The Mutual Assurance Society of Virginia (MAS) – Insured Slave Buildings Databases (for "Single Use" and "Mixed Use" buildings)

Database Introduction and Background

The following information pertains to the databases for 154 "Single Use" buildings, those with the single use of housing enslaved African Americans; and, 136 "Mixed Use" buildings, those which combined housing for slaves (often referred to as "servant's room(s)") with one or more other functions, such as kitchens, laundries, stables, and carriage houses. The information derives originally from the fire insurance policies of the Mutual Assurance Society of Virginia, particularly from the "declarations" and "revaluations" documents issued during the company's operation between 1796 and 1867. For each property surveyed by agents from the Mutual Assurance Society (MAS), the declaration and/or revaluation forms included a sketch plan of the property, showing outlines of the buildings in relation to one another and within a rural estate or an urban lot. Architectural information for each building included: dimensions for the main walls, the material for walls (brick, stone, wood) and roof (wood, metal, gravel), the number of stories, and wording as to the building's use or function (see below).

The original paper MAS policies are found within the archives of the Library of Virginia in Richmond, along with other business records of the company, officially the "Mutual Assurance Society, against Fire on Buildings, of the State of Virginia." The Library also holds microfilm copies of the fire insurance policies. MAS reference information for the Library of Virginia can be found at: http://www.lva.virginia.gov/public/mutual.asp. Former professor Gary W. Stanton from the Department of Historic Preservation at the University of Mary Washington (UMW), assisted by student aides with the Center for Historic Preservation over several years, compiled an index of the fire insurance policies, namely by coding the above architectural information and associating that with properties' owners names and geographic locations (see below). The index was completed in 1993 and has been placed on the website for the Department and Center: http://resources.umwhisp.org/mas.htm. The index is a searchable database. Furthermore, reels of the microfilm copies of the fire insurance policies are deposited with Simpson Library at the University of Mary Washington.

The databases below contain information extracted from Stanton's MAS index by former Department of Historic Preservation, UMW professor, Douglas W. Sanford as part of his sabbatical research in 2004. The data only applies to slave-related buildings within the MAS files. For his search purposes, Sanford used 60 reference terms developed by Stanton as three-letter codes for different building types and uses that related to housing for enslaved African Americans (see below). Sanford further studied this information during the National Endowment for the Humanities grant project (RZ-50619-06) "Measuring the Social, Spatial, and Temporal Dimensions of Virginia Slave Housing."

It must be emphasized that the amount and quality of the information for the individual buildings are limited by the format of the insurance policies noted above and the business practices of the Mutual Assurance Society. For example, earlier MAS surveyors provided two-dimensional sketches of buildings, whereas later agents merely rendered outlines. After 1818, the MAS elected not to provide insurance policies for rural properties (with some exceptions), focusing their efforts on properties in Virginia's towns and cities, resulting in an urban emphasis for the

antebellum period. While theoretically providing fire insurance services for the entire state of Virginia (including what became West Virginia in 1863), a number of regions are not well represented and the previously noted urban focus meant that policies were not issued for many rural counties. Also, the MAS only insured buildings worth at least $100 in terms of the cost of physical replacement (not real estate value). Log slave cabins were judged as not meeting this financial threshold and hence, are not found within the databases. Finally, the collected information only pertains to domestic slave housing, in that fire insurance policy data for "negro jails" (slave pens, slave trading facilities) were not included in these databases.

Database Structure (fields of information) and Limitations

Below is a descriptive listing of the 17 fields of information used to structure the databases for "Single Use" and "Mixed Use" slave buildings from the MAS files. These fields correspond to the individual columns seen with the databases' Excel spreadsheets (letters A through Q). With each field are notations concerning the field's definition, the terms used to structure the field, and as relevant, methods used that affected the information field's limits of consistency or degree of coverage.

A. **Number:** individual, sequential number given to individual buildings, which are listed in alphabetical order by the period terms used for the "Building type" (see field #2), as to the building's use.

B. **Building type:**

   a. *for "Single Use" buildings -* alphabetical ordering of cases using period terms for the building's use, such as Barrick [barracks], Negro house, Negro quarter, Quarter, Servant's dwelling, Servant's hall, Servant's house, etc. For his indexing purposes, Stanton developed three-letter abbreviations for the building types, such as "BAK" for barricks; "NEH" for Negro house; "SED" for Servant's dwelling; "SHO" for Servant's house, etc.

   b. *for "Mixed Use" buildings –* alphabetical ordering of cases using period terms for building's uses that combined slave housing with one or more other functions. A wide variety (42 combinations) of terms were applied, involving 17 different building types. For his indexing purposes, Stanton developed three-letter abbreviations for mixed-use building types. Examples include: "CSX" for coal house, servant's room, smokehouse; "GYS" for granary, servant's house; "KLS" for kitchen, laundry, servant's rooms; "KSH" for kitchen, servant's house or room; "LSL" for lumber house, servant's lodging rooms; "SEW" for servant's room, coal and wood house; and, "SSM" for servant's room, smokehouse.

C. **Date:** date of initial policy subscription ("declaration"). This date does not correspond to the date of the building's construction. When policy renewals ("revaluations") were conducted (normally, every 7 years) for a given property, it is possible to determine approximate dates of construction.

