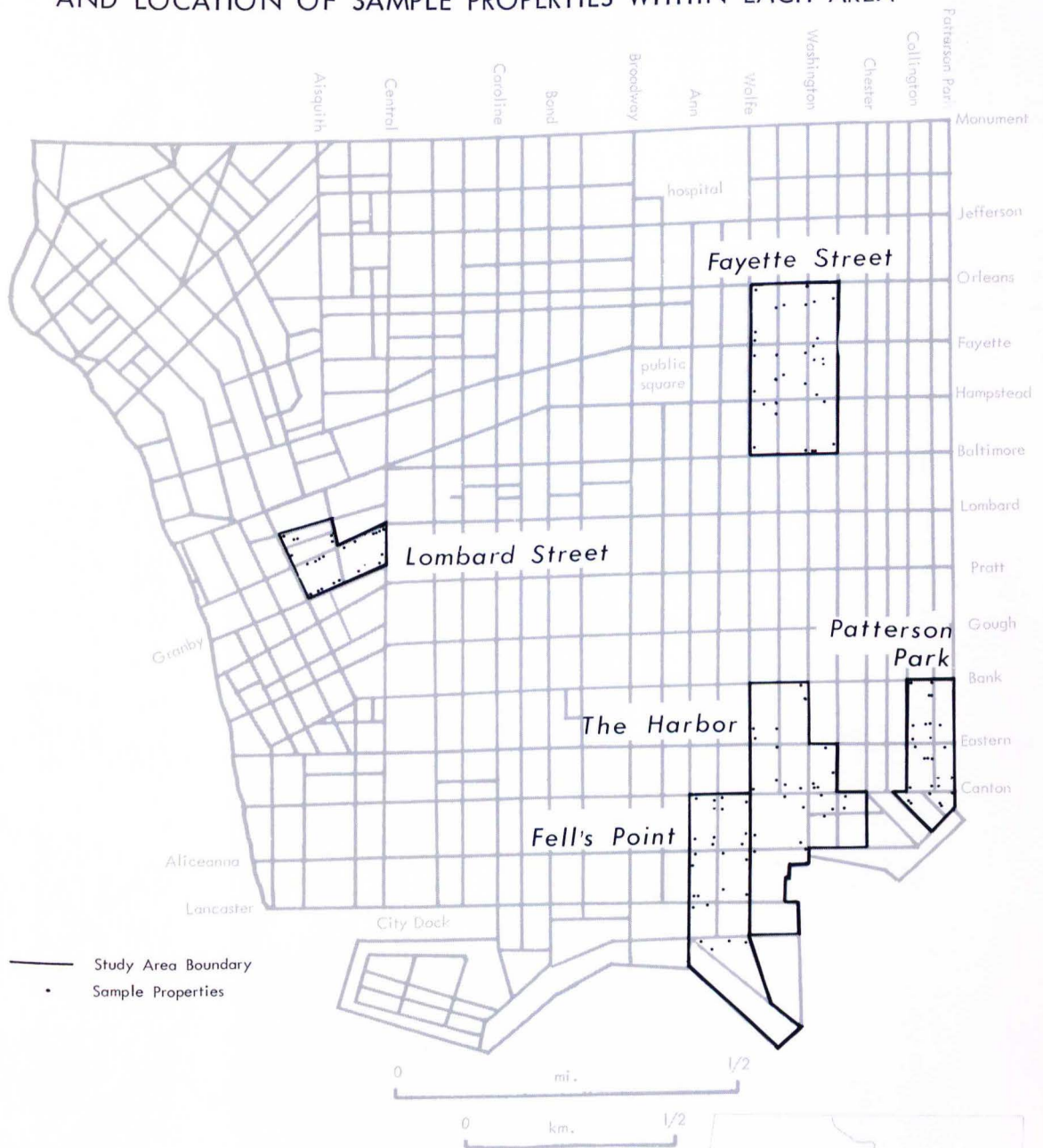
Source: compiled by the author from the manuscript census of population, 1880.

Map 8 BLACKS AS HEADS OF HOUSEHOLD, 1880



Map 9

LOCATION OF STUDY AREA AND LOCATION OF SAMPLE PROPERTIES WITHIN EACH AREA



Source: compiled by the author from the manuscript census of population, 1830.

Table 2-4. Origin of heads of household in each study area (Includes foreign born and native born of foreign parents)

| Area | Total | | Prussia | | Bavaria | | Other Germany ^a | | Germany ^b | | Other Europe | | Native White | | Blacks | | Unknown ^c | | Others | |
|---------------------|-------|-----|---------|------|---------|------|----------------------------|------|----------------------|------|--------------|------|--------------|------|--------|-----|----------------------|-----|--------|-----|
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| Patter- son Park | 378 | 100 | 17 | 4.5 | 96 | 25.4 | 93 | 24.6 | 55 | 14.6 | 40 | 10.5 | 62 | 17.7 | 0 | 0 | 0 | 0 | 0 | 0 |
| Fells Point | 376 | 100 | 254 | 65.9 | 22 | 5.2 | 15 | 4.5 | 0 | 0 | 56 | 14.2 | 28 | 7.3 | 1 | 0.3 | 0 | 0 | 0 | 0 |
| Harbor | 621 | 100 | 56 | 9.0 | 42 | 6.8 | 134 | 21.4 | 201 | 32.4 | 73 | 11.8 | 105 | 16.9 | 2 | 0.3 | 5 | 0.8 | 3 | 0.5 |
| Fayette Street | 619 | 100 | 23 | 3.7 | 139 | 22.5 | 127 | 20.5 | 33 | 5.3 | 93 | 15.0 | 165 | 26.7 | 32 | 5.8 | 5 | 0.8 | 2 | 0.3 |
| Lombard Street | 201 | 100 | 78 | 38.1 | 7 | 3.5 | 0 | 0.0 | 35 | 17.8 | 42 | 21.1 | 25 | 12.4 | 14 | 6.9 | 1 | 0.5 | 0 | 0 |

^aState of origin is specified but no one is great enough to merit separate listing

^bOrigin is specified only as Germany

^cThe manuscript is illegible or the origin is unknown

Source: Compiled by the author from the manuscript Census of Population, 1880

highest concentrations of Prussians. The other areas are not so obvious in their concentrations. Fell's Point and Fayette Street contain large percentages of Bavarians; Patterson Park, the Harbor, and Lombard Street contain large percentages of Germans whose specific state of origin is not given; in the Harbor they comprise the largest single group. Patterson Park, the Harbor and Fayette Street also contain large percentages of Germans from a variety of German states, but no one of which is represented in large numbers. Fayette Street and Lombard Street also contain significant percentages of Blacks, a characteristic which had been deemed undesirable. However, as Map 8 indicates, it was impossible to delineate study areas in such a way as to eliminate Blacks entirely. More detailed information about the study areas and the characteristics of their populations will be provided in the next chapter.

Once the study areas were delineated the information necessary to determine the tenure status of the residents and the sources of financing for mortgages was gathered from a variety of sources. Because this procedure was complex and time consuming, a sample of properties from each of the areas was used.¹⁶ For each of the properties in the samples information about the property and its occupants was gathered. This information included age, occupation, place of birth, and parents' place of birth. The origin of the heads of household residing on the sample properties is presented in Table 2-5. Additional information about the household, such as family structure, the presence of boarders and/or servants, and the employment of other members of the household was also

¹⁶The details of the sampling technique are presented in Appendix II. Map 9 includes the location of the sample properties.

Table 2-5. Origins of heads of household in samples from each study area (includes foreign born and Native born of foreign parents)

| Area | Total | | Prussia | | Bavaria | | Other Germany ^a | | Germany ^b | | Other Europe | | Native White | | Blacks | | Unknown | | Others | |
|-------------------|-------|-----|---------|------|---------|------|-------------------------------|------|----------------------|------|-----------------|------|-----------------|------|--------|-----|---------|-----|--------|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| Patterson Park | 40 | 100 | 2 | 5.0 | 11 | 27.5 | 9 | 22.5 | 5 | 12.5 | 4 | 10.0 | 9 | 22.5 | 0 | 0 | 0 | 0 | 0 | 0 |
| Fells Point | 43 | 100 | 29 | 67.4 | 0 | 0.0 | 3 | 7.0 | 0 | 0.0 | 6 | 14.0 | 4 | 9.3 | 0 | 0 | 1 | 2.3 | 0 | 0 |
| Harbor | 43 | 100 | 2 | 4.7 | 1 | 2.3 | 14 | 32.6 | 12 | 27.9 | 3 | 7.0 | 10 | 23.3 | 0 | 0 | 1 | 2.3 | 0 | 0 |
| Fayette Street | 38 | 100 | 1 | 2.6 | 10 | 26.3 | 8 | 21.1 | 0 | 0.0 | 4 | 10.5 | 10 | 26.6 | 2 | 5.3 | 3 | 7.9 | 0 | 0 |
| Lombard Street | 41 | 100 | 15 | 36.6 | 4 | 9.8 | 0 | 0.0 | 5 | 12.2 | 8 | 19.5 | 6 | 14.6 | 3 | 7.3 | 0 | 0 | 0 | 0 |

^aState of origin is specified but no one is great enough to merit separate listing

^bOrigin is specified only as Germany

^cThe manuscript is illegible or the origin is unknown

Source: Compiled by the author from the manuscript Census of Population, 1880

noted. For each property in the sample, the owner, the assessed value of the land and of the improvements, the size of the property, and the date of purchase by the owner of 1880 were determined. The owner and the resident were then compared to separate owner- and renter-occupied properties. The owners of renter-occupied properties were sought, and an attempt made to define any ties which linked landlord and tenant. For each property the purchase money mortgage was sought and examined to determine its source and terms. The sources of the mortgage money were then examined to determine if they were indeed local in origin.¹⁷

The Ground Rent System

Ground rents are an aspect of land tenure unusual in American cities, but they have been a part of Baltimore's history since the abolition of quit-rents.¹⁸ The ground rent system is one in which the fee simple owner of a property creates a long term lease on the property and grants it to another party. The granting of the lease creates obligations and

¹⁷The nature of the sources used, the methods of using them, and the problems encountered in their use will be discussed in detail at the beginning of the sections on owner- and renter-occupied properties and on home mortgage financing.

¹⁸The most important source of information concerning ground rents as the system operated in the nineteenth century is Lewis Mayer, Ground Rents in Maryland, (Baltimore: Cushings and Bailey, 1883). The work of Frank A. Kaufman, "The Maryland Ground Rents: Mysterious but Beneficial," Maryland Law Review, Vol. V, No. 1, (1940), pp. 1-72, is based largely on Mayer's work and is considerably more concise. "Ground Rent System in Baltimore," The Sixth Annual Report of the Bureau of Industrial Statistics, (Baltimore: King Brothers, 1898), contains a description of the ground rent system and a discussion of its economic impact. The discussion which follows in this work relies heavily on the latter two sources, which are concerned with the impact of the ground rent system. Mayer's discussion is more concerned with the legal aspects of the system and with the status of the lessor and the lessee.

privileges for both the owner and the lessee. The lease reserves a rent to be paid to the owner by the lessee, usually in semi-annual installments, throughout the term of the lease, usually 99 years. In return for the annual rent the lessee gains the rights to the land, the improvements on it, and the right to alter or abolish the improvements. The leases are renewable, at the discretion of the lessee, at the same terms, the renewal taking effect at the end of the old term. In addition to having the rights to the land and to its improvements, the lessee is obliged to pay the taxes and any other assessments levied against the property. The lessor is obliged to acknowledge the rights of the lessee to the property, and has no other obligations either to the lessee or to the property.

Either party to the lease may transfer his respective interest to another party at any time. Thus, the lessor may mortgage, sell, bequeath, or in any way transfer the right to collect the ground rent stated in the lease. The new owner is obliged to accept the terms of an existing lease. The lessee has the same privileges with regard to the transfer of the lease. It is important to realize that it is the lease which is transferred, not the title to the property. The new leaseholder assumes the obligations attendant upon the lease. The lessor can never regain possession of the property unless the lessee defaults in the payment of the rent or fails to renew the lease. In either event the lessor regains full control of the property, although in the case of default a law suit must be instituted. Since 1886, if the lessor fails to renew the lease, but continues to pay the ground rent for a period of twelve months after the expiration of the lease, it is considered renewed at the terms contained in the lease.

The results of the ground rent system are to provide the fee simple owner of the property with a perpetual income from the land with no attendant obligations for it. At the same time, the long term lease, renewable forever, is regarded as a permanent leasehold estate, and is seen as providing the leaseholder with sufficient encouragement to improve a property, thereby increasing the value of the estate. After 1884, the leaseholder could demand to purchase the fee simple title to the property at a price equal to the capitalization of the ground rent at six percent. The lease had to be in effect for fifteen years before such a demand could be made. Subsequent legislation lessened the period necessary for redemption. This right did not apply to leases made prior to 1884.¹⁹

Ground rents have been credited with lowering the cost of housing in Baltimore.²⁰ They have been likened to a mortgage which has no due date, i.e. the ground rent is seen as equivalent to interest on a mortgage, and payable for the term of the lease, but no payment on the principle is ever made. This effectively reduces the amount of money needed to acquire a property to that which is necessary to buy a lease.

During the nineteenth century the ground rent system supposedly lowered the price of housing by encouraging building. Landowners, eager to realize a return on their property through the creation of ground rents, erected structures on their property. Owners of vacant land competed with one another to build and sell or lease. The construction of row housing was an attractive investment for the owner of a large

¹⁹Kaufman, pp. 9-11, 18 fn. 57, p. 46.

²⁰Ibid., pp. 61-62; "Ground Rent System in Baltimore," pp. 85-87.

tract of land. Capital outlay was small because the builder and the supplier usually received one of the houses as payment and sold it to regain the costs of their labor and materials. The result was a constant supply of housing at a relatively low price. This haste to build eventually led to the practice of advance building. Payments were made by the owner to the builder upon completion of each story of the structure. If, for any reason, the builder failed to complete the building, it became the property of the owner who would probably sell it for a small price and reserve a ground rent.²¹ It can be argued that the cost of housing was lowered through the above practices, although it is not clear why the construction of row houses and advance building could not operate with equal effectiveness under any other type of system.

The ground rent system supposedly made mortgage money easier to obtain. Building and loan associations were more amenable to lending on a property subject to ground rent than on one which was not. The borrower was borrowing only the cost of the lease, less any down payment, and not the capital cost of the land and the improvements. The amount borrowed was lowered, in turn lowering the weekly payments. The smaller payments made it possible for those who had relatively low incomes to be considered acceptable risks by mortgage institutions.²²

The disadvantages of the ground rent system seem to lie in its inflexibility. The long term lease, renewable forever, may result in a disparity between the ground rent and the value of the land, resulting, in some parts of the city, in rents which are nominal in relation to the

²¹ "Ground Rent System in Baltimore," pp. 85-87; Kaufman, pp. 61-62

²² Kaufman, p. 56.

value of the land. In parts of the city where land values have fallen, very high ground rents may be a relic of better times. High ground rents on high value property have been difficult to achieve because of the potential decrease in land values.²³ This argument suggests that there was a ceiling on ground rents which was difficult to raise. Perhaps this was another factor in keeping housing costs low, certainly an advantage for the purchaser of a lease, but not for the owner of a property.

Other criticisms of the ground rent system cite its potential for confusing land titles. Division of large tracts, subsequent leasing and, in some cases, subleasing, of properties might produce so many conflicting claims to a property as to render it unmarketable. The problem is of particular importance to development schemes which require the assembling of large parcels of land.²⁴ The other criticisms of the system relate to its impact on the availability of capital for other types of investment, and need not be discussed here.²⁵

The greatest benefits of the ground rent system seem to have accrued to those landowners who had large amounts of property to lease and to prospective buyers who could afford only low cost housing. Since most ground rents were small, many under \$30.00 per year, only a person who had a large number of properties could realize a substantial income from ground rents.²⁶ The chief benefit of the system to the small property

²³Ibid., pp. 42, 56; "Ground Rent System in Baltimore," p. 87.

²⁴Kaufman, pp. 42-43.

²⁵Ibid., p. 34

²⁶Ground rent information is contained in the leases recorded in the Land Record of the city of Baltimore and found in the Superior Court of Baltimore City.

purchaser was the availability of low cost housing.

The ground rent system introduced a complication into the study of land tenure: the existence of two categories of owners. It is possible to distinguish between fee simple owners and leaseholders, but the distinction is primarily a legal one, the former being considered the holders of real property and the latter of personal property. Because the leasehold agreement confers such a broad range of control of the property on the leaseholders, they will be analyzed in the same manner as fee simple holders.

Summary

The primary objective of this study is to clarify the means by which immigrants acquired housing during the late nineteenth century. It is expected that the immigrants had to be largely self-sufficient in meeting their housing needs. The most probable means of providing funds for the financing of home purchases was the pooling of resources in building associations organized by the immigrants themselves. It is expected that the renting of housing was also a function performed within the immigrant population. The diversity of the German population has led to the expectation that patterns of home ownership might have varied from one German group to another, and the samples were selected in such a way as to test the validity of this speculation. Further understanding of the housing of an immigrant population will provide further insights into the process of immigrant settlement in the American city.

Chapter 3

Land Tenure, Landlords, and Tenants

The Emergence of East Baltimore

Within the study land tenure and property ownership are viewed as integral parts of the city's overall social structure, and, as such, merit a detailed examination. Land tenure patterns, the ownership of property, and the relationship between landlords and tenants can be analyzed within the broader social context of the city of the late nineteenth century. This chapter presents a detailed discussion of landholding patterns within its study areas and attempts to relate the patterns described to other aspects of the areas, such as income, occupation, and the characteristics of the property.

The analysis of the property ownership patterns within the study areas must be placed within the broader context of the city itself. In 1880, eastern Baltimore contained some of the oldest and some of the newest portions of the city, and had a varied population. The extent to which the five sample areas reflect these characteristics determines the extent to which the findings can be generalized. It is, therefore necessary to characterize briefly the eastern part of the city and to determine the correspondence between the particular study areas and the larger portion of the city in which they are nested.

Four of the study areas are located within some of the oldest parts

of the city: Fell's Prospect and Old Town.¹ Both were centers of trading activity, as was Baltimore Town, in the late eighteenth and early nineteenth centuries. John Thomas Scharf, referring to Fell's Point's early history, mentions a merchant population which resided in fine homes, attesting to "...the ease and luxury of those who dwelt in them..."² The merchants did not long remain in Fell's Point, for, although the port at Fell's Point competed with that established in Baltimore Town, it never superceded it.³ Rather than abandoning the shipping industry to the western harbor this part of the city became preeminent in shipbuilding and its ancillary industries so that by 1880 these industries formed a distinctive element in Baltimore's manufacturing structure.⁴ As the nineteenth century progressed, and as the dockside industries became the dominant enterprises in that part of the city, the merchants and their elegant homes disappeared. Fell's Point became

¹These settlements were east of Baltimore Town, and were incorporated into it in 1745 and 1773 respectively. The Fayette Street area, lying north of Fell's Prospect, remained sparsely settled until the latter half of the nineteenth century. The southern portion of Fell's Prospect, containing the areas known in this study as Fell's Point, Patterson Park, and the Harbor, acquired the sobriquet Fell's Point, a name which it has retained to the present. See J. Thomas Scharf, History of Baltimore City from the Earliest Period to the Present Day, (Philadelphia: Louis H. Everts, 1881), pp. 48-64.

²Scharf, History, p. 60.

³J. Thomas Scharf, Chronicles of Baltimore, (Baltimore: Turnbull Brothers, 1874), p. 141.

⁴Scharf, History, p. 60; Edward K. Muller and Paul A. Groves, "Manufacturing in the Mid-Century City: Baltimore in 1860," Paper presented to the Special Session on Urban-Industrial Change at the annual meeting of the Association of American Geographers, April 21, 1975, pp. 15-18.

the address of workers in the shipyards and factories.⁵

This development is clearly portrayed in Edward Sachse's Bird's Eye View of the City of Baltimore, 1869, a portion of which is reproduced in Map 10.⁶ The section of the map shown here contains all of the study areas except Lombard Street. The map illustrates that by 1869 Fell's Point had developed a full complement of industrial activities relating either to the servicing of the shipping industry or to the use of sea-borne imports. The essence of Fell's Point's economic structure changed little from the end of the Civil War to the end of the century. Boyd's Business Directory of Baltimore for 1876, the Woods Baltimore City Directory for 1880, and the Sanborn fire insurance maps for 1890 convey the image of an area devoted to industrial production, especially in shipbuilding and such diverse dockside activities as lumber yards, canning factories, iron foundries, and chemical works.⁷

As the area shifted in emphasis from trade to the servicing of trade and to manufacturing, and its population changed from merchants to craftsmen and laborers, the nature of the housing also changed. The

⁵Matchett's Baltimore City Director, (Baltimore: Richard Matchett, 1851), passim; Woods Baltimore City Directory, (Baltimore: John W. Woods, 1880), passim.

⁶Edward Sachse, A Bird's Eye View of the City of Baltimore, 1869, (Baltimore: Edward Sachse, 1870). The original of the map is in four large folios in the Geography and Map Division of the Library of Congress.

⁷Boyd's Business Directory of Baltimore City, (Washington: William H. Boyd, 1876), passim; Woods Baltimore City Directory, 1880, passim; Insurance Maps of Baltimore, Maryland, (New York: Sanborn-Perris Map Co. Ltd., 1890), Vol. 1, folios 8, 9, 20, and 21. The Sanborn fire insurance maps are a valuable source of data about buildings in cities. The maps contain information such as water supply for most of the built-up portions of the cities. Most of the buildings are also identified as to their construction and use.

Map 10 A Birds Eye View of Baltimore

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Sachse map provides a useful datum from which to describe the development of housing around the docks. Population was sparse in the eastern portion of the city, and the blocks surrounding Patterson Park had few residences. West of Washington Avenue, however, all blocks were fully occupied, and the buildings were small and densely packed. In many of the blocks buildings appear in the interiors of the blocks indicating the opening of streets through them.

After 1869 the rate of growth in the Patterson Park area must have been rapid. The tax assessor's Field Books available for 1876, and organized by wards, describe both the land and improvements for each property in the city.⁸ These records show that by 1876 there were few unimproved properties in the Patterson Park area, and by 1880 the census manuscript indicates that all of the dwellings were occupied. The 1890 Sanborn map confirms the completeness of building in the blocks surrounding Patterson Park by that date. By 1896 the area was described in a census report as containing "...mostly laborers and mechanics, many of whom owned their homes."⁹

Superficially, the housing in Patterson Park had much in common with that in the older areas to the west. The tax records specify brick almost exclusively as the construction material, although frame was not unknown, and the buildings were similar in size. By the late nineteenth century

⁸The Baltimore City Tax Field Books, 1876, Wards 1 and 2. The Field Books are available in the Office of Records Management in Baltimore City. They are not available for every year because since 1856 they have been periodically destroyed. The only available year useful for this study is 1876.

⁹Sanborn Map, 1890, Vol. 1, folio 8; U.S. Bureau of the Census, Vital Statistics of the District of Columbia and Baltimore, (Washington: G.P.O., 1896), p. 56.

the older area was feeling its age and no longer reflected "ease and luxury." In 1881 Scharf described the area surrounding the old mansions as "forlorn and dilapidated,"¹⁰ and the census report on the Vital Statistics of the District of Columbia and Baltimore claimed that "The dwellings were old and generally crowded, many of them being in bad condition."¹¹

Like the Patterson Park area, the Fayette Street area experienced growth after 1869. The Sachse map depicts very little building except in the blocks bounded by Hampstead and Baltimore Streets. By 1876 the properties were being assessed for both land and improvements, primarily brick dwellings.¹² The Sanborn map of 1890 shows that the blocks in the Fayette Street area were completely developed, but that north of Orleans Street building development was still patchy. Thus, this area represented some of the newest housing stock in the city.¹³ The Vital Statistics of the District of Columbia and Baltimore describes the general vicinity of the Fayette Street area in relatively complimentary terms: "The district was largely resident, with quite a large colored settlement in the western end, most of the housing being good. The location of the Johns Hopkins Hospital in the district had given impetus to the building of a better grade of residences toward the east."¹⁴

The area known as Old Town, where the Lombard Street area is

¹⁰Scharf, History, p. 60.

¹¹Vital Statistics, p. 57.

¹²Tax Field Books, Ward 1.

¹³Sanborn map, Vol. 2, folio 46.

¹⁴Vital Statistics, p. 61.

located, contained a greater variety of activities than did the areas bordering the harbor. While manufacturers of ships' equipment were a component of the population, people with other occupations were equally prominent among its residents.¹⁵ Sachse's map depicts this area as similar to the Fell's Point area in the crowding of the buildings. The 1876 tax records and the 1890 Sanborn map confirm the image of closely spaced buildings with little open space. The tax records for Ward Four provide no information about the construction materials, but the Sanborn map portrays the buildings within this area as brick.¹⁶

The population of the Lombard area was in a state of transition during the 1880's. This change was described by Isidor Blum: "In the sixties Lombard Street, between Lloyd Street and the Bridge, was the center of the Jewish population, so far as a center can be determined. In the eighties a westward movement was underway, and soon many, if not most of the German Jews lived west of Greene Street..." They were replaced by newly arrived Russian Jews who "...settled for the most part, in the eastern section of the city, on the streets which the German Jews were just leaving."¹⁷ The large number of Germans in the population of 1880 was a potentially mobile population, and their preponderance in the Lombard Street area was about to decline. The Vital Statistics report describes the area as containing many residences with a few stores, and

¹⁵ Boyd's Business Directory, passim; Matchett's Baltimore City Director, 1851, passim; Woods Baltimore City Directory, 1880, passim; Sanborn map, 1890, Vol. 1, folio 5.

