



**DETROIT  
FUTURE  
CITY**

## **MAKING THE MIDDLE CLASS**

LEVERAGING DETROIT'S NEIGHBORHOODS  
TO BUILD A MIDDLE-CLASS CITY



# MAKING THE MIDDLE CLASS

## LEVERAGING DETROIT'S NEIGHBORHOODS TO BUILD A MIDDLE-CLASS CITY

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# KEY FINDINGS

Detroit, like many cities, is a place of consistent change, and the past decade has been no exception. With the goal of making Detroit a more thriving and resilient middle-class city, this report examines these changes and how the city has progressed on a variety of factors indicative of progressing toward that goal.



## POPULATION CHANGE

- **Promising gains, but notable losses**

Detroit saw its population increase in 2023 for the first time in more than 60 years, a change in the right direction, but the city still has seen a notable loss of 67,000 residents since 2012. This loss is driven by Black population decline. Another contributing factor is smaller household sizes.

- **Continued Black population decline**

The largest loss in population is among Black residents, of which almost 100,000 have left the city since 2012, and a growing share of the region's Black population lives outside of Detroit's city limits.

- **Mixed neighborhood growth\***

At the neighborhood level, progress is seen as some neighborhoods have stabilized and grown since 2012, with 74 census tracts (27% of the tracts in the city) having seen an increase in population, and 23 tracts (8%) seeing a small decline. However, 62% of the city's census tracts have seen a decline in population of more than 5 percent.



## INCOME AND EDUCATION

- **Incomes low as equity gaps grow**

Incomes remain low, with Black and Latino/Hispanic income stagnating, and white income increasing, possibly reflective of the increase in white residents moving into the city.

- **Disparities between the City and region persist**

On average, incomes are higher in the suburbs compared to Detroit across all racial/ethnic groups.

- **Growing divide by education**

Since 2012, there has been a dramatic increase in the share of the city's white population with bachelor's degrees or higher, rising to 40% from 24% in 2012.

- **The number of middle-class neighborhoods continue to decline**

Over the past decade there has been a decline in the number of neighborhoods in Detroit that would be considered middle class or near-middle class.

\* Percentages do not sum to 100 because 8 tracts have no population in 2012.



## HOUSING

- **Detroit is both a renter and homeowner city**

Detroit is evenly split between homeowners and renters, but at the neighborhood level, there are areas that are leaning towards higher homeownership rates and others where there has been a drastic decline in the share of homeowners.

- **Increase in mortgage lending**

Mortgage lending in the city continues to increase, driven largely by Black borrowers who find more neighborhoods in the city attractive to purchase homes, whereas white borrowers are more selective in the neighborhoods where they purchase. Some neighborhoods continue to see little to no lending activity, however.

- **Rental affordability remains an issue**

Challenges around rental affordability continue to be largely driven by the low income of residents, as the neighborhoods with the highest cost burdens tend to also have the lowest incomes. Adding to affordability challenges is that there has also been a slight increase in rents alongside a decrease in the number of units available for rent under \$1,000 a month.



## NEIGHBORHOOD QUALITY

There are still important neighborhood quality of life challenges that impact whether people choose to leave or not move into the city:

- **Blight and vacancy**
- **Public safety**
- **Taxes and insurance**
- **Schools**

These issues affect the city in the present but also create ripples into the future, preventing residents from being able to prosper and accumulate wealth as they would in many other locations. Addressing these issues will be critical for retaining current residents and attracting new ones.



## OPPORTUNITIES TO INVEST IN MIDDLE-CLASS NEIGHBORHOODS

As Detroit progresses into the future, there must be an intentional and comprehensive approach taken to build a thriving middle-class city and ensure that all Detroiters have the opportunity to enter the middle class. Key components of a broader approach should be:

### Provide opportunities for all Detroiters to enter the middle class

- Investment in existing workforce to provide access to quality employment
- Providing the city's youth with the education and skills necessary to power the workforce of the future

### Renew Detroit's housing to build middle-class neighborhoods

- Diversify housing stock
- Upgrade and maintain existing housing
- Invest in neighborhood amenities and infrastructure

### Address vacant land through open space

- Utilize tools like a land conservancy and the master planning process to leverage vacant land and create an integrated open space network

In order to make Detroit a resilient middle-class city again, there needs to be a full commitment to work toward that goal and the understanding that Detroit cannot do this alone. The future of the city is dependent on the alignment of state and federal resources, as well as policies, to help Detroit succeed.









# INTRODUCTION

Neighborhoods are one of the defining features of any city. Detroit is home to a vast range of neighborhoods, each with a different look, feel, and culture. There are highly urban neighborhoods like Downtown and Midtown, which sit at the center of the region, as well as traditional single-family neighborhoods, and others that have come to be defined by their vacant land and buildings. Despite their differences, each should be able to equitably provide for the needs of those who call them home.

In addition to defining a place, neighborhoods also help define the people that live there. The conditions of neighborhoods have profound effects on residents, including their access to basic necessities such as schools and grocery stores, their health, and contributing to the opportunities available to them. As the physical conditions of a neighborhood improve, its residents may see value in renovating their house and others may be attracted to move into the neighborhood. As neighborhoods decline, people may become displaced from the neighborhood because they find the current situation no longer tenable.

Cities and their neighborhoods are continually changing, as neighbors move in and out, or businesses open or close. Though some change is inevitable, understanding these dynamics at the neighborhood level and in the context of a changing city allows us to see how these changes impact

residents. This understanding can inform better policies and programs to ensure that neighborhoods are trending in a positive direction and providing places where all residents can meet their unique needs and thrive.

It is because of this outsized importance that neighborhoods have on a city — and the lives of those who live in them — that city leadership, planners, philanthropy, nonprofits and others must work toward creating thriving, resilient middle-class neighborhoods across the city. These neighborhoods can attract and retain residents and stem the displacement by decline that has been present within the city for decades. Placing Detroit on a path to growth where its current and future residents can thrive is imperative for creating an equitable future for the city.

This report explores how Detroit is progressing toward building thriving, resilient, and equitable neighborhoods. Rather than focusing on individual neighborhoods, this report provides insights through a broader understanding of the city as a whole. Data, combined with insights from a diverse advisory group of community stakeholders, form the foundation for recommendations aimed at informing policy and helping guide Detroit on its path to creating neighborhoods where both current and future residents can thrive.

## Investing in Revitalization

Detroit's path has been, and continues to be, heavily influenced by a series of strategic investments across the city. Understanding these investments, alongside the changes shown in the data, provides insight into factors influencing the city's path to becoming a middle-class city again, while also offering learnings about future investments needed to continue propelling the city forward. Investments from philanthropy, corporate, nonprofits, community organizations, and others, have spurred growth in the city while working to meet the unique needs of the city's distinct neighborhoods. Programs such as Live Midtown and Live Downtown, for example, provided incentives to attract workers to live in the city and help build demand for housing in the Greater Downtown. There has also been substantial investment in neighborhoods around the city, led by the

City's Strategic Neighborhood Fund, which targets 10 areas of the city for investments in affordable housing and commercial corridor and public space improvements.

Beyond these, there have been many other programs that aim to address specific issues facing the city's neighborhoods, such as the Detroit Home Mortgage, which worked to reduce or remove barriers to Detroiters getting mortgages, and the Detroit Land Bank Authority's Rehabbed and Ready Program, which not only returned vacant housing to occupancy, but worked to build comparable sales in targeted neighborhoods to help close home appraisal gaps.

Not all investments in revitalizing neighborhoods have come from the public sector. These include efforts from community development corporations, philanthropic organizations, developers, and individuals acquiring,



rehabbing, and renting homes in their own neighborhoods have also made an impact, as well as investments from individual homeowners.

In addition to investments in housing, there have also been significant investments in neighborhood parks, making substantial improvements to a system that was all but closed to residents.<sup>i</sup> These include substantial city and private investments in amenities such as the Riverfront and the Joe Louis Greenway. There have also been substantial investments in infrastructure, such as roads and streetscapes, that have changed the look and feel of several neighborhoods, most notably on the east side in the Villages and along McNichols and Livernois on the west side, as well as programs such as Motor City Match and Hatch Detroit that support small businesses and further work toward revitalizing the city's commercial corridors.

The effects on the city have been profound. Over the past decade, there have been many places where the population has begun to increase, and in 2023, the city saw its first increase in population in decades. But with this there is a much more complicated story happening across the city's neighborhoods. Though there are strong indicators of revitalization in some places, such as an increase in population and a decline in vacancy, other indicators, such as household income, continue to slip and lag behind the region. There also are neighborhoods in need of new investment strategies, and that continue to struggle with the long-term issues that have plagued the city, such as residents continuing to be displaced by their area's persistent decline.





# ADVANCEMENTS AND CHALLENGES ON DETROIT'S PATH TO A MIDDLE-CLASS CITY







Detroit has made progress but continues to face challenges on its path to once again becoming a middle-class city. This section analyzes indicators of progress towards that goal and looks at how both the city and its residents have fared over the past decade on a range of factors, including changes in population, household income and education, homeownership, and neighborhood quality. Together, these are key factors that influence Detroit's ability to grow, attract, and retain middle-class residents.

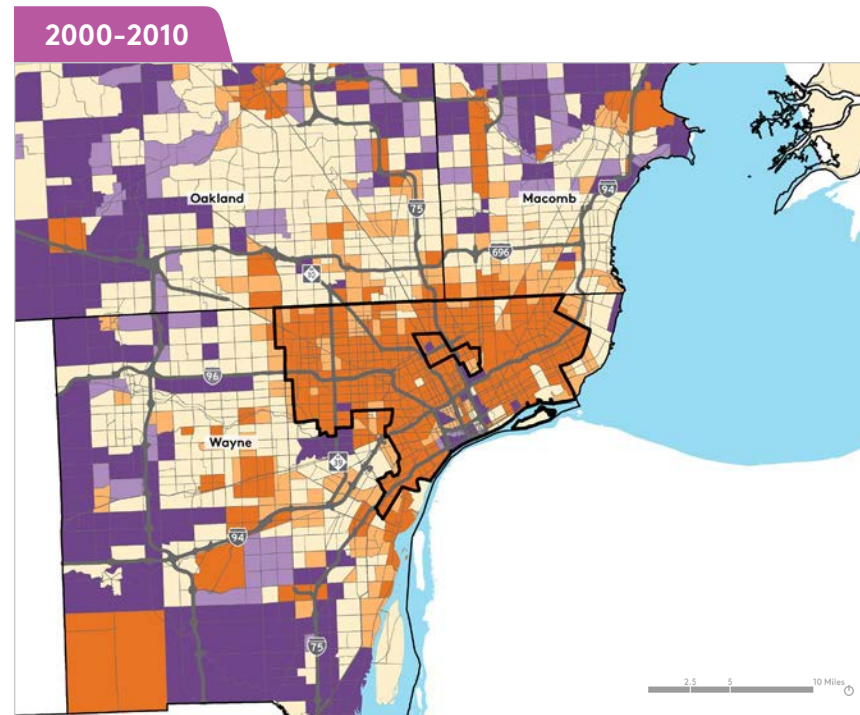
## Population Change

**Population is beginning to grow, and there are areas of growth and stabilization at the neighborhood level.**

Over the past 70 years, Detroit lost two-thirds of its population, a statistic that has been much discussed. Since the drastic declines of the early 2000s, the decline has slowed, and, in 2023, for the first time since the 1950s, the population began to grow. However, even with the recent gains in population, there are nearly 67,000 fewer residents in the city than there were in 2012.<sup>ii</sup>

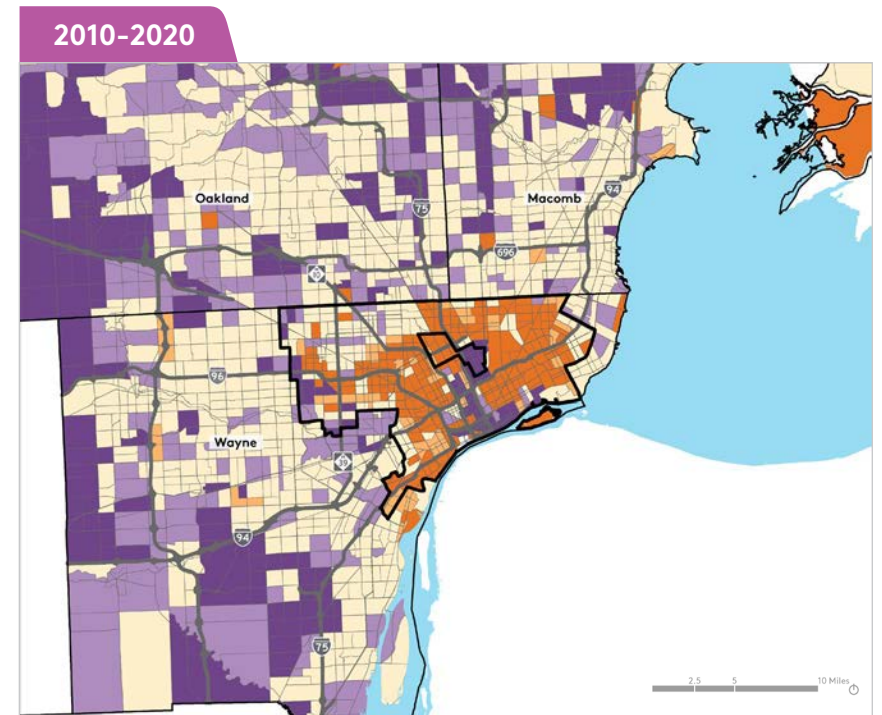
Though the city overall has seen a decline, the story is more nuanced at the neighborhood level. In the 2000s, there were drastic declines in population and households in nearly every neighborhood. The decline is no longer as widespread, and there are neighborhoods across the city that have stabilized and begun to grow. Since 2012, 72 census tracts in the city, or 28% of them, have seen an increase in population, and an additional 23 tracts have remained stable with a decline of less than 5%.

