A study of the experiences of fifty negro families who moved into white neighborhoods of Baltimore, Maryland in 1945 and 1946

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A STUDY OF THE EXPERIENCES OF FIFTY NEGRO FAMILIES WHO MOVED INTO WHITE NEIGHBORHOODS OF BALTIMORE, MARYLAND IN 1945 AND 1946

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BY

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CHAPTER I

INTRODUCTION

This study of the experiences of fifty Negro families who moved into white neighborhoods of Baltimore, Maryland in 1945 and 1946 was initiated through the organization of a research committee on housing. The committee was affiliated with the Baltimore Urban League and the Citizens Planning and Housing Association of Baltimore, and was composed of persons interested in race relations, education, health, housing, and social work. These persons acted in the capacity of consultants and advisors during the entire period of the study.

Purpose

The primary purpose of this study is to answer or throw light on the following questions relating to neighborhood transition in Baltimore, Maryland:

1. What physical changes have occurred or have been made in the properties since Negro occupancy?

2. What were the reasons behind the movement of colored families into the white residential areas?

3. What have been the experiences of colored families with the established white residents of neighborhood?

4. Does the new location represent an improvement in the general living conditions for the families involved and if so, in what respects?

5. Is racial friction increasing or decreasing in the newly opened neighborhoods?

6. To what extent are home buying families resorting to doubling up and multiple family use, and why?

7. What is the relation of home costs to income of home buying families?
Scope

This study was undertaken in October, 1946 as a field work project of the writer during the course of a block field work assignment with the Baltimore Urban League. The study is concerned with fifty Negro families who moved into white neighborhoods (Fulton Avenue Area) of Baltimore, Maryland in 1945 and 1946.

Methodology

The data compiled in this study were obtained through (1) personal interviews with local representatives of housing, social agencies, real estate agencies, and the Baltimore Afro-American Newspaper, Inc., (a) writing letters to National housing and social agencies for the purpose of gaining necessary information on a national level, (3) usage of files of the Baltimore Urban League, (4) interpretation of basic situation by the research committee, (5) observation of Negro and white residential areas of Baltimore, and (6) the use of schedules for reporting characteristics of individual blocks in a selected area, and for the interrogation of the fifty Negro families which compose this study.

Historical Background

American housing problems sprawl stubbornly across the whole picture of desirous people for decent homes and neighborhoods in which to live.¹

The Negro population continues to be characterized by bad housing for the majority of its members. The steady increase of Negroes in cities is a twentieth century phenomenon accelerated by the war, and will probably continue for a number of years until the Negro population is more evenly distributed.

distributed throughout the country.¹

Baltimore, Maryland is one of such cities. Negroes and whites are confronted with uncomfortable and unsatisfactory living conditions as a result of inadequate housing. "However, Negroes, who comprise 20 per cent of the total population, are crammed into approximately 2 per cent of the residential area. The 1940 Census showed the Negro population in Baltimore to be 165,843. By July 1, 1943, the Negro population of Baltimore had increased to about 200,000, and the estimate of January, 1944 was 216,000,"² an increase of 51,000 or approximately 30 per cent.

Expansion of the city's area has resulted in encouraging migration within the city, following as usual the pattern of the economic structure. Those financially able to do so, have built new homes on newly created subdivisions of the city more likely to benefit their living conditions. Into the area vacated moved those whose economic status made it possible to improve their environment. Finally, a considerable body of vacancy necessarily appeared in the least desirable dwelling areas and into these moved the immigrant group of people seeking the higher wages and social advantages to be found in a large city. These migrants, because of accessibility of the rural South to Baltimore, were largely Negroes. Since the supply of housing and vacant land in urban areas available to minorities seldom equals or approaches the demand, the result is a perpetuation of overcrowding. The fact that the dwellings involved are usually ill adapted to the family needs and rent-paying abilities of low income families lead inevitably to doubling-up and physical deterioration has been shown in several studies. Residential segregation becomes contagious and spread to other

¹Ibid., p. 1.
²Ibid., p. 17.
areas—areas into which low income families would normally move.¹

Because of the great influx of families previous to and during the war, the housing situation in Baltimore became a social menace; affecting the major portion of the Negro population.

Residential segregation was one of the barriers which prevented the Negroes' realization of his need for housing physically adequate and located in an environment which would provide protection, health and happiness for himself and family. The decent homes for occupancy were available in neighborhoods where Negroes were unwanted. Thus, residential segregation operated against Negroes of all income groups and, in its ultimate effects, against the whole community.

The fervid efforts of Baltimore's steadily growing Negro population to increase its housing supply was the purchase of old homes in adjoining white neighborhoods.² As a result, the neighborhoods became more illuminated with the fires of prejudices as soon as the blocks were "broken" by the Negro invaders.

The large Negro community in northwest Baltimore, expanding westward after the first World War, ran directly into Fulton Avenue (a white neighborhood) which became the border line and barrier, separating the Negro and white population for more than twenty years.³

Early in 1945 rumors were that Negroes had purchased homes on Fulton Avenue. However, none were occupied and the location of the property and details of the transaction were shrouded in mystery. By March 3, 1946, a Baltimore Afro-American survey reported that at least fifty houses on Fulton Avenue between the 500 and 1800 blocks were owned by colored persons

¹Robert C. Weaver, Hemmed In (Chicago, 1945), p. 1.
²Interview Document
³Ibid.
and for sale signs were up all along the avenue.\(^1\)

On June 15, 1945, the Baltimore Urban League sought to interpret the neighborhood transition with a public statement which said in part:

The fact is that Negroes move into white neighborhoods out of bare necessity and because there are no alternatives. Whether or not they bring blight depends, as it does with whites, upon the individual and such economic factors as rent levels and family income. Furthermore, the record will show where Negro families buy two-story-row houses for single family occupancy, the quality of upkeep equals or surpasses that of previous owners. As to property values, the record shows that property offered for sale to Negroes frequently jump as much as fifty per cent to one hundred per cent in price. Similar increases in rent levels could be observed prior to OPA ceiling operations.\(^2\)

In summary it must be said that the greatest public need in this entire situation is, first, an objective understanding of the facts which made a systematic expansion of Negro areas immediately imperative, and second, a willingness to act on those facts. The decision which must be reached is whether Negro expansion shall continue to take place in a sporadic and unplanned fashion, with all the attendant ill feelings and constant threats of racial conflict, or whether the leadership of the community can apply to this problem the same type of intelligent planning and action which is used on other problems even more complex.\(^3\)

In the path of neighborhood transition, Negro families in Baltimore experienced some social and economic problems. The following chapters give attention to those problems.