¹⁶ Tax Field Books, Ward 4; Sanborn map, 1890, Vol. 1, folio 5.

¹⁷ Isidor Blum, The Jews of Baltimore, (Baltimore: Historical Review Publishing Company, 1910), p. 28.

"The inhabitants were mostly of the middle class, with some colored and a few Bohemians scattered here and there."¹⁸

By the latter half of the nineteenth century eastern Baltimore had emerged as an area inhabited by large numbers of immigrants whose sustenance was derived from small businesses and industries employing a variety of laborers and craftsmen. If the accounts in the Vital Statistics may be taken as representative of the late nineteenth century the area exhibited variety, but only within a relatively narrow range. The element missing from the descriptions is any mention of an obvious concentration of wealth and the quality of housing which accompanies it. References such as "middle class" and "laborers and mechanics," and descriptions of housing that range from "good" to "many of them being in bad condition" reflect variations in occupations and, presumably, in wealth among the population. This is the population which would have been most sorely pressed in an attempt to house itself.

The Five Sample Areas

The tenure patterns and mortgage financing described below will have meaning only to the extent that the five sample areas mirror both the diversity and range of characteristics described above. It has already been established that the population of each of the areas was composed largely of German immigrants. Heads of household were primarily foreign born; native born of foreign born parents contributed only a small proportion of the total household heads in each of the study areas.

¹⁸Vital Statistics, p. 58.

Table 3-1, compiled from data for the sample households within each area, shows that most family units were relatively young, evidenced by the large number of children under 15. Few of the children in that age group were employed outside the home, while the majority of those over 15 was gainfully employed. The importance of their contribution to the total household income will be discussed shortly.

The majority of the householders in the study areas in 1880 gained their livelihood from the skilled trades, unskilled work in factories, or as laborers. Relatively few were in professional or managerial positions. Table 3-2 summarizes the occupational characteristics of the heads of household according to the classification developed by Theodore Hershberg, and others in their study of five nineteenth century cities.¹⁹ Occupations which were not included in their listing were assigned in such a way as to maintain consistency with their classification. Classes I and II contain professional and civil service occupations and small

¹⁹The interpretation of occupation data within the context of nineteenth century society is a hazardous undertaking because we lack a thorough understanding of the nature of many occupations of the time and of the impact of the period's rapidly changing technology on the nature of different types of work. It is particularly difficult to analyze the place of different occupations within a hierarchy of prestige because of the potential disparity between the economic status of individuals and the prestige ascribed to their occupation. Michael Katz has addressed this problem and found that in numerous cases a person in a relatively low status occupation may have accumulated a substantial amount of wealth while a higher status occupation may have resulted in a lesser financial success for someone else. See Michael Katz, "Occupational Classification in History," Journal of Interdisciplinary History, Vol. III, (1972), pp. 63-88. In this article Katz points out the necessity of distinguishing between an occupational hierarchy and occupational structure. The latter refers to the distribution of occupations among different types of work, such as manufacturing, service, and the like and to the importance of specific trades, such as the building trades, which encompass a variety of occupations.

Table 3-1. Family Characteristics of Sample Households by Study Area, 1880

| Area | Sample Size | Foreign Born | Native Born/ Foreign Parents | Native White | Black | No. with Children | No. of Children | Under 15 | Children | | With Jobs |
|----------------|-----------------|--------------|---------------------------------|--------------|-------|-------------------|-----------------|----------|-----------|---------|-----------|
| | | | | | | | | | With Jobs | Over 15 | |
| Patterson Park | 40 | 26 | 5 | 9 | | 36 | 98 | 69 | 6 | 29 | 23 |
| Fells Point | 43 ^a | 32 | 6 | 4 | | 33 | 94 | 71 | 6 | 23 | 18 |
| The Harbor | 43 | 30 | 3 | 10 | | 35 | 107 | 67 | 3 | 40 | 28 |
| Fayette Street | 38 ^b | 19 | 4 | 10 | 2 | 29 | 96 | 75 | 3 | 21 | 14 |
| Lombard Street | 41 | 25 | 7 | 6 | 2 | 30 | 96 | 76 | 2 | 20 | 19 |

^aContains one household head whose origin is unknown

^bContains three household heads whose origin is unknown

Source: Compiled by the author from the manuscript Census of Population, 1880.

businessmen. Class III is composed of skilled artisans and mechanics as well as such municipal employees as the police and firemen. Classes IV and V contain people performing unskilled tasks. The major difference between the last two categories is the specificity of the occupation, i.e. porter, cook, or waiter as opposed to laborer, stevedore, or farm worker. The category "other" includes the retired, women listed as "at home" or "keeping house," and those who had no occupation. The areas nearest the harbor had the greatest proportion of their household heads in Class V, laborers, stevedores, oyster house workers and the like, while the Fayette Street area and the Lombard Street area had much greater percentages in the classes skilled mechanics and artisans. Perhaps most striking is the absence, or near absence, of the top level in all of the study areas, although Class II, comprising largely shopkeepers, was found in each of the areas.

Table 3-2. Percent of Heads of Household in Different Occupational Classes by Study Area, 1880.

| Class | Patterson Park | Fell's Point | The Harbor | Fayette Street | Lombard Street |
|-------|-------------------|-----------------|---------------|-------------------|-------------------|
| | N=378 | N=376 | N=621 | N=619 | N=202 |
| I | 0.3 | 0.0 | 0.3 | 1.1 | 2.0 |
| II | 4.8 | 9.8 | 6.3 | 9.4 | 12.6 |
| III | 39.4 | 25.3 | 30.6 | 54.3 | 45.2 |
| IV | 16.9 | 16.0 | 14.9 | 12.9 | 15.4 |
| V | 32.3 | 45.0 | 32.9 | 14.7 | 10.9 |
| Other | 6.4 | 4.0 | 14.9 | 7.6 | 14.9 |

Classes are categorized according to the scheme developed by Theodore Hershberg, et. al., in "Occupation and Ethnicity in Five Nineteenth Century Cities: A Collaborative Inquiry," Historical Methods Newsletter, Vol. 7, (1974), pp. 174-216. Appendix III contains a detailed description of the heads of household in each of the study areas.

Source: Compiled by the author from the manuscript Census of Population, 1880.

The proportions of different classes of occupations differ among the study areas, and the activities represented also vary from one area to another. The three areas closest to the docks contained large numbers of households whose sustenance depended on maritime activity. Stevedores, ships' carpenters, mariners, and the like predominated among the occupations found here. In Fell's Point, aside from laborers who might have worked at least part of the time in marine-related activities, the maritime industries were the largest single focus of employment. Other employment, especially in the Harbor and Patterson Park areas, was closely associated with dockside locations: oyster houses, canneries, and various factories and mills.

Not only did the Fayette Street and Lombard Street areas have greater proportions of their household heads engaged in the skilled trades and white collar occupations, but the importance of the maritime trades was greatly diminished. Occupations within the clothing industry were far more common as were boot and shoemaking. Occupations in the building trades were concentrated in the Fayette Street area. Relatively few of the heads of household in these two areas were laborers or stevedores, although factory workers and other unskilled occupations were present in about the same proportions as in the dockside areas. Occupations involving the provision of services, in all levels of the hierarchy, were most prevalent in the Fayette and Lombard Street areas. This includes such diverse occupations as picture framers, porters, photographers, clergymen, and lawyers.

All of the areas contained people engaged in a variety of businesses. Shopkeepers were the most numerous in this group, especially grocers and tavern keepers, the latter being particularly significant in Fell's

Point. While the location of their taverns and groceries has not been determined, most of those who appear in the city directory for 1880 did not have separate addresses for dwellings and businesses. Presumably, many of them were catering to a local demand. Their presence in the dockside areas disrupts the general picture of maritime occupations, but their numbers were not great enough to suggest that they were more than serving the populace of the immediate area. Residents with occupations such as bankers, brokers, attorneys, and newspaper publishers were conspicuously absent from all of the study areas.

The level of income of the residents of the study areas is difficult to determine, especially for self-employed people such as grocers or lawyers. It is possible to infer income from industrial employment wage information available in the 1880 Census of Manufactures manuscript schedules and in the First Biennial Report of the Bureau of Industrial Statistics and Information of Maryland.²⁰ The former lists average

²⁰ U.S. Bureau of the Census, Tenth Census of the United States, Census of Manufactures, 1880, manuscript schedules; Maryland Bureau of Industrial Statistics and Information, Exhibit of the Principal Industries Practiced in the State of Maryland, Showing the Theoretical and Actual Wages Earned by the Labor Employed, First Biennial Report of the Bureau of Industrial Statistics and Information, 1884-1885, (Baltimore: Guggenheimer, Weil and Co., 1886), pp. 159-186. The use of these sources is not devoid of problems. The most serious is that of matching occupations in the Census of Population with those in the two salary sources. The population census listings tend to be general, such as engineer or cigar maker, while those in the manufacturing census are even less specific and are divided into categories of skilled and unskilled labor within each firm enumerated. The Report of the Bureau of Industrial Statistics and Information, on the other hand, contains much more detailed listings of occupations. For example, some occupations, such as engineers or laborers, are listed under more than one industry and received different wages in each of them. A similar problem arises in such industries as the cigar trade, printing, and the clothing trade. For example, in the cigar trade wages ranged from \$3.31 a week to \$11.40 a week depending on the job, while the occupations listed in the population census or the city directory use only the general term cigar maker. Even with these difficulties the two sources can be used to gain an idea of the range of incomes enjoyed by the practitioners of different trades. Another difficulty with the two sources is that they provide no information about wages in non-industrial occupations.

wages paid to skilled and unskilled workers in each of the establishments in the enumeration; it does not specify the operations performed. The second source provides average weekly wages for industrial occupations in the state of Maryland. Since most of the industry in the state was located in Baltimore, these wages can be considered appropriate for the city's labor force.

An analysis of available wage information provides a general view of the levels of income found within each study area. The wages for different occupations are presented in the wage table in Appendix III. It should be noted that these wages probably are maximum values as they are based on the number of working days in a year, and the manufacturing census clearly indicates the seasonality of some employment, especially in the canneries and the oyster houses.²¹ The number of months of operation varied from firm to firm, and, since it is impossible to determine for which firm an individual worked, there is no way to determine accurately the wages of any particular person. Thus, precise information on household income is unavailable, but the two sources of information do provide some idea of the amount of money available for the purchase of property.

None of the study areas was populated by people earning high wages. More than half of the wage observations in Appendix III fall into the range of \$9.00 to \$13.00 a week, but this does not represent the proportion of people earning these wages. When the occupations are arrayed in such a way as to include one-half of the heads of household in the smallest number of occupations, it is apparent that most of them were earning

²¹Manuscript schedules, Census of Manufactures, 1880.

less than these figures. Table 3-3 shows that in each of the study areas laboring was the largest single occupation and returned between \$5.00 and \$6.00 a week. As the table illustrates, Fell's Point was unquestionably the poorest of the study areas with one-half of its household heads earning between \$3.00 and \$8.00 a week. Lombard Street was potentially the most affluent, with more of its household heads earning wages in the \$9.00 to \$13.00 range and higher.

The employment of its head may be only one source of a household's income. Additional family income may be derived from a myriad of sources, such as the employment of other members of the household, remuneration from boarders or lodgers or from rental property, or returns from savings or other investments. It is difficult to obtain information about the last two sources of income, but the employment of family members and the presence of boarders and lodgers is available from the population census manuscript. The residents of the sample properties from each of the study areas were surveyed to determine the presence of working spouses and children and the importance of boarders. Table 3-4 shows the number of families in which more than the head is employed. Working wives were not a significant source of family income in any of the study areas except Fell's Point where in eight of the forty-three households in the sample wives were employed outside the home, mostly in the oyster houses. In the Fayette Street area two wives were employed, one as a dressmaker and one as a liquor dealer. In each of the other areas there were no working wives among the sample population. Some women may have taken in laundry or sewing to supplement family income, but the extent of such activity and the importance of its contribution to family income is impossible to determine.

Table 3-3. Occupations of One-Half the Heads of Household by Study Area, 1880

| Patterson Park | | Fell's Point | | The Harbor | | Fayette Street | | Lombard Street | |
|--------------------|---------|--------------|---------|--------------------|----------|--------------------|----------|--------------------|----------|
| Occupation | No. | Occupation | No. | Occupation | No. | Occupation | No. | Occupation | No. |
| laborer | 94 | laborer | 113 | laborer | 166 | laborer | 60 | laborer | 13 |
| factory worker | 42 | shopkeeper | 28 | shopkeeper | 27 | coatmaker | 43 | tailor | 13 |
| shopkeeper | 14 | oyster house | 28 | factory worker | 23 | boot and shoemaker | 30 | factory worker | 12 |
| tailor | 13 | stevedore | 22 | boot and shoemaker | 18 | shopkeeper | 27 | shopkeeper | 11 |
| carpenter ships | 12 | | | mariner | 18 | tailor | 24 | boot and shoemaker | 9 |
| carpenter | 12 | | | ships | 18 | carpenter | 24 | barber | 7 |
| engineer | 9 | | | carpenter | 17 | mariner | 20 | cooper | 5 |
| | | | | cooper | 15 | cooper | 18 | peddler | 5 |
| | | | | driver | 13 | butcher | 17 | carpenter | 4 |
| | | | | blacksmith | 10 | laundress | 14 | driver | 4 |
| | | | | tailor | 10 | cigar maker | 13 | porter | 4 |
| | | | | canmaker | 10 | driver | 12 | painter | 4 |
| | | | | | | ships | | laundress | 4 |
| | | | | | | carpenter | 11 | teacher | 4 |
| | | | | | | pants maker | 11 | stevedore | 3 |
| | | | | | | | | seamstress | 3 |
| | | | | | | | | machinist | 3 |
| | | | | | | | | mariner | 3 |
| | | | | | | | | printer | 3 |
| | | | | | | | | engineer | 3 |
| | | | | | | | | musician | 3 |
| | | | | | | | | salesman | 3 |
| Total | 196 | | 191 | | 327 | | 323 | | 113 |
| Range of wages/wk. | \$5.-15 | | \$3.-8. | | \$5.-13. | | \$5.-15. | | \$5.-21. |

Source: compiled by the author from manuscript schedules of the Census of Population and the First Biennial Report of the Bureau of Industrial Statistics and Information of Maryland.

Table 3-4. Household Employment Characteristics by Study Area, 1880

| Area | N | Households Having Employed Wives and Children | | No. | Percent |
|----------------|----|---|----------|-----------------|---------|
| | | Wives | Children | | |
| | | No. | Percent | No. | Percent |
| Patterson Park | 40 | 0 | 0.0 | 17 ^a | 42.5 |
| Fell's Point | 43 | 8 | 18.6 | 13 | 34.9 |
| The Harbor | 43 | 0 | 0.0 | 19 | 44.2 |
| Fayette Street | 38 | 2 | 5.3 | 11 | 29.0 |
| Lombard Street | 41 | 0 | 0.0 | 10 ^a | 24.4 |

^aIn two of these households the income supplied by the sons' earnings provide the total income of the household.

Source: compiled by the author from the manuscript Census of Population, 1880.

Working children were more common than working wives in all of the study areas. As Table 3-1 makes clear, "children" here does not necessarily imply youth, but includes all children of any age residing with their parents. The occupations of sons and daughters corresponded roughly to the overall employment patterns of the heads of household. In Fell's Point and Patterson Park areas unskilled employment was the most important source of employment for children, while in the Fayette Street area skilled trades predominated. In the Harbor and Lombard Street areas the patterns were more complex. In the former the skilled trades and unskilled labor were both evident, and in the latter, the large number of children employed at unskilled occupations is somewhat surprising in view of the fathers' occupations. The paradox is more apparent than

real; of the ten households in which children were employed, five were headed by an unskilled person and two had a widowed head who was not employed. This pattern is in contrast to the other areas where multiple employment was not restricted to households with unskilled or widowed heads. While additional employment certainly was not restricted to such households, a high proportion of laborer-headed households had income from the employment of other than the head of the family. Only in the Harbor area, where two of ten laborer-headed households had additional sources of income, was there no apparent necessity for other than the family head to work. Patterson Park and Fell's Point each had 11 laborer-headed households, and supplemental incomes were found in 5 and 7 of them respectively. Lombard Street and Fayette Street had fewer laborers in their samples: one in Fayette Street and five in Lombard Street.

Additional contributions to the family income are difficult to evaluate (Table 3-5). Calculation of total income is impaired by the lack of wage information for some of the occupations, and in some cases neither the parents' nor the children's wages are known. Although the median income of those households with multiple incomes appears to have been much greater than that of households with only one income, closer examination of the data reveals that this conclusion is perhaps misleading. In each study area there is a large number of occupations for which no wage information is available. Among the households having only one source of income, these occupations tended to be in the higher levels of the occupational hierarchy. Presumably most, if not all, of these households would have had higher income than those single income households headed by people in the lower levels of the occupational hierarchy.

Table 3-5. Comparison of Incomes of Households with One Income and Households with More Than One Income by Study Area.

| Area | No. | <u>Single Income</u> | | Wages Known Median | Range |
|---------------------------|-----|----------------------|-----|-----------------------|----------|
| | | Wages Unknown | No. | | |
| Patterson Park N=40 | 25 | 8 | 16 | 5-6/wk. | 3-15/wk. |
| Fell's Point N=43 | 25 | 15 | 10 | 5-6/wk. | 3-14/wk. |
| The Harbor N=43 | 23 | 12 | 11 | 5-6/wk. | 5-15/wk. |
| Fayette Street N=38 | 22 | 9 | 13 | 7/wk. | 3-16/wk. |
| Lombard Street N=41 | 33 | 18 | 15 | 9/wk. | 4-18/wk. |

Table 3-5. Comparison of Incomes of Households with One Income and Households with More Than One Income by Study Area.

| Area | No. | <u>Multiple Income</u> | | All Wages Known Median | Range | Some Wages Known | No Wages Known | No Information |
|---------------------------|-----|------------------------|--|---------------------------|----------|---------------------|-------------------|-------------------|
| | | No. | | | | | | |
| Patterson Park N=40 | 15 | 7 | | 13-15/wk. | 8-16/wk. | 8 | 2 | |
| Fell's Point N=43 | 17 | 9 | | 11-12/wk. | 8-26/wk. | 8 | 0 | 1 |
| The Harbor N=43 | 19 | 8 | | 14-18/wk. | 8-27/wk. | 8 | 3 | 1 |
| Fayette Street N=38 | 13 | 2 | | Meaningless | | 7 | 4 | 3 |
| Lombard Street N=41 | 8 | 1 | | Meaningless | | 6 | 1 | |

Source: compiled by the author from the manuscript schedules of the Census of Population, 1880, the First Biennial Report of the Bureau of Industrial Statistics and Information of Maryland, and various city directories.

Thus, if their wages were known, it is likely that the median income for single income households would have been higher than the table indicates. Among households with more than one income in all areas except Fayette Street, the occupations for which wages are unknown tended to be in the lower levels of the occupational hierarchy, and, presumably, were rewarded with lower wages. Thus, if their wages were known, it is likely that the median for multiple income households would have been lower. In Fayette Street the unknown wages in families with more than one income included occupations in all levels of the hierarchy except the top. Availability of more comprehensive wage data would therefore probably indicate smaller variation in total income between single income and multiple income households.

Among those who earned the lowest wages, i.e. laborers and oyster shuckers, the increase in weekly income provided by additional wages was minimal, but these additions raised their weekly income to the lowest levels of the skilled occupations. It could, therefore, be argued that these apparently small increments were critical to families on the lowest rungs of the wage ladder, and that an extra few dollars a week per person was more important at this level than at a higher level. The question arises of how many of the multiple income households translated their additional wages into home ownership, and a discussion of this question appears shortly.

Boarders constituted another source of income for households, but they were not present in large numbers among the residents of the sample properties. One of the households in the Lombard Street area had boarders; in Patterson Park and Fayette Street there were two, and in Fell's Point three households contained boarders. Additional family members,

such as aunts and brothers, were of the same level of importance. One household in both Fayette Street and the Harbor and three in Patterson Park contained working relatives of either the husband or wife. As a source of additional income, boarders were of virtually no importance.²³

Extra income in the families on the sample properties came almost entirely from wages earned by members of the household other than the head; contributions from boarders were apparently negligible. Multiple employment does not seem to have raised the levels of aggregate income in any one of the study areas, but for some individuals it was of obvious importance and moved them from the lower to the higher end of the scale. The relationship between the incomes of those who were employed in industrial occupations and those who were self-employed remains an unknown so that a completely accurate assessment of income levels is not possible.

In summary, the five study areas in this work were the habitat of a large number of German immigrants who had come from a variety of German states, but especially from Prussia and Bavaria. They worked at either skilled trades or as unskilled labor for wages ranging from \$3.00 a week to more than \$20.00 a week, and were attempting to support relatively young families, some with the aid of employment of several members of the family, but most with only one income. Thus, the five sample areas epitomize eastern Baltimore deviating from the larger area primarily in the degree of concentration of Germans of various origins.

The acquisition of housing by the sample population must be analyzed within the context just described. How were immigrants, working for at most moderate wages, able to provide shelter for themselves and their

²³Manuscript schedules, Census of Population, 1880.

families? Did Germans of different regional origins in Germany experience varying levels of success in acquiring property, and did national origin have any role in establishing relationships between landlords and their tenants? These questions will be addressed in the remainder of the chapter. In an attempt to answer them, land ownership and tenure patterns within the five study areas will be described. The characteristics of owners and renters will be compared, as well as the properties which they occupied. Finally, relationships between landlords and their tenants will be sought.

The Property Records

Since tenure status was not included in the enumeration of the 1880 census, property tax records were the source of data to determine property ownership. This information could then be checked against the census enumeration to differentiate owner-occupied from renter-occupied properties. Unfortunately, the year nearest to 1880 for which records are available is 1876, rendering impossible the direct comparison of tax records and census manuscript. It was necessary to update the information in the tax records to 1880; this was accomplished through the use of the records of property transfers for the city. The complexity of this procedure made it impossible to deal with all of the properties in the study areas, and thus, necessitated the use of a sample from each area. The determination of the tenure status of each household required three procedures, each of which will be discussed in turn: gathering information from the tax records of 1876, updating the ownership information from 1876 to 1880, and comparing the owner of 1880 with the residents of the property as enumerated in the census.

The 1876 information was derived from the city's tax Field Books. The Field Books are arranged by ward and by city block within each ward. Each property within a block has both a lot number and a street number. This makes it possible to cross-reference street numbers in the Field Books with those appearing on the census. The Field Books list the taxpayers for each property, the assessed value of the land, and of the improvements, and of any other taxable personal property owned by the taxpayer. In a few cases tenants and their taxable property were also listed. The Field Books were used to establish the properties, owners, and tax assessments for 1876 for each of the five study areas. It was from this list of properties that the sample properties were drawn according to the procedure described in Appendix II

The 1880 owner of record was then determined for each of the sample properties using the records of property transfers to see if the property changed owners between 1876 and 1880. The records have four components: The Grantor-Grantee Index, The Index of Located Conveyances, The Index of Unlocated Conveyances, and the Land Record. The Index of Located Conveyances, commonly referred to as the Block Index, was initiated in 1851 and is a record in which all property conveyances are recorded by city block. Each block in the city was given a number which it has retained to the present day, and transactions within each block are entered chronologically in the index for the block. The information recorded for each transaction includes the grantor, the grantee, the date of the transaction, a description of the property, the instrument of transfer, such as a lease, a mortgage, a release of a mortgage, a lease assignment, and a reference to the location of the document of the transfer in the Land Record.

The Land Record contains the recorded instruments of transfer. The information contained varies with the instrument, but in all cases included the date of and the parties to the transaction. In a conveyance involving the transfer of a fee simple title or a lease the document contains the price of the property, and in a lease assignment, the ground rent reserved by the lease. If the conveyance were a mortgage, the amount of the principle and the terms of repayment are contained in the instrument, although the amount of the interest is not always specified.

In most cases these two sources were sufficient to trace transfers of the properties in the sample and to determine the 1880 owners of record. There were some cases where the owners of 1880 could not be determined from these sources. Most of the problems resulted from the failure of someone to record transactions in the Block Index. In other cases the problem was the inaccurate or incomplete recording of property boundaries. In such cases it was necessary to use the Grantor-Grantee Index and The Index of Unlocated Conveyances.

The Grantor-Grantee Index contains the same information as the Block Index but arranged in a different way. The Grantor Index contains a list of transactions roughly alphabetized by the last name of the grantor (purveyor) of a property. The Grantee Index is similar in arrangement, except that it is arranged by the last name of the Grantee (receiver of a title). These indexes date from the beginning of the city. The Index of Unlocated Conveyances is similar in its organization to the Grantor-Grantee Index; as its name indicates there are no property descriptions provided. Many of the transactions recorded in this index involve personal rather than real property, but some do involve real property, and it sometimes is possible to obtain information about a transaction through

the use of this index. Like the other indexes, this one is cross-referenced to the Land Record. Examination of the document cited in the index may yield complete information concerning the location of the property involved in the transaction. More frequently it does not, but may cite previous entries in the Land Record relating to the property in question. The prior entries may provide more specific information about the location of the property. Thus, using these two sources it may be possible to determine if the sample property had been involved in a transaction not recorded in the Block Index.

The sample properties for which 1880 owners could not be determined were eliminated from the study. The number of properties which had to be eliminated was greatest in the Lombard Street area where five properties were dropped. In Patterson Park area one was eliminated, and the remaining areas had none deleted. When the owners of 1880 had been identified their names were compared with those of the residents of the property to determine whether the property was owner-occupied or renter-occupied.