## Percent change in households



- Less than -10%
- 10% to -5%
- 5% to 5%
- 5% to 10%
- Greater than 10%

Source: IPUMS, NHGIS



- Less than -10%
- 10% to -5%
- 5% to 5%
- 5% to 10%
- Greater than 10%

Source: IPUMS, NHGIS

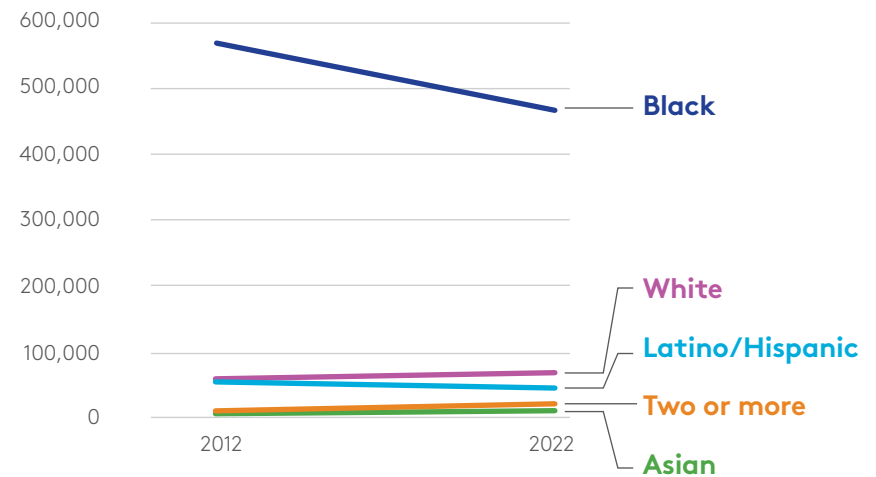


## Population decline has been driven largely by a loss of city's Black residents.

Since 2012, the city's Black<sup>1</sup> population declined by 17%, or just under 100,000 people, with the largest decline in areas with substantial amounts of vacant land on the east and near west sides. Though the total number has fluctuated over the past decade, there was also a decline in the city's Latino/Hispanic population of 17%, or just under 10,000. Running opposite the past decade's decline in the Black and Latino/Hispanic populations, there have been more modest gains among other racial/ethnic groups. The city has seen growth in the white<sup>2</sup> population, which increased by 17%, or just under 10,000 people, with the largest gains in Downtown, Midtown, New Center, University District and the Villages.

## Over the last decade, Detroit has seen a large decline in the Black population.

Population by race/ethnicity in Detroit, 2012-2022



Source: American Community Survey 1-year estimates, 2012 and 2022

<sup>1</sup> Black refers to non-Hispanic Black.

<sup>2</sup> White refers to non-Hispanic white.



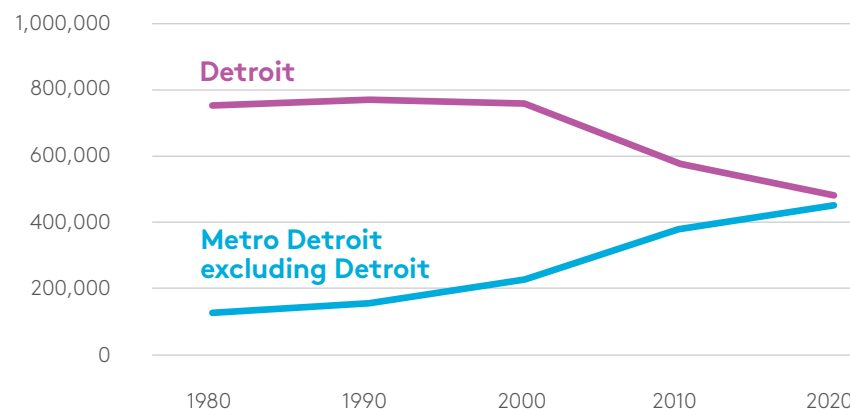
## Suburban Black population continues to increase

A trend that has continued over the past decade is the continued spread of the Black population across the region. At one time, an overwhelming majority of the region's Black population lived in Detroit. That is no more. In 1980, less than 15% of the region's Black population lived in the suburbs. Today, there is nearly a 50/50 split between the city and the suburbs. This long-term trend has been led by suburban municipalities that are now majority Black, including Southfield, Eastpointe, and Harper Woods. This can also be seen along the city's northern border; where Eight Mile Road was once a stark dividing line, with the rise of Black suburban population, this demarcation is far less clear.

Detroit is not the only city that is experiencing the suburbanization of its Black population. This is a trend that has been happening across the country as Black residents move out of central cities in search of opportunities and increased amenities found more abundantly in suburbs.<sup>iii</sup> Between 1970 and 2010, metro regions across the country saw an increase in the share of Black residents living in suburbs from 18% to 40%.<sup>iv</sup>

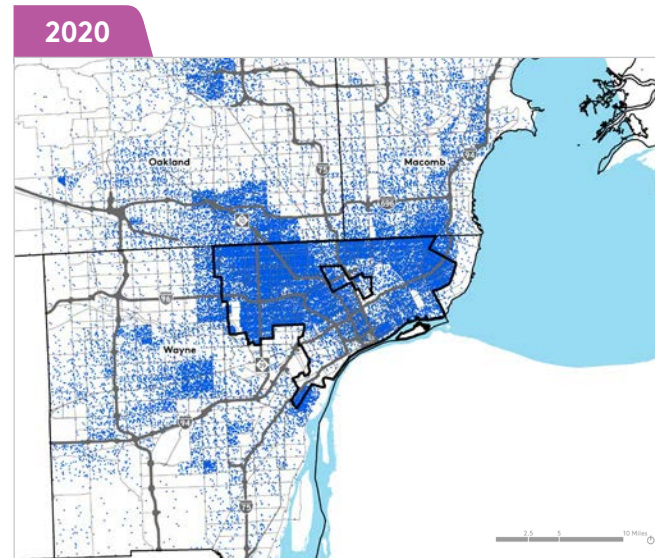
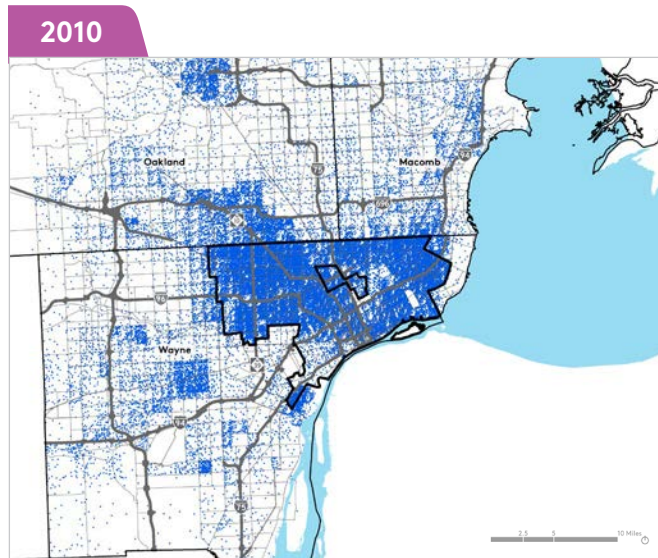
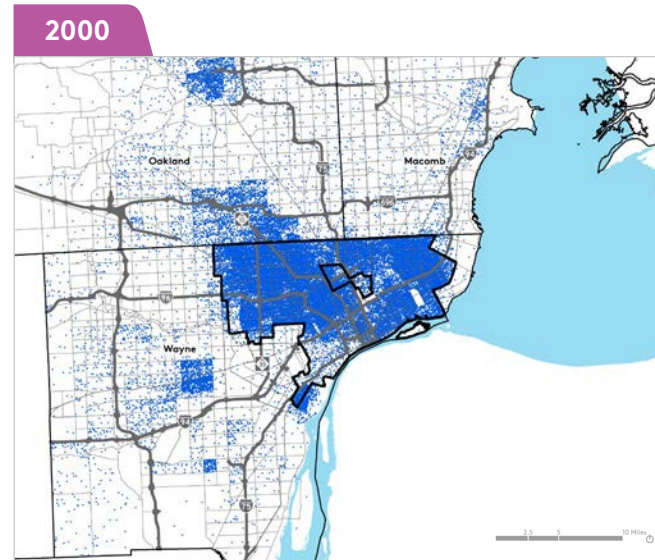
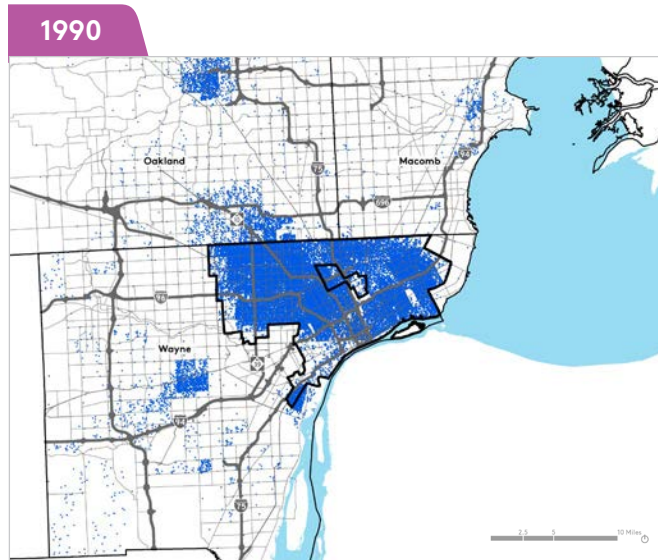
Since 1980, there has been an increase in the suburban Black population.

Black population in Metro Detroit, 1980-2020



Source: U.S. Census, 1980-2020

## Race



● Black – (1 dot equals 20 persons)

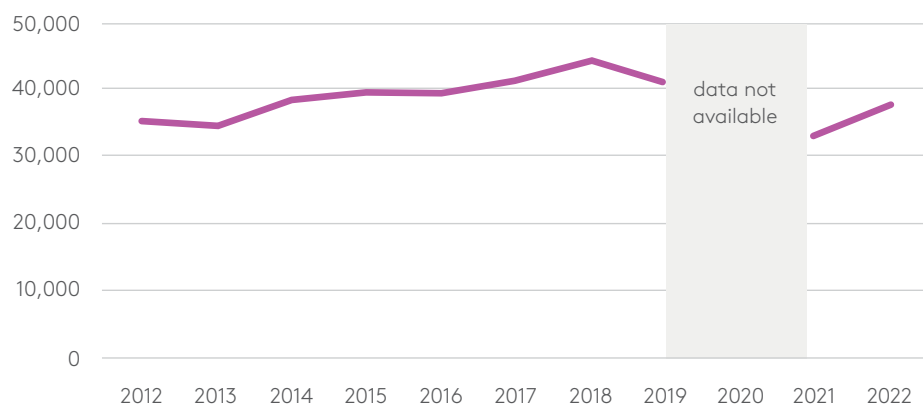
Source: U.S. Census

Even with these shifts in population, the city remains overwhelmingly Black. Within the city, 175 (63%) of Detroit's 276 census tracts have a population that is greater than 80% Black.<sup>v</sup> However, the city is becoming more diverse, with this number previously being 207 tracts, or 75%, in 2012. The city also has a notable lack of exclusively white neighborhoods. Currently in Detroit, there are only 5 census tracts where the white population makes up more than 50% of the total population, and each of these census tracts has significant Black or Latino/Hispanic populations. In contrast to the Black population that is dispersed across the city, the 67,000 white residents that currently live in the city are concentrated in diverse places such as Downtown, Midtown, Woodbridge, West Village and Islandview, which are areas that offer an urban lifestyle, access to amenities, and have seen strategic investments.

The city is also home to a small foreign-born population, comprising 6% of the population in 2022. Over the past decade, the number of foreign-born in the city has grown and fallen back to previous levels. Though the largest group of foreign-born in the city is from Mexico, there has been a decline in the number of people from Central America but gains in those from Yemen, doubling, and Bangladesh, increasing 47%. The foreign-born population can be seen in a few neighborhoods around the city, most notably in Banglatown and the areas around Hamtramck, as well as in Southwest and along the Dearborn border.