\(^1\)Ibid.
\(^2\)Ibid.
\(^3\)Ibid.
CHAPTER II

GENERAL CHARACTERISTICS OF AREAS OCCUPIED
BY NEGR0ES IN BALTIMORE

The writer, during his field work experiences with the Baltimore Urban League (for a period of eighteen weeks), lived and worked in areas of the city from which the majority of the fifty families of this study moved. It was obvious that the dilapidated conditions of the homes were basic incentives for a concerned people to combat such an undemocratic legality as restrictive covenants which barred Negroes from living in certain sections of the city. A restrictive covenant is "a written agreement between two or more property owners not to sell or lease their property for a stated period of time (usually 25 to 50 years), to persons of the Negro race or for the use of specific purposes without the unanimous consent of the signers."¹

The Transition Areas

The areas in Baltimore from which the fifty families moved are as follows: East 30 per cent or fifteen families, Northwest, 60 per cent or thirty families, and South, 10 per cent or five families. Many of the dwellings in these areas have so deteriorated that a large proportion are in need of major structural repairs and in some instances are actually unfit for human habitation. With very few exceptions, the increasing Negro population of Baltimore, because of a lack of modern conveniences has had to find homes in such areas.

The fact that families in such areas live in close proximity under

¹John C. Alston, *Negro Housing in Columbus, Ohio* (Columbus, 1946), p. 11.
such undesirable conditions, encouraged some family groups to seek more desirable homes and neighborhoods in which to live.

The larger percentage of the homes exceed the age of forty years and does not afford comfortable and satisfactory living conditions. In addition, many of these homes which were erected for single family use are now multiple dwellings all in need of major repairs such as, defective roofs, irregularities or weakness in floors and stairs, distorted doors and window sills, inadequate plumbing, electrical and heating facilities, or dilapidated appearances. Evidently, the families involved, because of such major existing physical conditions of the homes were not disposed to undertaking such major repairs as remodeling or reconditioning would necessitate.

Fifty per cent or twenty-five of the fifty families interviewed moved from homes which were in need of major repairs. One had no private bath, and four had outside toilets.

Periodic reconditioning of any home is necessary to the investment already made in it and the loan value and savings it represents. When neglected, deterioration of any structure is rapid and progressive; it is contagious or "catching", and therefore, will draw compound interest. Moreover, "the melancholy prophecy of decay" in a home rapidly discounts its value and desirability.¹ In homes where such deteriorating factors exist, it is in all probability that not only will the family be disadvantaged, but also their lives will be endangered. However, "many landlords have refused to reinvest any portion of their rental returns for the

upkeep or repair of slum property—either out of indifference, greed, or simply because it has not been necessary in order to hold tenants.1

Because similar situations affect the major segment of Baltimore's "Colored Neighborhoods," the families involved, are therefore, customarily associated with inadequate housing and other slum conditions.

Inasmuch as fifty per cent of the families enumerated in this study, moved from sub-standard housing and disorganized neighborhoods, the question may arise: What effect did such families have upon the properties in the "white neighborhoods?" Perhaps some conclusion can be drawn from an inquiry into the physical characteristics of their (Negro families) homes in the new localities.

The Fulton Avenue Area—Home Improvements

Housing authorities define minimum standard housing as:............ healthful accommodations adequately provided with facilities for privacy, comfort, the convenience of carrying on the business of home life, easily accessible to centers of employment, shopping, amusement and culture, all of these to be within the reach of those with modest and low incomes.2

The homes in the Fulton Avenue area of Baltimore are classified as minimum standard housing. However, the data compiled in Table 1 show that fifty per cent or twenty-five of the fifty homes surveyed were in need of some physical repair.

One of the principle and most immediate results of the ownership of a home should lie in the interest which the family takes in protecting

2Elizabeth Aronovici, Catching Up With Housing (Newark, 1936), p. 151.
and improving the property. Of the twenty-five homes which needed repairs 82 per cent were physically improved.

TABLE 1

THE HOMES WHICH WERE IN NEED OF PHYSICAL IMPROVEMENTS

<table>
<thead>
<tr>
<th>Type of Improvement Needed</th>
<th>Number of Homes Which Were in Need of Improvements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electrical Fixtures</td>
<td>13</td>
</tr>
<tr>
<td>Heating Utilities</td>
<td>13</td>
</tr>
<tr>
<td>Plumbing Utilities</td>
<td>14</td>
</tr>
<tr>
<td>Painting</td>
<td>25</td>
</tr>
<tr>
<td>Floor Repairs</td>
<td>18</td>
</tr>
<tr>
<td>Other Repairs</td>
<td>24</td>
</tr>
</tbody>
</table>

If a home owner is to keep his investment intact, he should give careful attention to keeping his property in good condition through such desirable modernizing features as are feasible and possible. Very often slight alterations may be made in features which were thought to be desirable when the home was built. Attention given to such things, as well as to the proper painting and repair of the various parts of the home, even to changing some of the internal portions, often adds much to the value of the property.¹

In this respect, the homes which were in need of some type of physical repair when the Negro families moved into their new locality, were improved in the manner indicated below:

1. Electrical Fixtures
   a. rewiring
   b. baseboard insertions

2. Heating Utilities
   a. installation of new furnaces
   b. installation of new kitchen units

3. Plumbing Utilities
   a. installation of new bathroom facilities
   b. repair of water and gas lines

4. Painting
   a. house front
   b. interior—walls and ceilings

5. Floor Repair
   a. revamping old flooring
   b. new stairways
   c. tile floors in bathroom

6. Other Repairs or Additions
   a. beautification of front and rear of home
   b. flower gardens and lawns
   c. sidewalk improvements
   d. changing basements to club cellars
   e. washing and ironing units

Reasons for Improvements

The interviewing of the families involved in this study, propounded that 80 per cent of the physical improvements made in their new localities arose from the desire of the family to increase direct comforts and satisfaction; 8 per cent were made to accommodate roomers; and 12 per cent were in need of immediate improvements.