Property Ownership Patterns

A knowledge of the overall patterns provides some context for the analysis of the tenure relationship between specific pieces of property and the individuals occupying them. Table 3-6 is a frequency distribution of property holdings among the owners of 1876. The figures in the table represent only the properties located within the five sample study areas and do not include any additional properties owned outside the study areas. Some of the property holders owned land in more than one study area. In compiling the table all properties owned by the same person were combined within one study area. If the properties were not combined into one area

DISTRIBUTION OF PROPERTIES AMONG HOLDINGS OF DIFFERENT SIZE, 1876

Table 3 - 6

NO. OF PROPERTIES
IN INDIVIDUAL
HOLDINGS

| | PATTERSON PARK | | | | FELLS POINT | | | | THE HARBOR | | | | FAYETTE STREET | | | | LOMBARD STREET | | | |
|-------|----------------|-------------|-------------------|-----------------|---------------|-------------|-------------------|-----------------|---------------|-------------|-------------------|-----------------|----------------|-------------|-------------------|-----------------|----------------|-------------|-------------------|-----------------|
| | NO. OF OWNERS | % OF OWNERS | NO. OF PROPERTIES | % OF PROPERTIES | NO. OF OWNERS | % OF OWNERS | NO. OF PROPERTIES | % OF PROPERTIES | NO. OF OWNERS | % OF OWNERS | NO. OF PROPERTIES | % OF PROPERTIES | NO. OF OWNERS | % OF OWNERS | NO. OF PROPERTIES | % OF PROPERTIES | NO. OF OWNERS | % OF OWNERS | NO. OF PROPERTIES | % OF PROPERTIES |
| 1 | 143 | 88.8 | 143 | 60.9 | 111 | 75.0 | 111 | 47.9 | 248 | 85.8 | 248 | 61.4 | 347 | 92.5 | 347 | 72.7 | 107 | 87.8 | 107 | 72.3 |
| 2 | 7 | 4.4 | 14 | 6.0 | 16 | 10.8 | 32 | 13.7 | 28 | 9.7 | 56 | 13.9 | 20 | 5.3 | 40 | 8.0 | 12 | 9.8 | 24 | 16.2 |
| 3 | 5 | 3.1 | 15 | 6.4 | 10 | 6.8 | 30 | 12.8 | 4 | 1.4 | 12 | 3.0 | 4 | 1.1 | 12 | 2.5 | 1 | 0.8 | 3 | 2.0 |
| 4 | 1 | 0.6 | 4 | 1.7 | 4 | 2.7 | 16 | 6.8 | 4 | 1.4 | 16 | 4.0 | 3 | 0.8 | 12 | 2.5 | | | | |
| 6 | 2 | 1.2 | 12 | 5.1 | 3 | 2.0 | 18 | 7.7 | 2 | 0.7 | 12 | 3.0 | 2 | 0.5 | 12 | 2.5 | | | | |
| 7 | | | | | | | | | | | | | | | | | 2 | 1.6 | 14 | 9.4 |
| 8 | | | | | 1 | 0.7 | 8 | 3.4 | 1 | 0.3 | 8 | 2.0 | | | | | | | | |
| 9 | 1 | 0.6 | 9 | 3.8 | 2 | 1.4 | 18 | 7.7 | | | | | | | | | | | | |
| 10 | 1 | 0.6 | 10 | 4.3 | | | | | | | | | | | | | | | | |
| 18 | | | | | | | | | 1 | 0.6 | 18 | 11.9 | | | | | | | | |
| 28 | 1 | 0.6 | 28 | 11.9 | | | | | | | | | | | | | | | | |
| 32 | | | | | | | | | 1 | 0.2 | 32 | 7.9 | | | | | | | | |
| 56 | | | | | | | | | | | | | 1 | 0.3 | 56 | 11.7 | | | | |
| TOTAL | 161 | 100 | 235 | 100 | 148 | 100 | 234 | 100 | 289 | 100 | 404 | 100 | 375 | 100 | 477 | 100 | 122 | 100 | 148 | 100 |

source: compiled by the author from Baltimore City tax Field Books, 1876

Note: percentages are rounded to 100

Table 3-7. Number of Properties owned by Owners of Sample Properties, 1876

| Area | Patterson Park | Fells Point | The Harbor | Fayette Street | Lombard Street |
|----------------------------------|-------------------|----------------|---------------|-------------------|-------------------|
| Number of Properties Owned | Number of Owners | | | | |
| 1 | 13 | 14 | 17 | 23 | 22 |
| 2 | 2 | 3 | 3 | 5 | 2 |
| 3 | 1 | 2 | | | |
| 4 | 1 | 2 | 1 | | |
| 6 | 2 | 1 | | 1 | |
| 7 | | | | | 1 |
| 8 | | 1 | | | |
| 9 | | 1 | | | |
| 10 | 1 | | | | |
| 18 | | | 1 | | |
| 28 | 1 | | | | |
| 32 | | | 1 | | |
| 56 | | | | 1 | |
| Total | 21 | 24 | 23 | 30 | 25 |

Source: compiled by the author from the Baltimore City Tax Field Books, 1876

the owner of a large number of properties located in different study areas would appear as more than one small property holder. Thus, the table would show more owners than were actually present and would diminish the relative importance of the holding. If the residence of the owner were in one of the areas, the properties were assigned to that area. If the owner's residence were unknown or outside all of the study areas, the properties were assigned to the area in which the greatest number of properties was located. When neither of these criteria was applicable the assignment to one of the areas was arbitrary. Table 3-7 provides the same information about the owners of the sample properties. This table includes all of the properties possessed by the owners of the sample properties.

The frequency distribution displays extremes of propertied wealth. Fell's Point and Lombard Street lacked any holders of large amounts of property. There is no immediately obvious explanation of this phenomenon. Both areas were the longest settled of the study areas, but there is no inherent reason why older parts of a city should lack large landholders. The income differences between the two areas argue against an explanation dependent upon economic considerations. Fell's Point was also the only area in which fewer than sixty percent of the properties were held by owners of only one property, and a greater proportion of its properties were in holdings of two or three properties than in any of the other areas. Again, no easily discerned explanation is available. Fayette Street contains the extremes with both the greatest proportion of properties in single property holdings and the largest holding encountered in the study.

Such a distribution inevitably invites comparisons between the holders of large and small amounts of property. Points for comparison

between large and small property holders include their age, occupation, and nativity, the location, size, value and means of acquisition of their properties, the location of their residence relative to their holdings, and the people to whom they rented. Within this study the total holdings of the large property holders will not be analyzed separately. They are all represented in the samples, and comparisons will be made between them on the basis of the sample data.

Owner-Occupance and Renter-Occupance

The variation in the percent of owner-occupance from one area to another appears to have been great, especially between Patterson Park and the Harbor (Table 3-8). A significance test reveals, however, that these differences are not significant at the .10 level.²⁴ There is also no discernible pattern in the location of owner-occupance within any of the study areas (Map 11).

The lack of significant differences among the five study areas is surprising in view of their different occupational and income characteristics. These results indicate the need for a closer examination of the relationship between the general economic characteristics of the areas and those of the individuals who were home owners. A comparison of home

²⁴The use of sample data requires a test of the statistical significance of the findings. The purpose of the significance test is to determine the possibility that the differences in the samples may be attributable to sampling error. When small samples, such as are employed in this study, are used apparently large differences may be the result of the vagaries of the sampling procedure. The results of the significance test, presented in Table II-III in Appendix II, reveal that only Patterson Park and the Harbor approach the necessary values to be significant.

Map II OWNER- AND RENTER-OCCUPIED PROPERTIES
WITHIN EACH AREA



Table 3-8. Proportions of Owner-Occupied and Renter-Occupied by Study Area, 1880.

| Area | Sample Size | Owner-Occupied | | Renter-Occupied | |
|----------------|-------------|----------------|---------|-----------------|---------|
| | | Number | Percent | Number | Percent |
| Patterson Park | 26 | 9 | 35 | 17 | 65 |
| Fell's Point | 27 | 11 | 41 | 16 | 59 |
| The Harbor | 26 | 15 | 56 | 11 | 42 |
| Fayette Street | 31 | 17 | 55 | 14 | 45 |
| Lombard Street | 25 | 10 | 40 | 15 | 60 |

Source: compiled by the author from Baltimore City Tax Field Books, 1876; the various records of property transfers for the city, and the manuscript Census of Population, 1880.

owners and renters by study area and by occupational class reveals that the rate of home ownership among different occupational levels varied within each of the study areas (Table 3-9). The small number of householders in the two highest classes prevents any serious evaluation of their tendency toward home ownership, so the following comments are confined to the lowest three categories. In only two of the study areas, Fell's Point and the Harbor, did sample householders in Class III occupations contribute in greater measure to the category of owner-occupants than to the total sample. In each of the five study areas except Fayette Street householders in Class V occupations contributed in greater measure to the category of renters than to the sample population. In Fayette Street any statement about the contribution of Class V

Table 3-9. Owners and Renters by Occupational Class by Study Area, 1880

| | Patterson Park | Fell's Point | The Harbor | Fayette Street | Lombard Street |
|--------|-------------------|-----------------|---------------|-------------------|-------------------|
| N | 40 | 43 | 43 | 38 | 41 |
| Owners | 9 | 11 | 15 | 17 | 10 |

Class I
Occupations

| | | | | | |
|---|--|--|--|-----|-----|
| Number | | | | 1 | 1 |
| % of sample | | | | 2.6 | 2.4 |
| Owners | | | | 1 | |
| % of sample | | | | 2.6 | |
| Renters | | | | | 1 |
| % of sample | | | | | 2.4 |
| Owners in Class I as a % of all owners in sample | | | | 5.9 | |

Class II
Occupations

| | | | | | |
|--|-----|------|------|------|------|
| Number | 3 | 3 | 5 | 5 | 9 |
| % of sample | 7.5 | 7.0 | 11.5 | 13.2 | 19.6 |
| Owners | 1 | 2 | 1 | 3 | 3 |
| % of sample | 2.5 | 4.7 | 2.3 | 7.9 | 7.3 |
| Renters | 2 | 1 | 4 | 2 | 5 |
| % of sample | 5.0 | 2.3 | 9.3 | 5.3 | 12.2 |
| Owners in Class II as a % of all owners in sample | 11 | 18.2 | 6.7 | 11.8 | 30.0 |

Class III
Occupations

| | | | | | |
|-------------|------|------|------|------|------|
| Number | 16 | 9 | 12 | 24 | 13 |
| % of sample | 40.0 | 20.9 | 27.9 | 63.2 | 31.7 |
| Owners | 3 | 3 | 6 | 10 | 3 |
| % of sample | 7.5 | 7.0 | 13.6 | 26.3 | 7.3 |
| Renters | 13 | 6 | 6 | 14 | 10 |
| % of sample | 32.5 | 14.0 | 13.6 | 36.8 | 24.4 |

Table 3-9. continued

| | Patterson Park | Fell's Point | The Harbor | Fayette Street | Lombard Street |
|---|-------------------|-----------------|---------------|-------------------|-------------------|
| <hr/> | | | | | |
| <u>Class III</u> | | | | | |
| <u>Occupations</u> | | | | | |
| Owners in Class III as a % of all owners in sample | 33.0 | 27.3 | 40.0 | 58.8 | 30.0 |
| <u>Class IV</u> | | | | | |
| <u>Occupations</u> | | | | | |
| Number % of sample | 3 7.5 | 8 18.6 | 6 14.0 | 3 7.9 | 9 22.0 |
| Owners % of sample | 2 5.0 | 1 2.3 | 2 4.7 | 1 2.6 | 2 4.9 |
| Renters % of sample | 1 2.5 | 7 16.3 | 4 9.3 | 2 5.3 | 7 17.1 |
| Owners in Class IV as a % of all owners in sample | 22.0 | 9.1 | 13.3 | 5.9 | 20.0 |
| <u>Class V</u> | | | | | |
| <u>Occupations</u> | | | | | |
| Number % of sample | 14 35.0 | 18 41.9 | 11 25.6 | 1 2.6 | 5 12.2 |
| Owners % of sample | 2 5.0 | 3 7.0 | 4 9.3 | 1 2.6 | 0 |
| Renters % of sample | 12 30.0 | 15 34.9 | 7 16.3 | 0 | 5 12.2 |
| Owners in Class V as a % of all owners in sample | 22.0 | 27.3 | 26.7 | 5.9 | |
| <u>Others</u> | | | | | |
| Number % of sample | 4 10.0 | 5 11.6 | 9 20.9 | 4 10.5 | 5 12.2 |
| Owners % of sample | 1 2.5 | 2 46.5 | 2 4.7 | 1 2.6 | 2 4.9 |

Table 3-9. continued

| | Patterson Park | Fell's Point | The Harbor | Fayette Street | Lombard Street |
|--|-------------------|-----------------|---------------|-------------------|-------------------|
| <u>Others</u> | | | | | |
| Renters | 3 | 3 | 7 | 3 | 3 |
| % of sample | 7.5 | 7.0 | 16.3 | 7.9 | 7.3 |
| Others as a % of all owners in sample | 11.0 | 18.2 | 13.3 | 5.9 | 20.0 |

Source: compiled by the author from the manuscript schedules of the Census of Population, 1880, the Baltimore City Tax Field Books, and the various records of property transfers for the city of Baltimore.

household heads to the renter population is precluded by the presence of only one such head in the sample.

It is also useful to examine each occupational class to determine to what extent its members were home owners. Again the households in the higher levels of occupations tended to have a greater percentage in the category of home owners, but this tendency is by no means absolute. For example, in the Patterson Park area the difference in the rate of home ownership between householders in the skilled trades and those in the laboring classes is negligible. Furthermore, the rate of home ownership within Class III householders varies from one study area to another, from a low of 19 percent in Patterson Park to a high of 50 percent in the Harbor. Smaller, but noticeable variations were present among Class V householders. Thus, while it was probable that a household whose head was employed in a lower level occupation would be a renter household, a higher level of occupation did not necessarily result in a higher probability of home ownership. It seems that although the propensity to home ownership varied with occupational level, the differences were not pronounced enough to produce strong differences in the rate of home ownership between parts of the city characterized by different occupational and income profiles.

Multiple incomes may have been a factor in lessening differences among the areas. As Table 3-4 demonstrates, the dockside areas had a greater percentage of households with multiple incomes than did either Fayette Street or Lombard Street. Although these extra incomes did not greatly enhance the aggregate income of the study areas, it is possible that the employment of more than one person in the household may have enabled some people to purchase property. This suggestion is supported

to a limited degree when owner and renter households are separated and their employment patterns examined (Table 3-10). Patterson Park and the Harbor had a high percentage of owner families with more than one income, and a relatively small percentage of renters in these areas enjoyed extra income. In the three remaining areas the percentage of owners having extra income sources is less than that of the renters. Thus, there appears to have been no clearly established relationship between the number of incomes and the prevalence of property ownership, at least none that was consistent from one study area to another. The most that can be said is that in two of the three lowest income areas home ownership tended to be associated with multiple employment, and in the two higher income areas this was not the case. In Fell's Point there was a greater tendency toward multiple employment among both owners and renters, so that extra income does not seem to have been translated into home ownership. These findings seem to counter Thernstrom's argument that laboring households relied on extra income to finance property purchases; they may have required those incomes just to meet daily expenses.

Since owners and renters cannot easily be distinguished on the basis of income, it might be useful to consider that the accumulation of capital sufficient to purchase a home was a lengthy process. If this were true, it is reasonable to expect that owners would have been older than renters. Table 3-11 lends some support to this argument, but once again, the data are inconsistent and inconclusive. In Patterson Park and the Harbor the median age of owners is several years higher than that of renters. In Fayette Street the difference between owners and renters was pronounced, but it was less than that in the other two areas, while in Fell's Point and Lombard Street owners and renters were about the same age. In both

Table 3-10. Household Employment Characteristics of Owners and Renters by Study Area, 1880

| Area | Sample | No. and % with extra income | Owner Households | | No. and % with extra income | Renter Households | |
|-------------------|--------|-----------------------------------|------------------------------|----------|-----------------------------------|------------------------------|----------|
| | | | No. with employed Spouses | Children | | No. with employed Spouses | Children |
| Patterson Park | 40 | 9 (55) | 0 | 5 | 31 (32) ^a | 0 | 12 |
| Fell's Point | 43 | 11 (27) ^b | 1 | 3 | 32 (50) ^c | 9 | 10 |
| The Harbor | 43 | 15 (73) | 0 | 11 | 28 (29) | 0 | 8 |
| Fayette Street | 38 | 17 (24) | 0 | 4 | 21 (43) | 2 | 7 |
| Lombard Street | 41 | 10 (30) | 0 | 3 | 31 (19) ^a | 0 | 8 |

Source: compiled by the author from the manuscript schedules of the Census of Population, 1880, and the Tax Field Books and the various records of property transfers for the City of Baltimore.

^aIn two of the households with an employed son the son's income provided the sole income for the household. Therefore, they have been removed from the calculation of the percentage figure.

^bOnly 3 households had extra income. One had both an employed spouse and employed children.

^cOnly 16 households had extra income. Three had both an employed spouse and employed children.

Table 3-11. Median Age of Property Owners, Owner-Occupants, and Renter-Occupants by Study Area.

| Area | N | Owners | | | | | | | Renters | |
|----------------|-----------------|--------------------------------|-----------------|------------------------|-----------------|--------------------------------|-----------------|------------------------|---------|-----------------|
| | | Median Age at Time of Purchase | | | Median Age 1880 | Median Years of Ownership 1880 | | | N | Median Age 1880 |
| | | All | Owner-Occupants | Rental Property Owners | Owner-Occupants | All | Owner-Occupants | Rental Property Owners | | |
| Patterson Park | 25 ¹ | 46 | 40 | 49 | 50 | 9 | 9 | 10 | 31 | 38 |
| Fell's Point | 30 ² | 33 | 33 | 2 cases | 43 | 10 | 9 | 12 | 32 | 43 |
| Harbor | 26 ³ | 38 | 38 | 4 cases | 56 | 15 | 16 | 15 | 28 | 42 |
| Fayette Street | 31 ¹ | 37 | 38 | 35 | 42 | 6 | 6 | 5 | 21 | 35 |
| Lombard Street | 25 ⁴ | 35 | 35 | 37 | 42 | 10 | 10 | 10 | 31 | 40 |

¹Age at time of purchase of 6 owners is unknown

²Age at time of purchase of 15 owners is unknown

³Age at time of purchase of 10 owners is unknown

⁴Age at time of purchase of 11 owners is unknown

⁵The median measure is meaningless here. The distribution includes two owners in each year from under 1 year to 5 years and in each year from 8 years to 11 years.

Source: Compiled by the author from the manuscript Census of Population, 1880 and the Block Index, and Tax Field Books, 1876

areas the owners were younger than their counterparts in Patterson Park and the Harbor.

Duration of ownership and age at the time of purchase of the property are likely to be more important variables than the age of owners and renters in 1880. Table 3-11 shows that the median age of purchasers varied from a low of 33 to a high of 49. The difference between owner-occupants and the owners of rental property within each study area was not great, but the lack of information about rental property owners in Fell's Point and the Harbor cautions against the ready acceptance of this statement. The difference was greatest in Patterson Park where the median age of owner-occupants was a decade younger at the time of purchase than that of the rental property owners.

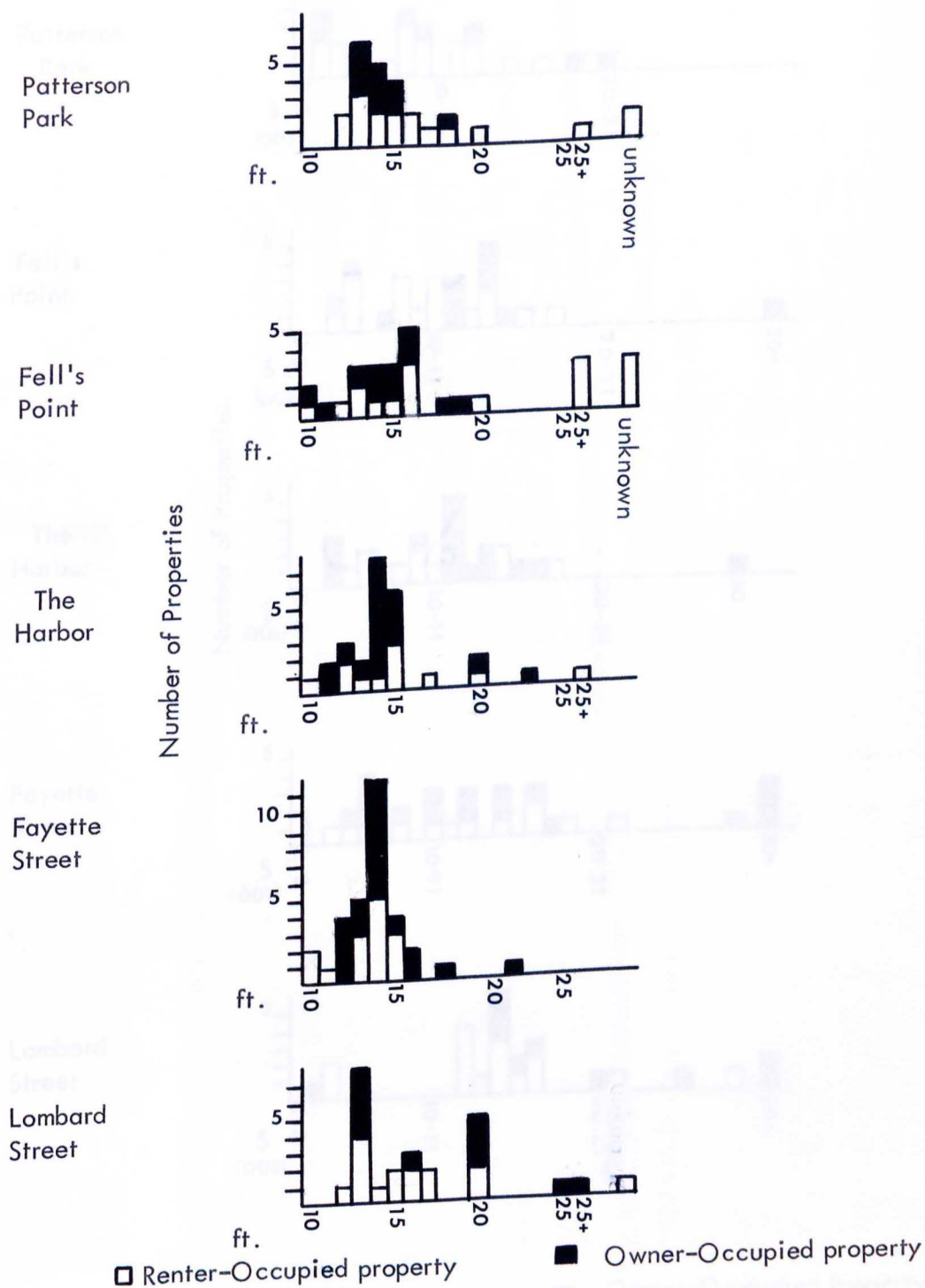
The variation in duration of ownership is the most striking characteristic in the table. The Harbor area owners, both owner-occupants and owners of rental property, had owned their properties far longer in 1880 than had owners in any of the other areas. The relatively short period of ownership in Fayette Street may be attributed to the relative recency of the area's residential development. In all areas the owner-occupants and the rental property owners had owned their properties about the same length of time.²⁵

²⁵Another important consideration related to the purchase of property by immigrants is the length of their residence in the United States, but this is difficult to determine. Immigrant arrivals for the port of Baltimore are available for the years 1833-1866. Arrival information for immigrants who came through other ports or into Baltimore after 1866 is not easily obtained. The sample heads of household were checked against the arrivals between 1833 and 1866, but the number who could be identified as having arrived in Baltimore during this period were so few as to be of no value in this study.

An analysis of the characteristics of the property may contribute some insight into the patterns of home ownership by indicating differences in the quality of the housing owned. While the patterns of owner-occupance did not vary greatly among the study areas, both Scharf and the Vital Statistics reveal that the housing did exhibit considerable difference in quality from one part of eastern Baltimore to another. The properties within the sample areas were analyzed in terms of their assessed value, size, and the structure on each property. It was expected that in consideration of the different income levels apparent in the five study areas that the type of property which people could afford to buy would be different. In the lower wage areas, especially Fell's Point, lots and buildings might be smaller and the land and improvements assessed at a lower value than in the areas with higher incomes. Owners and renters within a single area might also have occupied properties differing in these same characteristics. Information concerning the qualities was gathered from the tax records for each of the study areas. This information was compared for owners and renters within each of the study areas and between them (Figures 3-1, 3-2 and Table 3-12).