**At 6% of the population, Detroit has a relatively small foreign-born population.**

Foreign-born population in Detroit, 2012-2022



Source: American Community Survey 1-year estimates, 2012-2022

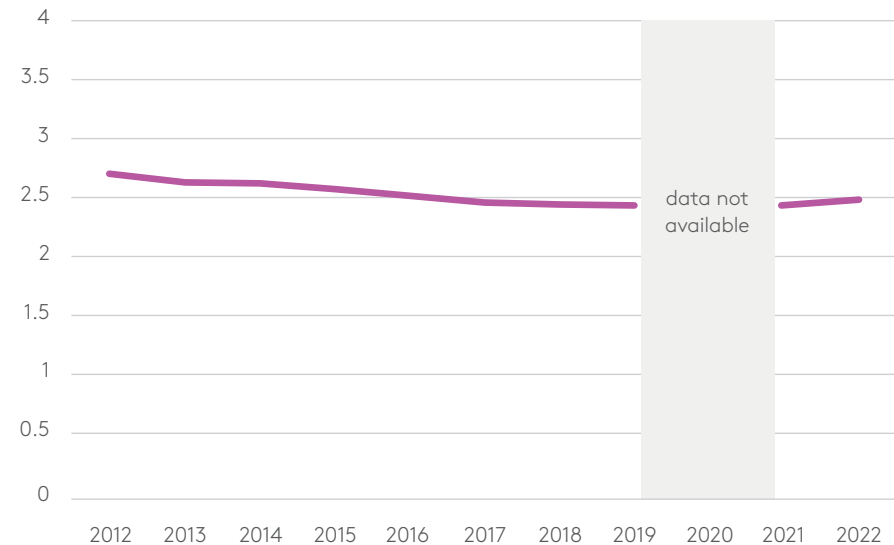
## Declining household size contributed to population loss, with fewer families living in Detroit.

One factor contributing to the decline in population is decreasing household size. In 2012, the average household size in the city was 2.72 people; today, it stands at 2.5. This decline may seem small, but it is significant for a city the size of Detroit. With 243,000 households in Detroit, the decline in household size equates to 53,500 fewer residents in the same number of households.

There has also been an ongoing shift in the composition of households within the city. Over the last decade, Detroit has seen a declining share of families with children. This is a trend that is not unique to Detroit, as it is occurring in the region as well, where the number and share of families with children is decreasing and the number of non-family households is increasing.

## The decline in household size contributes to population loss.

Average household size in Detroit, 2012-2022



Source: American Community Survey 1-year estimates, 2012-2022





## Income and Education

### Incomes in Detroit remain low overall as the equity gap widens.

Since the Great Recession and the City's bankruptcy in 2013, there has been a slow but steady rebound in household income and a reduction in poverty as economic conditions in the city have improved. This positive trend was upended by the onset of the COVID-19 pandemic in 2020 and the ensuing economic conditions and high inflation. This led, in 2022, to the first decline in real median household income since 2012.

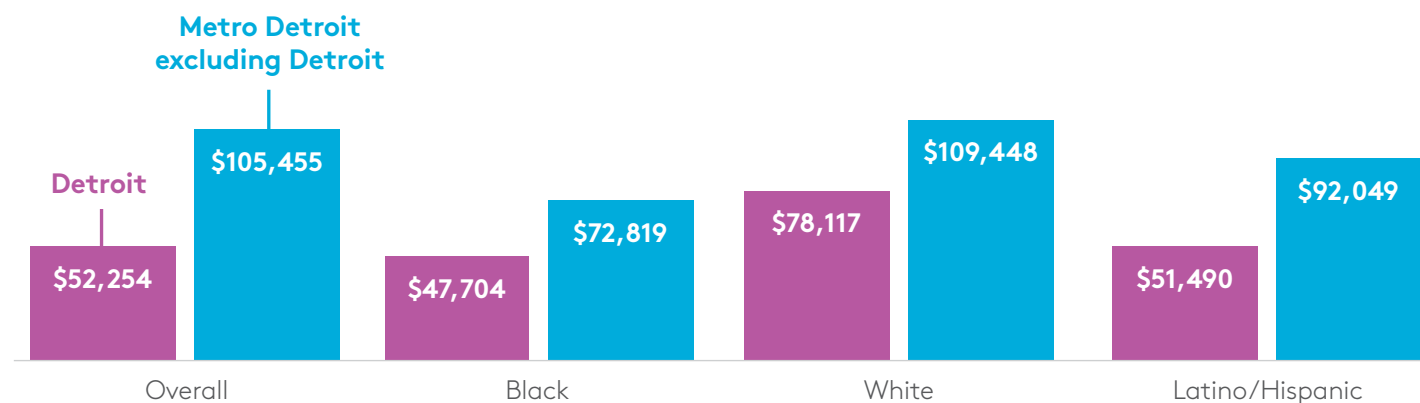
Over the past decade, the greatest increase in household income was among the white population, which has diverged from the Black and Latino/Hispanic populations. In 2017, the

median household income for Black, white, and Latino/Hispanic households in Detroit was not statistically different. Since then, the median household income<sup>3</sup> for Black and Latino/Hispanic households stagnated but increased 31% among white households. This is likely due in part to shifts in the educational attainment of white residents, which is likely caused by new residents moving into the city.

Even with the improvement over the past decade, incomes in Detroit remain relatively low when compared to the region. This is true across racial/ethnic groups with suburban residents doing better than their Detroit counterparts, with the average income of Black Detroiters being \$25,000 less than their suburban counterparts, and gaps between white and Latino/Hispanics being larger, at \$31,000 and \$40,000, respectively.

#### On average, income for suburban residents remains higher than for Detroiters.

Average household income in Metro Detroit by race, 2022



Source: American Community Survey 1-year estimates, 2012-2022

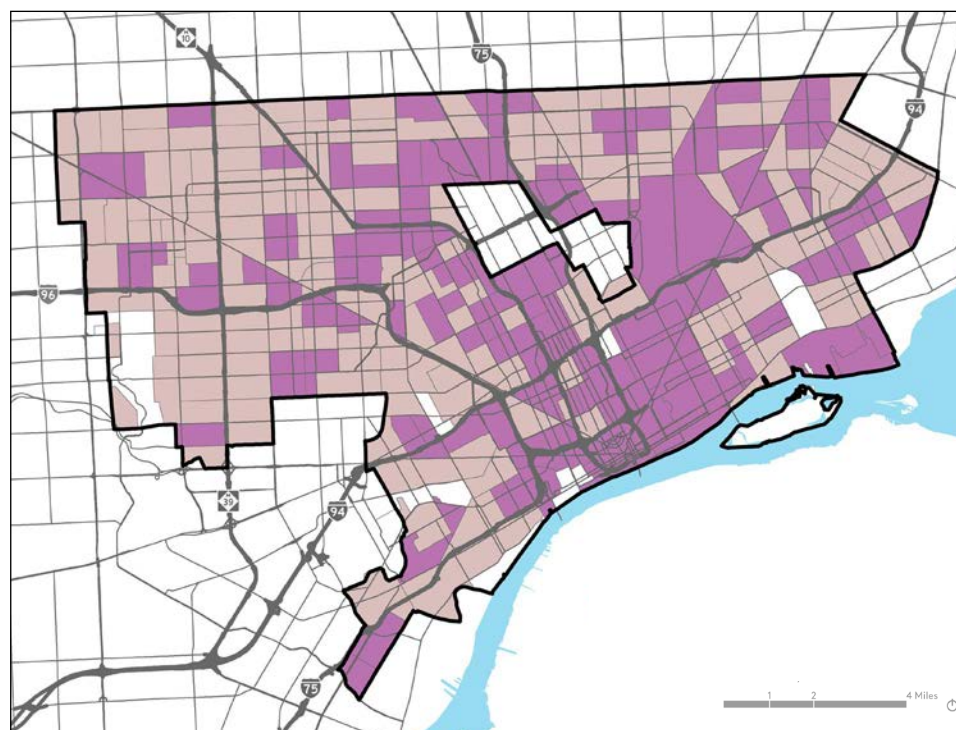
<sup>3</sup> Adjusted for inflation



## Incomes increasing in some neighborhoods while others remain low.

Household income is an important component of people's ability to enter the middle class and in the creation of middle-class neighborhoods. Having sufficient income to enter the middle class provides people with a level of financial stability and the opportunity to build wealth through the purchase of a home or saving for retirement.

Across the city, there are examples of places where incomes are increasing, such as Midtown, Downtown, Woodbridge, and Jefferson Chalmers. Though these increases in income are promising, when compared to the rate of growth in income for the region as a whole, many neighborhoods are declining or growing at a slower rate. As a result, although they are seeing an increase in incomes, they are falling behind the rest of the region. These include many neighborhoods on the west side, such as Crary/St. Mary, and east side neighborhoods such as Davison, Yorkshire Woods, and Denby.



**Change in average household income,  
relative to regional average  
(2012-2022)**

- Incomes growing faster than the region
- Incomes declining or growing slower than the region

Change in regionwide average household income: 10.86%

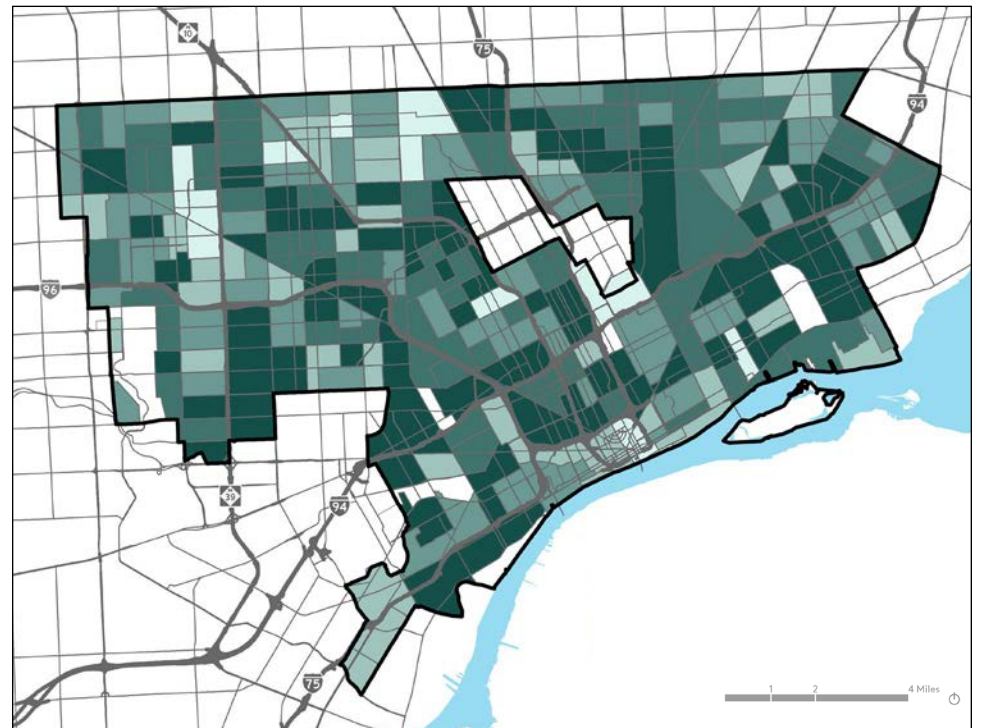
Source: American Community Survey 5-year estimates, 2012 and 2022

## Poverty is declining across the city.

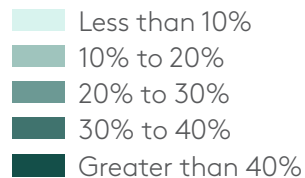
Poverty has plagued Detroit for decades, and is a problem that has become entrenched in many neighborhoods. This has also been a factor in preventing many places in the city from becoming thriving resilient middle-class neighborhoods.

Though it remains elevated, the share of people in poverty substantially declined over the past 10 years, from 42% in 2012 to 34% in 2022. There have also been improvements in the number of children in poverty which declined from 59% to 49% over the same period. Even with the improvement, poverty remains a serious issue, with the poverty rate in the city being vastly higher than the national average of 13%, and Detroit having the highest poverty rate among the top 50 most populated U.S. cities.

Though many neighborhoods continue to be mired in persistent poverty<sup>vi</sup>, there has been a decrease in concentrated poverty (census tracts where the poverty rate is greater than 40%). In 2012, there were 115 tracts that met this definition. In all, almost 300,000 people in Detroit lived in areas of concentrated poverty. Since 2012, the number of census tracts with concentrated poverty declined to 84, and 117,000 fewer people live in concentrated poverty. Neighborhoods such as LaSalle Gardens and Elmwood Park have seen declines in their poverty rate and have fallen out of concentrated poverty.



**Poverty rate  
(2022)**



Source: American Community Survey 5-year estimates, 2022



## A growing divide by education

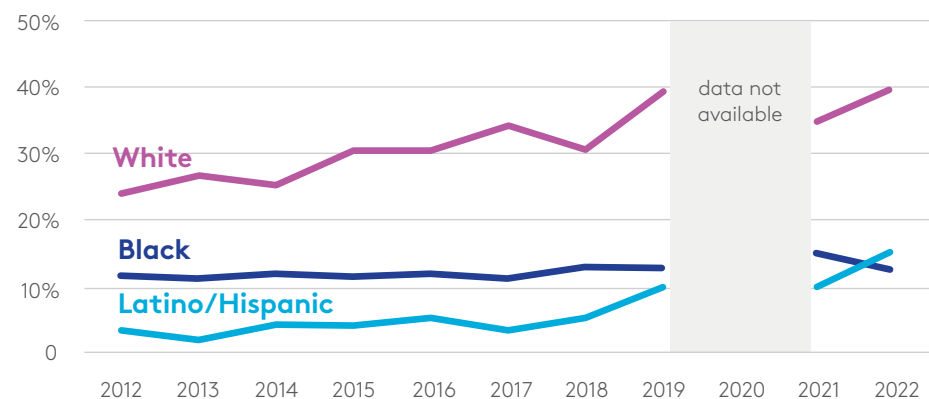
Education, and its link to one's income potential, has increasingly become an important factor in allowing people to obtain quality employment and enter the middle class. Over the past 10 years, the educational attainment of Detroit residents has improved. A higher share of Detroiters now hold a bachelor's degree or higher, and more Detroiters have completed high school.