D. Value ($): monetary value assigned to the building, representing the cost of replacement materials for rebuilding a fire damaged structure, not a market value. In this respect, replacement costs remain quite stable through time, allowing comparisons of different building types and materials, along with comparisons between the values for slave housing and those for owner's dwellings and other outbuildings.

E. Dimension 1: building width measurement, in feet.

F. Dimension 2: building length measurement, in feet.

G. Sq. ft.: square feet for the building's first floor area, a product of multiplying Dimension 1 by Dimension 2.

H. Stories: number of stories per building. MAS agents did not delineate buildings as to half stories.

I. Wall Material: material of the building's primary walls, as to wood, brick, or stone. Only one policy described a building as combining brick and wood.

J. Roof Material: material of the building's roof covering, as to wood, metal, slate, tile, or gravel.

K. Record No.: sequential numeric designation given in the MAS recording system for the entire run of the company's policies. These numbers occur on the policies.

L. Landscape/lot placement: information taken from policy sketch plans as to buildings' locations within property (such as an urban lot); whether a structure is attached (dependent massing) or detached; and, whether it is to side or rear of the main dwelling, etc.

M. Comments/Context: a descriptive field used to note additional wording on policies (ex.: "divided into apartments"); chimney placement if shown on sketches; confirmation of domestic use; and, physical relations to other buildings.

N. City/County: name for the local municipality.

O. Region: state physiographic region, such as Coastal Plain, Piedmont, Fall line, and (Shenandoah) Valley. Regions not represented include the Eastern Shore, the Southwest, and the Appalachian.

P. Rural/Urban: whether the insured property's location corresponded to a rural context (assumed to be a farm or plantation within a given county); or, an urban context (a named

town or city). The vast majority of the slave-related buildings derived from urban settings.

Q. **Additional Comments:** information regarding place names if provided (Pine Grove, Martin Hall, Millwood, etc.); building values from later-dating policies for the same property and building; and, changed dimensions and/or uses over time.

Database Patterns and Future Needs

The following is an initial and partial assessment of the databases rather than a detailed analysis. Sanford has conducted different studies of the MAS data, such as for building size and patterns of urban slave housing (see the website's bibliography), and he can be contacted for further information. A current limitation for these databases is the lack of the property owners' names. We plan to update the databases in this respect, but at present, researchers will have to find that information within the index compiled by Stanton (see above), using the "Record No." field in the two databases.

Other limitations of the MAS data are noteworthy, but reveal period business practices, societal ideology concerning slavery, and the logical emphasis on information for fire insurance purposes, rather than for detailed architectural descriptions. For example, during the 1796 to 1867 period of the MAS' operation, only middle or upper class citizens could afford fire insurance policies. Thus, many of the insured slave buildings are those better built, of frame or masonry construction, located near the primary dwelling and/or commercial building; and, are associated with wealthier individuals. As noted above, log cabins were not insured, meaning the absence within these databases for the most common slave-housing format in Virginia

Geographically, the MAS extent of coverage for slave buildings was highly circumscribed. Mentioned earlier, a number of state regions are absent, such as the Eastern Shore, the Southwest, and the Appalachian mountains. Coastal areas like the Northern Neck and the Middle Peninsula had very few policies, while only two policies occurred within the Shenandoah Valley. Oppositely, the Fall Line region contained nearly 80% of all buildings, including an emphasis on the cities of Alexandria, Fredericksburg, Richmond, and Petersburg. Similarly, the cities of Richmond, Petersburg, and Manchester (across the James River from Richmond in Chesterfield County) accounted for 77% of the urban slave housing buildings and 64% of all buildings. Four counties near Richmond (Chesterfield, Dinwiddie, Hanover, and Henrico) held 45% of the rural slave buildings.

While MAS agents used a large variety of terms for slave housing, the words Negro and servant comprised the primary categories. In fact, Negro quarter(s), Negro house, and Negro kitchen tended to be terms associated with earlier, more rural properties and policies, while the greater diversity of terms associated with "servant" stemmed from later dating, more urban contexts. Hence, we see the terms servant's room(s), servant's lodging rooms, servant's house, and servant's hall. "Servant" reflects a common, 19th-century, white societal conception for the laboring practices of enslaved African Americans, especially as domestic laborers within urban contexts. Besides reviewing secondary sources on this point, we checked with U.S. census documents and personal property tax records to determine that property owners with fire

insurance policies for slave buildings and rooms did own African Americans. Consequently, the term "servant's room" did not refer to housing for indentured servants or hired white domestic workers.

In similar fashion, "servants lodging rooms" referred to rental housing for slaves, namely "hired out" slaves. These African Americans were employed by (hired out to) another property owner, who leased the slave from his/her owner for a given period of time. Employers had to provide food, clothing, shelter, and medicinal care for their hired slaves, while covering the yearly tax assessment for these African Americans. Slave hiring occurred in both rural and urban settings. Many hired out slaves also "lived out," that is, away from both their owner and their employer. At times the employer paid for the slaves' lodgings (such as at a boarding house), whereas in other instances, enslaved African Americans had to pay for a room rental using their own funds, often those gained from overwork or self-hire for artisan skills, as allowed by their owner.

For mixed-use buildings, MAS agents did not indicate how much space was relegated to slave housing, such as for a "servant's room" or for "servants rooms." Unfortunately, it is not possible to determine the exact size and placement of slave spaces within kitchens, laundries, offices, and stables.

If you have questions concerning this database, please contact Doug Sanford:
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Generated 9/27/17, Douglas W. Sanford