Twenty-eight per cent or fourteen homes were divided into apartments during various periods of Negro occupancy. Of the fourteen homes so divided; six families stated that this division was necessary because of inadequate income, four because of family decrease, and four, in order to make room available to veterans or students. Here is an apparent sequence of high cost of homes causing tenements for the owners wishing to maintain standard housing in decent neighborhoods.

The factual contents of this chapter indicates that the Negro families
of Baltimore did not deteriorate the homes and neighborhoods following home purchase in the restricted localities. In fact, Chapter I of this study indicated that all of the homes purchased by Negro families, and in which improvements were made, previously occupied by white families.

Furthermore, the factors which precipitate decline in property values when Negroes move into white neighborhoods are not racial factors. They are economic, resulting from the system of residential segregation promoted by short-sighted property owners, real estate profiteers and other reactionary groups.¹

However, Negro families, regardless of their income levels, have generally responded more readily to the standards of good neighborhood living than have other racial groups.²

CHAPTER III

COMMUNITY ATTITUDES IN RELATION TO NEIGHBORHOOD INVASION BY NEGROES

The movement of Negroes from overcrowded, deteriorated areas in Baltimore into more desirable neighborhoods occupied by whites illustrates the on-going process of invasion in Baltimore.

Invasion "takes place when some members of one segregated group move into an area already occupied by another. It is the movement of the members of an 'out group' into an area.....Usually a lower income group invades an area occupied by a higher status group."1

The initial stage of this invasion on the part of the Negro families in Baltimore was met, for the most part, with intense resistance by the white inhabitants of the area. The Negro families combated this resistance and continued their effort to purchase and occupy homes which would afford them a decent place to live. The curtains of democracy were drawn on the evils of neighborhood barriers when the crying needs of the Negro home seekers continuously penetrated the short-sighted property owners, real estate operators, and other reactionary groups.

Negroes may escape slum and blighted areas by purchasing homes in newly opened neighborhoods, in defiance of antagonistic neighborhood attitudes, or when racial covenants are waived or broken.2

Housing history shows that in most instances in which Negroes have broken through segregated lines, they have faced hostility, destruction

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2 Fanny McConnell Buford, op. cit., p. 10.
of the property they sought to occupy, or even personal risks.¹

Experiences of the Negro Families With the White Residents of Neighborhood

The families questioned revealed experiences with their white neighbors which showed some degree of negative and positive reactions. However, it was found that resentment on the part of the whites was much more tense during the initial period of neighborhood invasion than when this particular study was made. This, of course, could have been the period when some whites continued to exist in an atmosphere of illusions to the extent that they expected neighborhood deterioration following the occupancy of homes by Negro families.

Encroachment upon the properties in the white areas excited hostility which naturally led to some degree of racial conflict. The result of this conflict, in some instances, led to outburst of public opinions and violence on the part of the whites in the communities.

On February 15, 1945, one case of violence was reported by the "J" family. This was their first day of residence in the 800 block of Fulton Avenue (white neighborhood.) It was stated that bricks were thrown through a window and a door panel.² However, this was the initial period of invasion, and white property owners had just begun to fight which apparently was focused on oppressing the Negro families to the extent that they would return to the areas from whence they came. These Negro families, however, were determined to remain in their new localities and to exercise the rights of American citizens.

¹Ibid., p. 12.
²Interview Document
On February 28 and March 3, 1945, the Morning Sun (a white published newspaper) carried an advertisement headed "Warning" and addressed to "real estate dealers, speculators, property owners and their agents, building and loan associations, and all others concerned," and signed by the Fulton Avenue Improvement Association and members of the Catholic and four Protestant churches. The statement served a notice that:

We are strongly organized and determined to resist by all legal, moral and persuasive means, efforts...to intimidate or force us to move from our homes in which we are now happy and content.

The statement continued:

These homes and the right to live in the manner we choose are the very things for which our boys are fighting and when our boys come back, God willing—we want them to enjoy the comforts and the pleasures of the only home they have known with its fond memories, associations and endearments.¹

Ministers of the churches involved when approached by a Negro newspaper reporter (Baltimore Afro-American) stated that the advertisement had not been officially authorized by the churches but they agreed that the area (Fulton Avenue) should be kept all white if it could be done through peaceful means.²

On March 27, 1945 violence flared again, when the rear windows were broken in the new home of the "T" family in the 1100 block of Fulton Avenue.

The close of 1945 and the beginning of 1946 may be recognized as periods of "neighborhood racial adjustment," virtually completed within particular segments of the integrated Negro-white neighborhoods of Baltimore. Verification of this fact is indicated on page 14 and 15.

¹Ibid.
²Ibid.
The following statements were made by Negro families during periods of interrogation in 1946:

There was a white neighbor who lived next door who would always turn her back whenever she sighted anyone of our family on the porch. We tried to be friendly, but she would never speak. Previous to the white family moving out of the neighborhood, I (Negro neighbor) overheard a conversation between two members of the white family which included such remarks as: they never should have permitted these "niggers" to move in our neighborhood.

On the whole the people in the neighborhood are very nice and friendly. The persons who seemed to have objected to Negroes moving into neighborhood were the white renters who were forced to move out of the homes which the Negro families purchased.

The white doctors in the neighborhood will treat Negro patients. However, during periods of initial neighborhood invasion they were reluctant.