From 2012 to 2022, there was a significant change in the level of educational attainment of the city's white population.<sup>4</sup> In 2012, only 24% of the city's white residents had a bachelor's degree or higher. By 2022, that number had grown to 40%. This was fueled by declines in the number of white residents with only a high school diploma and those that had not completed high school, and a dramatic 88% increase in the number of white residents who have obtained a bachelor's degree or higher, which is likely a result of new residents moving into the city.

Educational attainment levels of Black residents in the city have remained relatively consistent, with there being a similar share of residents with some college and associate's degree, or a bachelor's degree or higher. There have also been declines in the share of Black residents who have not completed high school.

## There is a growing divide by education.

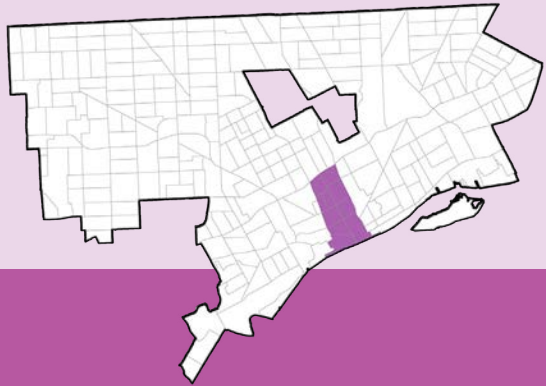
Share of Population 25 years or older with a Bachelor's degree or higher in Detroit, 2012-2022



Source: American Community Survey 1-year estimates, 2012-2022

The educational attainment of the Latino/Hispanic population is relatively low, although it has been increasing in recent years. There has also been an increase in Hispanic/Latino residents with a bachelor's degree or higher, with the share rising 12 percentage points, from 4% in 2012 to 16% in 2022. There has also been a substantial decline in those without a high school diploma, falling 16 percentage points, from 59% in 2012 to 43% in 2022.

<sup>4</sup> 25 years and older



## Downtown and Midtown

Over the past decade, no place in the city has been more associated with change than Downtown and Midtown. These two neighborhoods have been the location for much of the new development that has occurred in the city.

Over the past decade, the population Downtown and in Midtown has increased by 29%, to 22,600 residents. During this time, there has not been a statistically different change in the Black population. There has been a substantial increase in the white population, with that group growing by 79% downtown and 63% in Midtown, or by about 3,100 people total. There has also been a substantial increase in the number of college-educated residents, as well as the associated rise in average income that would be expected to follow.

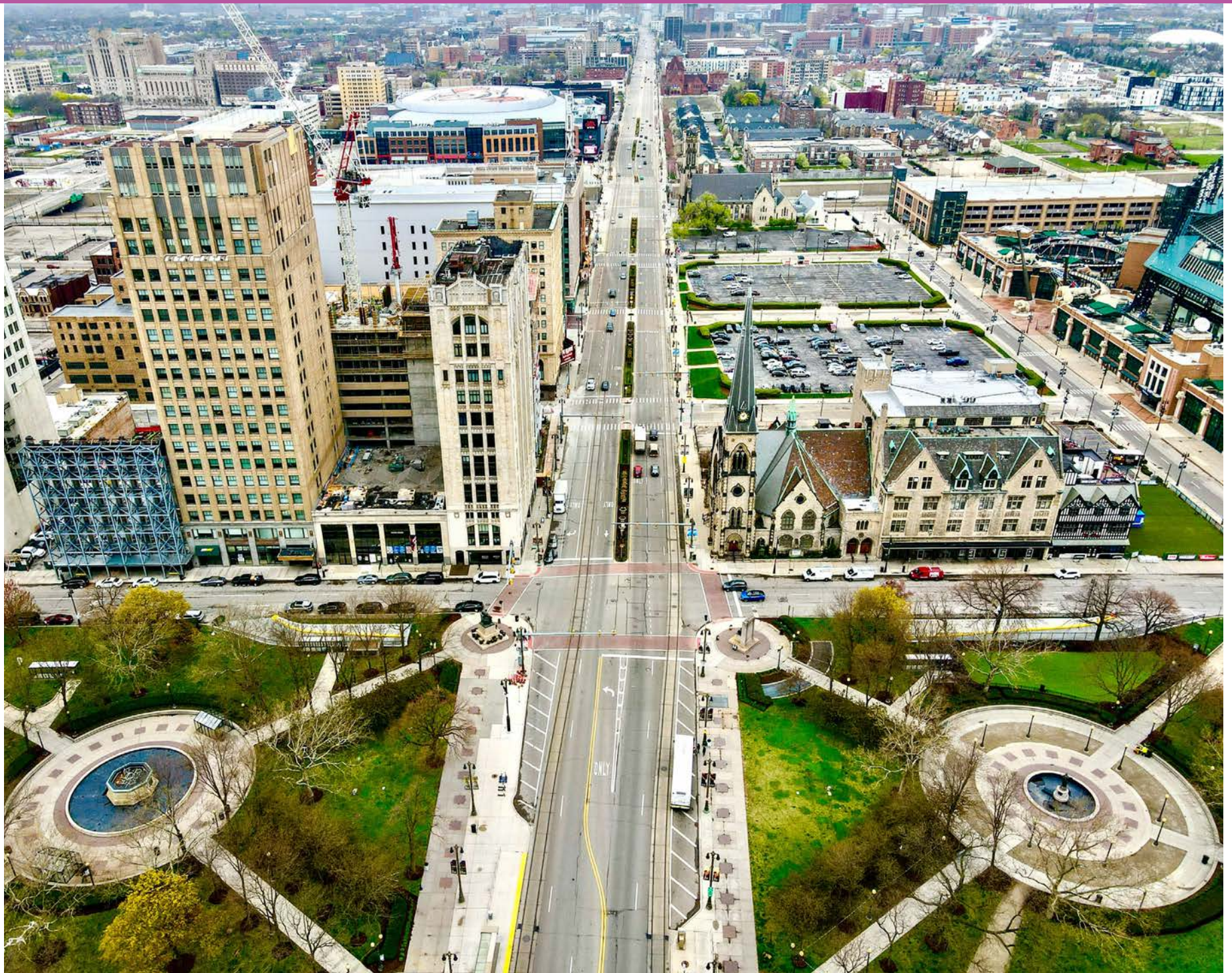
One thing fueling this gain in population is the increase in housing across both neighborhoods. In places such as Brush Park, what is seemingly an entirely new neighborhood has been constructed.

Other areas in Downtown and Midtown have seen a substantial increase in renovations, with 4,374 new or renovated units since 2015, slightly over a quarter (or 1,200) of which are considered affordable housing.<sup>vii</sup>

One aspect that makes Midtown and, to a somewhat lesser extent, Downtown, unique, is the amount of regulated affordable housing units in these neighborhoods. Though there has been an increase in the contract rent in the neighborhoods (26% in Midtown and 56% in Downtown), these two neighborhoods contain a substantial number of regulated affordable housing units. These units range from privately owned units in new developments to public housing in the Brewster Homes and Cornerstone Estates. In all, more than a third of multifamily units in Midtown are regulated affordable housing and 11% Downtown.<sup>viii</sup>

Even with the changes that have occurred, Midtown remains one of the most racially and economically diverse neighborhoods in the city.







## Middle-class neighborhoods continue to decrease.

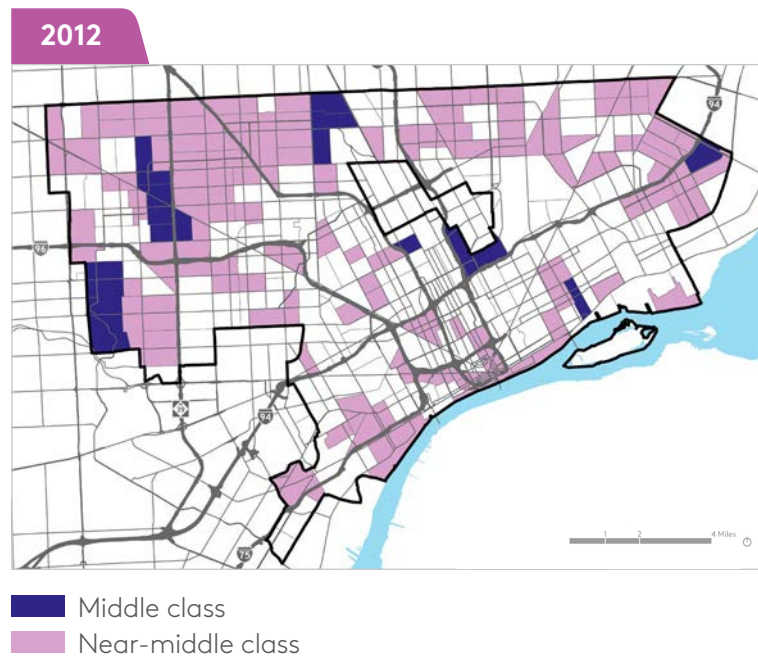
Over the past decade, there has been a continued decline in the number of middle-class households in the city making between 80% and 200% of the national median income<sup>5</sup>, falling from 69,000 in 2012 to 63,300 in 2022.<sup>ix</sup>

With this decline there has also been a decline in the number of middle-class neighborhoods<sup>6</sup>, with places like parts of Cornerstone Village on the east side and the Parkside neighborhood on the west side losing middle-class residents. There have also been neighborhoods that have

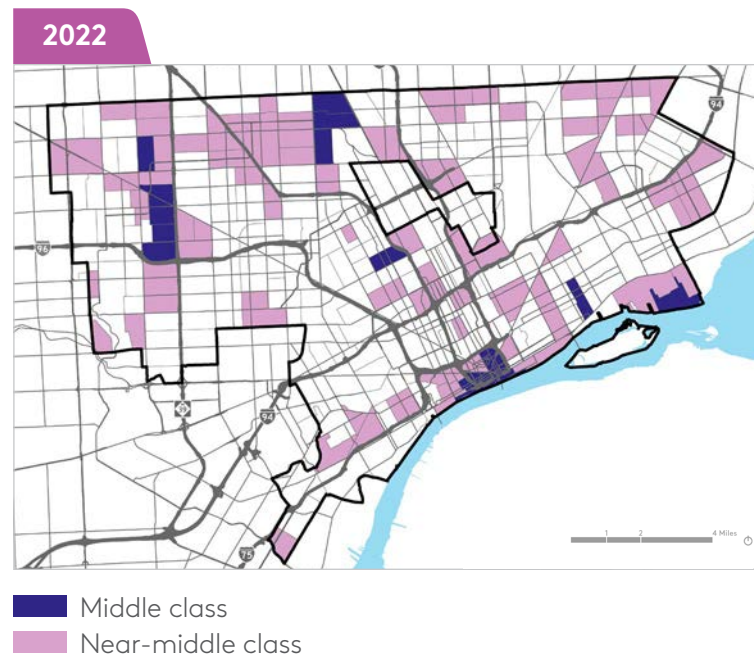
attracted middle-class residents and become middle-class neighborhoods, such as Jefferson Chalmers and parts of the Central Business District.

Across the city, there has also been a decline in the number of near-middle-class neighborhoods, or those where 30% to 50% of households are middle or upper middle class. In 2012, 40% of the census tracts in the city fell into this category, and by 2022, this had declined to 31% of census tracts. This can be seen in neighborhoods like Denby and Yorkshire Woods on the city's east side and Crary/St. Mary's on the west.

### Middle-class neighborhoods



Source: Analysis of American Community Survey 5-year estimates, 2012



Source: Analysis of American Community Survey 5-year estimates, 2022

<sup>5</sup> In 2012, the national median household income was \$53,046, and "middle class" was between \$42,400 and \$106,000. In 2022, the national median household income was \$75,149, and "middle class" was between \$60,200 and \$150,300.

<sup>6</sup> Detroit Future City defines middle-class neighborhoods as census tracts where more than 50% of households are middle or upper middle class.