Within each of the study areas both size and value of the properties were highly varied. Fell's Point and the Harbor had the greatest range of property sizes. There is no evidence that owners and renters were distinctive in the size of properties which they occupied, although in Fell's Point the largest properties were entirely renter-occupied. Property assessments varied greatly, and there was a wide variation between the areas (Table 3-12). Patterson Park and Lombard Street were at the extremes for both owner-occupied and renter-occupied properties. There

DISTRIBUTION OF FRONT FOOTAGE OF PROPERTIES
BY STUDY AREA, 1880



DISTRIBUTION OF ASSESSED VALUES
BY STUDY AREA, 1876

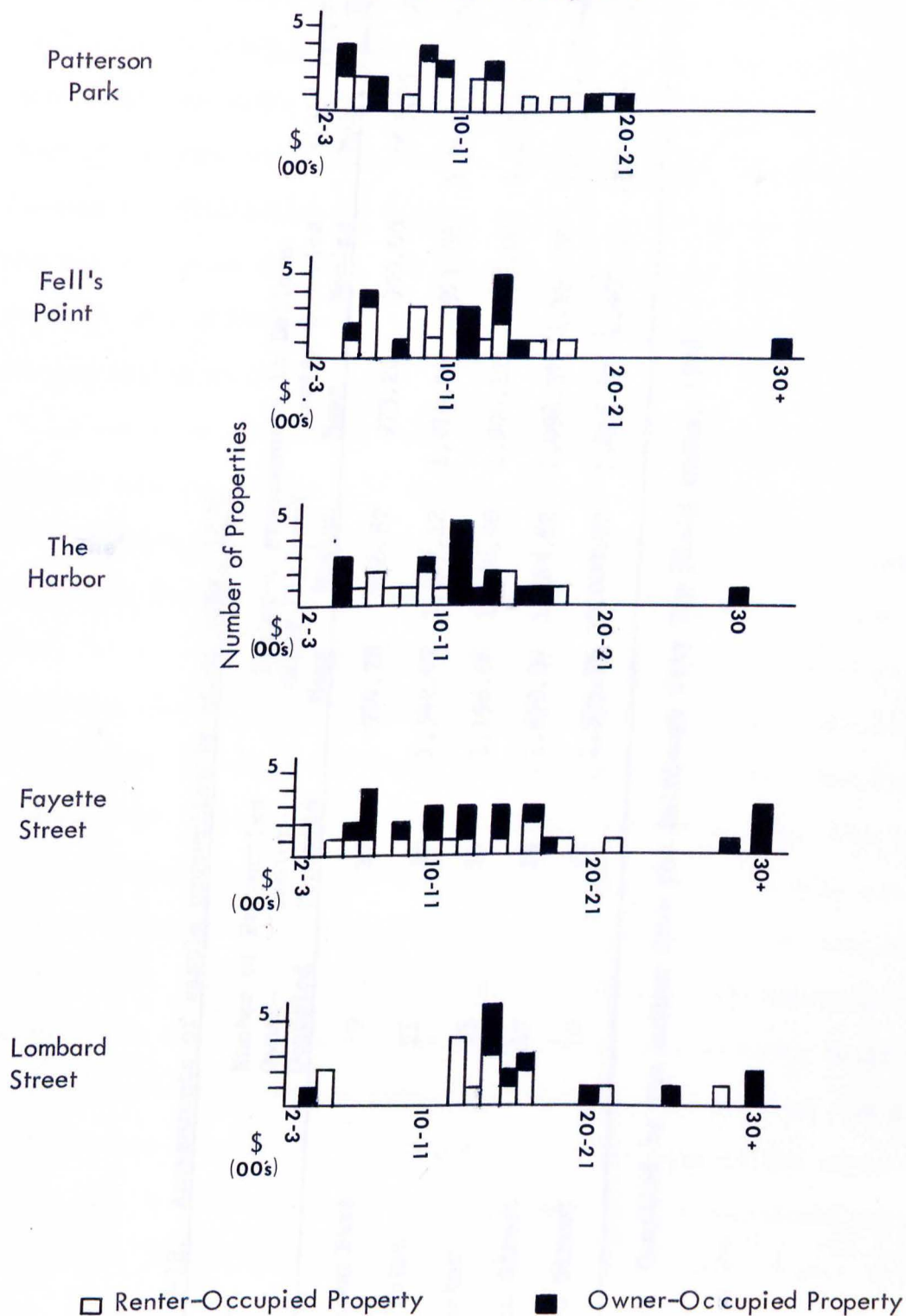


Figure 3-2

Table 3-12. Assessments of sample properties by study area, 1876

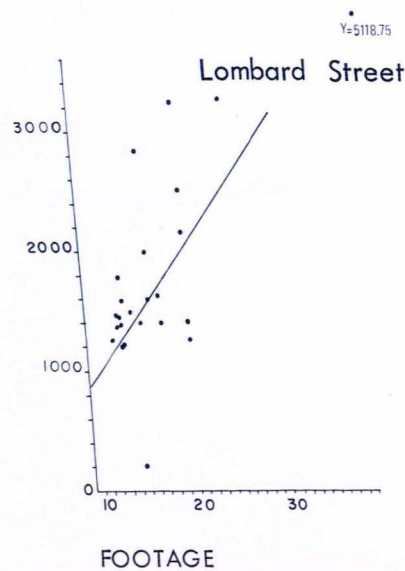
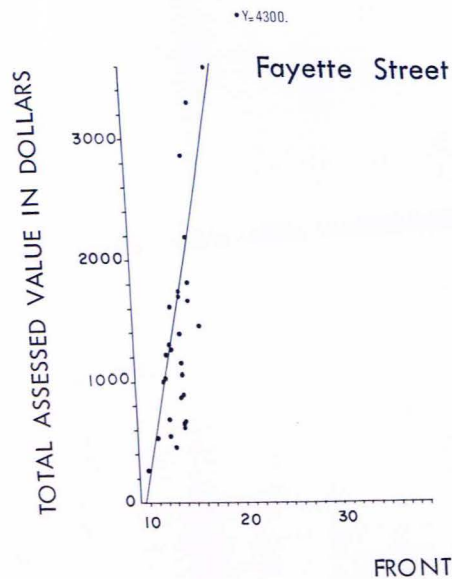
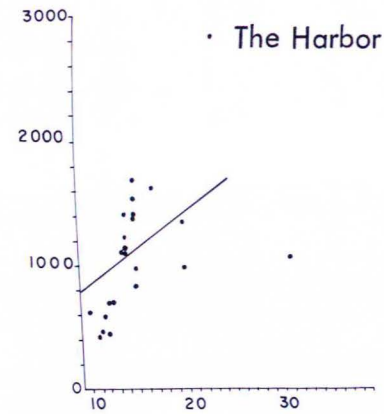
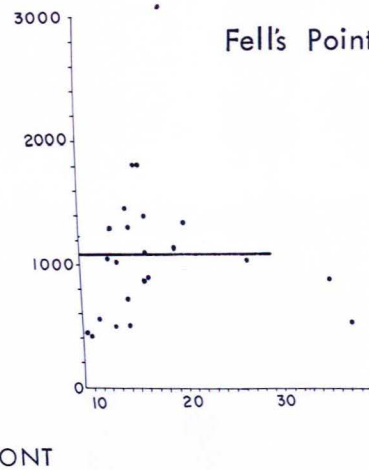
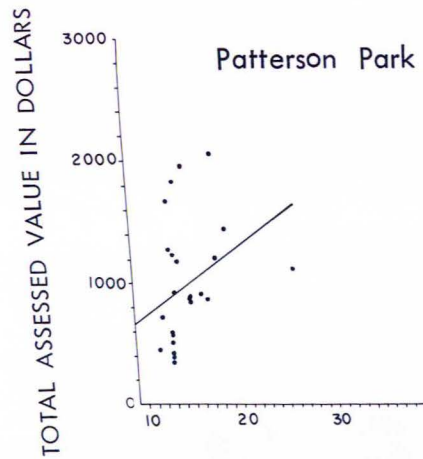
| Area | Number of Properties | | Property Assessments in Dollars | | | | Total Properties | |
|----------------|----------------------|-----------------|---------------------------------|----------|-----------------|----------|------------------|----------|
| | Owner-Occupied | Renter-Occupied | Owner-Occupied | | Renter-Occupied | | Mean | Median |
| | | | Mean | Median | Mean | Median | | |
| Patterson Park | 9 | 17 | 974.78 | 856.87 | 973.20 | 900.00 | 973.75 | 900.00 |
| Fells Point | 11 | 16 | 1,342.47 | 1,317.12 | 1,010.26 | 921.88 | 1,145.60 | 1,045.17 |
| The Harbor | 15 | 11 | 1,196.66 | 1,150.00 | 1,000.12 | 975.00 | 1,113.51 | 1,103.00 |
| Fayette Street | 17 | 14 | 1,670.04 | 1,265.62 | 1,098.37 | 1,150.00 | 1,405.41 | 1,233.33 |
| Lombard Street | 10 | 15 | 2,375.75 | 2,000.00 | 1,415.82 | 1,400.00 | 1,798.99 | 1,468.75 |

Source: Compiled by the author from the Baltimore City Tax Field Books, 1876.

was a variation between the owner-occupied and renter-occupied properties within each of the study areas, and it was particularly pronounced in Fell's Point, Lombard Street and Fayette Street. Within each of these areas the mean value of owner-occupied property was much greater than that of renter-occupied properties. The comparison of median values lessens the distinction in Fayette Street reflecting the impact of high and low values on the mean. This is suggestive, but hardly conclusive evidence of a difference in the type of property available to owners and renters within an area.

A comparison among the study areas reveals that the difference in property assessments was most pronounced between Patterson Park and Lombard Street and between Patterson Park and Fayette Street. Lombard and Fayette Street areas had the highest income levels of the five study areas, but this does not provide a totally satisfactory explanation of the differences in values. Fell's Point and the Harbor also had low income levels, indeed Fell's Point's income level was lower than that of Patterson Park. While property values within them were lower than those in either Fayette Street or Lombard Street, the differences were not pronounced. Differences in value were negligible between the Harbor and Fayette Street. Age of housing is also an unsatisfactory explanation. Both Patterson Park and the Fayette Street areas were recently built in 1880 while Lombard Street was within one of the oldest parts of the city.

Difference in property size might account for some of the variation in value, but the relationship between property size and assessed value is not clear. Table 3-13 and Figure 3-3 describe the relationship between the two, and again the results are inconsistent from one study area to another. The strongest relationship was found in the Fayette and Lombard



RELATIONSHIP BETWEEN
FRONT FOOT SIZE OF PROPERTY
AND TOTAL ASSESSED VALUE OF
PROPERTY, 1876

source: compiled by the author from the Baltimore City Tax Field Books and the Block Index

Figure 3-3

Street areas. In the former, the range of sizes was limited, and although the range of values was great, there were few properties of very high value. The zero correlation in Fell's Point is surprising and is explained by the presence of two large properties of low value. If these two properties are removed from the sample the correlation is .57.

Table 3-13. Relationship between Front Footage of Property and Total Assessed Value, 1876.

| Area | Correlation Coefficient |
|----------------|-------------------------|
| Patterson Park | .37 |
| Fell's Point | .00 |
| The Harbor | .51 |
| Fayette Street | .85 |
| Lombard Street | .86 |

Source: compiled by the author from the Baltimore City Tax Field Books and the Index of Located Conveyances.

Owners of Rental Property

The relationship between landlords and their rental properties has two aspects: the direct relationship between the landlord and the tenant and that between the location of the property and the residence of the landlord. The discussion here will first analyze the residential patterns of the owners of rental property and then compare the place of birth of the property owners and their tenants. The ownership of the property was established through the use of the Land Record and the Block Index; the residence of the owner was determined through the use of the city directories. The Land Record states in a general way the address of parties to the transaction, e.g. Baltimore City, Baltimore County, Harford County. City directories for 1879, 1880, and 1881 were used to trace those who lived in Baltimore City. The 1880 directory was used

first. If the owner could not be located in that directory the other two were used. The residence of all owners could not be determined from these sources, and as Table 3-14 attests, this method yielded varying levels of success in the different study areas.

In all of the areas many of the owners of rental property resided within the study area or within a few blocks of it (Maps 12-14). Fell's Point had the largest number of landlords living the greatest distance away from the area; Fayette Street and the Harbor had the greatest number living within the study area. Lombard Street had no landlords living within the study area, but neither did it have any who dwelt very far from its boundaries.

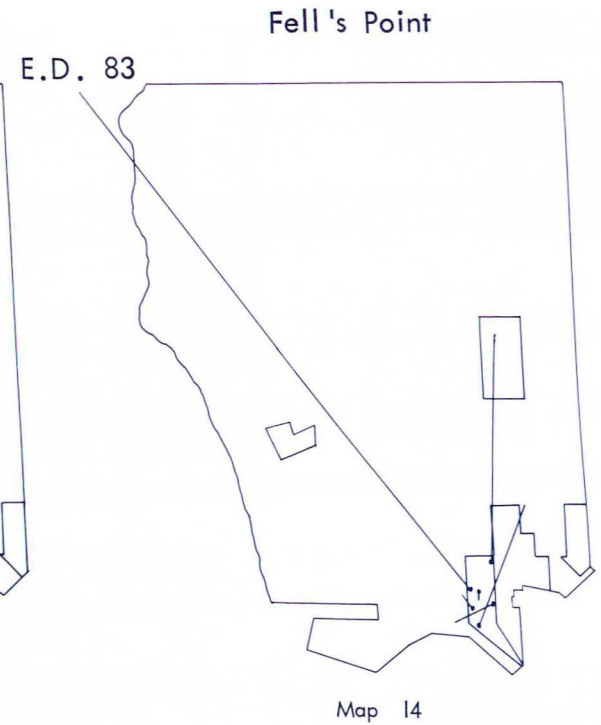
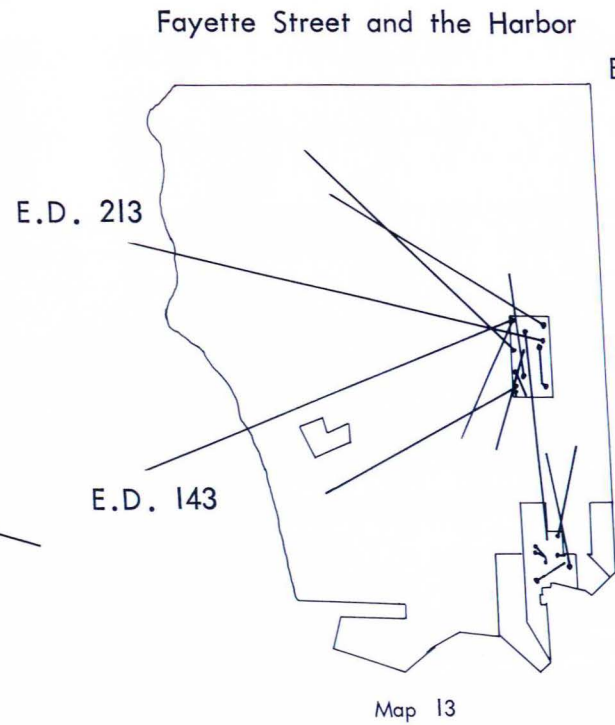
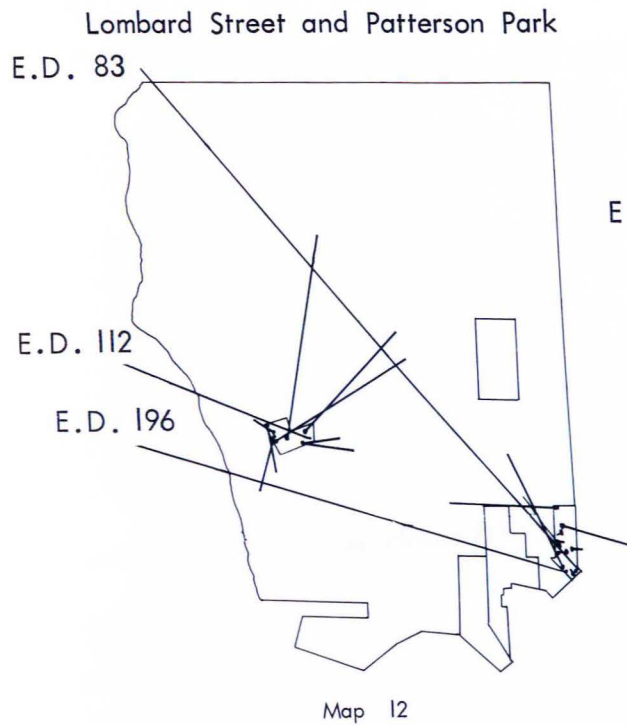
Table 3-14. Residential Patterns of Landlords by Study Area, 1880

| Area | No. of Rental Properties | Owner's Residence | | | |
|----------------|--------------------------|-------------------|-------------|--------------------------|-------------------|
| | | Unknown | Within Area | In the City Outside Area | Outside Baltimore |
| Patterson Park | 17 | 4 | 4 | 8 | 1 |
| Fell's Point | 16 | 9 | 0 | 6 | 1 |
| The Harbor | 12 | 4 | 5 | 3 | 0 |
| Fayette Street | 14 | 2 | 4 | 8 | 0 |
| Lombard Street | 15 | 8 | 0 | 7 | 0 |

Source: compiled by the author from Woods Baltimore City Directory, 1879, 1880, 1881, and the Tax Field Books, and records of property transfers for the city of Baltimore.

The four largest property holders, whose residences have been identified, lived within the study area in which their properties were located or close by. The residence of one of the four, J.J. Pfister is unknown,

RESIDENCE OF OWNERS OF RENTAL PROPERTIES, 1880



• Rental Property

Lines are drawn from the rental property to the residence of the owner of the property.

but that of his two sons is known and conforms to the pattern of the other three large landowners. Only Anton Weiskittle lived outside the study area in which he owned property, but his own house was not far removed from the study area.²⁶ Comparing their residential property with their other property and with the study area as a whole is revealing. Table 3-15 presents the comparison and gives the impression that these landlords had income properties which were in the lower half of the area's assessed values, while their own housing was in the upper half of the property values. The other properties owned by these landlords confirm this view. Twenty-seven of the 56 properties owned by Elizabeth Jones in Fayette Street were small, about ten feet wide, located in alleys or courts, and were assessed for less than \$300. The remainder of her properties were larger in size, were located on street fronts, and varied in their assessments. Significantly, none were assessed for as much as her own house. Neither J.J. Pfister nor Anton Weiskittle owned low value rental property in alleys or courts in the Harbor area. Only six of Lizetta Winterling's 28 properties were located in courts, and all were assessed at more than \$300. The conclusion from this evidence is that the large landowners concentrated their investments in holdings which were subdivided into relatively small properties, and that while they might have shared the same residential areas as their tenants, they did not necessarily share the same type of housing. The sons of J.J. Pfister were an exception to this statement. They lived on property that approximated the remainder of Pfister land.

The relative importance of their rental properties within the total

²⁶ Sutherland found the same pattern in Philadelphia, see Sutherland, pp. 190-196.

Table 3-15. Characteristics of the Properties of the Four Largest Landholders

| Landlord | No. of properties owned, 1876 | No. in Sample | Location | Area Median | Sample Properties | Landlord's Residence |
|------------|----------------------------------|------------------|-------------------|----------------|----------------------|-------------------------|
| Pfister | 32 | 4 | Harbor | 1103.00 | 625.- 997.50 | 875.00* |
| Winterling | 28 | 2 | Patterson Park | 900.00 | 855.21- 859.38 | 2093.75 |
| Jones | 56 | 2 | Fayette Street | 1233.33 | 275.- 286. | 1778.12 |
| Weiskittle | 18 | 2 | Harbor | 1103.00 | 900.00 | outside study area |

*This residence is that of the two sons of J.J. Pfister. They appear on the title after September, 1876. Their father conveyed all his property to them in that year, subject to his reservation of the right of disposal of the property in any way prior to his death. His address could not be found in the city directories.

Source: Compiled by the author from the Tax Field Books, wards 1 and 4

holdings of these four landholders is worth noting. They appear to have been the primary income source for Lizetta Winterling and Elizabeth Jones, neither of whom had any occupation other than keeping house. The deeds conveying titles to Elizabeth Jones suggest that she did not have total control over the properties in her name. The deeds contain the name of her son as trustee, implying that the properties were purchased in her name, presumably to provide an income for her, but that she was not free to mortgage them or to dispose of them without his consent. No such restrictions appear to have been attached to Lizetta Winterling's holdings which she gained upon the death of her first husband. All of her properties appear to be the result of this inheritance. She did remarry and by 1880 was again a widow, but the Block Index contains no transactions in which she acquired properties in addition to those which she inherited from her first husband. The holdings of both of these women were concentrated in the eastern part of the city either within or close to the study areas.²⁷

Nothing is known of J.J. Pfister's residence or occupation. All of his properties were deeded to his two sons in 1876, but he retained until his death the right to dispose of them in any way. The fourth large property holder, Anton Weiskittle, was a man of greater wealth and more diversified holdings than the others. His primary source of income was the proceeds of his stove foundry located on Aliceanna Street in the

²⁷This information was obtained from the Tax Ledger, 1876, of the city of Baltimore. The Ledger contains the same information as the Field Books but is arranged alphabetically rather than areally.

Harbor area.²⁸ In addition, he owned property in different parts of the city, although most of his holdings were concentrated in or near the study areas of this work.²⁹

Landlords and Tenants

Having established that landlords owning the sample properties tended to live in close proximity to their rental properties, the next step was to examine the similarity in national origins of landlords and tenants. When the address of the landlord had been ascertained from the city directories, the manuscript census was checked to validate the address and to learn the place of birth of the owner. This information was then compared with the place of birth of the tenant or tenants.

In this analysis two categories of landlords are involved: those who had additional families living in a house which they and their families occupied and those who owned entirely renter-occupied properties. Table 3-16 provides information about both groups. Place of birth could not be determined for a large number of owners, especially in Fell's Point, and this hampers the interpretation of the data in the table. In all of the study areas the largest group of landlords for whom place of birth information was available was German, producing a preponderance of German tenants having German landlords. When the German landlords are separated by place of birth in Germany, there was a tendency for tenants to rent from landlords of the same origin. This is especially apparent

²⁸Manuscript schedules of the Census of Manufactures, 1880, describe Weiskittle's foundry as having a capital investment of \$10,000. 40 employees, and manufacturing products valued at \$45,000.

²⁹Tax Ledger, 1876.

Table 3-16. Comparison of Place of Birth of Landlords and Tenants by Study Area, 1880

Patterson Park

Renter-Occupied Property

| | TENANTS | | | | |
|-----------|---------|----|----|--------|---------|
| | GE | OE | NW | OTHERS | UNKNOWN |
| LANDLORDS | GE | 8 | 3 | | |
| | OE | 1 | 1 | | |
| | NW | 4 | 3 | 1 | |
| | OTHERS | | | | |
| | UNKNOWN | 2 | 3 | | |

Owner-Occupied Property with Tenants

| | TENANTS | | | | |
|-----------|---------|----|----|--------|---------|
| | GE | OE | NW | OTHERS | UNKNOWN |
| LANDLORDS | GE | 5 | | | |
| | OE | | | | |
| | NW | | | | |
| | OTHERS | | | | |
| | UNKNOWN | | | | |

GE=German

OE=Other European

NW=Native White

| | TOTAL | | | | |
|-----------|---------|----|----|--------|---------|
| | GE | OE | NW | OTHERS | UNKNOWN |
| LANDLORDS | GE | 13 | 3 | | |
| | OE | 1 | 1 | | |
| | NW | 4 | 3 | 1 | |
| | OTHERS | | | | |
| | UNKNOWN | 2 | 3 | | |

GERMAN LANDLORDS AND TENANTS

| | TENANTS | | | |
|-----------|---------|----|----|----|
| | P | BA | OG | GE |
| LANDLORDS | P | 1 | | 1 |
| | BA | 4 | | 4 |
| | OG | | 1 | |
| | GE | 1 | 1 | |

P=Prussian

BA=Bavarian

OG=Other specified
German

GE=Unspecified
German

Table 3-16. Comparison of Place of Birth of Landlords and Tenants by Study Area, 1880

Fell's Point

Renter-Occupied Property

| LANDLORDS | TENANTS | | | | |
|-----------|---------|----|----|--------|---------|
| | GE | OE | NW | OTHERS | UNKNOWN |
| | GE | 3 | 2 | 2 | |
| | OE | | | | |
| | NW | 1 | | | |
| | OTHERS | | | | |
| | UNKNOWN | 15 | 2 | 2 | |

Owner-Occupied Property with Tenants

| LANDLORDS | TENANTS | | | | |
|-----------|---------|----|----|--------|---------|
| | GE | OE | NW | OTHERS | UNKNOWN |
| | GE | 3 | | | |
| | OE | | | | |
| | NW | | | | |
| | OTHERS | | | | |
| | UNKNOWN | 2 | | | |

GE=German

OE=Other European

NW=Native White

GERMAN LANDLORDS AND TENANTS

| LANDLORDS | TENANTS | | | |
|-----------|---------|----|----|----|
| | P | BA | OG | GE |
| | P | 3 | | |
| | BA | 1 | | |
| | OG | 2 | | |
| | GE | | | |

P=Prussian

BA=Bavarian

OG=Other specified German

GE=Unspecified German

TOTAL

| LANDLORDS | TENANTS | | | | |
|-----------|---------|----|----|--------|---------|
| | GE | OE | NW | OTHERS | UNKNOWN |
| | GE | 6 | 2 | 2 | |
| | OE | | | | |
| | NW | 1 | | | |
| | OTHERS | | | | |
| | UNKNOWN | 17 | 2 | 2 | |

Table 3-16. Comparison of Place of Birth of Landlords and Tenants by Study Area, 1880

The Harbor

Renter-Occupied Property

Owner-Occupied Property with Tenants

| LANDLORDS | TENANTS | | | | |
|-----------|---------|----|----|--------|---------|
| | GE | OE | NW | OTHERS | UNKNOWN |
| | GE | 2 | | | |
| | OE | 3 | 3 | | |
| | NW | | 1 | | |
| | OTHERS | 1 | | | |
| | UNKNOWN | 4 | 3 | | |

| LANDLORDS | TENANTS | | | | |
|-----------|---------|----|----|--------|---------|
| | GE | OE | NW | OTHERS | UNKNOWN |
| | GE | 7 | | | |
| | OE | 1 | 1 | | |
| | NW | | | | |
| | OTHERS | | | | |
| | UNKNOWN | 2 | | | |