Early in 1945, A and P clerks in neighborhood stores were not courteous to Negro customers. However, during the summer of 1945, the stores employed Negroes, and now the attitudes of all the employees are favorable.

My neighbors have been very friendly. There has been no outburst of any kind.

My back windows were broken by white children when I first moved into this neighborhood.

My next door neighbors (white) are very friendly. They always seem willing to accommodate, i.e., shovel snow in front of home, accept packages from postman when not at home, access to telephone and garage. The white family state they have no intention of moving because Negroes live in the neighborhood.

Negro and white children play together in many areas of the neighborhood without initiating racial conflict.

I couldn't have asked for a better neighborhood in which to live.

Even before I moved my furniture into the home, my front windows were broken by a group of whites.

Since I have been in this particular neighborhood I have
been invited to the homes of my white neighbors. Those with whom I have associated are very nice and friendly.

Such statements relative to racial attitudes since the initial period of neighborhood invasion, indicate that feelings of hostility are gradually on the decline in the once white neighborhoods of Baltimore, Maryland.

Reasons for Invasion

Of the fifty Negro families questioned, 10 per cent moved into white neighborhoods of Baltimore because they were evicted from their previous residence; 40 per cent for better housing conditions; and 50 per cent wanted to own their own homes in desirable residential areas.

The latter two reasons, which total 90 per cent, indicate that the Negro families when given the opportunity, will improve their living conditions both culturally and economically, through the purchasing or renting of homes in decent neighborhoods. And the fact that home ownership is desired by the larger percentage of the Negro families in newly opened residential areas is a further indication that Negroes are interested in achieving better living conditions in neighborhoods which are desirable and conducive to minimum standards of comfort and respectability.
CHAPTER IV

RELATION OF HOME COSTS TO INCOME OF HOME BUYING FAMILIES

According to a check of twenty-five Fulton Avenue homes made by the Baltimore Urban League's Housing Committee, prices in that area have increased on the average of 173 per cent over pre-war levels.

The study of the individual case histories, which are on file at the Urban League office, indicates that a substantial part of the increase took place in 1945, the year in which Negroes first began occupying homes in the Fulton Avenue area.

Typical of the individual price increases are indicated in Table 2.

<table>
<thead>
<tr>
<th>HOME</th>
<th>HOME COST AND PERCENTAGE OF INCREASE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1942-44</td>
</tr>
<tr>
<td>A</td>
<td>$2200</td>
</tr>
<tr>
<td>B</td>
<td>$1700</td>
</tr>
<tr>
<td>C</td>
<td>$1200</td>
</tr>
<tr>
<td>D</td>
<td>$2200</td>
</tr>
</tbody>
</table>


Local real estate men and other authorities report that prices throughout the city of Baltimore have continued to rise since November, 1945, the latest date used in the League's study of price increase.

The following chart gives some picture of the price increase and the average cost of homes in the Fulton Avenue area during the initial period.
of Negro neighborhood invasion in 1945.

(Thousands of Dollars)

Chart I. Average Cost of Homes in the Fulton Avenue Area, and Price Increase, 1942-1946.

The significance of this check is indicated by the fact that the Real Estate Board (Baltimore, Maryland) estimated that prices throughout the city had increased only fifty per cent over pre-war levels by the end of 1945.¹

It is, ordinarily, in periods of price recession that the most advantageous purchases can be made, and the person of courage and vain can acquire a home which will normally stand the shock of deflation with better stability than a purchase during so-called boom periods. It becomes advisable, therefore, for the home seeker to analyze carefully the community in which he desires to locate, to

¹Interview document.
ascertain the number of vacant buildings, to find out how long they have stood idle, and to consider, as keenly as possible, the ability of the community to absorb the space already existing. He should also determine by a careful analysis or inquiry, the range of price increase over a period of years so as to demonstrate to himself that they have been sufficiently stabilized and that the broad basis of cost to him will be sound over a subsequent period of years.¹

It is irrelevant to discuss whether or not the above theorems should be a reality. However, because of the housing crisis aggravated by inflation of prices, such a statement is a disillusion in relation to the housing problems which confronted the fifty Negro families studied. If these Negro families had waited for the period of stabilized and modest prices of homes, they would have been cooperating with the documents of restrictive covenants and at the same time experiencing distressing conditions which surround bad housing.

In most instances, when the lines of residential segregation were distorted early in 1945, the Negro families, in purchasing homes in white neighborhoods of Baltimore, were competitive among themselves. The cost of the homes was enormous, but even this factor did not discourage the majority of the home seeking families.

The relation of home cost to income of the fifty families surveyed does not set a goal at which home ownership would be a practicable possibility. However, in lieu of this fact, the study does show that the existing distribution of income of low-income families in Baltimore, is not sufficient to conveniently purchase homes in the Fulton Avenue area. Nevertheless, the survey showed that some Negro families of low incomes are attempting to purchase homes at the expense of other important elements in

the family economy.

Another generalization, which is a reality but not explicitly stated in this study, is that a portion of the fifty families have made the most intense efforts to acquire and to keep their homes. Chapter II of this study might have indicated some insight into such a "trial and effort" factor.

**Home Cost**

As one real estate authority stated: "There are a number of homes in the Fulton Avenue which are vacant, and I really have a guilt feeling when we advertise our properties for such high prices."\(^1\)

If such guilt feelings were minus all the responsible profit-seeking real estate authorities; the innocent Negro families would not have encountered the fine of paying such fabulous prices for homes in the white neighborhoods of Baltimore.

Data are not available which would determine the percentage of price increase of the fifty homes which comprise this study. However, a sample of the price increase has been shown in Table 2 and Chart I.

Table 3 shows that 62 per cent or thirty-one of the fifty families interviewed are buying homes costing from $5000 to $8500 and over, and 38 per cent or nineteen families less than $5000. This is clearly indicative of the exorbitant prices being paid for homes in the Fulton Avenue area of Baltimore.