## Housing

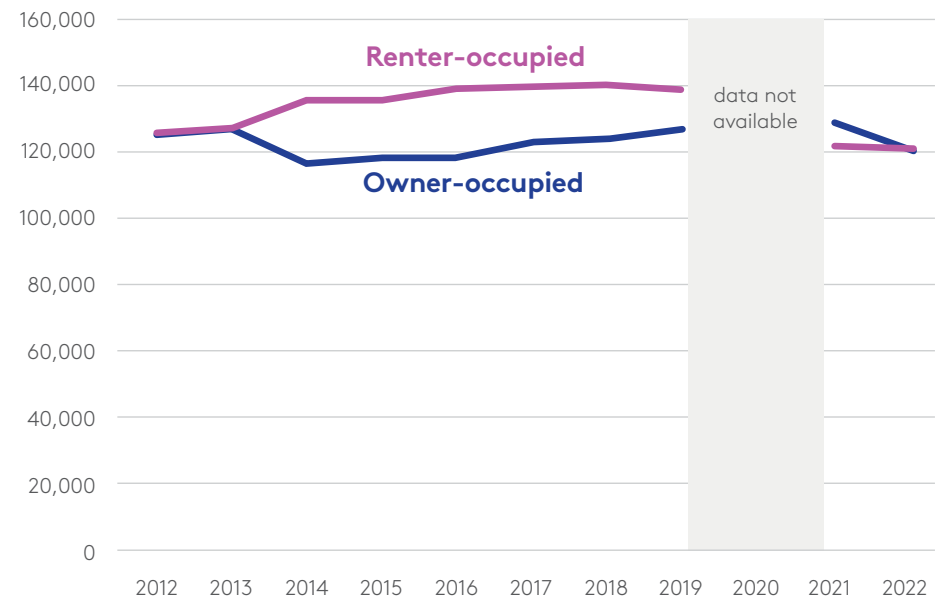
### Detroit is both a homeowner and a renter city.

An important component of a resilient middle-class city and middle-class neighborhoods in the U.S. is homeownership. Owning one's home provides the opportunity for the homeowner to build equity and wealth through appreciation in the value of the house, as well as having stable housing. For decades, Detroit was known for being a place with high rates of homeownership, and notably had one of the highest rates of Black homeownership. This dream was upended during the early 2000s, when the economic collapse and ensuing foreclosure crisis decimated the city and its housing market, and by 2014, there were more Detroit households that rented than owned their home. After 2014, homeownership started to improve, as there was a gradual increase in the number of homeowners in the city, with Detroit reverting to a predominantly homeowner city in 2021 before changing back in 2022. These two groups remain similar in number, and to think of Detroit as a primarily homeowner or renter city masks the fact that within neighborhoods, homeownership and rental housing are becoming increasingly intertwined, with one-third of single-family houses in the city being rental.<sup>7</sup> The needs of both groups will be equally important for Detroit's future.

<sup>7</sup> American Community Survey, B25032 Tenure by Units in Structure.

### Detroit remains evenly split between renters and homeowners.

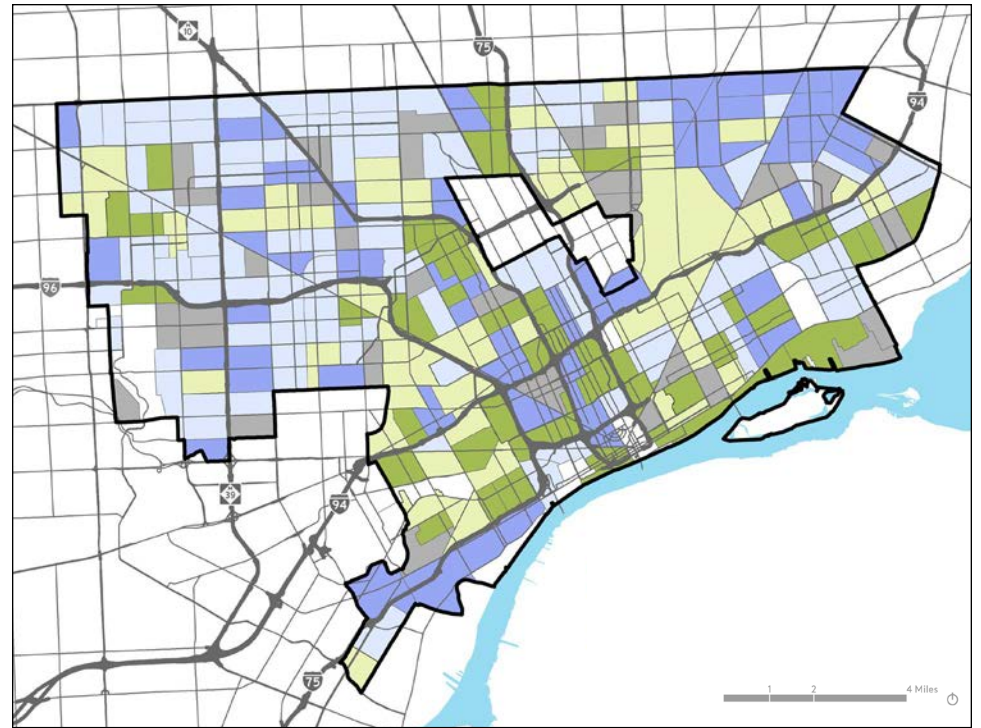
Tenure in Detroit, 2012-2022



Source: American Community Survey 1-year estimates, 2012-2022

## Tenure is shifting in both directions at the neighborhood level.

Over the past decade, there have been notable shifts in tenure in neighborhoods across the city. This has occurred in both directions, with some places increasing in the rate of homeownership, such as Islandview and West Village and many parts of Southwest Detroit. There are also places across the city where there has been a drastic decline in both the number and share of homeowners, most notably on the city's northeast side.



### Change in homeownership rate (2012-2022)

- Greater than 25% decline
- -25% to -5%
- -5% to 5%
- 5% to 25%
- Greater than 25%

Source: American Community Survey 5-year estimates, 2012 and 2022

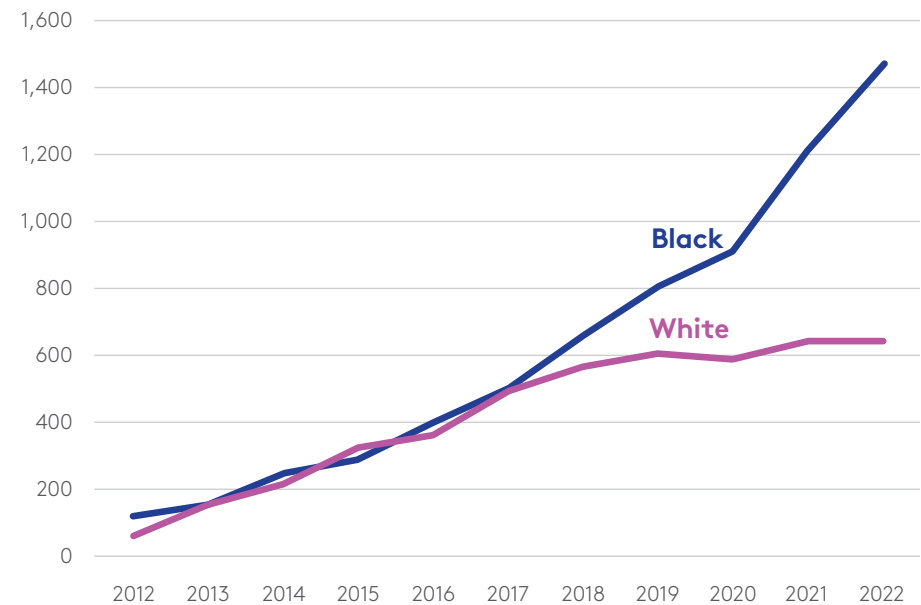


## Mortgage lending is increasing but remains limited to certain neighborhoods.

A key pathway to homeownership for many is the home purchase mortgage. As a result of the Great Recession, the mortgage market within the city completely dried up, and there was little capital available for purchasing a home. One of the great rebound stories, although still ongoing, is the slow return of mortgage lending to the city. This is not something that happened overnight, but the return of lending has been a gradual process year over year, from 220 loans in 2012 to 3,211 in 2022.<sup>x</sup>

### Growth in mortgages in Detroit mostly driven by Black homebuyers.

Mortgages in Detroit by race, 2012–2022



Source: Detroit Future City analysis of Home Mortgage Disclosure Act data retrieved from LendingPatterns.com, 2012–2022

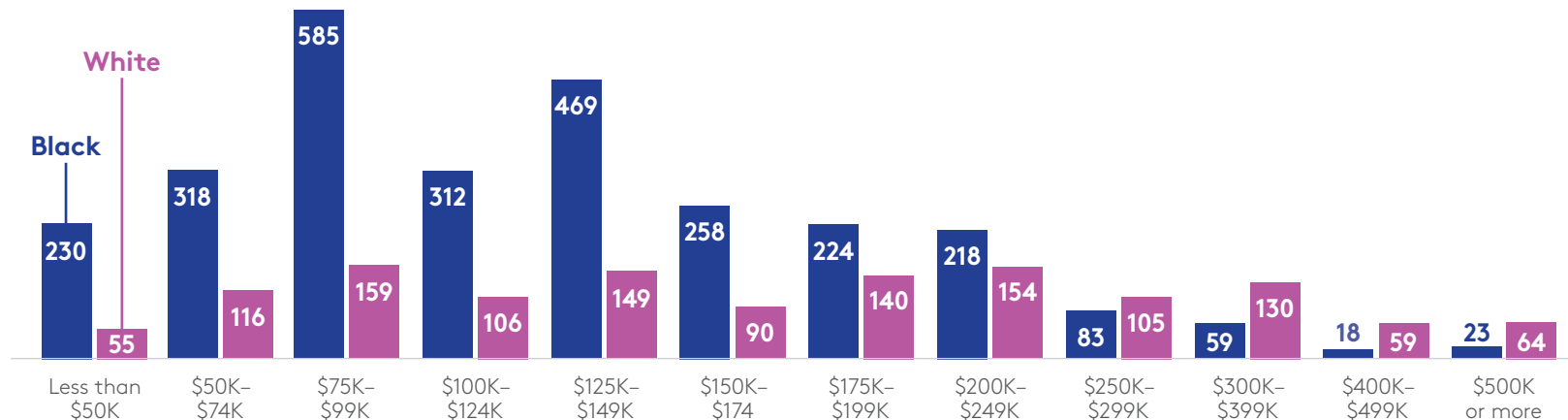
During this time, the demographics of who is receiving loans have shifted. Between 2012 and 2017, there were similar amounts of loans going to Black and white homebuyers. Beginning in 2018, this shifted, and much of the growth in home loans since has been driven by an increase in the number of Black homebuyers receiving loans. By 2022, there were 1,477 home purchase loans to Black buyers and 652 loans to white buyers. This trend is reflective of the geography of where home loans are being issued, with Black homebuyers finding many more neighborhoods within the city attractive places to purchase homes and the more limited geography that most white buyers find attractive. Although demand has returned to many places in the

city, Detroit remains a small portion of the demand for mortgages in the region.<sup>xi</sup> This is especially true for higher-income Black households that find many locations in the suburbs attractive.

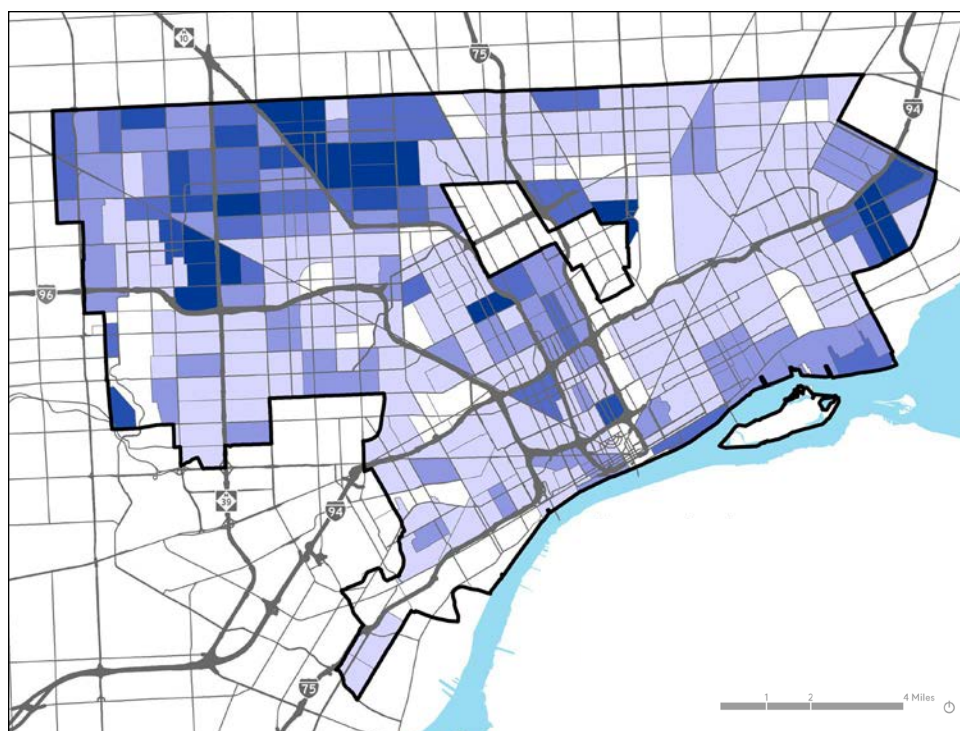
The loans that are written in the city are generally reflective of property values in the city, with more than half of the loans in 2021 and 2022 being for less than \$125,000. By race, Black homebuyers are seen in highest concentrations in lower value loans, where white buyers receive loans across the income spectrum. The value of the loans is reflective of both the expanding geography of where people are demanding home loans and the incomes of homebuyers in the city.