GE=German

OE=Other European

NW=Native White

| LANDLORDS | <u>TOTAL</u> TENANTS | | | | |
|-----------|-------------------------|----|----|--------|---------|
| | GE | OE | NW | OTHERS | UNKNOWN |
| | GE | 9 | | | |
| | OE | 4 | 1 | 3 | |
| | NW | | | 1 | |
| | OTHERS | 1 | | | |
| | UNKNOWN | 6 | 3 | | |

GERMAN LANDLORDS AND TENANTS

| LANDLORDS | TENANTS | | | |
|-----------|---------|----|----|----|
| | P | BA | OG | GE |
| | P | | | |
| | BA | | | |
| | OG | 1 | 3 | 4 |
| | GE | | | |

P=Prussian

BA=Bavarian

OG=Other specified
German

GE=Unspecified
German

Table 3-16. Comparison of Place of Birth of Landlords and Tenants by Study Area, 1880

Fayette Street

Renter-Occupied Property

| LANDLORDS | TENANTS | | | | |
|-----------|---------|----|----|--------|---------|
| | GE | OE | NW | OTHERS | UNKNOWN |
| | GE | 6 | 1 | 2 | |
| | OE | 1 | | 1 | 1 |
| | NW | | | 1 | |
| | OTHERS | | | | |
| UNKNOWN | 1 | 1 | 2 | | |

Owner-Occupied Property with Tenants

| LANDLORDS | TENANTS | | | | |
|-----------|---------|----|----|--------|---------|
| | GE | OE | NW | OTHERS | UNKNOWN |
| | GE | 1 | | | |
| | OE | | | | |
| | NW | 1 | | | |
| | OTHERS | | | | |
| UNKNOWN | | | 2 | | |

GE=German

OE=Other European

NW=Native White

TOTAL

| LANDLORDS | TENANTS | | | | |
|-----------|---------|----|----|--------|---------|
| | GE | OE | NW | OTHERS | UNKNOWN |
| | GE | 7 | 1 | 2 | |
| | OE | 1 | | | |
| | NW | 1 | | 1 | 1 |
| | OTHERS | | | 1 | |
| UNKNOWN | 1 | 1 | 4 | | |

GERMAN LANDLORDS AND TENANTS

| LANDLORDS | TENANTS | | | |
|-----------|---------|----|----|----|
| | P | BA | OG | GE |
| | P | | 1 | |
| | BA | 1 | | |
| | OG | | 3 | |
| | GE | 1 | 1 | |

P=Prussian

BA=Bavarian

OG=Other specified
German

GE=Unspecified German

Table 3-16. Comparison of Place of Birth of Landlords and Tenants by Study Area, 1880

Lombard Street

Renter-Occupied Property

| <u>LANDLORDS</u> | TENANTS | | | | |
|------------------|---------|----|----|--------|---------|
| | GE | OE | NW | OTHERS | UNKNOWN |
| | GE | 5 | 1 | 1 | |
| | OE | 1 | 3 | | |
| | NW | 1 | 1 | 1 | |
| | OTHERS | | | | |
| | UNKNOWN | 3 | 1 | 2 | 2 |

TOTAL

| <u>LANDLORDS</u> | GE | OE | NW | OTHERS | UNKNOWN |
|------------------|----|----|----|--------|---------|
| GE | 11 | 2 | 2 | | |
| OE | 1 | 4 | | | |
| NW | 1 | 1 | | 1 | |
| OTHERS | 3 | | 1 | 2 | 2 |

Owner-Occupied Property with Tenants

| <u>LANDLORDS</u> | TENANTS | | | | |
|------------------|---------|----|----|--------|---------|
| | GE | OE | NW | OTHERS | UNKNOWN |
| | GE | 6 | 1 | | |
| | OE | | 1 | | |
| | NW | | | | |
| | OTHERS | | | | |
| | UNKNOWN | | | | |

GE=German

OE=Other European

NW=Native White

GERMAN LANDLORDS AND TENANTS

| <u>LANDLORDS</u> | TENANTS | | | |
|------------------|---------|----|----|----|
| | P | BA | OG | GE |
| | P | 3 | 1 | |
| | BA | 3 | | |
| | OG | 1 | 1 | 1 |
| | GE | | | 1 |

P=Prussian

BA=Bavarian

OG=Other Specified
German

GE=Unspecified German

in Patterson Park and the Harbor. In Lombard Street and Fayette Street the relationship was not as well established. In Lombard Street the largest single group was composed of Prussian renters having Prussian landlords, but the majority of the German tenants was divided among Bavarian and other German landlords. This was also true of Fayette Street. Thus, there was a propensity for German renter households to rent from German landlords and a less pronounced tendency to rent from those who had the same origins in Germany.

Except for Elizabeth Jones's properties the tenants of the four larger landlords reflected generally the same pattern. She was Maryland born of English parents, and the tenants of her property, especially those located in the courts, were either Black or Bohemian. The street front properties which she owned were rented by tenants of various origins. The other three landowners were all foreign born. Pfister was a Swiss, Weiskittle an Hanoverian, and Winterling a Bavarian. All five of Lizetta Winterling's tenants on the sample properties were of German birth, two of them from Bavaria. The tenants on Weiskittle's properties were all German; one was from Hanover, and two from Saxony. Pfister's eight tenants on the sample properties were equally divided between native born whites and Germans; three of the four Germans were German born, and the other was native born of German parents. These four people could have had a profound impact on the population composition of eastern Baltimore had they either deliberately sought or given preferred treatment to tenants who shared the same background.

Summary

The problem of housing an immigrant population can be evaluated in terms of both the purchase of homes and the availability of rental accommodations. Immigrants in rental accommodations tended to rent from owners who shared their national background. Moreover, landlords exhibited a marked tendency to reside near their rental properties. These two trends buttress the argument that the rental housing needs of the immigrants were met by the group itself or at least by local residents.

The anticipated differences in the rate of home ownership among various German groups did not materialize. Any differences between the Prussians and the Bavarians which might have produced their distinctive residential characteristics were not reflected in their patterns of landholding. A more perplexing problem is the lack of relationship between home ownership and any other attribute of the study areas. Occupation, family income, age of the head of household, and characteristics of the property owned were not consistently related to the rate of home ownership in the five sample areas. These findings support the argument that property acquisition was a result of other than just economic forces. Areas with apparently few economic resources did not necessarily have lower rates of home ownership than areas with greater apparent resources, demonstrating that home ownership might be achieved with relatively small resources.

The question which arises from these findings is that of the process by which people became property owners. The modest incomes of the populations in the five study areas intimates that some mechanism must have been available to finance property purchases. The sources of this financing and the terms on which it was available then become a matter of

interest. The generation of mortgage funds by the German population will lend further support to the argument that the housing of an immigrant population was largely a function of the immigrants themselves.

Chapter 4

Financing Property Acquisition: The Building and Loan Associations

The Use of Mortgages

The characteristics of mortgage financing utilized by nineteenth century home buyers were conditioned by the availability of mortgage money and the terms at which it was lent. The restrictions on mortgage money have already been noted; money had to be supplied by savings banks, state banks, unchartered banks, individuals, or societies organized specifically for the purpose of lending money. The terms of the mortgages were determined by the lenders of the money and by the laws regulating the rate of interest. It will be argued that the money for home mortgages was generated largely by the people who needed the financing and, therefore, that the sources were highly localized and distinct from the city's major financial institutions in both their management and the scope of their activities. This chapter will examine the prevalence of the use of purchase money mortgages in the different study areas and the characteristics of the mortgages.

The purchase money mortgages were identified through the use of the Block Index and the Land Record. The use of such mortgages by the owners of 1880 is illustrated in Table 4-1. In all of the study areas owner-occupants relied more heavily on mortgages than did the owners of rental property. The difference was most pronounced in Lombard Street, where almost all of the owner-occupied properties were purchased with the aid

Table 4-1. Use of Purchase Money Mortgages by Owners of 1880 by Study Area

| <u>OWNER-OCCUPIED PROPERTIES</u> | | | | |
|-----------------------------------|-----|-----------|-------------|---|
| Area | No. | Mortgaged | % Mortgaged | Inherited, leased, ^a or cost under \$100 ^a |
| Patterson Park | 9 | 4 | 44.4 | 1 |
| Fell's Point | 11 | 5 | 45.6 | 1 |
| The Harbor | 15 | 6 | 40.0 | 1 |
| Fayette Street | 17 | 9 | 53.0 | 1 |
| Lombard Street | 10 | 9 | 90.0 | 1 |
| <u>RENTER-OCCUPIED PROPERTIES</u> | | | | |
| Patterson Park | 17 | 6 | 35.3 | 1 |
| Fell's Point | 16 | 6 | 37.5 | 1 |
| The Harbor | 11 | 2 | 18.2 | 3 |
| Fayette Street | 14 | 5 | 35.7 | 2 |
| Lombard Street | 15 | 3 | 20.0 | 4 |

^aAll these properties were unmortgaged.

Source: compiled by the author from the Block Index and Land Record.

of a mortgage, and least noticeable in the Patterson Park and Fell's Point areas. The difference between owner-occupants and the owners of rental property is reduced, but not eliminated if those properties acquired through inheritance, a lease, or for less than \$100 are eliminated from the calculation. When a person obtained a lease directly from the fee simple owner there may have been no charge for the lease, only the reservation of a ground rent. In such a case a mortgage was unlikely to be needed unless the building or renovation of improvements was contemplated. If a property were inherited or had a purchase price of under \$100 a mortgage was also unlikely to be needed. In the Harbor area one of the unmortgaged properties was acquired by a building society as a result of a law suit. The number of properties acquired under such conditions was small, but eliminating them from the unmortgaged purchases does reduce the apparently large number of properties acquired without mortgage financing. It is also possible that personal rather than real property was mortgaged to finance property purchases, and that, if this were true, the number of unmortgaged purchases might be further reduced. Unfortunately, the Chattel Record which contains the records of personal property mortgages has been destroyed so that it is impossible to determine the extent to which personal property may have provided security for home mortgage loans.¹

Table 4-2 describes in detail the mortgage status of the owner-occupants of each study area. In Patterson Park and the Harbor the purchasers of higher priced properties were less reliant on mortgages than

¹The destruction of the Chattel Record was confirmed by personnel in the Charter Record Office in Baltimore's Superior Court and in the Hall of Records, Annapolis.

Table 4-2. Purchase Price, Mortgage, and Family Income for Owner-Occupied Properties by Study Area.

| <u>Patterson Park</u> | | | | | | | |
|-----------------------|-------|-----------------------|-----------------------|---|------------------------------|---------------------|----------------------|
| Yr. of Purchase | Price | Amount of Mortgage | Household Occupations | | Total Weekly Income, 1880 | Mortgage Payment | Tenant Households |
| | | | Head | Others | | | |
| unmortgaged | 1869 | 950 | ships carpenter | | \$11. | | |
| | 1869 | 75 | grocer | (2) help in store ^a | unknown | | |
| | 1870 | 1,000 | keeping house | (1) paper hanger | \$13. | | |
| | 1872 | 1,020 | laborer | | \$5.-6. | | 1 |
| | 1874 | 2,000 | dry dock worker | | unknown | | 2 |
| mortgaged | 1870 | 735 | 600 | rolling mill worker | \$5.-6. | \$2/wk. | 1 |
| | 1870 | 1,450 | 1,200 | police officer (1) apprentice tinner | unknown | unknown | |
| | 1871 | 750 | 450 | trimmer | \$9. | \$1.50/wk. | 1 |
| | 1871 | 740 | 900 | laborer (2) oyster shucker | \$11.-12. | \$3/wk. | |

^aThe number in parentheses indicates the number of people in the household who were employed in the occupation.

Table 4-2. Purchase Price, Mortgage, and Family Income for Owner-Occupied Properties by Study Area.

Fell's Point

| Yr. of Purchase | Price | Amount of Mortgage | Household Occupations Head Others | Total Weekly Income, 1880 | Mortgage Payment | Tenant Households |
|--------------------|-------|-----------------------|--|------------------------------|---------------------|----------------------|
| 1855 | 500 | | furniture dealer | unknown | | |
| 1861 | 720 | | keeping house (1) clerk in store ^a | unknown | | 1 |
| 1864 | 1,100 | | tavern keeper | unknown | | |
| 1867 | Lease | | laborer | \$5.-6. | | |
| 1873 | 700 | | laborer | \$5.-6. | | |
| 1877 | 800 | | laborer | \$5.-6. | | |
| 1869 | 1,701 | 1,248 | boilermaker | \$6.-13. | \$4.40/wk. | |
| 1871 | 1,525 | 1,000 | shoemaker | unknown | \$4./wk. | |
| 1871 | 750 | 500 | oyster shucker (1) laborer (1) barber (1) sawmill worker | \$8.-9. ^b | \$2./wk. | |
| 1873 | 1,200 | 1,200 | shoemaker | unknown | \$4./wk. | |
| 1877 | 1,600 | 1,200 | porter (2) seamstress (1) laundress | \$10. ^b | unknown | |

^aThe number in parentheses indicates the number of people in the household who were employed in that occupation.

^bThis figure reflects minimum income. Wage levels for all occupations in the household are not known.

Table 4-2. Purchase Price, Mortgage, and Family Income for Owner-Occupied Properties by Study Area.

The Harbor

| | Yr. of Purchase | Price | Amount of Mortgage | Household Occupations | | Total Weekly Income, 1880 | Mortgage Payment | Tenant Households |
|-------------|--------------------|----------|-----------------------|-----------------------|---------------------------------------|------------------------------|---------------------|----------------------|
| | | | | Head | Others | | | |
| unmortgaged | 1856 | 350 | | laborer | (1) box factory ^a | \$5.-6. ^b | | |
| | 1856 | Lease | | retired | | unknown | | |
| | 1857 | 900 | | police officer | (1) boiler maker (1) silver plater | \$6.-13. ^b | | |
| | 1859 | 1,100 | | railroad worker | (1) laborer | \$5.-6. ^b | | |
| | 1860 | 1,625 | | grocer | (1) apprentice baker | unknown | | |
| | 1870 | 1,525 | | keeps house | (1) laborer (2) pickle house | \$8.-9. | | 1 |
| | 1873 | 1,400 | | sailor | | unknown | | |
| | 1875 | Sublease | | laborer | | \$5.-6. | | |
| | 1876 | 1,850 | | vestmaker | (1) vestmaker | unknown | | 3 |

^aThe number in parentheses indicates the number of people in the household who were employed in the occupation.

^bThis figure reflects minimum income. Wage levels for all the occupations in the household are not known.

Table 4-2. Purchase Price, Mortgage, and Family Income for Owner-Occupied Properties by Study Area.

| The Harbor (cont'd) | | | | | | | |
|---------------------|-------|--------------------|-----------------|---------------------------------|---------------------------|------------------|-------------------|
| Yr. of Purchase | Price | Amount of Mortgage | Household Head | Occupations Others | Total Weekly Income, 1880 | Mortgage Payment | Tenant Households |
| 1864 | 800 | 625 | ships carpenter | (1) canmaker ^a | \$20. | \$2.50/wk. | |
| 1864 | 650 | 400 | cigar maker | (1) laborer (1) silversmith | \$8.-17. ^b | \$1.00/wk. | |
| mortgaged 1865 | 900 | 750 | boiler maker | (1) moulder | \$19.-26. | \$2.12/wk. | 1 |
| 1867 | 960 | 1,044 | laborer | (1) laborer (1) pickle house | \$10.-15. | \$3.60/wk. | 1 |
| 1867 | 4,225 | 3,000 | baker | (1) baker | \$14.-18. | \$12./wk. | |
| 1868 | 550 | 440 | laborer | | \$5.-6. | \$4.60/wk. | |

^aThe number in parentheses indicates the number of people in the household who were employed in the occupation.

^bThis figure reflects a minimum income. Wage levels for all the occupations in the household are not known.

Table 4-2. Purchase Price, Mortgage, and Family Income for Owner-Occupied Properties by Study Area.

| Fayette Street | | | | | | |
|-----------------|-------------------------------------|--------------------|--------------------|---------------------------|---------------------------|------------------------------------|
| Yr. of Purchase | Price | Amount of Mortgage | Household Head | Occupations Others | Total Weekly Income, 1880 | Mortgage Payment Tenant Households |
| 1869 | 50 | | laborer | | \$5.-6. | |
| 1870 | 1,250 | | baker | (1) huckster ^a | \$7.-9. | |
| 1871 | Lease | | pants maker | (1) brick mason | \$15. ^b | |
| 1872 | Lease | | ships carpenter | | \$11. | |
| 1875 | 1,400 | | teacher | | unknown | |
| 1878 | 2,500+ assume mortgage ^c | | brick manufacturer | | \$3.-11. | |
| 1878 | 100+ assume mortgage ^c | | engineer | | unknown | |
| 1880 | 500 | | tinner | | \$10. | |

^aThe number in parentheses indicates the number of people in the household who were employed in the occupation.

^bThis figure reflects a minimum income. Wage levels for all occupations in the household are unknown.

^cThe price of the property included the assumption of an existing mortgage, but the mortgage was paid in full at the time of purchase. Hence, this is not considered to be a mortgaged property.

Table 4-2. Purchase Price, Mortgage, and Family Income for Owner-Occupied Properties by Study Area.

Fayette Street (cont'd)

| Yr. of Purchase | Price | Amount of Mortgage | Household Occupations | | Total Weekly Income, 1880 | Mortgage Payment | Tenant Households |
|--------------------|--------|-----------------------|-----------------------|---|------------------------------|---------------------|----------------------|
| | | | Head | Others | | | |
| 1869 | Lease | 1,500 | porter | | \$10. | \$5./wk. | |
| 1870 | 800 | 800 | shoemaker | (1) porter ^a (1) telegraph messenger | \$10. ^b | \$3.20/wk. | |
| 1871 | Lease | 4,200 | shoemaker | (1) doctor (1) grocer's clerk | unknown | \$16.80/wk. | 1 |
| mortgaged 1872 | 150 | 900 assumed | house carpenter | | \$10.-12. | \$3./wk. | |
| 1875 | 1,000 | 300 | unknown | | unknown | unknown | 1 |
| 1876 | 2,825 | 1,900 | grocer | | unknown | unknown | |
| 1877 | 10,500 | 3,000 assumed | doctor | | unknown | unknown | 1 |
| 1877 | 280 | 200 | coachmaker | | \$11. | \$.80/wk. | |
| 1879 | 1,800 | 1,400 | saloon keeper | | unknown | \$5.60/wk. | |

^aThe number in parentheses indicates the number of people in the household who were employed in the occupation.

^bThis figure reflects a minimum income. Wage levels for all occupations in the household are unknown.

Table 4-2. Purchase Price, Mortgage, and Family Income For Owner-Occupied Properties by Study Area.

Lombard Street

| | Yr. of Purchase | Price | Amount of Mortgage | Household Occupations Head | Others | Total Weekly Income, 1880 | Mortgage Payment | Tenant Households |
|------------------|--------------------|--------|-----------------------|-------------------------------|--|------------------------------|---------------------|----------------------|
| Unmort- gaged | 1857 | 5 | | keeps house | | unknown | | |
| | 1854 | 2,000 | 1,300 | keeps coal yard | (1) bookkeeper ^a (1) store clerk | unknown | unknown | |
| | 1864 | 1,050 | 1,050 | tailor | (3) tailor | \$10.15 ^d | \$3.50/wk. | |
| | 1868 | 1,875 | 1,000 | pants maker | | unknown | \$3.20/wk. | |
| mortgaged | 1869 | 100+ | 1,995 assumed | salesman | | unknown | \$1.60/wk. | |
| | 1873 | 4,350 | 3,000 | cooper | | \$7.-11. | \$11.25/wk. | |
| | 1873 | 2,200 | 1,700 | piano factory | | unknown | \$6.80/wk. | |
| | 1875 | 1,300 | 1,000 | tailor | | \$10.-15. | unknown | |
| | 1875 | 1,300 | 1,500 | porter | (1) tinner (1) driver | \$33. | \$3./wk. | |
| | 1876 | 2,300+ | 2,700 assumed | teacher | | unknown | \$13.95/wk. | |

^aThe number in parentheses indicates the number of people in the household who were employed in the occupation.

^dThe three additional incomes represent the three teenage sons of the head of the household; it is unlikely that they were other than apprentices. No income is credited to them here.

Source: compiled by the author from the manuscript Census of Population, 1880 and the First Biennial Report of the Bureau of Industrial Statistics and Information, the Land Record, the Block Index, and the Various Baltimore City Directories

were the buyers of lower priced housing, while in Fell's Point the opposite was true. In Fayette Street there was no distinction in the prices paid for mortgaged and unmortgaged property. In all areas mortgages were used by people with a variety of occupations so that there was no clear relationship between occupation and the use of a mortgage.

The relationship between the mortgage and the family income is difficult to determine. Weekly payments seem small until their amount is compared to the total weekly income of the family. When the two are compared it is apparent that the mortgage payment loomed large in the family budget. In some cases the presence of additional wage earners may have lessened the burden on the head of the household, but often mortgages were contracted before the children were of working age. Considering the short duration of most of the mortgages, it is unlikely that mortgage obligations were incurred with the expectation that the employment of children would ease the strain of meeting regular payments.² Even if the mortgage had been made with the expectation of additional income from the employment of children, there were the periods in some households when the mortgage payment had to be met without the aid of children's wages. Thus, the importance of the additional income provided by children may have varied greatly during the term of a mortgage. Tenant households present a similar problem. While rent from tenants may have been significant for some households, the amount of their rent and the duration of their residence are unknown, making it impossible to know their contribution to the payment of a mortgage.

²The duration of mortgages is discussed later in this chapter.

In some cases the mortgage payment represented an extremely large proportion of the total weekly income as indicated in The First Biennial Report of the Bureau of Industrial Statistics and Information of Maryland. It seems improbable that the payment could have been made from the income sources described in the table. It is possible that the household had savings or additional unknown sources of income which contributed to the mortgage payment. There is also the possibility that the weekly income of the household fluctuated during the period of the mortgage, and therefore, the figures reported here do not reflect the actual relationship between the household income and the mortgage obligation. Although it is not possible to establish the validity of either of these possibilities, they ought to be recognized.

Table 4-3 presents for rental properties the same type of information as Table 4-2 presents for owner-occupied properties. Except in Patterson Park, owner-occupied properties had higher purchase prices than did renter-occupied properties. In Fayette Street the large number of leaseholders who obtained their properties directly from the fee simple holder makes it difficult to compare the purchase prices of mortgaged and unmortgaged purchases and of owner-occupied and renter-occupied properties. The amount of the rent paid by the tenants and its significance to the total income of the owners is undetermined. None of the four largest property holders made use of purchase money mortgages for any of their properties in the sample. They did, however, mortgage some of their property in years subsequent to their purchase, but the purpose of the later mortgages is not known.

The amount of the mortgages relative to the total purchase varied from purchase to purchase. Mortgages as a percentage of the total price

Table 4-3. Purchase Price, Mortgage, and Weekly Income for Renter-Occupied Properties by Study Area.

Patterson Park

| | Yr. of Purchase | Price | Amount of Mortgage | Owner's Occupation | Weekly Income 1880 | Mortgage Payment | Number of Tenants |
|-------------|--------------------|--------------------|---------------------------|-----------------------|-----------------------|------------------------------------|----------------------|
| mortgaged | 1871 | 2,325 | 2,280 | keeping house | | \$9./wk. | 2 |
| | 1869 | 2,000 | 1,780 | ships carpenter | \$8.-12. | unknown | 1 |
| | 1875 | 490 | 375 | ships carpenter | \$8.-12. | \$10.+int./wk. | 1 |
| | 1870 | 950 | 600 | unknown | unknown | \$2./wk. | 1 |
| | 1872 | 627 + | 1,600 527 ^a | unknown | unknown | \$6.40/wk. unknown ^a | 2 |
| | 1871 | 80 + | 1,000 assumed | unknown | unknown | unknown | 1 |
| unmortgaged | 1861 | Lease | | unknown | unknown | | 3 |
| | 1864 | 1,500 | | grocer | unknown | | 3 |
| | 1868 | 1,800 ^b | | carpenter | \$9.-12. | | |
| | 1869 | Lease | | ships carpenter | \$8.-12. | | |
| | 1869 | 1,200 | | ships carpenter | \$8.-12. | | |
| | 1872 | 9,000 ^c | | unknown | unknown | | |
| | 1874 | 1,300 | | stove foundry | unknown | | 1 |
| | 1876 | 1,200 | | attorney | unknown | | 1 |

Table 4-3. Purchase Price, Mortgage and Weekly Income for Renter-Occupied Properties by Study Area.

Patterson Park (cont'd)

| Yr. of Purchase | Price | Amount of Mortgage | Owner's Occupation | Weekly Income 1880 | Mortgage Payment | Number of Tenants |
|--------------------|-------------|-----------------------|-----------------------|-----------------------|---------------------|----------------------|
| 1877 | 1,100 | | cork cutter | unknown | | 1 |
| 1878 | 1,150 | | ships carpenter | \$8.-12 | | 1 |
| 1878 | inheritance | | none | unknown | | 2 |

^aThe purchase price of this property was \$627.27 plus the assumption of an existing mortgage for \$1,600. \$527.27 of the \$627.27 was borrowed at the time of purchase, creating a second mortgage on the property. The payment on the assumed mortgage was \$10./week plus interest which was not specified. The payment on the second mortgage was due in eight months with no weekly payments specified.

^bThis price purchased four lots including the one in the sample.

^cThis price purchased six lots including the one in the sample.