The fifty families enumerated in this study had materially increased expenditures for only two items in the family budgets, namely, household

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\(^1\) A statement made by a representative of a real estate agency (Baltimore, Maryland, October, 1945) during an interview for data related to this study.
furnishing and household equipment. These, be it noted, are objectives of expenditures closely related to the home itself. On the other hand, a portion of the families stated that regularities of expenditures for clothing, moving pictures and theatres, vacations, and household help have in some cases been curtailed; while those for life insurance, education and automobiles have been relatively unaffected.

**TABLE 3**

**FREQUENCY DISTRIBUTION OF SALE PRICE OF HOMES**

<table>
<thead>
<tr>
<th>Sale Price of Homes</th>
<th>Number of Homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3500 - $3999</td>
<td>6</td>
</tr>
<tr>
<td>$4000 - $4499</td>
<td>7</td>
</tr>
<tr>
<td>$4500 - $4999</td>
<td>6</td>
</tr>
<tr>
<td>$5000 - $5499</td>
<td>11</td>
</tr>
<tr>
<td>$5500 - $5999</td>
<td>4</td>
</tr>
<tr>
<td>$6000 - $6499</td>
<td>2</td>
</tr>
<tr>
<td>$6500 - $6999</td>
<td>4</td>
</tr>
<tr>
<td>$7000 - $7499</td>
<td>2</td>
</tr>
<tr>
<td>$7500 - $7999</td>
<td>4</td>
</tr>
<tr>
<td>$8000 - $8499</td>
<td>1</td>
</tr>
<tr>
<td>$8500 - over</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
</tr>
</tbody>
</table>

The greatest number of such itemized factors of expenditures where curtailment is evident can be classified as those ministering to the satisfaction of individualistic wants without relation to the individuals
domiciliary and familiar status.¹ The data therefore suggest that a
definite pattern of family expenditures is established in at least some
home buying families, i.e., several members hold within bounds the satis-
faction of their extra-domiciliary and individual needs and thereby make
possible the compilation or pooling of the family's resources for the
attainment of those more collective items such as are involved in the acqui-
sition, maintenance and equipment of the home.

All those influences making for the enhancement of family value as
over against the seeking after goods and services catering to individualistic
wants, may be expected to make for the expansion of home-ownership.²

Income of Families

It is evident that the family income, whether low, moderate, or high,
was, for the most part, the basic index to the purchasing of homes by Negro
families in the Fulton Avenue area of Baltimore. Furthermore, this index,
in correlation with the patterns of expenditures and the scale of values
within the family groups determined the essence of individual members
cooperating so as to make home purchase possible. Generally, this method
of home purchase may be considered as a safeguard for enhancement of undue
risk; not only to the security of the home purchase, but also to the
financial stability of the family.

Sixty per cent or thirty of the fifty families interrogated are com-
posed of two or more individual members who financially contribute to the
purchase and upkeep of the home. Particularly valuable in this connection

¹The President's Conference, Home Ownership, Income and Types of Dwell-
²Ibid., p. 51.
would be the emphasis upon the fact that individual needs and wants can best be fulfilled in the atmosphere of stability and security, which surrounds home purchase and ownership.

Extreme is the case where two families (not tabulated in data) had weekly incomes of $250 and $165 respectively. To include such extremities in this study would not have been indicative of the Negro families who purchased homes in the white neighborhoods of Baltimore. However, Table 4, on page 24, does give some idea of the weekly incomes of the larger percentage of Negro families residing in the Fulton Avenue area.

Eighty per cent of the families fall into the $50 to $100 weekly income bracket, while 20 per cent or ten families fall below the $50 weekly income scale. This indicates that 80 per cent of the fifty families interrogated have good possibilities of not having to confront undue risks with their home expenditures if they live upon a basis of home economy. However, if this fact becomes an oversight on the part of the family group they would probably fall into the category of the remaining 20 per cent of families who, in most instances, are experiencing risks in purchasing their homes. Such risks may be related to those families who are attempting to purchase homes under budgetory plans of the sort that generally involve an unwise curtailment of their family budget.

Closely related to these factors of family income and budgets is adequacy of income. It might also be said that regularity is an important factor in the adequacy of income. It is plain that income can be much more judiciously used if it is certain to be available from week to week and month to month. On the other hand, if the family income is irregular, it is only natural that the budget will be of little value.

Particularly should this fact be of significant recognition to such
family groups as are enumerated in this study, because, irregularity of income generally leads to borrowing and impairment of credit; which further leads to unstable living conditions.

Even one weekly or monthly non-payment on the homes of these families would jeopardize their continuance of home ownership in such areas as have been discussed in this and the preceding chapters. Thus, the family income, budgeting, and adequacy of payment is not only a concrete source for remaining in decent homes and neighborhoods, but is also essential in enabling the family to get along without alternating periods of deprivation and necessities.

### TABLE 4

**FREQUENCY DISTRIBUTION OF WEEKLY INCOME OF FAMILIES**

<table>
<thead>
<tr>
<th>Weekly Income</th>
<th>Number of Families</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30 - $34</td>
<td>1</td>
</tr>
<tr>
<td>$35 - $39</td>
<td>1</td>
</tr>
<tr>
<td>$40 - $44</td>
<td>1</td>
</tr>
<tr>
<td>$45 - $49</td>
<td>7</td>
</tr>
<tr>
<td>$50 - $54</td>
<td>9</td>
</tr>
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<tr>
<td>$65 - $69</td>
<td>5</td>
</tr>
<tr>
<td>$70 - $74</td>
<td>3</td>
</tr>
<tr>
<td>$75 - $79</td>
<td>3</td>
</tr>
<tr>
<td>$80 - $84</td>
<td>2</td>
</tr>
<tr>
<td>$85 - $89</td>
<td>3</td>
</tr>
<tr>
<td>$90 - $94</td>
<td>2</td>
</tr>
<tr>
<td>$95 - $99</td>
<td>2</td>
</tr>
<tr>
<td>$100</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
</tr>
</tbody>
</table>