### Reflective of property values, majority of loans to Black borrowers are for less than \$150,000

Loan values by race, 2021-2022



Source: Detroit Future City analysis of Home Mortgage Disclosure Act data, 2021 and 2022



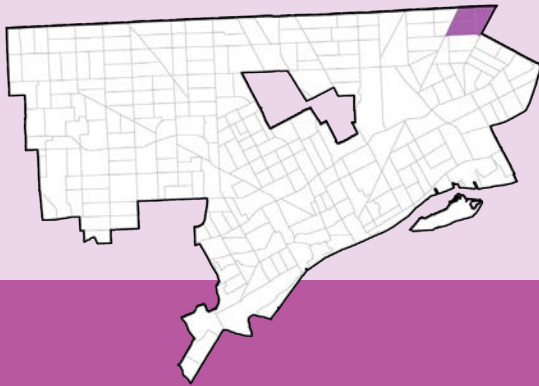
### Home purchase loans (2022)

- 1 to 9 loans
- 10 to 19 loans
- 20 to 29 loans
- 30 to 39 loans
- Greater than 40 loans

Source: Detroit Future City analysis of Home Mortgage Disclosure Act data retrieved from LendingPatterns.com

However, even with the rebound in lending and increased demand in neighborhoods across the city, the geography of lending has remained limited. In 2012, just a few neighborhoods received any demand for home purchase lending, and new loans were limited to a select few places, such as Grandmont Rosedale and the University District. Over time, the geography of lending has expanded to include adjacent neighborhoods, such as Crary/St. Marys and Schulze, among others.





## Regent Park

Though neighborhoods are always changing, one that highlights some of the changes happening within Detroit is Regent Park on the northeast side. Developed in the late 1940s and early 1950s, this neighborhood consists primarily of modest single-family homes.

Over the past decade, this neighborhood has become a great example of the shifts in the city's housing market. Though the number of households in this neighborhood has remained relatively stable, and it has not seen an increase in vacancy,

Regent Park has seen a substantial shift in home ownership. In 2012, 65% of the housing units were owner-occupied. By 2022, this number had fallen to 39%. This was not due to a loss of households in the neighborhood, which stayed statistically unchanged, but due to a decline in homeowners and a corresponding rise in renters.

The shift in this neighborhood illustrates a trend across the city, where there has been an increase in the number of single-family houses becoming rental properties.

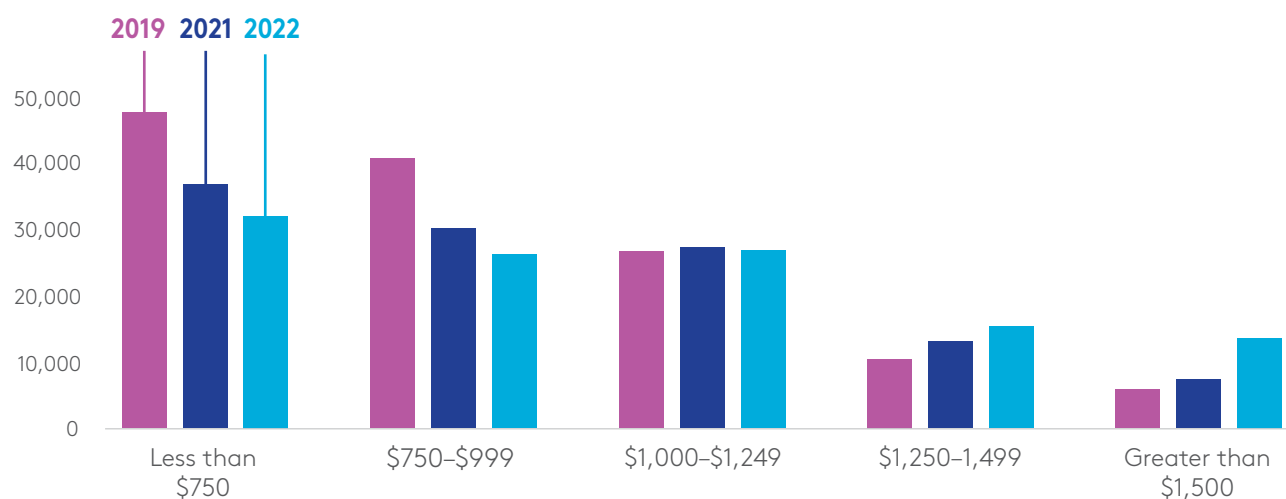
## Half of the city's housing is rental.

As much as Detroit has been known as a city of homeowners, rental housing has always been a large part of the city's housing stock. Over time, there has been a shift in the housing stock in the city, with there being an increasing number of single-family houses available for rent and a decreasing share of renters living in multi-family units.

One indicator of Detroit's continuing revitalization and a return of demand for housing in the city is the increase in rent in neighborhoods across the city. Gross rent<sup>8</sup> in Detroit reached a low in 2014, and has been increasing in the years since, rising from \$893 in 2014 to \$990 in 2022.<sup>9</sup> As with many monetary indicators, adjustment for inflation has flattened growth, especially following the COVID-19 pandemic, and in unadjusted current dollars, the median gross rent in the city increased \$265 since 2012, and \$124 since 2019.<sup>xii</sup>

### Since the pandemic there has been a decrease in the number of units available for less than \$1,000 a month.

Gross rent in Detroit, 2019-2022



Source: American Community Survey 1-year estimates, 2019-2022

<sup>8</sup> Gross rent is the amount of rent paid by a renter plus utilities and heating fuel. This is used to make similar comparisons across units that may or may not include these additional costs.

<sup>9</sup> Since housing is a major component of inflation, this calculation uses CPI all items less shelter.

As rent has generally increased, especially since the onset of the COVID-19 pandemic, there has been a substantial decrease in the number of rentals available for less than \$1,000 per month.<sup>10</sup> In 2019, units renting for less than \$1,000 composed two-thirds of the city's rental units, but in just three years, these lower-cost units had declined by 34% and now represent just over half the rental units in the city.

Much of Detroit's housing stock remains what has come to be known as Naturally Occurring Affordable Housing (NOAH), in that, the market-based rents charged for these non-cost-controlled units provide a substantial amount of affordable housing for the city. This class of housing often faces two challenges. The first is that affordability is not protected, and as locations see an increase in demand, prices can rise. This has happened in a limited number of places in the city, such as in Greater Downtown. The much bigger threat to these units in the city is the continued decline in quality, leading to the loss of these units through filtering out the bottom of the market. This has been a pervasive issue for many of these units, and estimates vary on the number of units in substantial need of repair, ranging from 24,000 to 38,000.<sup>xiii</sup>

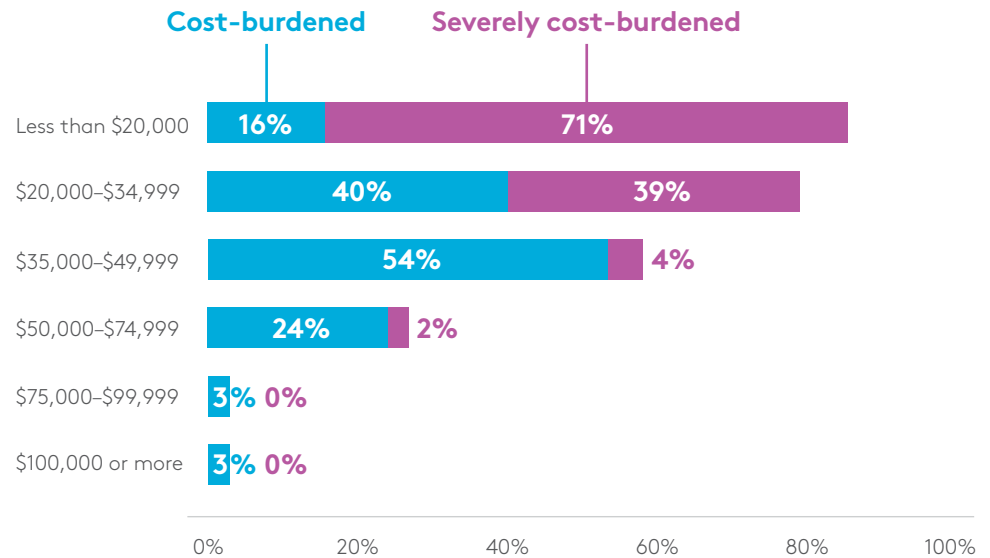
Over the past decade, there have been steps taken to improve the condition of rental housing within the city. Even with these efforts, there has been limited progress toward regulating the rental housing

market. Currently, there are nearly 40,000 registered rentals<sup>xiv</sup> in the city out of approximately 122,000 rental units<sup>xv</sup>, but there are many challenges that remain with only 10,200<sup>xvi</sup>, or 26%, receiving a certificate of compliance.<sup>xvii</sup>

Like many cities across the County, housing affordability is an issue in Detroit. Currently, 60% of renters are considered cost-burdened, spending more than 30% of their income on housing.<sup>xviii</sup> Spending a high share of income on housing cost has a substantial effect on households and neighborhoods, especially for low-income households. This can limit a household's ability to meet their basic needs and can force difficult decisions as households try to meet their basic needs. As these issues persist, it can also lead to evictions.

### Income remains a primary driver of housing affordability.

Housing cost burden by income in Detroit, 2022



<sup>10</sup> This is gross rent including utilities.

Source: American Community Survey 1-year estimates, 2022



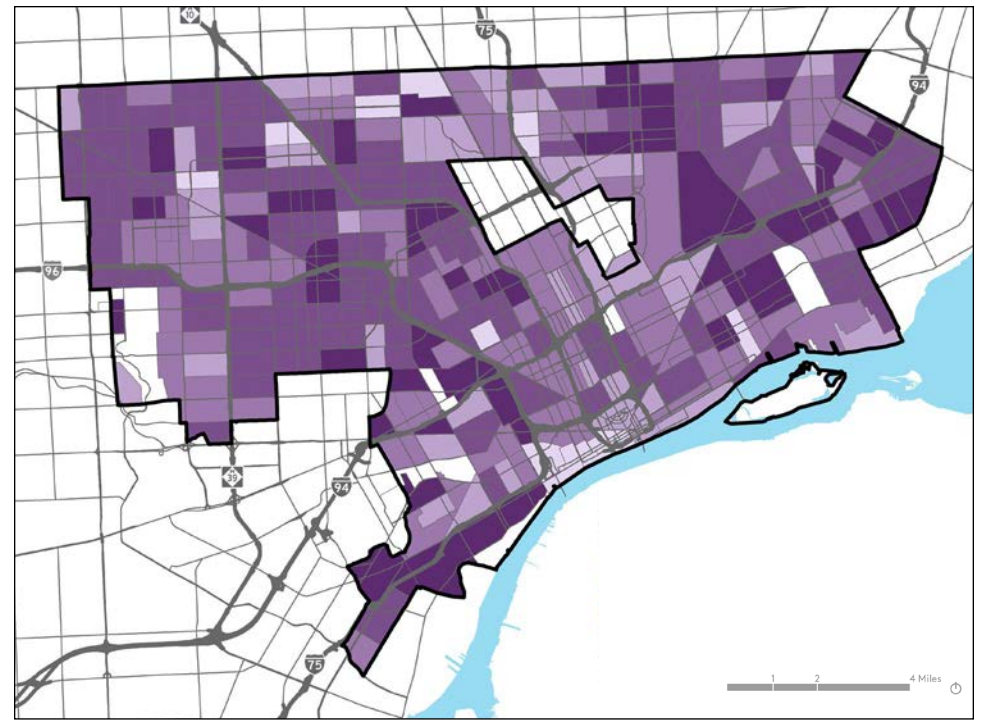




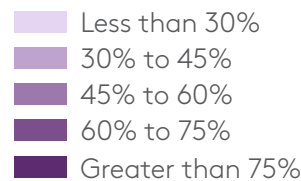
However, in Detroit, unlike many other places, the affordability issue is driven primarily by the low incomes of residents. Though there has been upward pressure on rents in recent years, affordability concerns remain concentrated among residents at the lower end of the income spectrum, with only 16% of those making more than \$50,000 being cost-burdened and the issue being almost entirely eliminated for those making more than \$75,000.

This can be seen in neighborhoods where there are high rates of cost burden. Places with relatively high housing costs, such as Downtown, Midtown, and Corktown, have relatively low rates of cost burden, as these are some of the highest income areas in the city and also have a high concentration of regulated affordable housing. Those neighborhoods in the city with the highest rates of housing cost burden also generally have the lowest incomes.

Detroit's affordability issues are not ones that can simply be remedied by the construction of additional housing, as the cost of housing is already quite low and the cost to develop new housing is expensive. To properly address the issue, there needs to be substantial investment in regulated affordable housing at price points affordable to Detroit's existing population.



**Share of renter households with a cost burden greater than 30% (2022)**



Source: American Community Survey 5-year estimates, 2022

## Neighborhood Quality

For decades, Detroit has faced a series of challenges that have plagued the city and are frequently cited among the reasons that residents choose to leave or won't consider moving into the city. These include blight, public safety, and the costs associated with taxes and insurance. These issues affect the city in the present but also prevent residents from being able to prosper and accumulate wealth as they would in many other locations. Addressing these issues will be critical for attracting and retaining residents.