Table 4-3. Purchase Price, Mortgage, and Weekly Income for Renter-Occupied Properties by Study Area.

| <u>Fell's Point</u> | | | | | | |
|---------------------|---------|-----------------------------|--------------------|--------------------|--|-------------------|
| Yr. of Purchase | Price | Amount of Mortgage | Owner's Occupation | Weekly Income 1880 | Mortgage Payment | Number of Tenants |
| 1852 | 345 | 294 | unknown | unknown | \$.75/wk. | 2 |
| 1853 | 2,000 + | 1,500 assumed ^a | unknown | unknown | unknown | 1 |
| mortgaged 1865 | 4,050 | 1,000 _b 1,000 | unknown | unknown | unknown | 1 |
| 1872 | 258 + | 1,200 assumed | grocer | unknown | \$4.50/wk. | 1 |
| 1874 | 1,300 | 1,000 | unknown | unknown | \$4./wk. for 3 yrs. then \$3.70/wk. | 1 |
| 1877 | 950 | 832 | tinsmith | \$10.00 | \$3.20/wk. | 3 |
| 1829 | c | | | | | 1 |
| 1864 | d | | | | | 1 |
| unmortgaged 1864 | 800 | | unknown | unknown | | 2 |
| 1859 | 230 | | unknown | unknown | | 1 |
| 1868 | 2,300 | | unknown | unknown | | 3 |
| 1873 | 350 | | laborer | \$5.-6. | | 1 |
| 1874 | 1,850 | | unknown | unknown | | 1 |

Table 4-3. Purchase Price, Mortgage, and Weekly Income for Renter-Occupied Properties by Study Area.

Fell's Point (cont'd)

| Yr. of Purchase | Price | Amount of Mortgage | Owner's Occupation | Weekly Income 1880 | Mortgage Payment | Number of Tenants |
|--------------------|-------------|-----------------------|-----------------------|-----------------------|---------------------|----------------------|
| unmortgaged | | | | | | |
| 1875 | Inheritance | | unknown | unknown | | 1 |
| 1878 | Inheritance | | unknown | unknown | | 1 |

^aThis price purchased seven properties including the one in the sample.

^bTwo mortgages were made on this property at the time of purchase. Each was for 1,000 dollars; one was payable in six months and the other in one year.

^cThis property was part of a purchase of a larger plot of ground in 1829 which was accomplished in two transactions. The owner of 1880 was the widow of the purchaser.

^dThis property is difficult to locate in the records of property transfers. A reference in the 1900 Block Index makes reference to a transfer in 1864 involving "three brick houses and lots on Canton Avenue" and it is presumed that the sample property is among them.

Table 4-3. Purchase Price, Mortgage, and Weekly Income for Renter-Occupied Properties by Study Area.

| <u>The Harbor</u> | | | | | | | |
|-------------------|-------|--------------------|----------------------|--------------------|------------------|-------------------|---|
| Yr. of Purchase | Price | Amount of Mortgage | Owner's Occupation | Weekly Income 1880 | Mortgage Payment | Number of Tenants | |
| mortgaged | 1865 | 950 | 750 | stove dealer | unknown | \$2.70/wk. | 1 |
| | 1868 | 600 | + 400 assumed | unknown | unknown | unknown | 1 |
| unmortgaged | 1852 | 425 | unknown | unknown | | | 2 |
| | 1855 | 700 ^a | unknown | unknown | | | 3 |
| | 1858 | 200 ^a | unknown | unknown | | | 2 |
| | 1860 | 500 | stove foundry | unknown | | | 2 |
| | 1865 | 1,200 | unknown | unknown | | | 1 |
| | 1874 | 1,800 | unknown | unknown | | | 4 |
| | 1876 | Lease | carpenter | \$9.-12. | | | |
| | 1876 | 4.445 ^b | unknown | unknown | | | 2 |
| | 1879 | 2,800 ^a | building association | | | | 1 |

^aThese prices each purchased two properties one of which is in the sample.

^bThis price purchased three properties, including the sample property.

Table 4-3. Purchase Price, Mortgage, and Weekly Income for Renter-Occupied Properties by Study Area

Fayette Street

| | Yr. of Purchase | Price | Amount of Mortgage | Owner's Occupation | Weekly Income 1880 | Mortgage Payment | Number of Tenants |
|-------------|--------------------|--------------------|-----------------------|------------------------------|-----------------------|---------------------|----------------------|
| mortgaged | 1870 | 3,300 | 2,400 | unknown | unknown | \$8./wk. | 2 |
| | 1872 | 300 | 700 assumed | unknown | unknown | unknown | 1 |
| | 1874 | 1,350 | 1,500 | flour wholesaler | unknown | \$6./wk. | 1 |
| | 1876 | 1,200 | + 1,100 assumed | baker | \$7.-9. | \$4.40/wk. | 1 |
| unmortgaged | 1867 | Lease | | leather and shoe findings | unknown | | 1 |
| | 1868 | Lease | | carpenter | \$10.-12. | | 1 |
| | 1872 | Lease | | keeping house | unknown | | 1 |
| | 1872 | Lease | | keeping house | unknown | | 1 |
| | 1874 | 1,100 | | bricklayer | \$15. | | 1 |
| | 1874 | 1,340 ^a | | grocer | | | 2 |
| | 1878 | 490 | | barber | \$10. | | 1 |
| | 1877 | 2,000 | | grocer | unknown | | 2 |
| | 1879 | 425 | | cooper | \$7.-11. | | 1 |

Table 4-3. Purchase Price, Mortgage, and Weekly Income for Renter-Occupied Properties by Study Area

| <u>Fayette Street (cont'd)</u> | | | | | | |
|--------------------------------|-------|-----------------------|-----------------------------|-----------------------|---------------------|----------------------|
| Yr. of Purchase | Price | Amount of Mortgage | Owner's Occupation | Weekly Income 1880 | Mortgage Payment | Number of Tenants |
| unmort- gaged 1879 | b | 1,000 | clerk in railroad office | unknown | | 1 |

^aIn 1879 this title was transferred to the wife of the purchaser of 1874 for the sum of \$1000.

^bThis property was acquired in a law suit. No reason for the suit or any sum of money was mentioned in the Land Record.

Table 4-3. Purchase Price, Mortgage, and Weekly Income for Renter-Occupied Properties by Study Area.

Lombard Street

| Yr. of Purchase | Price | Amount of Mortgage | Owner's Occupation | Weekly Income 1880 | Mortgage Payment | Number of Tenants | |
|-----------------|-------|--------------------|-----------------------------|--------------------|------------------|-------------------|---|
| mortgaged | 1868 | 1,900 | 1,625 | leather dealer | unknown | \$5.25/wk. | 1 |
| | 1876 | 1,300 | 2,000 1,000 ^a | teacher | unknown | \$4./wk. | 2 |
| | 1879 | | 850 ^b | unknown | unknown | unknown | 2 |
| unmortgaged | 1837 | Lease | | machinist | \$12. | | 1 |
| | 1853 | Lease | | clothier | unknown | | 1 |
| | 1859 | 1,500 | | tailor | \$10.-15. | | 2 |
| | 1860 | 850 | | unknown | unknown | | 2 |
| | 1860 | 770 | | unknown | unknown | | 2 |
| | 1861 | Inheritance | | unknown | unknown | | 1 |
| | 1863 | 450 | | unknown | unknown | | |
| | 1871 | 1,430 | | laborer | \$5.-6. | | 1 |
| | 1872 | 1,000 | | unknown | unknown | | 1 |
| | 1877 | 700 | | unknown | unknown | | 1 |

Table 4-3. Purchase Price, Mortgage, and Weekly Income for Renter-Occupied Properties by Study Area.

| <u>Lombard Street (cont'd)</u> | | | | | | |
|--------------------------------|-------|-----------------------|-----------------------|-----------------------|---------------------|----------------------|
| Yr. of Purchase | Price | Amount of Mortgage | Owner's Occupation | Weekly Income 1880 | Mortgage Payment | Number of Tenants |
| unmortgaged 1879 | 1,400 | | unknown | unknown | | 1 |
| 1879 | 5 | | unknown | unknown | | 1 |

^aThe purchase price of this property was \$1,300. plus the assumption of two existing mortgages, each for \$1,000. A third mortgage was created at the time of purchase for \$1,000.

^bThe total purchase price for this property was the assumption of an existing mortgage payable in one sum at the end of two years.

Source: compiled by the author from the Block Index, the Land Record, the manuscript Census of Population, 1880, and the various Baltimore city directories, and the First Biennial Report of the Bureau of Industrial Statistics and Information.

ranged from a low of 25 percent to a high of 122 percent. As Table 4-4 illustrates, mortgages in excess of the purchase price were not common, but most exceeded 60 percent of the purchase price. In some cases it is not possible to determine what proportion of the purchase price was covered by the mortgage. The price may have been nominal and included the assumption of an existing mortgage. In one instance in Lombard Street the total price consisted of the assumption of a prior mortgage. Table 4-4 indicates that owner-occupants generally borrowed a greater percentage of the purchase price than did purchasers of rental property. In Lombard Street four owner-occupied properties were encumbered for the full purchase price or more, including the property for which the total price was the assumption of the existing mortgage.

Table 4-4. Mortgages as a Percentage of Purchase Price of Owner-Occupied and Renter-Occupied Properties by Study Area

| | Patterson Park | Fell's Point | The Harbor | Fayette Street | Lombard Street |
|---------------------|-------------------|-----------------|---------------|-------------------|-------------------|
| renter- occupied | 98 | 90 | 79 | 92 | 68 |
| | 89 | 88 | 67 | 73 | 45 |
| | 85 | 85 | | 64 | |
| | 84 | 43 | | | |
| | 76 | 25 | | | |
| | 63 | | | | |
| | assumed | 1 | | 1 | 2 |
| owner-occupied | 122 | 100 | 109 | 100 | 120 |
| | 93 | 100 | 83 | 78 | 115 |
| | 83 | 75 | 80 | 71 | 100 |
| | 81 | 67 | 78 | 67 | 77 |
| | 60 | 66 | 71 | 30 | 77 |
| | | | | | 69 |
| | assumed | | | 3 | 53 |
| | | | | | 2 |

Source: compiled by the author from the Block Index and the Land Record.

The comparison of rental properties and owner-occupied properties reveals three trends. Owner-occupants were more prone to use mortgages to finance property purchases, and generally they borrowed a higher percentage of the purchase price than did purchasers of rental property. The purchase price of owner-occupied property also tended to be higher than that of rental property, although this trend was less pronounced than the first two. This last trend may have accounted for the first two, i.e. purchase prices of rental property were lower so that the buyers required mortgages less frequently and did not require large amounts. The buyers of rental property may also have accrued enough savings and were thus better able to afford cash outlays without resorting to borrowing. Whatever the explanation, it is apparent that the availability of purchase money mortgages was more important to those who were buying homes for their own use than to those who were buying rental property.

The Sources of Mortgage Money

The principal mortgagees in each of the study areas were the building and loan associations. The first such associations in the United States were organized in a suburb of Philadelphia in 1831 and from there diffused to the rest of the country.³ The purpose of the building associations was twofold: to provide members with a means of safely saving money and accruing interest and to provide a source of

³"Building and Loan Associations," pp. 11-17; "Building and Loan Associations," The Fourth Annual Report of the Bureau of Industrial Statistics of Maryland, (Baltimore: King Bros. State Printers, 1896) also contains much of the same information as the Bureau of Labor publication. Included in this report is a listing of the building and loan associations in Maryland, by county, and their date of incorporation. The following discussion is drawn from these two sources.

loans for members wishing to buy or build a house. These institutions performed a limited range of services and were not directly comparable to banks. Each building association issued shares having a specified par value at maturity. A person became a member of an association by subscribing to one or more shares of stock. In some societies an entry fee was also required and membership restrictions, such as refusal to admit Blacks or women, were enforced. Membership obligations included attendance at the meetings of the society and regular payment of dues. The dues payments were credited to the subscriber's account and either earned interest or reduced an outstanding loan.

The societies operated under either a terminal or a serial scheme. Under the terminating plan one issue of stock was made, and the association dissolved when all shares of stock had matured. Any person entering the association was compelled to pay the totality of the back dues accumulated to the time of entry. If the association had been in existence for a long time this was a serious impediment for newcomers to overcome. Under the terminal plan the association had the power to force members to borrow. Since the purpose of the association was to invest money in mortgages and to pay interest on deposits, it was necessary to have outstanding loans collecting interest at all times. If money accumulated in the treasury, and no member wished to borrow, the association could compel a shareholder to become a borrower. This was usually accomplished by casting lots among members who had not already borrowed from the association. This obvious disadvantage was often a serious problem as associations approached maturity and all who wished to borrow had done so. The serial plan was designed to overcome these problems. An

association organized under the serial plan was, in effect, a perpetual association issuing new shares of stock semi-annually or quarterly. Under this plan the amount of back dues a new member had to pay was negligible and not an impediment to membership. This made it easier for people to become members for the purpose of borrowing, largely eliminating the need for forced borrowing.

The lending of money was accomplished in different ways. Some associations required only an application from the member, and loans were made in the order of application. Others required members to compete with one another for loans. The competition took the form of an auction among potential borrowers who bid premiums to be paid for the privilege of obtaining a loan. The premium was a payment in excess of the principal and interest on the loan and was either deducted from the loan or included as part of the regular weekly payment. Various combinations of dues, interest, and premiums resulted in subtle differences among associations, but their general operation was similar.

In Baltimore building and loan associations operated throughout the nineteenth century. After the Civil War there was a large number of such societies chartered.⁴ Each society had to receive a charter from the state and the charter had to be recorded in the Charter Record of the place in which the society proposed to operate.⁵ The charter document had to contain the names of the applicants for the charter, the

⁴Fourth Annual Report of the Bureau of Industrial Statistics of Maryland, pp. 108-117; "Incorporations in Baltimore City," Eighth Annual Report of the Bureau of Industrial Statistics of Maryland, (Baltimore: The William J. C. Dulany Co., 1900)

⁵The Charter Record is located in the Charter Records Office in the Municipal Court House in Baltimore City.

life of the organization, its purpose, the number of shares of stock and the par value of each share, and the names of the members of the board of directors for the organization's first year of operation. In some cases the constitution of the association rather than the charter application is found in the Charter Record. The information contained in the constitutions is similar to that in the charter applications except that there is no listing of the applicants for the charter. The constitution also provides information about the regulations of the society, its membership qualifications, and the procedures for redeeming shares of stock. This information provides the basis for the following discussion of the building associations' activity in the five study areas. The discussion will emphasize the areas of operation of the associations and their organization, especially the characteristics of those who obtained the charters and served as the directors of the associations.

Table 4-5 lists the sources of purchase money used by the 1880 owners of the sample properties. The number of lenders outside the building associations is small, and most of them were individuals. As the table shows, few associations lent money in more than one of the study areas. The names of some of the associations such as the Sixth Ward, Mechanics, and German American, suggest specialized clienteles based on residence, occupation, or national origin. Other names such as the George Washington Building Association have no such connotation.

Although some of the names are suggestive of specialized or localized memberships, the operations of the societies require further investigation to support the argument that the mortgage money used by home buyers was local in its origins. The residential and occupational characteristics of the people who organized and directed the associations

Table 4-5. Lenders of Purchase Money by Study Area.

| | Patterson Park | Fell's Point | The Harbor | Fayette Street | Lombard Street |
|-----------------------|-----------------------------|---|-----------------------------|--|---|
| Building Associations | Alice Anna B.A. #4 | Burke St. B.A. | Central B.A. "D" | George Washington B.A. #9, #11, "F", "H" | Baltimore Butchers Loan and Annuity Assoc. |
| | Joseph B.A. #2 | E. Lombard St. B.A. #4 | Columbus B.A. #2 | N. Bond St. B.A. #4 | Central Ave. B.A. #5 |
| | Peters B.A. #5 | Pottery Hall B.A. | Harmony B.A. #10 | Paulus B.A. #1 | Harmony B.A. #12 |
| | Progress B.A. #3 | Rothschild B.A. #7, #2 | Indepen- dent B.A. #3 | 6th Ward B.A. #3 #4 | Lloyd St. B.A. #1 |
| | German- American B.A. | St. James Hall #4 | Lloyd St. B.A. #1 | Home B.A. #10 | Mechanics B.A. #10 |
| | S. Broadway B.A. #1 | St. James B.A. | Maryland B.A. #4 | | Muthonia B.A. #2 |
| | Columbia B.A. #3 | S. Wolfe St. B.A. "C" | 6th Ward B.A. #5 | | Railroad B.A. |
| | | German Home B.A. #3 | | | St. Vincent's B.A. #5 |
| Others | | | | | Harrison B.A. #3 |
| | W. Binyon & O. Audoun | United German Real Estate & Fire Ins. Co. | Henry Wempe | Savings Bank of Baltimore Jonathan Beans | Beneficial Savings Fund Society |
| | Samuel Horney | Peter F. Pieters | | Michael Cavanaugh | German Fire Ins. Co. |
| | Hugh Belston | | | Asher Weil J.E. Cochran | John & Susan Francis |

Source: Compiled by the author from the Block Index

provide such support. The names of the organizers and directors of each association were obtained from the Charter Record and their addresses and occupations were sought in the city directory of the year in which their association was founded. If a name could not be found in the directory of that year, the directory of the year preceding and of the year following the date of incorporation were consulted. If a name could not be located in any of the three directories used it was eliminated from the study.

A total of 289 different names, all men, were involved in the associations listed in Table 4-5. The names of 189 of them appeared in the city directories. Sixteen of the 189 were eliminated because there were three or more people with the same name in the directories, and it was impossible to select the correct one. Twenty-three names appeared twice in the directories. These names were not eliminated from the analysis of occupations but were removed from the discussion of residential patterns.⁶ Thus, 150 names were used in analyzing the residential characteristics of the people who directed the building and loan associations, and 173 were used in the analysis of occupations.

Seventeen appeared as directors or organizers of more than one association. If serial associations with the same name, such as the George Washington Building Associations, are considered as one association, the number of people acting in more than one of the associations

⁶These names were retained in the analysis of occupations because in eleven cases the two men were in occupations in the same class, although their specific occupations were different. It was reasoned that knowledge of the particular occupation is less significant than knowledge of the general class of the occupation. This argument is, of course, inappropriate for the mapping of their residence, so these names were eliminated from that discussion.

drops to three. Thus, the associations appear to have been independent in their management.

None of the men who acted as directors of associations or were applicants for their charters had occupations related to money and banking. Table 4-6 describes their occupations using the same classification of occupations as was employed in the previous chapter. Class II and III occupations were the most significant. The Class II occupations were composed of shopkeepers, especially grocers and liquor store operators. In Class III the largest single group was tailors with shoemakers and cabinetmakers of next importance. Ten of the eleven men in the associations in Class V occupations were laborers.

Map 15 depicts the residences of those directors and applicants for the charters whose addresses are known. It is obvious that the greatest number resided east of Jones Falls, many within the study areas. Bond and Caroline Streets are the most common addresses. The large concentration west of the Falls marks the residences of the men affiliated with the Harrison Building Association No. 3 which lent money in the Lombard Street area. Three of the members of the boards of directors or the charter applicants were identifiable as living outside the city limits. One lived in Howard County and one in Anne Arundel. The third lived in Harford County.

Additional evidence attesting to the localized nature of the building associations is the lack of prominence enjoyed by any of the men in the building association directorships in either the city government or other financial institutions, and the lack of monetary reward resulting from service as an officer in a society. A comparison of the names of the directors of the building associations with Scharf's

Map 15 RESIDENCES OF ORGANIZERS AND DIRECTORS OF
MORTGAGE LENDING BUILDING AND LOAN ASSOCIATIONS



Table 4-6. Occupations of Organizers and Directors of the Building Associations Which Provided Mortgage Financing.

| Class | Number |
|--|-----------|
| I | 2 |
| II | 56 |
| III | 82 |
| IV | 5 |
| V | 11 |
| Unknown | 5 |
| Name appears twice in the directory and the occupations are in different classed | <u>12</u> |
| Total | 173 |

| <u>Class II Occupations</u> | <u>Number</u> | <u>Class III Occupations</u> | <u>Number</u> |
|--|---------------|--|---------------|
| Clerk | 6 | Tailor | 23 |
| Agents and merchants | 6 | Shoemaker | 17 |
| Wholesaling | 10 | Carpenter and cabinetmaker | 14 |
| Grocers and confectioners | 7 | Miscellaneous | 25 |
| Manufacturers | 5 | Choice of two occupations from the directory | 3 |
| Tavern and restaurant owners | 5 | | |
| Liquor store owners | 7 | | |
| Tobacconists | 3 | | |
| Other shopkeepers | 6 | | |
| Choice of two occupations from the directory | 1 | <u>Class IV Occupations</u> | |
| | | Porter | 2 |
| | | Paver | 1 |
| | | Currier | 1 |
| | | Driver | 1 |
| | | <u>Class V Occupations</u> | |
| | | Laborer | 10 |
| | | Stevedore | 1 |

Source: compiled by the author from the Charter Record and various Baltimore city directories

week; another provided the same salary and demanded a \$100 bond. Another association provided no salary and demanded a \$1000 bond, while one required a \$400 bond and paid a salary to be determined by the board of directors. The directors received no salary from any of the associations. The lack of compensation indicates that duties undertaken for the associations were performed more as a service than for personal gain.

The expectation that the funds for home mortgages were generated by the people who used them implies that the people responsible for the organization and management of the mortgage sources not only were residents of the areas in which the mortgage societies were active but also shared the background of the borrowers. The origins of the organizers and directors of the building societies were determined through the 1880 manuscript census. The name of each of the directors for whom an address had been obtained to make Map 15 was checked in the 1880 directory to obtain an address for that year. The address was then checked on the census, and, if the director were found there, his place of birth noted. The linkage criteria employed in this process were somewhat conservative. The initial address information used for Map 15 corresponded to the years in which the associations were formed. It is probable that some of the men involved changed either their address or their occupation or both between the year of their associations' formation and 1880, presenting problems in tracing them from one year to the next. A name appearing in the 1880 directory was considered to be the same man if either the address or the occupation was the same as in the year of his association's formation, and, in the case of an address change, there were no new entries of the same name. The removal of a

name which appeared in the 1880 directory with both a different address and a different occupation undoubtedly resulted in the elimination from the list of building society directors of some men who were still in the city in 1880. This seems justified in view of the importance of ascertaining as accurately as possible the national origins of the men who directed the building societies and insuring congruity between the list of directors and the list of names checked in the census. The only exception to that criteria was one person whose occupation changed from owner of a shoe store to owner of a clothing store, and it was made because it does not seem to violate the intent of the above criteria.

A total of 77 names with 1880 addresses was derived from the listing of 174 names used for Map 15. When these names were checked against the census manuscript 59 of the 77 names were found. In addition, the last known address of each of the remaining 97 men who did not appear in the 1880 directory was checked in the census to see if their omission from the directory did indeed mean that they were no longer in the city. Five of the 97 names were located on the census. One man whose name had not appeared in any directory in which his address was sought was located in the census manuscript. He was a 76-year old retired merchant in 1880, and he and his son-in-law served on the board of directors of the same building association. The son-in-law appeared in all address sources at the same address and in the same occupation. When this address was checked in the census, it was found that the household head was listed as the older man and that his daughter, son-in-law, and their children resided with him. Thus, the name of a total of 65 men were found in the census manuscript, and data about their national origin gathered.

Fifty-five of the 65 men were either German born or native born of German parents. The remaining 10 consisted of three Irish born or native born of Irish parents, one Russian, and six native born of native born parents. The 55 Germans contained 11 Prussians, 14 Bavarians, 22 men from a variety of German states, and 8 whose origins were stated only as Germany. Thus, the German immigrants constituted the largest single element among the directors for whom information is available. It must be noted that this group of 65 men is but a small proportion (22.5%) of the original 289 men whose names appeared in the charter documents. The remaining 224 names suggest that many of the men were either German born or of German heritage, but without more substantive evidence, this statement cannot be made a certainty.⁹

In addition to the building associations there were individuals who lent money on mortgages. Table 4-5 shows that 11 people, two of them acting jointly, took mortgages on properties in the sample. Five of the eleven did not appear in the directories for the years in which the mortgages were made, and three of the names appeared more than once

⁹Subsequent research in the Fell's Point area has indicated that during the period between 1865 and 1914 building associations became an even more prominent source of purchase money. As the origins of the population in the study area changed from German to eastern European the names of the most important associations also changed, and the change reflected the different origins of the population. For example, the primary lender ceased to be the German American Building Association and became the First Polish American Building Association. The characteristics of the organizers and directors of the building associations remained the same, i.e. their residences were primarily local, and their occupations were among the skilled trades and small businesses. See Martha J. Vill "Home Mortgage Financing: 1865-1914, a Case Study in Baltimore," Geographic Perspectives on Maryland's Past, University of Maryland, Department of Geography, Occasional Paper No. 4, forthcoming.

so that there is no way of knowing which was the mortgagee. Three of the mortgagees were businessmen: William Binyon and Oliver Audoun were partners in a building firm, and James E. Cochran was an ice dealer. They all had business addresses near the study areas. The firm Binyon and Audoun was located on South Ann Street near the Fell's Point study area, and one of Cochran's distribution centers was on South Exeter Street near the Lombard Street area. Both Binyon and Audoun lived on Bank Street near all of the study areas, but Cochran's home address is not known. Thus, while both of these lenders were associated with the study areas, they represent only a small proportion of the total, making it possible to say very little about the personal characteristics of the lenders.¹⁰ More information is available about the mortgages which provided security for the loans. The terms of the loans made by individuals will be compared to the terms of the building society loans and of the loans made by the other three sources of loans, the Savings Bank of Baltimore and two fire insurance companies.¹¹

The Mortgages

An analysis of the mortgage terms is important in order to determine the extent to which the locally organized building societies were able or

¹⁰ Later research has indicated that local residents were important as lenders of mortgage money. The findings, however, are not as supportive of the argument of the local origin of mortgage money as are the findings concerning building associations. See Vill, "Home Mortgage Financing."