**Home Payments**

Table 5 contains the data which may determine the importance of the factors mentioned in the preceding paragraph.
TABLE 5
FREQUENCY DISTRIBUTION OF MONTHLY PAYMENTS ON HOMES

<table>
<thead>
<tr>
<th>Monthly Payments</th>
<th>Number of Families</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - $19</td>
<td>1</td>
</tr>
<tr>
<td>$20 - $24</td>
<td>1</td>
</tr>
<tr>
<td>$25 - $29</td>
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<td>$30 - $34</td>
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<tr>
<td>$35 - $39</td>
<td>2</td>
</tr>
<tr>
<td>$40 - $44</td>
<td>1</td>
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<td>$45 - $49</td>
<td>4</td>
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<tr>
<td>$50 - $54</td>
<td>4</td>
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<td>$55 - $59</td>
<td>4</td>
</tr>
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<td>$60 - $64</td>
<td>15</td>
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<td>$75 - $79</td>
<td>1</td>
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<td>$80 - $84</td>
<td>1</td>
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<tr>
<td>$85 - $89</td>
<td>1</td>
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<tr>
<td>$90 - $94</td>
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</tr>
<tr>
<td>$95 - $99</td>
<td>2</td>
</tr>
<tr>
<td>$100</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
</tr>
</tbody>
</table>

It was surprising to the writer that 20 per cent or ten families are paying less than $50 per month on home purchase. This particular factor is related to homes where the family is composed of one wage earner whose income is less than $50 per week. It was previously stated that 60 per cent or thirty families were composed of one wage earner. These figures indicate that 20 per cent or ten families with one wage earner are paying within the same monthly scale ($50-$100) as 60 per cent or thirty families who are composed of two or more wage earners.

The contrast in these conditions apparently arises from four chief reasons. First, the weekly income of the one and two or more wage earning families are similar, or in some instances the income of the one wage earner may exceed that of the two or more wage earners in one family. Second,
Budgetary plans and home economizing might have decreased unnecessary expenditures. Third, cost of home and allotment of a given period of time to complete payment, and fourth, some real estate agencies might have been more considerate than others. Whatever conditions may exist, the study shows that families with the highest income will take from two to ten years or more to complete payment on their homes in the Fulton Avenue area of Baltimore. At this point it may be noted that the homes are standard row dwellings which should not be confused with the modern homes (occupied by whites) in other residential areas whose cost, in most instances, does not exceed the highest priced homes computed in this study.

The payments on the homes by the Negro families in the newly opened residential areas are made on a weekly and monthly basis, more frequently however, on a monthly basis.

Payments on 12 per cent or six homes are supplemented by having been divided into apartments; 2 per cent or one through the G. I. Bill of Rights; and 86 per cent or forty-three by means of direct income from one or more individual members of the family group. It may be mentioned at this point that 20 per cent or ten of the fifty homes surveyed are being purchased by veterans of World War II. As stated above, out of this number only one home purchase is supplemented through the G. I. Bill of Rights.

This chapter reveals that such success as these families have achieved in the venture of home ownership is not accessible to families of low incomes in general.

The outstanding impressions which were propounded as a result of this study indicates that many of the home buying families concentrate their economic efforts upon the home and upon the interest centering in the home. In some instances, families experienced serious vicissitudes such as
sickness, unemployment, the only wage earner going to the war and the like. Nevertheless, this generalization was not an oversight on the part of the families who might have experienced such conditions. Instead, they tightened the grip of loyalty and pride in the home and family.

A further generalization might be sighted: Those families equipped with more than the usual degree of perseverance and strength of character have the advantage in the adventure of home purchase and payment, especially during such times when the housing situation is a crisis.
CHAPTER V

RESPECTS IN WHICH NEIGHBORHOOD TRANSITION REPRESENT AN IMPROVEMENT IN THE GENERAL LIVING CONDITIONS OF THE FIFTY NEGRO FAMILIES

The preceding chapters considered the social and economic problems of the family groups, and the physical characteristics of the homes during their periods of neighborhood transition. The problems encountered gradually drifted from manifestations of social-ills to social reform within the larger segment of the Fulton Avenue area. However, not to the extent that some whites do not continue to favor racial restrictive covenants. Nevertheless, since there has been a large degree of decline in the attitudes subjected to the prejudices of some white residents in such neighborhoods as has been discussed in previous Chapter 3, the Negro families studied have been able to improve their living conditions in comparison with the neighborhoods from which they moved.

Unless the majority understand that slum dwellers are victims of circumstances and not creators of their slum environment, they cannot surmount the psychological barriers which stand in the way of forthright action.¹

No community can conscientiously condemn that portion or segment of its population which it has confined to sub-standard living, by either restrictive covenants or neighborhood agreements.²

The fifty Negro families surveyed were previously confined to sub-standard living conditions which the larger percentage of the Negro population in Baltimore continues to experience. The mere fact that these families

moved from the ghettos of Baltimore is, within itself, an outstanding improvement in comparison to their present living conditions.

Ninety-eight per cent or forty-nine of the fifty families studied stated that moving into the Fulton Avenue area was an advantage, and only one stated it was a disadvantage. The reason for the latter statement was due to financial difficulty.

The new community afforded the families with better housing conditions, i.e., inside toilets, hot and cold running water, adequate ventilation, and additional room space.

The majority of the homes from which the families moved were (as indicated in the preceding chapters) ill-adapted to modern use. They take in poor street conditions, inadequate health facilities, and alleyways. Such unsatisfactory living conditions in such areas where household congestion and neighborhood disorganization is dominant, are often responsible for influencing children upon the streets where many of their juvenile activities are apt to involve them in delinquency. Such anti-social factors should have been of significant realization to the families involved in this study, because the total homes surveyed were composed of seventy children, 50 per cent or thirty-five of which are of the age which would classify them as juveniles. The crowded tenement areas, a vast number of inferior tenement houses, and the alcoholic dens which are supported by the denizens of such places contribute to anti-social and unsatisfactory conditions which can make for individual and family maladjustment.