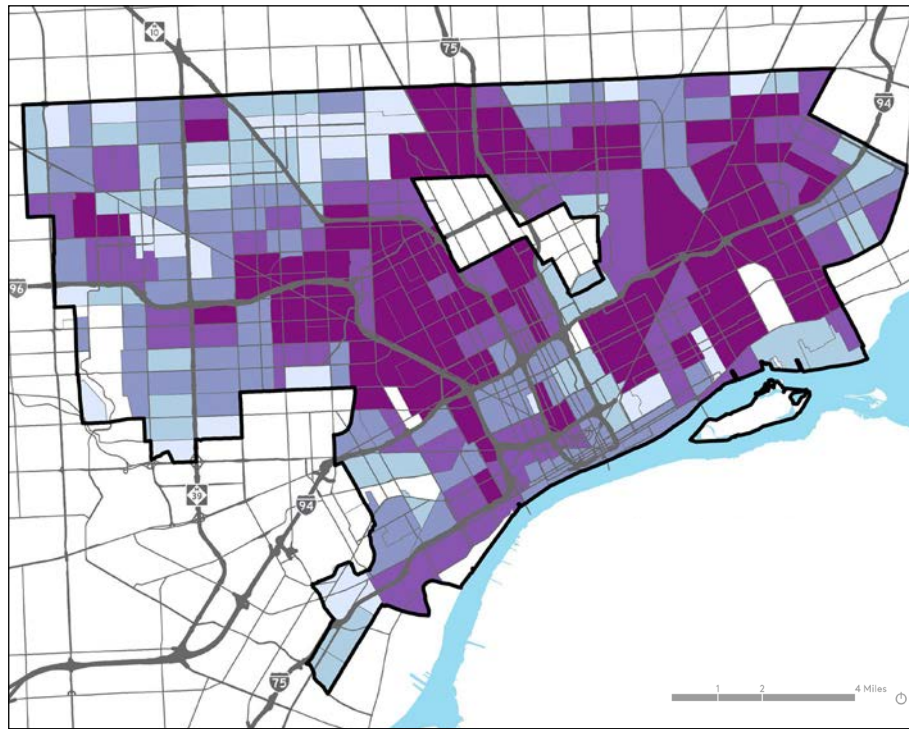
### **Blight and vacancy remain a substantial issue.**

There is possibly no issue that has defined the city of Detroit and its neighborhoods over the past several decades more than blight and vacancy. As a result of the Great Recession and dual foreclosure crises, the amount of vacancy in the city increased drastically, touching every neighborhood in the city and becoming a defining feature of many. By 2014, almost one-third of the city's properties were vacant, accounting for more than 114,468 units. Though some vacancy is necessary for a properly functioning housing market, Detroit has one of the highest rates of vacancy in the country, well above what would be considered healthy.

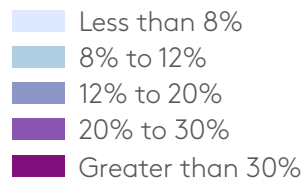
Over the past decade, the reduction in the amount of blight and vacancy has been a major priority, and there have been several major efforts to understand the scope of the issue and eliminate blight across the city. These efforts include the work in 2014 of the Detroit Blight Removal Task Force and funding for initiatives such as the Hardest Hit Fund from the U.S. Department of Treasury, which reprogrammed funding for demolition and ended in 2020. More recently, Proposal N, a \$250 million bond issue passed by voters in 2020, addresses vacant housing through demolition or rehab.

Through these efforts, there has been a substantial demolition program, demolishing nearly 29,000 structures since 2014<sup>xix</sup>. Originally targeted in six Hardest Hit Fund neighborhoods, the city's demolition program has gradually expanded across the city as funding expired and new streams of funding have been tapped. In part, this effort has helped to decrease the total number of vacant units citywide by 46,000.





**Share of vacant housing units  
(2022)**



Source: American Community Survey 5-year estimates, 2022

Though there have been substantial improvements, there are still few neighborhoods across the city that have reasonable rates of vacancy. A decade ago, 76% of the population was living in a census tract with a vacancy rate greater than 20%. Today, though vacancy is still an issue, that number has shrunk to 43%, and the number of residents residing in a low-vacancy neighborhood has increased by 363%. These low-vacancy neighborhoods include well known places such as The University District, Green Acres and Elmwood Park.

### Vacancy types

	Census tracts		Share of population	
	2012	2022	2012	2022
Low vacancy	9	23	2%	12%
Moderate	13	36	6%	18%
High vacancy	37	61	15%	27%
Hyper vacancy	208	143	76%	43%

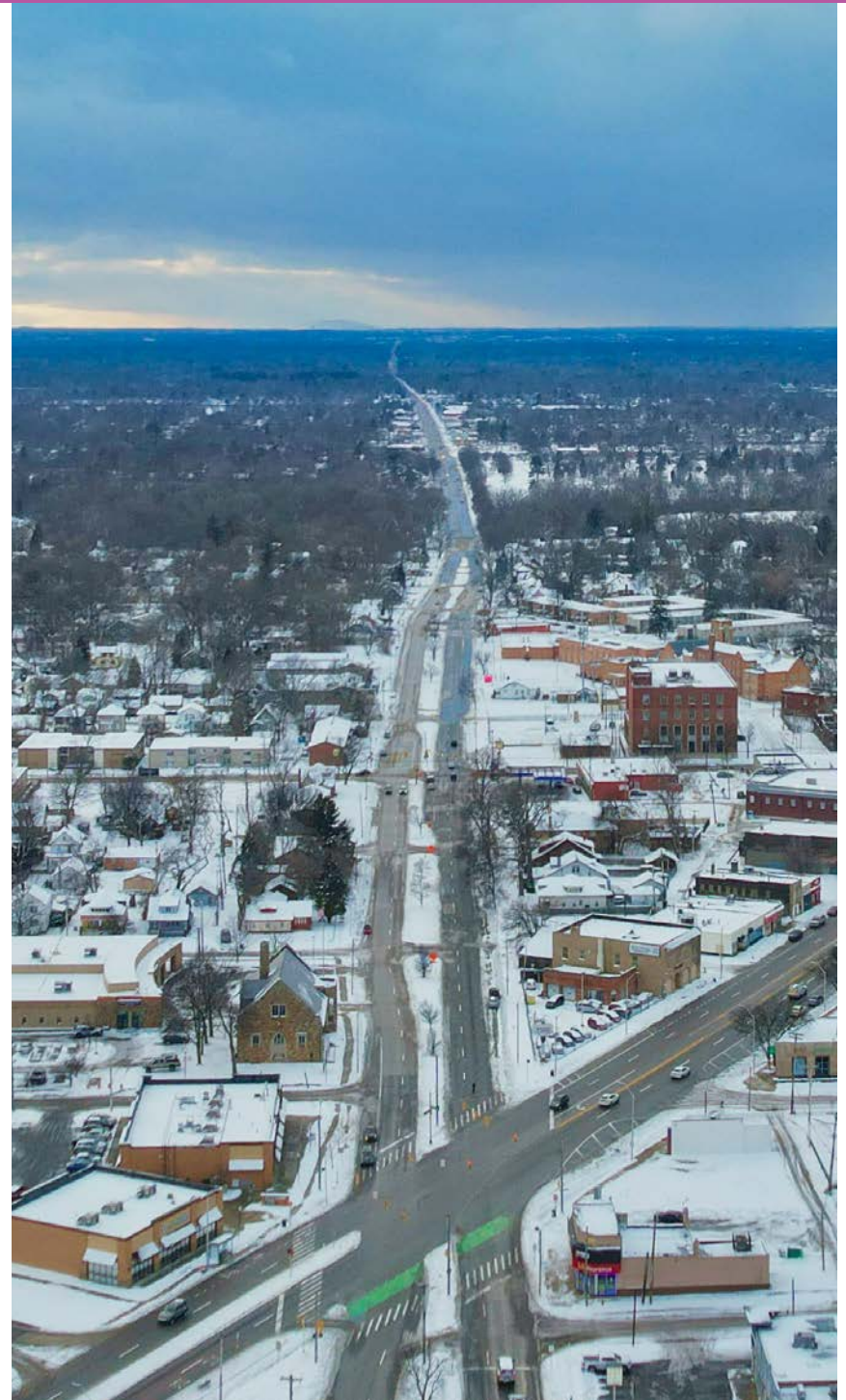
The reduction in vacancies in neighborhoods across the city cannot solely be attributed to the demolition of vacant housing. Across the city, there have been numerous programs focused on the rehabilitation of vacant housing. These have been undertaken by a wide range of groups, such as the Detroit Land Bank Authority, Grandmont Rosedale Development Corporation, and Bridging Communities. There have also been an untold number of private individuals who have taken on renovating existing vacant housing, either for their own occupancy or to become rental housing, contributing to the decline in vacancy and the ongoing revitalization of the city's neighborhoods.

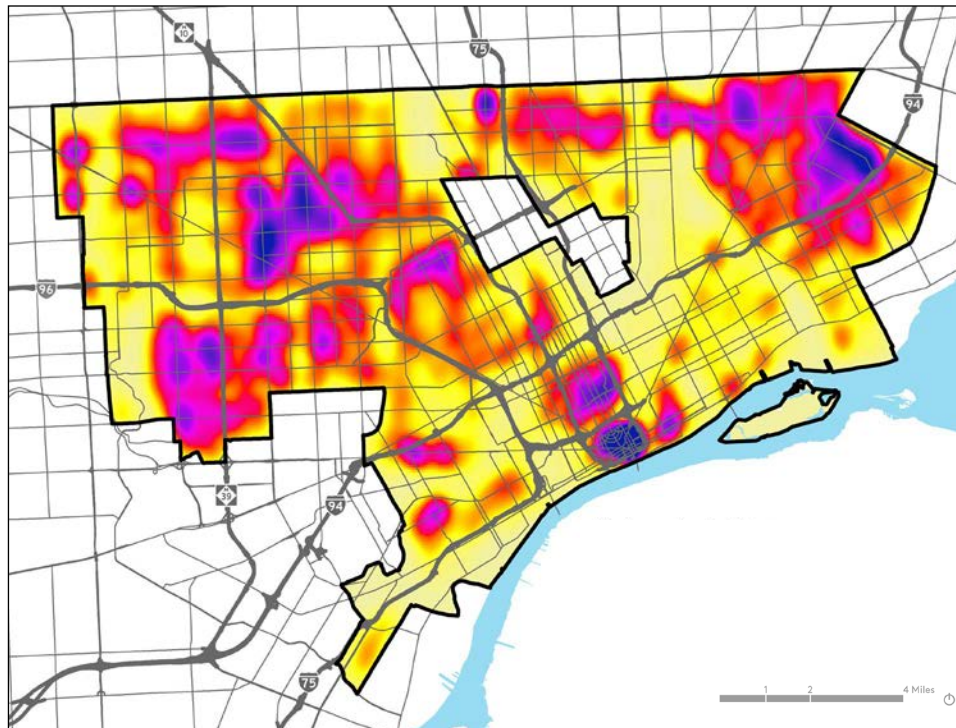
## Public safety

In Detroit, crime, especially violent crime, has been a substantial issue for decades. A recent survey found that 75% of Detroiters reported having heard gunshots in their neighborhood.<sup>xx</sup> This is a troubling statistic considering that all residents of a middle-class, or any, city deserve to feel safe in their neighborhoods. Even with recent declines in violent crime<sup>xxi</sup>, the rate of violent crime in Detroit remains substantially higher than in surrounding communities.

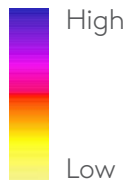
Over the past decade, the City has continued to work toward a reduction in crime and implemented a series of programs, such as Project Greenlight, which deployed high-definition cameras, first at gas stations, then expanding to other locations around the city, as well as other technologies such as ShotSpotter, a gunfire detection service. The city has also developed programs such as Shot Stopper, which work with community groups in violent crime hotspots to reduce homicides and shootings.

Addressing the issue of violent crime in the city is one that must continue to be addressed in active partnership with communities. As the revitalization of the city continues, the expansion into neighborhoods adjacent to those that are stabilizing or growing depends on addressing violent crime. Relative to other locations in the city, many of the neighborhoods seeing signs of stabilization and an increase in population, such as Grandmont-Rosedale, Bagley, and the University District, have relatively low levels of violent crime.





**Violent crime incidents  
(2019-2023)**



Source: City of Detroit Open Data Portal

Crime is not the only issue that impacts safety throughout the community. Detroit is consistently among the most dangerous cities in the country for pedestrians and other non-motorized users of the road. Over the past five years, 184 pedestrians have been killed after being struck by a car, and of the top 50 cities in the United States, Detroit has the fourth-highest rate of pedestrian fatalities.<sup>xxii</sup> This is often an overlooked aspect of public safety and people's perception of their community. In addition to traffic calming and more pedestrian-friendly elements that have begun to be installed in locations around the city, such as the streetscapes improvements associated with the Strategic Neighborhood Fund, vigorous enforcement of traffic laws, such as speeding, reckless driving, and running red lights, with the focus of improving pedestrian safety, will work to improve safety for all users of the roadway.