¹¹ Since only three loans were supplied by these sources, they will not be discussed in detail. See Peter L. Payne and Lance E. Davis, The Savings Bank of Baltimore, 1818-1866, a Historical and Analytic Study, Johns Hopkins University Studies in Historical and Political Science, Series 72, no. 2, 1956, for a study of that institution.

willing to provide more favorable terms than individual lenders, or if there was any difference at all in the cost of loans from different sources. The mortgage terms are important also because the cost of the property to the buyer must include the cost of the loan to purchase the property.

Unfortunately, information about interest rates is available only sporadically. Some mortgage documents specified annual interest rates, others stated the amount of the weekly payment and that such payment included both interest and principal. Some of the documents stipulated only that the interest be paid, but provided no information about the terms. In some cases it was possible to compute the interest rate from the available information. If the duration of the mortgage and the amount of the weekly payment are known the total amount paid can be calculated, and the interest is the difference between the amount borrowed and the amount repaid. This procedure is not universally applicable even when the duration of the mortgage and the regular payments are known. If a member of a building association redeemed shares after having been a member for a long period of time, the redemption of stock was really a combination of borrowing and withdrawing savings. The mortgage document indicates the number of shares redeemed and the amount of money received for them, but it does not distinguish between the amount withdrawn and the amount borrowed. Some of the mortgages were of such short duration that either the amount accumulated by the mortgagor prior to the mortgage date must have been large or the rate of repayment was more rapid than required by the mortgage contract. Assumed mortgages present an additional problem because the amount of the loan outstanding at the time of the assumption is not stated in the mortgage. Thus, it

is impossible to determine the rate of interest paid on many mortgages.

There are sources from which some information about interest rates can be gleaned and a picture of interest rates pieced together. The building society constitutions found in the Charter Record do specify the amount and method of interest payments. The Commissioner of Labor's "Building and Loan Associations" summarized the interest rates charged by building and loan associations in each state. In addition rates charged by individual lenders are frequently available in the mortgage documents. Usury laws established an interest ceiling of six percent for lending institutions.¹² Table 4-7 summarizes the interest rate information available from the different sources and Appendix IV contains detailed information for individual building associations. The prevailing interest rate was close to six percent and varied from 0 to 7.8 percent. The commissioner of Labor's report does not state how some associations were allowed to charge interest in excess of the legal maximum. The explanation may lie in the variability of the par value of stocks in some building associations. For example, both the Harrison Building Association No. 3 and the Harmony Building Association No. 10 issued stocks with two different par values, but each had a fixed weekly interest payment. In each case if the interest is computed on the lower value the rate is 7.8 percent and only 6.25 percent if computed on the higher value. The difference between the 6.25 percent and the legal maximum was possibly the result of rounding the amount of the weekly interest payment. In the Harmony Building Association the procedure would have raised the weekly

¹² Maryland Code, Public General Laws, Vol. 1, Codified by John Prentiss Poe, (Baltimore: King Brothers, 1888) Section 98, p. 313.

Table 4-7. Interest Rates Charged by the Building and Loan Associations, and Number of Associations Charging Each Rate.

| <u>SOURCE OF DATA</u> | | | |
|-----------------------|-----------------------|--|---------------------------------|
| Percent Interest | Commissioner of Labor | Computed from or specified in a society constitution | Specified in Mortgage Documents |
| 0 | 2 | | |
| 4 | 2 | | |
| 5 | 2 | | |
| 5.2 | 6 | | |
| 6 | 32 | 2 | 4 |
| 6.24 | 26 | 2 | |
| 6.25 | 1 | | |
| 7.8 | 2 | 2 | |
| Total | 73 | 6 | 4 |

Source: "Building and Loan Associations," Ninth Annual Report of the Commissioner of Labor, pp. 374-375, and compiled by the author from the Charter Record and the Land Record.

payment from 28.9 cents per share to 30 cents per share, and in the Harrison Building Association the payment would have been raised from 14.4 cents per share to 15 cents. Some associations reduced the weekly interest rate payment as the principal was repaid. This provision meant that as the period of the mortgage progressed interest was being paid only on the outstanding balance and not on the total amount initially borrowed.¹³

¹³"Building and Loan Associations," pp. 387-424 describes 68 different plans for the payment of interest and premiums. Not all of the possible combinations were present in Maryland, but in those associations encountered in the study which did have provisions for lowering interest payments, the reductions were effected with each \$100 repayment of principal.

The primary importance of the building associations was that they provided money for mortgage financing at a time when such money was scarce, and not that they provided it at a lower cost than individual or other lenders. Indeed, it is probable that the premiums and entry fees raised the ultimate cost of a building society loan above that of a loan from a private individual or from a bank. Some associations had minimum bids for premiums. For example, the Railroad Building Association provided for the lowering of the minimum bid as the association aged. During its first year of operation the minimum was \$30, and it decreased by five dollars each year until it reached five dollars in its sixth year. The minimum bid remained five dollars for the duration of the associations existence. The high initial premium presumably reflects the presence of a large number of borrowers wishing immediate loans on their shares, and the annual decrease in premium was to stimulate interest in borrowing as more and more shares approached maturity.

Appendix IV contains premium and entry fee information for those associations for which such information is available. Six associations required premiums, and many required additional fees. The lack of a constitution for each society makes it impossible to determine precisely the number of associations requiring additional fees, but, as the appendix makes clear, such additional fees were more common than premiums. Only two of the associations which had premiums had fixed charges. The remaining four required bids, and two of the four had minimum bid requirements. The other two associations awarded loans to the member who would accept the smallest sum per share to redeem stock. The existence of the premiums effectively raised the cost of the mortgage to well beyond the six percent interest level. For example, the 20 cents per share weekly

premium assessed by the Baltimore Butchers Loan and Annuity Association added an additional 3.5 percent to the cost of a loan. The other additional charges, such as entry fees and initiation fees were usually small. Entry fees normally equalled one week's dues, although the nine dollar fee to enroll in the Central Building Association "D" represented a substantial sum to people at the income levels described in Chapter 3.

Some associations established prerequisites for the properties on which they granted mortgage loans. The Central Building Association "D" excluded frame houses from mortgage loans because they were not good security; the Railroad Building Association demanded that mortgaged property be valued at least one-third more than the loan it was securing. These additional restrictions were uncommon and probably had little effect on the operations of the lending institutions.

The duration of mortgages was usually short. Table 4-8 shows that in all of the study areas mortgages of fewer than five years were common. Only in the Patterson Park area were there many properties encumbered for as many as seven years or more; Fell's Point generally had the shortest-term borrowers. All of the mortgages on the sample properties were fully paid indicating that the foreclosure of mortgages was not a common occurrence in any of the study areas.

Summary

The evidence presented here supports the argument that the primary source of mortgage money used by the home buyers in the study area was the borrowers themselves. The preponderance of local residents in the management of the associations verified the local origins of the societies, and their domination of the mortgagees indicates the reliance of the home

Table 4-8. Duration of Mortgages to Building Associations and Individuals by Study Area

| Duration of Mortgage in Years ¹ | Number of Mortgages | | | | | | | | | |
|--|-----------------------------|--------|--------------|--------|------------|--------|-----------------------------|--------|----------------|--------|
| | Patterson Park ² | | Fell's Point | | The Harbor | | Fayette Street ³ | | Lombard Street | |
| | B. A. | Indiv. | B. A. | Indiv. | B. A. | Indiv. | B. A. | Indiv. | B. A. | Indiv. |
| less than 1 | | 1 | | 1 | 1 | | | 1 | | 1 |
| 1 | 1 | 1 | 1 | | | | 1 | 1 | | |
| 2 | | | 2 | | | | | | 2 | |
| 3 | | | 3 | | | | 1 | | 1 | |
| 4 | 2 | | 3 | | 2 | | 3 | | 2 | |
| 5 | | | | | | | | | 4 | |
| 6 | | | 1 | 2 | | | 3 | | 1 | |
| 7 | 3 | | | | 1 | | | | | |
| 8 | 1 | | | | 1 | | 2 | 1 | | |
| 9 | 1 | | | | | | | | | |
| 10 | | | | | | | 1 | | | |
| 17 | | | | | | | | 1 | | |
| Unknown ⁴ | | 1 | | | 1 | | | | 1 | |

¹Rounded to nearest whole year

²The total is 11 mortgages although only 10 properties were mortgaged because 1 property was mortgaged twice at the time of purchase.

³The total is 15 although only 14 properties were mortgaged because 1 property was mortgaged twice at the time of purchase.

⁴The duration of the mortgage is unknown because no release was found in the records of property transfers.

Source: compiled by the author from the Block Index and the Index of Unlocated Conveyances.

buyers on them. The high percentage of Germans, and especially of Prussians and Bavarians among the directors and organizers also indicates that the financing of home mortgages for the immigrant population was directed by the group itself. This finding, combined with the tendency of renter households to rent from people having a similar origin, argues convincingly that housing an immigrant population was a function of the group itself.

The primary advantage of the building associations as sources of mortgage money appears to have rested in their very existence. The money lent by the building associations was expensive, especially that from the associations which required premiums. This indicates that, while they provided a mechanism to generate money during a period of scarcity, reliance on them was not without cost.

Chapter 5

Conclusion

The evaluation of any study must be made in two contexts: the existing information about the subject and the expectations particular to the study. Within the existing literature relating to property ownership the major emphasis has been on the analysis of the relative achievements of various groups in acquiring property and the relationship of this achievement to other variables such as occupation and national origin. Little notice has been given to the process by which property has been acquired or to the resulting patterns of land tenure. The purpose of this work has been to focus attention on these two aspects of ownership, particularly as they relate to immigrants in the late nineteenth century. It has examined the effect of property acquisition on land tenure patterns within some portions of Baltimore inhabited by German immigrants in 1880.

The relationship between a small group of German immigrants and the process of property acquisition has been examined in detail. Arguing that the Germans were a heterogeneous population and that their diversity was reflected in their residential patterns in the city, it was expected that this heterogeneity would also find expression in the pattern of land tenure. The selection of the parts of the city to be investigated was, therefore, conditioned to a large extent by the need to isolate areas inhabited by large numbers of Germans, and areas which differed among themselves in the specific origins of the German population.

The failure of the expected difference to materialize forces a reexamination of the assumption on which the argument was based and the methodology employed. The assumption was that people from different areas in Germany comprised distinct populations and it was hypothesized that the land tenure patterns within the parts of the city in which they resided would reflect their distinctiveness. The failure to find significant differences among the separate German peoples raises the question of the extent to which they were indeed separate groups. The findings presented here indicate that any differences which might have existed among them were not transmitted to their patterns of land tenure. Considering these findings in conjunction with the results of earlier studies which uniformly concluded that immigrants were more successful than their native born counterparts in acquiring property suggests that in matters of property ownership the critical difference was that between immigrant and native white. The immigrants' common status as newcomers may have been more significant than any national or regional differences which separated them.

The failure of the tenure patterns to display any significant difference raises questions about the extent to which home ownership was an economic phenomenon. Age, occupation, income, and family employment characteristics of the study areas had no systematic relationship to their tenure patterns. It is true that in each of the study areas home owners were composed more of people in the higher levels of occupations than in the lower levels. It seems, though, that if the differences among individuals in various occupational levels were pronounced, that areas which were different in the occupations of their residents would exhibit significant differences in their rates of owner-occupance. The near absence of the highest level of occupations is clearly a handicap in attempting to

determine a relationship between occupation and land tenure patterns. If a definite relationship did exist between the two within the German population, the distinction must have been most pronounced between the highest level of occupations and all other levels.

The failure of the expected differences to materialize may also be the result of a variety of factors within the study. A larger sample with smaller confidence intervals might have yielded significant results. A sample containing a larger proportion of higher level occupations would have permitted comparisons at all levels of the occupational hierarchy. A further impediment to the explanation of the lack of pattern revealed here is the absence of information about the overall pattern of owner-occupance in the city. It is impossible to argue that the sample populations were above or below average in their number of owner-occupants. It is even difficult to compare the results of this study to those of other studies. This work is not strictly a study of property ownership but of home ownership. The distinction is important. Home ownership is only one type of property ownership. Thus, a person could have been a property owner but not a home owner, if the property consisted of commercial or industrial real estate, or rented residential property. Earlier studies do not explicitly state the type of property owned, and this study examines only home ownership, rendering direct comparison impossible. It seems, then, that more work on urban land tenure is needed to determine if tenure types did indeed vary throughout the city, and, if so, to what that variation might be attributed.

Another question raised by this analysis is the minimum income necessary to purchase a home during the late nineteenth century. This study indicates that home ownership was within the grasp of someone with a relatively low income, but that the payment of a mortgage often placed

a severe burden on that income. This strongly disputes Sutherland's suggestion that a minimum income of \$25. a week was needed to utilize the services of a building association.¹ If this figure were correct, no one in the study areas could have secured a building association mortgage, and rates of owner-occupance would probably have been substantially reduced. There is no indication in any of the building association constitutions that a minimum income was necessary to become a member. Since all members were eligible to borrow from the association it does not seem that income was a limiting factor after a person had become a subscriber to a building association.

The development of land tenure patterns in the late nineteenth century was a complex process and an outgrowth of the overall process of property acquisition. The extent of property ownership among residents of the late nineteenth century might be viewed as the resultant of two opposing forces. One was the social importance attached to property ownership during the period and the resulting drive of some people to achieve recognition through its acquisition. The opposing force was the combination of circumstances which reduced the availability of mortgage money. An expanding industrial economy created opportunities for investment which yielded handsome returns. Yields on home mortgages were considerably less attractive, limited by the legal interest ceiling of six percent in Maryland. The result was a scarcity of money available for low yield investments.

Although they affected all elements of the population, the impact of these two forces on immigrants may have been exaggerated in both directions.

¹Sutherland, "Housing the Poor in the City of Homes," p. 178.

Any personal goal of owning property which accompanied the immigrant to the United States was reinforced by the view that a part of becoming an American was the achievement of propertied status. Thus, the combination of personal aspirations and existing social values would have created greater pressure on the immigrant than on other members of society to become a property owner. At the same time, forces operating to direct capital to investments other than mortgage loans might have militated more strongly against the immigrants' efforts than against the efforts of others to achieve the goal. The concentration of immigrants in low paying occupations and their lack of influence in the major financial institutions of the cities probably restricted their access to available mortgage financing, thereby reducing the immigrants' ability to purchase property. Yet, the literature indicates that immigrants were active in the acquisition of real property.

Within the sample population, the resolution of the two forces affecting property ownership was not related to the specific origins of the population in Germany; neither was it related in any clearly established way to the age or occupational level of the population. They further suggest that the vector in the direction of property acquisition was of sufficient magnitude to promote home ownership even among people of relatively low income. Thus, the mechanism which enabled home purchasers to secure mortgages is of great significance.

The mechanism which enabled home ownership was removed largely from the broad social context which created the aspiration to property ownership. While the broader context provided a stimulus to property acquisition, it failed to provide the means by which the goal could be

achieved. This task fell to the immigrants themselves whose solution was the organization of their own source of capital. It is true that the type of societies utilized by the Germans of the study areas to provide financing for their home purchases did not originate with them, nor were they unique to Baltimore. Thus, information about the existence of a means of developing capital was available to them. This does not detract from the local effort and initiative required to organize and maintain the building associations. These findings clearly demonstrated that the home purchasers within the study areas relied heavily on organizations which originated within the immediate surroundings. Even if some associations operated throughout the city, the argument that mortgage funding had to be created by those who used it would not necessarily be disproven. Organizations which were formed by occupational groups or people of common national origin might be expected to have different patterns of activity than those which were local in their origin. The latter might be more restricted in the area of their operations; the former might be expected to be active wherever members of an occupational or national group resided. A statement from the secretary's tables of the German American Building Association confirms this view: "In all parts of Baltimore, but in the Eastern and North-Eastern sections especially, thousands of our citizens possess their homes, acquired only through the instrumentality of these thrifty agencies."² Thus, the associations's activities were concentrated

²Deposits and Loans in the German American Building Associations, Making no Allowance for Losses or Expense, (Baltimore: Nicholas M. Smith, 1892) p. 1

in, but hardly unique to, particular parts of the city. An intensive study of the nature of the building associations' operations is needed to determine the areal extent of their activities and the origins and occupations of their members. Only then can the extent of the specialization of the building and loan associations be determined.

One argument explaining the strength of the building associations is that their mortgage loans were payable in installments whereas loans from other sources were payable in a lump sum at the expiration of the mortgage. Thus, although the building association mortgage was ultimately more expensive, its demands were less onerous when spread over the lifetime of the mortgage. Anyone living on a marginal income could ill afford the luxury of the long range planning required to retire a mortgage in a lump sum payment. All income would very likely have been expended on immediate needs. Once the mortgage obligation had been incurred to a building association the payment on the loan became a part of the immediate demands on the household income rather than a distant obligation. Thus, the total sum repaid was of less importance than the weekly demands on the budget.

Countering this argument is one which would render the weekly payment to the building association an unimportant aspect of the mortgage process. This argument stresses that while regular payments on a loan from a source other than a building association were not required, regular saving toward its retirement was a possibility. The building associations themselves provided a mechanism for such saving, and other institutions, such as savings banks, were also available. Regular deposits in an account would then provide the needed principle to redeem the mortgage when due, and redeem it at a lower cost than a building association mortgage. As indicated above, this type of planning may have been a luxury that few

could afford. The argument also implies that money from other sources would have been readily forthcoming. It has been the contention of this work that such money was not widely available.

The high cost of building association financing reflects to a large extent the shortage of money for home loans. They apparently did not lack borrowers in spite of their extraction of fees and premiums beyond the legal interest rate. This argues that potential borrowers had few alternatives if they were to obtain money. It seems reasonable then, to argue that the choice of a building association loan represented not a real choice, but was in reality the utilization of the most widely available means of obtaining a mortgage. The building associations, therefore, filled a real need and provided a means, albeit an expensive one, of achieving the status of home owner.

The role of landlord may also be viewed within the context of the need of a segment of the city's population to provide for its own members. Except in Fell's Point, the landlords tended to live close to their rental properties. Even large landowners were a part of the area in which they rented property. It would be useful to know if any close relationships existed between those landlords who lived far away from their holdings and the areas in which their properties were located. Such relationships might include former residence in the area, relatives living in the area, or ownership of a business in the area. The last item was not found to be true of any of the landlords living at great distance from the sample properties in this study, but it is conceivable that such a link might exist for other absentee landlords. The similarity in area of origin between landlords and tenants also supports the argument that the landlord was an integral part of the area.

This work hardly defines the role of the large landowner in the process of urban residential development. It does suggest, however, that they may have had an important role in establishing and maintaining the residential characteristics of a part of the city. A thorough study of the owners of large tracts of land and of the land they owned is necessary to determine their influence on the rate and type of residential land development which occurred during the late nineteenth century.

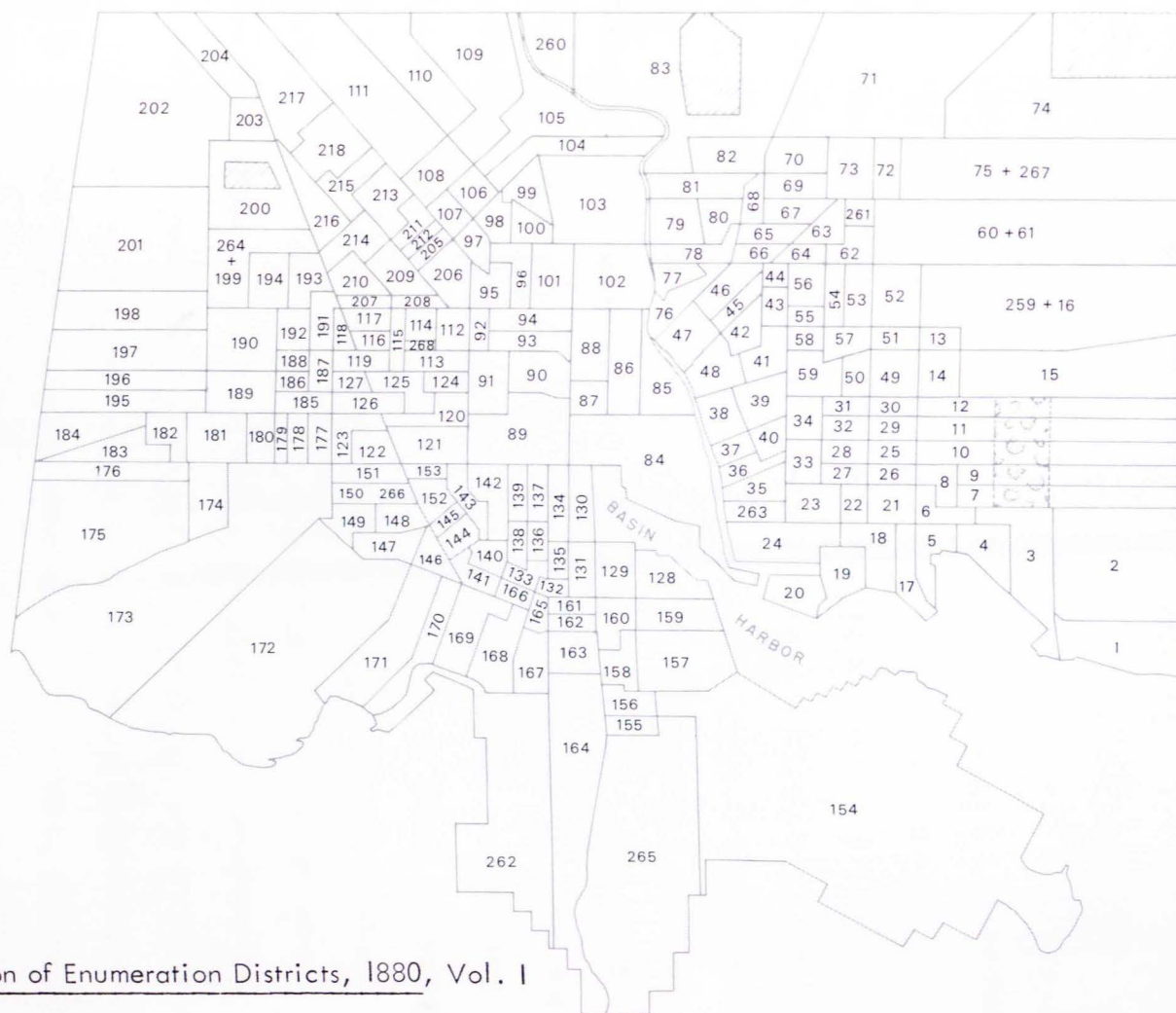
The findings of this study raise two sets of questions about the development of the city in the late nineteenth century. One set is concerned with the nature of broadly based social and economic processes operating on the nation as a whole. The development of the property ethic of the period must be examined in this context. The assertion that in the study of property ownership "...we are dealing with a situation in which property ownership was related to class considerations, but in which it was substantially modified by ethnicity and culture,"³ suggests a fruitful approach to an understanding of the property ethic. At present we know little of the origin of this late nineteenth century ethic or of the extent to which it "was modified by ethnicity and culture." Until we do know more about the nature of property and its importance, the compilation of rates of owner-occupance and the percentage of different populations owning property will provide little understanding of the social significance of property ownership in the society of the late nineteenth century.

The second set of questions relates to the impact of these social

³Hershberg, et.al., "Occupation and Ethnicity," p. 204.

APPENDICES

APPENDIX I ENUMERATION DISTRICTS - 1880 CENSUS



Source: Description of Enumeration Districts, 1880, Vol. I

Appendix II

The Sampling Procedure

The selection of the sample properties from each of the study areas was complicated by the fact that nothing was known of the overall proportion of owner-occupied or renter-occupied properties, either for the city or for any of the study areas. In addition to obtaining a representative sample in each of the study areas, small confidence intervals surrounding the proportion of owner-occupied properties were desired.

A pilot study was performed and the results used to determine the sample size for each of the study areas. The pilot sample consisted of six randomly selected properties from each of the study areas. Owner or renter occupancy was determined for each property, and the proportion in each category was determined. This was a relatively simple procedure for all of the study areas except Lombard Street which presented exceptional difficulties and required different treatment. Owner or renter occupancy could be determined for only one of the properties in the pilot sample, rendering the results useless for the determination of the sample size.

Using the results of the pilot study, the sample sizes necessary to obtain a variety of confidence intervals at the 95 percent and 90 percent levels of confidence were determined for all areas except Lombard Street. The results of these computations are presented in Table II-1. These results indicate the difficulty in achieving the desired small confidence intervals. The number of title searches involved to obtain confidence intervals of ± 5 percent, even at the 90 percent level, is prodigious. It must be remembered that one of the study areas is not included in the table, and that the final total will be larger than the

Table II-1. Sample Sizes Needed for Various Confidence Intervals at 90% and 95% Confidence Levels

| 95% Confidence Level | | | | | |
|----------------------|-------------------------------------|-----------|------------|------------|------------|
| Study Area | % Owner-Occupance in Pilot Study | $\pm 5\%$ | $\pm 10\%$ | $\pm 15\%$ | $\pm 20\%$ |
| Patterson Park | 33 | 339 | 85 | 38 | 21 |
| Fell's Point | 33 | 339 | 85 | 38 | 21 |
| The Harbor | 67 | 339 | 85 | 38 | 21 |
| Fayette Street | 50 | 384 | 96 | 42 | 24 |
| Total | | 1,401 | 351 | 167 | 87 |

| 90% Confidence Level | | | | | |
|----------------------|-------------------------------------|-----------|------------|------------|------------|
| Study Area | % Owner-Occupance in Pilot Study | $\pm 5\%$ | $\pm 10\%$ | $\pm 15\%$ | $\pm 20\%$ |
| Patterson Park | 33 | 228 | 57 | 26 | 14 |
| Fell's Point | 33 | 228 | 57 | 26 | 14 |
| The Harbor | 67 | 228 | 57 | 26 | 14 |
| Fayette Street | 50 | 272 | 68 | 30 | 17 |
| Total | | 956 | 239 | 108 | 59 |

total in the table. Thus, the desirable small confidence intervals had to be sacrificed. It was decided to accept the ± 15 percent confidence interval at the 90 percent level of confidence, even though the problems attendant upon such a wide interval are fully recognized.