The writer, during his field work experiences in Baltimore, found that many areas from which the majority of the fifty families moved, are highly concentrated with juvenile delinquency, crime, prostitution, unsanitary eating places, very poor amusement centers, inadequate police
protection, and fire hazards. These anti-social neighborhood conditions in comparison with neighborhoods in the Fulton Avenue area verify a fact commented on in the preceding chapters—that Negro families, in general, live in less desirable residential areas than whites.

Most of the bad housing situations found, i.e., household congestion, poor structures, and bad elements in the neighborhoods were altered when the Negro families moved into the restricted residential area of Baltimore.

The present neighborhood of the fifty families studied, takes in wide clean streets, standard housing, parks, and generally sanitary conditions. The interrogation propounded that families enjoy the quiet and social atmosphere to which their new locale is accessible. Also, emphasis was made of such conveniences as nearby playgrounds, schools, libraries, churches, YWCA, YMCA and other social and civic organizations. New and remodeled theaters and other amusements are also conveniently located. Buses and trolleys run parallel with the residences making the shopping districts of Baltimore easily accessible.

Many of the individual members of the family group are members of churches and civic organizations, and they are able to participate more frequently because of the convenient location of their neighborhood.

The Negro families of the neighborhood organized a Fulton Avenue Protective Club in 1945, with each block sponsoring its own club activities. The purposes of this organization are (1) to protect the Negro families from racial disturbances if any should occur, and (2) to band businesses which would jeopardize the social status of the neighborhood. In many instances white business men attempted to establish whiskey stores within the immediate residential areas in 1945 and 1946. The Negro families and a portion of the white residents of the neighborhoods, churches and civic
organizations signed petitions and sent representatives to the courts for the purpose of factual presentation in an effort to safeguard the establishment of such commercial concerns. Such cooperative efforts resulted in the banding of whiskey stores in the Fulton Avenue area in 1945 and 1946, the initial periods of Negro occupancy in that area.

It is obvious that the Negro families are now exposed to the type of living by which they are able to exercise their rights for respectful and decent homes and neighborhoods in which to live. Also, it is evident that their standard of living has been upgraded enormously as compared with their experiences as residents in ill-adapted housing which continues to contain the majority of the Negro population in Baltimore.

The preceding chapters revealed that infiltration of the Negro families into the white neighborhoods of Baltimore brought its quota of problems too. But the areas in which the minorities mingled with the white residents, integration and understanding have proved to be a startling headway for the continuance of Negro and white families living in harmony.
CHAPTER VI

SUMMARY AND CONCLUSIONS

It is now apparent that the result of neighborhood invasion by Negro families in Baltimore did not result in physical deterioration of the homes and neighborhoods. Such misconceptions should be eradicated in the light of the experiences of the fifty Negro families which comprise this study.

Physically, the majority of the fifty families which emerged from areas of blight and congestion realized the need and importance of family comfort. The homes in the Fulton Avenue area which were in need of physical improvements were improved to the satisfaction of the family, and also to the standards of adequate housing adapted to the well-being of the family group and the community. Generally, the homes are very well kept and add much to the appearance of the whole community.

Socially, there have been problems. Naturally, not all had similar responses. But the problems encountered were not a fraction of what was predicted. The study showed that antagonistic attitudes and violence on the part of the whites existed during the initial period of occupancy by the Negro families. It was also propounded that since Negro families were not fatal to the neighborhood racial oppressions, the majority of the white families were given the self assurance that Negroes also have a sense of appreciation and respect for decent homes and neighborhoods in which to live. During the period of this study it was found that the initial race tensions had practically disappeared, the adjustment of differences effected, and an atmosphere of harmony created between a large number of Negro and white neighbors.
Economically, the Negro families encountered enormous sale prices for their homes, and in some cases high monthly payments. The larger percentage of the families studied are classified as ones of moderate incomes. There were others of low and high incomes. However, regardless of their income level, curtailment of some personal and household items was necessary in some instances. This was due to the high cost of their home, and cost of living in general. The basis of their success in home purchase and periodical payments is a result of family budgeting, home economizing, and more than one individual member of the family contributing to the payment and upkeep of the home.

The invasion of white residential areas by Negro families in Baltimore has suffered an undersupply of tangible evidence without the benefit of authentic data. This, of course, resulted in baseless misconceptions.

The results of this study, then, indicate that the Negro families who moved into "white neighborhoods" of Baltimore did not initiate a basis for the misconceptions of a majority people in the various communities. In lieu of this fact, they adjusted themselves socially and economically, and endeavored to maintain a standard of living which would afford them a decent home and suitable living environment.

There may be an object lesson in the recently integrated Negro-white neighborhoods of Baltimore. This may point the way to winning the total battle against residential segregation, and the fear of Negro neighborhood invasion affecting the social and economic status of white neighborhoods.
APPENDIX
APPENDIX A

SCHEDULE USED FOR COLLECTING DATA

Date_________________________

Interviewer__________________

SECTION I - Physical Characteristics

1. Address__________________________________________

   (a) Have lived here since - date_________________________

   (b) Previous address__________________________________

       Yrs.______ Months_____

   (c) How long have you lived in Baltimore?______ Yrs.______

       Months_____

2. What was physical condition of home moved from? (check)

   (a) Age (give approximate years)_____

   (b) Number of rooms_____

   (c) Number of persons in household_____

   (d) In need of major repairs_____

   (e) No bath or showers_____

   (f) Outside toilet_____

3. Was present home in need of any physical improvement when you moved in?
   If so, check any of the following descriptions:

   (a) Electrical fixtures_____

   (b) Heating utilities_____

   (c) Plumbing utilities_____

   (d) Painting_____

   (e) Floor repairs_____

   (f) Any other__________________________
4. What physical improvements have you made in your home since your residence? (if any)
   (a) Electrical fixtures_______
   (b) Heating utilities_______
   (c) Plumbing utilities_______
   (d) Painting_________________
   (e) Floor repairs___________
   (f) Any other________________________________________

