

NOT A MIDDLE-CLASS HOME: THE \$12,250 HOUSE IN 1930 NASHVILLE

VERSION 1.0 · 2026-06-11 · ALEX PEMBERTON

COMPANION TO "VENEERS OF HISTORY IN GREEN HILLS EAST", *NASHVILLE SCENE*

FINDING

Holt Bean paid \$12,250 for the Tennessean Model Home in 1927 — above the average White-owned home in every one of Nashville's forty census tracts — yet the MHZC calls it a middle-class home.

SUPPORTS IN THE ARTICLE

- *the Tennessean Model Home was not the middle-class home the Better Homes framing implied*
- *at \$12,250 the model home cost more than the average White-owned home in any Nashville census tract*
- *the Better Homes middle-class ideal relied on an excluded Black servant class*

ABSTRACT

The MHZC grounds Green Hills East's significance in the Better Homes in America movement and treats the Tennessean Model Home as the movement's local example of ordinary homeownership. At \$12,250 — the consideration the recorded deed states — it exceeded the average White-owned home in every one of Nashville's forty census tracts, the city's most valuable included; the weighted citywide White average was \$5,963. A historian of the Better Homes movement describes the demonstration homes as upper-middle-class or above, the "every man's home" framing a fiction the design carried. The house held a basement servant's quarters with a live-in Black domestic worker admitted to the subdivision only under the covenant's exception for servants. The same deed barred Black ownership, and the census tract that averaged closest to the model home's price recorded no Black-owned homes at all.

FINDINGS

THE HOUSE OUT-PRICED EVERY TRACT AND RAN ON A SERVANT'S LABOR

Holt Bean paid \$12,250 for the Tennessean Model Home in 1927, on a deed that barred "persons of African blood or descent ... except in the capacity of servants." The house had a basement servant's quarters; the 1930 census records a Black domestic worker, Sally Carpenter, in the household. The MHZC grounds the district's national significance in the Better Homes in America movement and its promise of ordinary homeownership, but the price and the servant arrangement put the house above the class the framing claimed.

BENJAMIN: THE “MIDDLE-CLASS” LABEL WAS THE MOVEMENT’S OWN MARKETING

Karen Benjamin, in an interview, says the program sold its demonstration houses as “every man’s home... something that anyone who works hard can attain. And that wasn’t true. The demonstration homes often sold for, at the time, \$10,000 or more, which was a lot of money for a house, so you’re already hitting this kind of upper-middle-class level or above.” She compares the effect to “the middle-class home on a TV show — something that is not affordable to your average, even upper-middle-class family... these were actually really expensive homes.” The design carried “this fiction that this is actually for a middle-class home.” By her own measure — \$10,000 or more in the 1920s — the Tennessean Model Home, at \$12,250, sat in the upper-middle-class range or above.

AT \$12,250, THE MODEL HOME COST MORE THAN THE AVERAGE HOME IN ANY NASHVILLE TRACT

The 1930 Census supplies the citywide comparison. Weighted across the forty Nashville tracts, the average White-owned home was worth \$5,963 and the average Black-owned home \$2,176 — a White average 2.74 times the Black. At \$12,250 the Bean home cost 2.05 times the White average and 5.63 times the Black. The sharper measure is the ceiling. No tract in the table averaged more than tract 0021, at \$12,166 across 694 White-owned homes; the next were tract 0012 (\$10,749) and tract 0013 (\$10,532). The model home, at \$12,250, cost more than the average White-owned home in every one of the forty tracts, the most valuable included. Green Hills itself sits south of that map — newly platted on the city’s fringe in 1927, beyond the tracts the 1930 Census drew — so the price is measured against the most valuable neighborhoods Nashville then had, and it topped them.

WHITE HOUSEHOLDS OWNED MORE OFTEN AND HELD NINE-TENTHS OF THE VALUE

White Nashvillians owned their homes at 41.6 percent, Black Nashvillians at 28.5 percent. Among owners, Black households held 23.5 percent of the White-and-Black owned units but only 10.1 percent of their combined value: \$7.5 million against \$67.5 million. The model home was a high-value White holding in a market where Black ownership was both less common and worth far less.