The sample size for the Lombard Street area was chosen arbitrarily. Because the pilot study for that area was unsatisfactory and because it indicated a potentially serious problem in the determination of owner and renter occupancy, a relatively large sample was selected. The sample size chosen is 30, slightly more than 20 percent of the total number of properties in the area. The confidence interval bounding the findings within this sample could be determined only after the results of the title searches were known, and at the 90 percent level are ± 16 percent.

Individual properties to be included in the sample were selected systematically, following the random selection of the initial property. The properties were arrayed by block fronts in the same order as the block fronts were on the census. The initial property was selected through the use of a table of random numbers, locating first the number of the block front then the street number of the property. The interval between the properties in each study area was determined by the percentage of the area's total properties to be included in the sample. Only properties for which the resident was available from the census were eligible to be included in the sample. If a property for which the resident were to be included in the sample, the next property for which the requisite information was available was substituted for the unsuitable property. The count was resumed at the original choice and not at the substituted property. Even though no difficulties were encountered

in the areas other than Lombard Street in determining owner or renter occupancy, an extra property was included in each of the samples. If a problem were encountered in any of the areas, it would then be possible to eliminate a property from the sample and yet retain the number of properties necessary to meet the requirements indicated in Table II-1.

Table II-II. Z Values for Test of Significance of Difference in Proportion of Owner-Occupance

| | Patterson Park | Fell's Point | The Harbor | Fayette Street | Lombard Street | N |
|-------------------|-------------------|-----------------|------------|-------------------|-------------------|----|
| Patterson Park | - | -0.46 | -1.64 | -1.43 | -0.3 | 26 |
| Fell's Point | | - | -1.21 | -1.08 | -0.07 | 27 |
| The Harbor | | | - | .23 | 1.29 | 27 |
| Fayette Street | | | | - | 1.15 | 31 |
| Lombard Street | | | | | - | 25 |

Table III-1. Occupations of Heads of Household by Study Area, 1880.

| Occupation | Number of Heads of Household | | | | |
|------------------------|------------------------------|-----------------|---------------|-------------------|-------------------|
| | Patterson Park | Fell's Point | The Harbor | Fayette Street | Lombard Street |
| Class I | | | | | |
| Clergy | | | | 1 | 2 |
| Commission Merchant | 1 | | | | |
| Lawyer | | | | 2 | |
| Magistrate | | | 1 | | |
| Merchant | | | | | 1 |
| Newspaper Editor | | | | 1 | |
| Physician | | | 1 | 2 | 1 |
| <u>Wholesaler</u> | | | | | |
| Total | 1 | | 2 | 7 | 4 |
| Class II | | | | | |
| Agent | | | 1 | 3 | 1 |
| Ass't. Importer | 1 | | | | |
| Bookkeeper | | | | 1 | |
| Broker | 1 | | | 1 | |
| Clerk | | | | 5 | |
| Courrier | | | | 1 | |
| Dealer | | | 6 | 7 | 2 |
| Dentist | | | 1 | | |
| Druggist | | 1 | | 2 | |
| Foreman | | | 2 | 1 | |
| Furniture Dealer | | 1 | | | |
| Ice Dealer | | 1 | | | |
| Interpreter | | | | | 1 |
| Jeweler | | 1 | | | |
| Leather Dealer | | 1 | | | |
| Lumber Inspector | | | | 1 | |
| Musician | 2 | | | | 3 |
| Newsman | | 1 | | | |
| Owner of a Company | | | 1 | | |
| Oyster Dealer | | 1 | | | |
| Refiner | | | | 2 | |
| Salesman | | | | 1 | 3 |
| Shipmaster | | 1 | 1 | | |
| Shopkeeper | 14 | 28 | 27 | 27 | 11 |

| Occupation | Number of Heads of Household | | | | |
|-----------------------|------------------------------|-----------------|---------------|-------------------|-------------------|
| | Patterson Park | Fell's Point | The Harbor | Fayette Street | Lombard Street |
| Furniture Maker | | | | 1 | 1 |
| Gilder | | 1 | | 1 | |
| Glazer | | | | 1 | |
| Harness Maker | 1 | 1 | | 2 | 1 |
| Hatter | | | | | |
| Horse Shoer | 1 | | | | |
| Iron Moulder | 1 | | | | 2 |
| Lithographer | | | | | |
| Locksmith | | 2 | | | |
| Machine Moulder | | | 1 | | |
| Machinist | 3 | | 4 | 4 | 3 |
| Mate on Vessel | 2 | | | | |
| Midwife | | | 1 | | |
| Miller | 1 | 1 | | 1 | |
| Navigator | 1 | | | | 1 |
| Nurse | | | | 1 | 4 |
| Painter | 5 | 1 | 7 | 10 | |
| Pants Maker | 1 | 1 | | 11 | |
| Paperhanger | | | | 3 | 1 |
| Peddler | 7 | 7 | 8 | 7 | 5 |
| Photographer | | | | 2 | |
| Picture Framer | | | 1 | | |
| Pilot | 1 | | 2 | 3 | |
| Plasterer | | 2 | 1 | 2 | |
| Plumber | | | 2 | 1 | 2 |
| Police Officer | 2 | 1 | 4 | 4 | 1 |
| Portrait Painter | | | | 1 | |
| Potter | | 5 | | 1 | |
| Printer | | | 1 | 1 | 3 |
| Puddler | 1 | | 2 | 1 | |
| Quartermaster | 1 | | | | |
| Railroad Brakeman | | | 1 | | |
| Railroad Comm.(?). | | | 1 | | |
| Roofer | | | | 1 | |
| Runs a boat | | | 1 | | |
| Saddler | | | | | 2 |
| Sailmaker | | 1 | | 2 | 1 |
| Sawyer | 1 | 2 | 1 | 2 | 1 |
| Scrollmaker | | | | 1 | |
| Sculptor | | | | 1 | |
| Shipjoiner | 6 | | | | |
| Ships Carpenter | 12 | 6 | 17 | 11 | |
| Ships Chandler | | 1 | | | |

| Occupation | Number of Heads of Household | | | | |
|-----------------------|------------------------------|-----------------|---------------|-------------------|-------------------|
| | Patterson Park | Fell's Point | The Harbor | Fayette Street | Lombard Street |
| Solicitor | | 1 | | | |
| Teacher | | | | 4 | 4 |
| Treasurer of Co. | | | | 1 | |
| Undertaker | | | | 1 | |
| <u>U.S. Weigher</u> | <u>1</u> | <u>37</u> | <u>39</u> | <u>58</u> | <u>25</u> |
| Total | 18 | | | | |
| Class III | | | | | |
| Baker | 7 | 4 | 9 | 8 | 2 |
| Barber | 1 | 2 | 2 | 3 | 7 |
| Blacksmith | 5 | 2 | 10 | 4 | 2 |
| Blockmaker | | | 1 | | |
| Boilermaker | 1 | 2 | 3 | | |
| Bookbinder | | | | 1 | |
| Boot and shoemaker | 4 | 9 | 18 | 30 | 9 |
| Brass finisher | | | | 1 | |
| Brewer | | | 1 | 1 | |
| Brick Burner | | | | 1 | |
| Bricklayer | 2 | | 2 | | |
| Brickmaker | 1 | | 5 | 4 | 1 |
| Brickmason | | 2 | | 5 | |
| Brushmaker | | | 1 | | |
| Butcher | 3 | | 1 | 17 | 1 |
| Cabinetmaker | 4 | 2 | | 10 | 2 |
| Candlemaker | | | | 1 | |
| Captain of vessel | 6 | | 3 | 2 | 1 |
| Car Inspector | 1 | | | | |
| Carpenter | 12 | 4 | 9 | 24 | 4 |
| Carpet Weaver | 1 | | 3 | 2 | |
| Caulker | | 1 | 2 | 2 | |
| Cigar Maker | 4 | 3 | 8 | 13 | 3 |
| Clerk in Store | 2 | | 1 | 5 | |
| Cloth Cutter | 2 | | 1 | | |
| Coachmaker | 1 | | | | |
| Coal Trimmer | 2 | | | 43 | |
| Coat Maker | | | 1 | | |
| Coffin Maker | | | 1 | | |
| Conductor | | | 1 | | 1 |
| Confectioner | | 1 | 15 | 18 | 5 |
| Cooper | 1 | | | | 1 |
| Coppersmith | | | | | |
| Dyer and scorer | | | 1 | | |
| Engineer | 9 | 1 | 6 | 10 | 3 |
| Fireman | 2 | | 3 | 3 | 1 |
| Framemaker | | | | 1 | |

| Occupation | Number of Heads of Household | | | | |
|--------------------|------------------------------|-----------------|---------------|-------------------|-------------------|
| | Patterson Park | Fell's Point | The Harbor | Fayette Street | Lombard Street |
| Shipsmith | | 2 | 1 | 1 | |
| Ships Rigger | | | | | |
| Ships Steward | 1 | 7 | 4 | | 1 |
| Slater | | | 2 | | |
| Stair Builder | | | | | 1 |
| Stonecutter | | | | 1 | |
| Stove Moulder | | 2 | | 4 | |
| Tailor | 4 | | 1 | | 1 |
| Tailor's Cutter | 13 | 7 | 10 | 24 | 13 |
| Tanner | | | | 3 | 1 |
| Telegraph Operator | 1 | | | 4 | |
| Tinner | 1 | | | | |
| Turner | 3 | 7 | 1 | 3 | 1 |
| Thermometer Maker | 1 | 1 | 2 | | |
| Upholsterer | | | | 1 | |
| Varnisher | | 1 | | 1 | |
| Vestmaker | 2 | 1 | | | 1 |
| Wheelwright | 1 | 1 | 1 | 5 | |
| Whipmaker | 4 | 1 | 1 | 2 | |
| Wood Carver | | | 1 | | |
| Total | 149 | 95 | 190 | 336 | 90 |

Class IV

| | | | | | |
|------------------------|----|----|----|----|----|
| Bag Maker | | | | | |
| Bar Tender | | | 2 | 1 | |
| Basket Maker | | 5 | | | |
| Boarding House | | 1 | 1 | | |
| Bottler | 1 | 2 | | | |
| Box Maker | | 1 | 1 | | |
| Bridge Builder | 2 | 1 | 1 | 2 | 1 |
| Bridge Tender | | | | | 1 |
| Button Hole Maker | | 1 | | | |
| Can Capper | 1 | | | 1 | |
| Can Maker | 4 | | 2 | 1 | |
| Carter | | | 10 | 9 | |
| Chair Caner | | 5 | | | |
| Chair Maker | | | 1 | | |
| Charcoal Burner | | | | | |
| Driver | 1 | | | 2 | |
| Drives a Boat | 6 | 1 | | 2 | |
| Factory or Mill Worker | | | 13 | 12 | 4 |
| Feather | 42 | 11 | | 1 | |
| Renovator | | | 23 | 5 | 12 |
| | | | | 1 | |

| Occupation | Number of Heads of Household | | | | |
|-----------------------|------------------------------|-----------------|---------------|-------------------|-------------------|
| | Patterson Park | Fell's Point | The Harbor | Fayette Street | Lombard Street |
| Ferryman | | 2 | 1 | | |
| Fisherman | | | | | 2 |
| Gardener | | | | 1 | |
| Harbor Dredger | | | | 1 | |
| Hat and Cap Packer | | | | 1 | |
| Ironheater | | | 1 | | |
| Mariner | 3 | 22 | 18 | 20 | 3 |
| Milkman | | | 2 | | |
| Newspaper Carrier | | | | 1 | |
| Oiler on Steamer | | | 1 | | |
| Porter | 1 | 2 | | 5 | 4 |
| Seamstress | | 2 | 4 | 5 | 3 |
| Servant | | 1 | | 1 | |
| Soldier | | | | 1 | |
| Steward | | | | 1 | |
| Street Paver | 2 | | 1 | 1 | |
| Teamster | | | | 1 | |
| Waiter | | | | 1 | |
| Watchman | | 3 | 7 | 1 | |
| Wharf Builder | 1 | | 1 | | |
| Whitewasher | | | 2 | | |
| Total | 64 | 60 | 93 | 80 | 31 |

Class V

| | | | | | |
|-------------------------|----|-----|-----|----|----|
| Cake Packer | | | 1 | | |
| Cook | | | 1 | | |
| Farm Worker | 1 | | | | |
| Fruit Packer | 3 | | | 3 | |
| Garbage Collector | | | 1 | | |
| Hod Carrier | | | | 1 | |
| Housework | | | | 1 | |
| Janitor | | 1 | 1 | | |
| Laborer | 44 | 113 | 166 | 60 | 13 |
| Laundress | 1 | 5 | 2 | 14 | 4 |
| Oyster Dredger | | | 1 | | |
| Oyster House Worker | 1 | 28 | 7 | | |
| Oyster Shucker | | | 2 | | |
| Packing House Worker | 3 | | 1 | 1 | |
| Pickle House Worker | 4 | | 9 | 1 | |
| Rag Gatherer | | | | 2 | 1 |
| Railroad Worker | 4 | | 2 | | |

| Occupation | Number of Heads of Household | | | | |
|----------------------|------------------------------|-----------------|---------------|-------------------|-------------------|
| | Patterson Park | Fell's Point | The Harbor | Fayette Street | Lombard Street |
| Scavenger | 1 | | | | |
| Stevedore | 8 | 22 | 7 | 7 | 3 |
| Strawberry Picker | 2 | | 1 | | |
| Street Scraper | | | | 1 | 1 |
| Wharf Worker | 1 | | | | |
| Works Out | | | 2 | | |
| Total | 122 | 169 | 204 | 91 | 22 |
| Other | | | | | |
| Keeping House | 20 | 10 | 73 | 29 | 21 |
| None | 4 | 5 | 8 | 15 | 6 |
| Retired | | | 3 | 3 | 3 |
| Unknown | | | 9 | | |
| Total | 24 | 15 | 93 | 47 | 30 |
| TOTAL | 378 | 376 | 621 | 619 | 202 |

Classes are categorized according to the scheme developed by Theodore Hershberg, et. al., "Occupation and Ethnicity in Five Nineteenth Century Cities: A Collaborative Inquiry," Historical Methods Newsletter, Vol. 7, No. 3, (1974), pp. 174-216.

Table III-2. Wages in Industrial Occupations

| Occupation | Source of Information | | |
|--------------------------|------------------------|-------------|---|
| | Census of Manufactures | | Bureau of Industrial Statistics of Maryland |
| | Average Daily Wage | | Average Weekly Wage |
| | Skilled | Unskilled | |
| Class II | | | |
| Jeweler | | | \$16.65 |
| Musician | | | 12.66 |
| Class III | | | |
| Baker | \$1.00-1.66 | \$.42-1.35 | 7.27-9.28 |
| Barber | | | 9.70 |
| Blacksmith | 1.00-2.33 | .33-1.25 | 12.54 |
| Blockmaker | | | 10.10 |
| Boilermaker | | | 6.33-13.93 |
| Bookbinder | | | 11.82-15.19 |
| Boot and Shoe factory | 1.00-2.00 | .50-1.50 | |
| Brewer | | | 14.56 |
| Brickburner | | | 9.90 |
| Brickmaker | | | 3.45-16.01 |
| Brickmason | | | 15.06 |
| Brushmaker | | | 3.78-11.35 |
| Butcher | | | 8.73 |
| Cabinetmaker | | | 7.95-11.64 |
| Carpenter | 1.50-2.50 | 1.00-1.75 | 9.58-11.58 |
| Caulker | | | 8.27 |
| Cigar maker | | | 3.31-11.40 |
| Coachmaker | | | 11.40 |
| Coal Trimmer | | | 9.08 |
| Conductor | | | 11.14 |
| Cooper | 1.50-1.75 | .75-1.25 | 6.81-11.14 |
| Coppersmith | | | 11.35 |
| Framemaker | | | 10.13-10.97 |
| Furniture maker | | | 3.39-18.57 |
| Gilder | | | 10.97 |
| Harness maker | | | 10.13 |
| Hatter | | | 4.03-18.17 |
| Horse shoer | | | 15.48 |
| Lithographer | | | 9.70-24.26 |
| Locksmith | | | 13.93 |
| Machine Moulder | | | 11.14 |
| Machinist | | | 12.00 |
| Miller | | | 11.64 |
| Painter | | | 10.09 |
| Paperhanger | | | 12.66 |
| Plasterer | | | 11.29 |
| Plumber | | | 6.05-17.47 |

| Occupation | Source of Information | |
|-------------------------|--|---|
| | Census of Manufactures | Bureau of Industrial Statistics of Maryland |
| | Average Daily Wage Skilled Unskilled | Average Weekly Wage |
| Printer | | \$13.10-21.00 |
| Pudler | | 7.82 |
| Roofer | | 9.02-9.08 |
| Saddler | | 10.13 |
| Sailmaker | | 9.02 |
| Sawyer | | 8.31 |
| Ships carpenter | | 10.71 |
| Shipsmith | | 9.08 |
| Ships rigger | | 9.02 |
| Slater | | 9.02 |
| Stone cutter | | 13.62 |
| Stove moulder | | 12.66 |
| Tailor | | 10.14-15.19 |
| Tailoress | | 5.06 |
| Tailor's cutter | | 15.19 |
| Tanner | | 7.42 |
| Tinner | | 9.58 |
| Turner | | 11.14 |
| Wheelwright | | 12.66 |
| Wood carver | | 10.59 |
| Class IV | | |
| Bridge Builder | | 11.14 |
| Button hole maker | | 4.50 |
| Can capper | | 10.14 |
| Can maker | | 9.17 |
| Chair caner | | 3.50 |
| Driver | | 12.61 |
| Iron heater | | 20.26 |
| Porter | | 10.19 |
| Class V | | |
| Cake Packer | | 6.96 |
| Fruit Packer | \$1.50-3.00 | \$.60-1.50 |
| Hod carrier | | 9.41 |
| Laborer | | 5.31-5.67 |
| Oyster shucker | | 3.28 |
| Packing house worker | | 3.40 |
| Stevedore | | 8.04 |

| Occupation | Source of Information | |
|------------|------------------------|---|
| | Census of Manufactures | Bureau of Industrial Statistics of Maryland |
| | Average Daily Wage | Average Weekly Wage |
| | Skilled | Unskilled |

Clothing Trades paid on a piece work basis

| | |
|-------------|----------------------|
| Vest maker | \$.15- .35 per vest |
| Pants maker | .12- .35 per pair |
| Coat maker | .35-2.50 per coat |

Source: compiled by the author from the U.S. Bureau of the Census, Tenth Census of the United States, Census of Manufactures, 1880, manuscript schedules and Maryland Bureau of Industrial Statistics and Information, "Exhibit of the Principal Industries Practiced in the State of Maryland, Showing the Theoretical and Actual Wages Earned by the Labor Employed," First Biennial Report of the Bureau of Industrial Statistics and Information of Maryland, 1884-1885, pp. 159-186. See chapter 3, fn. 20 for a discussion of these sources.

Appendix IV

Table IV-I The Building and Loan Associations

| Name | Date of Incorporation | No. of Shares | Par Value (Dollars) | Weekly Dues (¢ per share) | Interest (¢ per share per week or other rate) | Premium or Other Fees |
|---|-----------------------|---------------|---------------------|---------------------------|---|---------------------------------|
| Alice Anna #4 | 1875 | 1,000 | 125 | 43 | in dues payment | |
| Beneficial Savings Fund Society | unknown | unknown | unknown | unknown | 6% per year | unknown |
| Baltimore Butchers Loan And Annuity Association | unknown | unknown | 300 | 135 | in dues payment | 20¢/share/wk. |
| North Bond St. #4 | 1870 | 1,000 | 125 | 40 | in dues payment | |
| Burke Street | 1867 | 1,000 | 104 | 25 | 12.5 | 25¢/share entry fee |
| Central B.A. "D" | 1865 | 800 | 125 | 25 | 6% per year | \$9. entry fee |
| Central Ave. #5 | 1867 | unknown | 105 | 25 | unknown | 25¢/share entry fee |
| Columbia B.A. #3 | | unknown | 89 | 50 | 6% per year | 10¢/share/yr. "toward expenses" |
| Columbus #2 | 1864 | unknown | 125 | 25 | 20 | 25¢/share entry fee |

| Name | Date of Incorporation | No. of Shares | Par Value (Dollars) | Weekly Dues (¢ per share) | Interest (¢ per share per week or other rate) | Premium or Other Fees |
|---|-----------------------|---------------|---------------------|---------------------------|---|-------------------------------------|
| First German Home B.A. #3A ^a | 1869 | 1,000 | 200 | 75 | in dues payment | |
| Geo. Washington B.A. "C" | 1874 | 2,000 | 100 | 40 | in dues payment | |
| Geo. Washington B.A. "F" | 1876 | 2,000 | 100 | 40 | in dues payment | |
| Geo. Washington B.A. "H" | 1877 | 2,000 | 100 | 40 | in dues payment | |
| Geo. Washington B.A. #9 | 1871 | 2,000 | 100 | 40 | in dues payment | |
| Geo. Washington B.A. #11 | 1871 | 2,000 | 100 | 40 | in dues payment | |
| German American B.A. | 1871 | 2,000 | 200 | 50 | in dues payment | 30¢/share/wk. premium |
| Harmony #10 | 1867 | 1,000 | 200-250 | 50 | 30 | bid premium and 20¢/share entry fee |

^aThe only charter located in the Charter Record was for the First German House Building Society, #3A. It is possible that this is the association which took the mortgage in this study, but the mortgage document indicates the First German Home Building Society, #3A. The extreme similarity in the names of many of the building associations indicates that it is possible that the two names indeed referred to two separate associations and the names of the directors were not counted in the analysis in Chapter 4.

| Name | Date of Incorporation | No. of Shares | Par Value (Dollars) | Weekly Dues (¢ per share) | Interest (¢ per share per week or other rate) | Premium or Other Fees |
|-----------------|--------------------------|------------------|------------------------|------------------------------|--|--|
| Harmony #12 | 1870 | 1,000 | 225 | 75 | in dues payment | |
| Harrison #3 | 1865 | 800 | 100-125 | 25 | 15 | |
| Home #10 | 1879 | 3,000 | 200 | 80 | in dues payment | |
| Independent #3 | 1863 | 500 | 125 | 25 | in dues payment | 25¢/share entry fee |
| Joseph #3 | 1870 | 1,000 | 150 | 50 | in dues payment | |
| Lloyd St. #1 | unknown | unknown | 120 | 25 | 6% per year | |
| E. Lombard #4 | 1867 | 1,000 | 100 | 25 | 15 | 25¢/share entry fee |
| Maryland #4 | 1865 | unknown | 100-125 | 25 | 12 | 3¢/wk. "extra tax" on redeemed shares; 25¢/ share entry fee |
| Mechanics #10 | 1873 | 1,000 | 100 | 40 | in dues payment | |
| Muthonia #2 | 1864 | unknown | 150 | 25 | unknown | |
| Paulus #1 | 1869 | 1,000 | 150 | 50 | in dues payment | |
| Peters #5 | 1871 | 1,000 | 150 | 50 | in dues payment | |
| Pottery Hall #2 | 1870 | 1,000 | 100 | 40 | in dues payment | |
| Progress #3 | 1869 | 1,000 | 150 | 50 | in dues payment | |

| Name | Date of Incorporation | No. of Shares | Par Value (Dollars) | Weekly Dues (¢ per share) | Interest (¢ per share per week or other rate) | Premium or Other Fees |
|---------------------|--------------------------|------------------|------------------------|------------------------------|--|--|
| Railroad #2 | 1871 | 1,000 | unknown | 25 | 15 | bid premium and 10¢ initiation fee |
| Rothschild #2 | 1866 | 1,000 | 104 | 25 | 12 | \$4 + 25¢/share entry fee |
| Rothschild #7 | 1872 | 1,000 | 100 | 40 | in dues payment | |
| St. James | unknown | unknown | 100 | 75 ^b | payable monthly, no rate given | |
| St. James Hall #4 | 1874 | 1,000 | 100 | 40 | in dues payment | |
| St. Vincents #5 | 1874 | 2,000 | 125 | 25 | unknown | |
| Sixth Ward #3 | 1870 | 1,000 | 100 | 50 | in dues payment | |
| Sixth Ward #4 | 1871 | 2,000 | 150 | 50 | in dues payment | |
| Sixth Ward #5 | 1871 | 2,000 | 150 | 62.5 | in dues payment | |
| S. Broadway #1 | 1868 | 1,000 | 190 | 75 | in dues payment | |
| South Wolfe St. "C" | 1872 | 1,000 | 150 | 50 | in dues payment | |

^bThe mortgage document does not specify whether this is the total payment or the payment per share.
Source: compiled by the author from the Charter Record and the Land Record.

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| | | |
|------|------|------|
| 1865 | 1872 | 1877 |
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