5. What was reason for improvement? (check)
   (a) Added conveniences____
   (b) Making available to roomers____
   (c) Any other________________________________________

6. Is home composed of the following? (Check)
   (a) 1____ 2____ 3____ 4____ dwelling units
   (b) Single family_______
   (c) Multi family_______

7. Has the home been divided into apartments since your purchase? Yes____ No____
   (a) If so, what is reason for sub-rent?
      (a-1) Cost of home_______
      (a-2) Family decrease____
      (a-3) Emergency accommodations (Veterans or Students)

SECTION II - Attitudes

8. Why did you move from previous residence? (check)
   (a) Eviction from old home______
37

(b) Better housing conditions

c) Desire to own home

d) To live near whites

9. Did a white family occupy this home before you moved in? Yes____No____
Don't know____

10. Does a white family live next door to you? Yes____No____

11. Did you know that whites lived in neighborhood before you moved in?
Yes____No____

12. Did you have a choice in your decision to move to your present address?
Yes____No____

13. Could you have remained at your previous address? Yes____No____

14. Does a white family occupy any portion of residence? Yes____No____
If so, comment on living conditions and relationship which exist between the two families:

 possibilities


12. What reactions have you experienced or witnessed to presence of colored families on the part of your white neighbors?

POSITIVE REACTIONS

Describe:

(a)__________________________________________

(b)__________________________________________

(c)__________________________________________

(d)__________________________________________

(e)__________________________________________

(f)__________________________________________
NEGATIVE REACTIONS

(a) Accusation by neighbors in respect to deterioration of home and street

(b) Window breaking

(c) Insult by neighborhood members

(d) Housebreaking

(e) Violence

Describe:

(f) Antagonistic attitudes shown your children by non-Negro children in neighborhood

(g) Attitudes of commercial operators

Describe:

(h) Any other

16. If you have experienced or witnessed disturbances have you found them to be decreasing; increasing; (check)

17. In contrast with previous residence and neighborhood relationship have you found moving into present neighborhood an advantage or disadvantage (underline)
SECTION III - Financial Aspects

18. Did you have roomers in old residence? Yes____ No____

19. Did you own or rent previous home? (check) Own____ Rent____

20. Are you a veteran? Yes____ No____
   (a) If so, are you buying home through the G. I. Bill of Rights? Yes____ No____
   (b) If you have any relatives who are veterans, are they assisting you in buying home through the G. I. Bill of Rights? Yes____ No____

21. How many wage earners are in your family? ____ (indicate)
   (a) Father____ Mother____ Children____ Other relatives____
   (b) How many financially contribute to the upkeep of home?____

22. How many children do you have in your family?____

23. What is your family income? Weekly$____ Monthly$____

24. Sale price of present home $____
   (a) Monthly payment on home $____

25. Are you a member of any one of the following? (indicate)
   (a) Church____ Denomination________________________
   (b) Fraternal organizations__________________________
   (c) Any other__________________________

Name: (optional)__________________________
### APPENDIX B

## Schedule and Date

**SCHEDULE**

**FOR REPORTING CHARACTERISTICS OF INDIVIDUAL BLOCKS IN A SELECTED AREA**

**Investigator**

<table>
<thead>
<tr>
<th>BLOCK NO.</th>
<th>TRACT NO.</th>
<th>ENUMERATION DISTRICT NO.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boundary</td>
<td>Side</td>
<td>STREET NAME</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Range of Street Numbers</td>
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<td></td>
<td></td>
<td>TYPE OF STREET SURFACE</td>
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<tr>
<td></td>
<td></td>
<td>CONDITION</td>
</tr>
<tr>
<td>North</td>
<td>South</td>
<td></td>
</tr>
<tr>
<td>East</td>
<td>West</td>
<td></td>
</tr>
<tr>
<td>South</td>
<td>North</td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>East</td>
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**ALLEYS AND AREAWAYS:**

<table>
<thead>
<tr>
<th>From</th>
<th>To</th>
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<td></td>
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**Structures:**

<table>
<thead>
<tr>
<th>Number</th>
<th>Unoccupied</th>
<th>White Use</th>
<th>Negro Use</th>
<th>Total</th>
<th>Wood</th>
<th>Brick</th>
<th>Cement</th>
<th>Other</th>
<th>Kind</th>
<th>Dwellings</th>
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<tbody>
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<td>1 Family</td>
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<tr>
<td>Large Apt.</td>
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**Business Places and Institutions:**

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<thead>
<tr>
<th>Number</th>
<th>Used by Race</th>
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<tbody>
<tr>
<td></td>
<td>White</td>
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**Objective Description of Block:**
### APPENDIX C

**TABLE 6**  
NUMBER OF HOMES SURVEYED BY BLOCK NUMBER AND STREET

<table>
<thead>
<tr>
<th>Street</th>
<th>Block Number</th>
<th>All Blocks</th>
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<tbody>
<tr>
<td></td>
<td>3</td>
<td>5</td>
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<tr>
<td>Appleton Street</td>
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<td>1</td>
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<tr>
<td>Clifton Avenue</td>
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<td></td>
</tr>
<tr>
<td>Fulton Avenue</td>
<td>18</td>
<td>2</td>
</tr>
<tr>
<td>W. Lansvale Street</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Monroe Street</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>McKean Avenue</td>
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<td></td>
</tr>
<tr>
<td>North Avenue</td>
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<td></td>
</tr>
<tr>
<td>N. Payson Street</td>
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<td>1</td>
</tr>
<tr>
<td>Raynor Avenue</td>
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<td>1</td>
</tr>
<tr>
<td>Risks Avenue</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Walbrook Avenue</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td></td>
</tr>
</tbody>
</table>

Each Numerical Figure, i.e., 3, 5, 6, and 7 Represent Block Number of Each Street and Avenue, and the Horizontal Figures Represent the Number of Homes Surveyed in Each Block.
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