THE MOST VALUABLE TRACTS EXCLUDED BLACK OWNERSHIP — THE LINE THE GREEN HILLS COVENANT DREW

Nashville’s two highest-value tracts recorded no Black-owned homes at all: tract 0021 (694 White-owned, \$12,166) and tract 0020 (1,131 White-owned, \$8,489). Tract 0012 (\$10,749) held one Black-owned home; tract 0022 (\$9,607) held two. Where high White value and Black ownership did meet, the gap inside the tract was steep — tract 0013 averaged \$10,532 for 356 White-owned homes and \$2,121 for 99 Black-owned, a 4.97-to-1 ratio. The exclusion visible in those counts is the same line

the Green Hills deeds drew by covenant: Black residents barred from owning, admitted only as servants. The model home stood at the top of that distribution and inside that rule.

HOW THE FIGURES WERE COMPUTED

The values come from IPUMS NHGIS, dataset ds65_1930_tract, the 1930 Census tract-level housing tables. Filtering to `STATEA = 47` (Tennessee) and `COUNTYA = 037` (Davidson County) returns the forty Nashville tracts. The brief uses owned-home counts `BNS001` (White) and `BNU001` (Black), average owned-home values `BNV001` (White) and `BNZ001` (Black), and total-home counts `BNR001` (White) and `BNT001` (Black) for the tenure rates. The 1930 Census category “Negro” is kept only where a field universe is named.

The citywide averages are weighted means, not averages of the tract averages:

- White: $\text{sum}(\text{BNS001} \times \text{BNV001}) / \text{sum}(\text{BNS001}) = \$5,963.19$, over 11,319 owned units.
- Black: $\text{sum}(\text{BNU001} \times \text{BNZ001}) / \text{sum}(\text{BNU001}) = \$2,176.18$, over 3,469 owned units; the five tracts with no Black ownership add nothing.

Weighting matters because the highest-value White tracts were also the largest, so the weighted White average (\$5,963) runs above the unweighted mean of tract averages (\$5,322). The Bean ratios follow: $12,250 / 5,963.19 = 2.05$, and $12,250 / 2,176.18 = 5.63$. The tract ceiling is the single highest White-owned tract average in the table, tract 0021 at \$12,166; \$12,250 exceeds it.

The Census counted owner-occupied homes only, and the 1930 value was the owner’s own estimate, not an appraisal or sale price; its bias is unknown and may differ by race. And the tract table maps the incorporated city: Green Hills, unincorporated and newly subdivided in 1927, is not one of the forty tracts, so the comparison is to the city’s tracts rather than to a Green Hills tract, which the 1930 table does not provide. To reproduce the figures, pull the ds65_1930_tract extract from nhgis.org, filter to the forty Davidson County tracts, and compute the two weighted means, the two ratios, and the maximum tract average.

SOURCES

1930 home values. IPUMS NHGIS, dataset ds65_1930_tract (1930 Census, tract-level housing tables), filtered to the forty Davidson County (Nashville) tracts. Full citation in the Bibliography. All averages, ratios, tenure rates, value shares, and the per-tract figures are computed from this extract.

Purchase price: \$12,250 (May 1927). Davidson County Register of Deeds, [Book 919, p. 110](#) — the Haile-to-Bean conveyance of Lot 6, Plat 1, reciting a \$12,250 consideration. The *Nashville Tennessean* of May 16, 1927 gave a rounded \$12,000, which the Metropolitan Historic Zoning Commission, *A Short History of Green Hills East NCZO, Part II* (2025), p. 5, repeated. The deed is the primary record.

Better Homes in America. Karen Benjamin, *Good Parents, Better Homes, and Great Schools* (UNC Press, 2025), and Benjamin’s account of the movement’s middle-class framing in an interview with the author, May 18, 2026. The model home’s servant household is documented in the [Sally Carpenter](#) and [servant households](#) briefs.

BIBLIOGRAPHY

Jonathan Schroeder, David Van Riper, Steven Manson, Katherine Knowles, Tracy Kugler, Finn Roberts, and Steven Ruggles. [IPUMS National Historical Geographic Information System: Version 20.0](#) [dataset]. Minneapolis, MN: IPUMS. 2025. Dataset ds65_1930_tract (1930 Census, tract-level housing tables), Davidson County, Tennessee.

Benjamin, Karen. [Good Parents, Better Homes, and Great Schools](#). Chapel Hill: University of North Carolina Press, 2025. [Cited for the movement’s middle-class framing; supplemented by an interview with the author, May 18, 2026.]

SUGGESTED CITATION

Pemberton, Alex. “Not a Middle-Class Home: The \$12,250 House in 1930 Nashville.” Research Brief E9, *Veneers of History in Green Hills East*. alexaustinpemberton.com/journalism/veneers-of-history/#1930-home-values-method. Accessed [date].