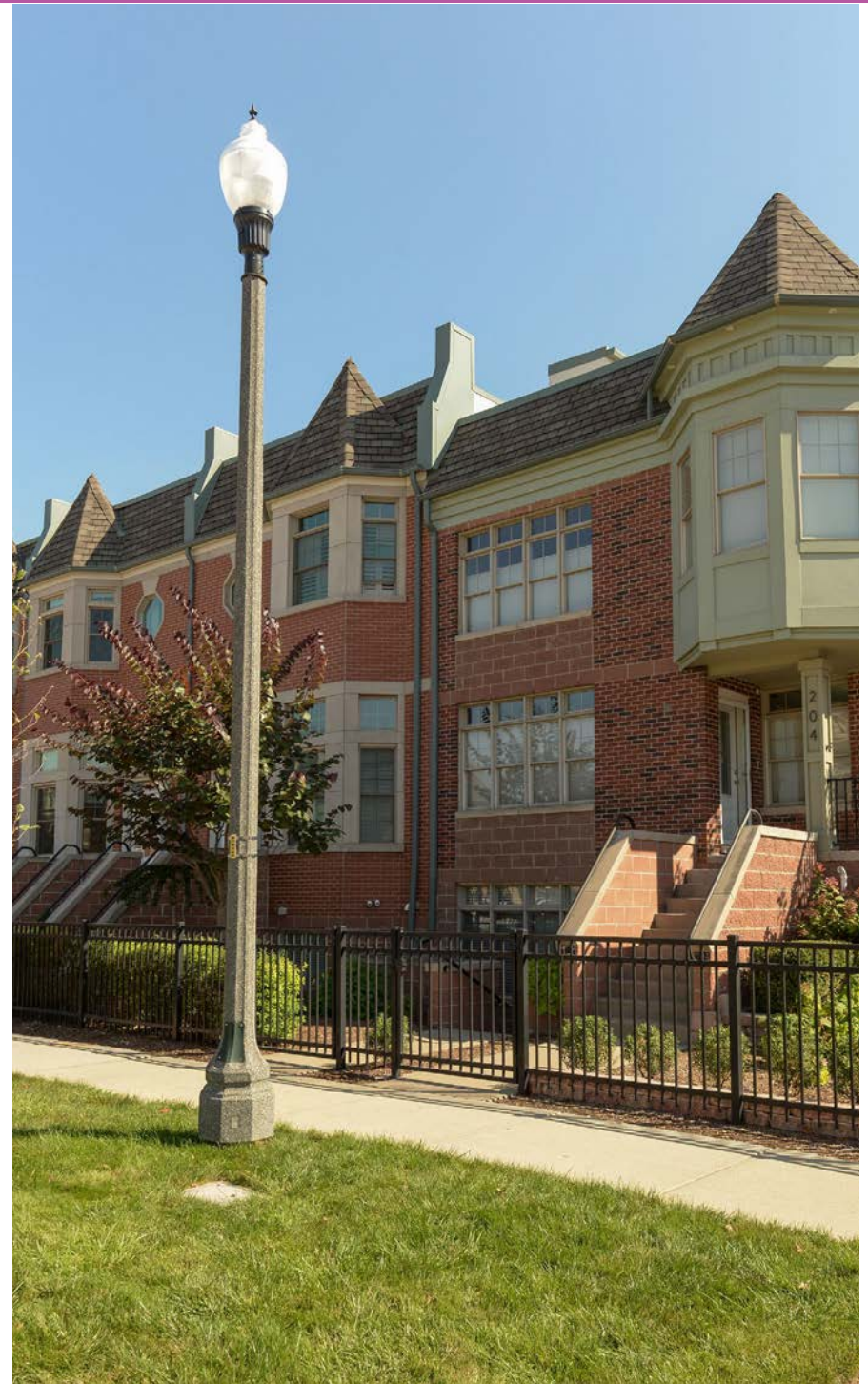
## Taxes and insurance

For residents, the cost of living in Detroit is often much higher than many suburban locations. This generally manifests itself in the form of taxes and insurance. Although in recent years there have been efforts to address the cost of auto insurance in the city that have led to a decline in rates<sup>xxiii</sup>, Detroit remains one of the most expensive cities in the country<sup>xxiv</sup>, and more expensive than many locations just outside the city.<sup>xxv</sup>

Taxes are also a major concern for residents. Detroit has one of the highest property tax rates in the state, at 69.5 mills, and higher than many comparable cities around the region, such as Southfield at 60 mills, Eastpointe at 62 mills, and Oak Park at 57 mills.<sup>xxvi</sup> The city's 2.4% income tax and 5% utility tax also place a unique burden on residents.<sup>11</sup>

These higher costs not only serve as one of the reasons that people leave the city and as a deterrent to new residents moving in, but the higher costs also associated with living in the city limit the buying power of residents. This not only diminishes their quality of life but affects housing values and limits people's ability to make investments in their home and to generate wealth.

<sup>11</sup> Detroit also has a 1.2% city income tax for non-residents who work in the city.



## Schools

The ability to access a high-quality education is a factor for building middle-class neighborhoods. Not only in its potential to help lift people into the middle class, but also being one of the many factors that contribute to people's choice of city or neighborhood in which to live. The quality of public schools is also a frequently cited reason why people choose to relocate outside Detroit.

Education within the city has been a challenge for many years. Currently, there are just 14 schools within the city that are performing above the median for the state. There are also substantial issues with student performance citywide, where 12% of students are proficient at reading by third grade, down from 16% in 2015.<sup>xxvii</sup> Additionally, only 11% of students in the Detroit Public Schools Community District met or exceeded the college readiness benchmark for the SAT with a mean score of 847.<sup>xxviii</sup>



**Michigan School Index Composite Score  
(2022)**

- Greater than 62
- Less than 62

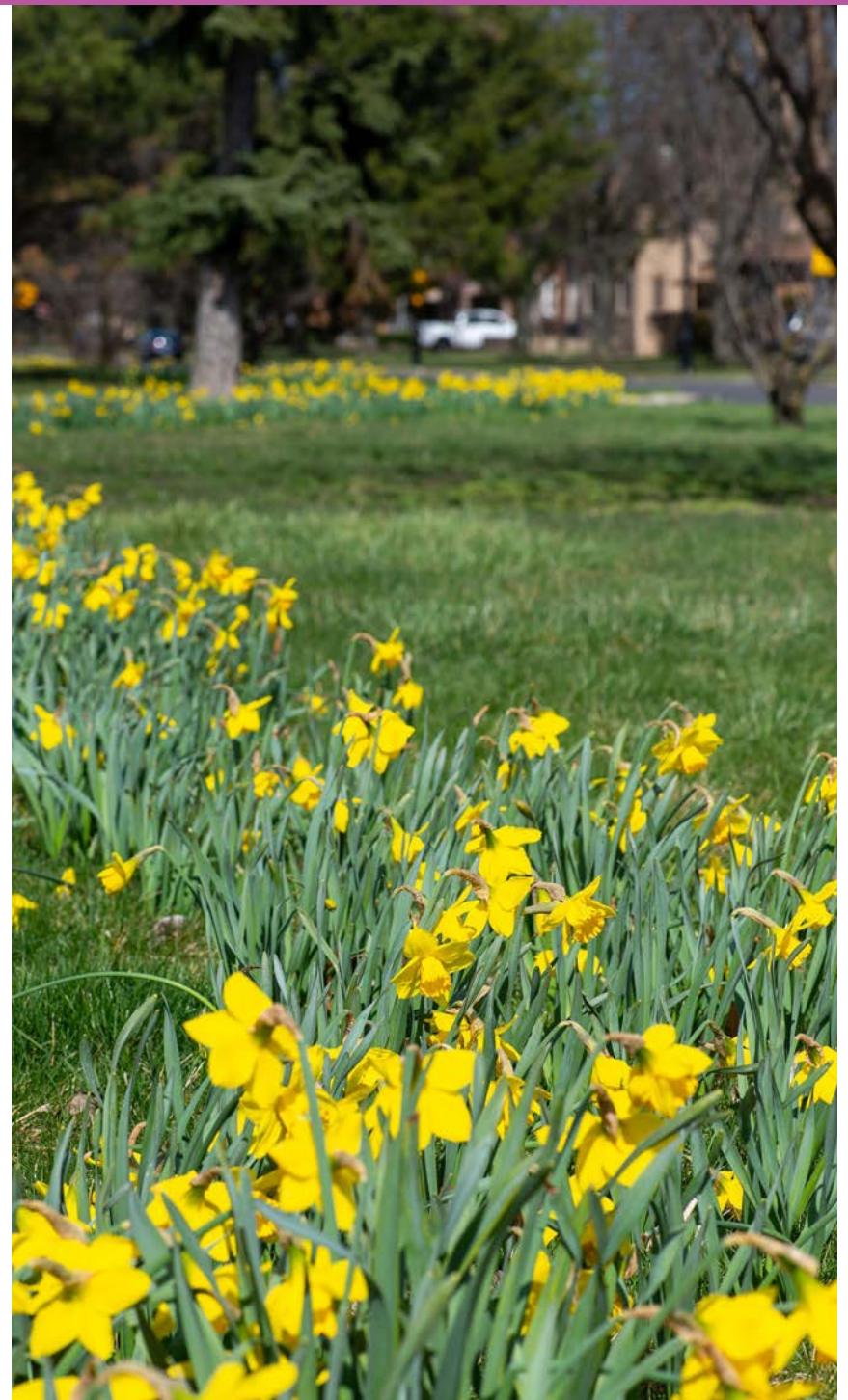
Source: MI School Data



The past decade in Detroit has been dynamic. It has seen the beginning of a turnaround, with some neighborhoods in the city beginning to stabilize and attract and retain residents. Though this is clearly good news for the city and its residents, the story of the last decade is not one of universal good news, nor should that story be considered complete.

In places across the city, there remains continued and persistent decline that continues to displace residents, and some neighborhoods that are starting to revitalize and have their populations grow are slipping in other metrics.

As revitalization continues, there is the opportunity to build on the investments that have been made and leverage those to continue to build thriving middle-class neighborhoods and create an equitable future for all Detroiters.







# OPPORTUNITIES TO INVEST IN MIDDLE-CLASS NEIGHBORHOODS



As Detroit looks toward the future, it must focus not only on the issues and forces that are confronting the city today, but it must also commit and work toward re-establishing itself as a middle-class city. To do this, there must be not only continued investment in neighborhoods to expand the areas of revitalization but also investment in existing residents to ensure both are part of Detroit's middle-class future. This will take a comprehensive approach with many strategies, working together to bring the city back, person by person, block by block, and neighborhood by neighborhood.

Though there are many strategies to consider, it will be key to invest in growing Detroit's middle class from within, strengthening the city's housing, and leveraging the city's vacant land to create an integrated open-space network across all neighborhoods.

## Provide opportunities for all Detroiters to enter the middle class.

One of the most important aspects of becoming a middle-class city is ensuring that all Detroiters have the opportunity to enter the middle class. Strengthening the middle class from within will be one of the most effective paths to build a resilient middle-class city.

However, there are many challenges that remain. The fastest growing segments of jobs are those that require a bachelor's degree or higher, or those that do not require a bachelor's degree but also do not pay middle-class wages. This segment of middle-wage jobs is critically important for the city moving forward, especially because only 13% of Black residents and 16% of Latino/Hispanic residents have a four-year degree.

To help more Detroiters enter the middle class, there must be a focus on not only providing opportunities for the city's

existing workforce but also in preparing a skilled workforce for the future. As for the former, economic development activities should be focused on industries that have high concentrations of middle-wage jobs, such as medical fields and manufacturing. Along with attracting industries with high concentrations of middle-wage jobs, there needs to be continued efforts to ensure that Detroit's workforce has the skills necessary to be able to obtain jobs in these fields.

In addition to strategies to increase the job base in the city, there must be continued investments in the education of the city's youth to equip them with the skills necessary to obtain quality jobs. Currently, many of the fastest growing and well-paying jobs in the region generally require at least a bachelor's degree, which limits many of the employment options for Detroiters. As Detroit works towards becoming a middle-class city, there must be a renewed focus on improving educational outcomes for the city's youth, ensuring that they are prepared and ready to attend college and enter the workforce prepared to succeed.



## Renew Detroit's housing to build middle-class neighborhoods.

As neighborhoods within the city grow, the rehabilitation of existing housing and the development of new housing has the opportunity to meaningfully impact the future of the city and its neighborhoods. These investments should be focused on the goal of creating a city where there is a variety of housing available at a range of price points that provides safe conditions, and that is desirable to a range of people at different stages in their lives. By diversifying the housing stock within the city's neighborhoods and providing high quality options for residents, Detroit can continue to attract new residents and retain old ones who are looking for different housing options.

Within Detroit's neighborhoods, except for a select few, the condition of housing has long been an issue. Currently, 85% of the city's housing stock is more than 50 years old. Although a historic housing stock can be an asset in some cases, in many of Detroit's neighborhoods, it can also be a liability. This is due to the cost of upgrading and maintaining older homes, the limited capacity of the city's lower-income residents to afford necessary renovations and upgrades<sup>12</sup>, and a rental stock that commands rents that make maintenance and upkeep challenging. Increasing

incomes will go a long way to alleviating some of these issues, but there must also be resources, such as grants and affordable loans, to keep up and maintain housing. Additionally, the City must continue to work with landlords to ensure that they are providing safe and healthy housing.

Although the primary focus of development in the city should be on attracting and retaining middle-class residents, affordability has been a major concern. Though creating affordability should not be the *primary* focus of every new development within the city, where possible, each new development should include provisions for affordability. This is something that has been ongoing and should continue. Since 2015, there have been 11,500 multifamily units built or renovated, and nearly half of these are considered affordable housing<sup>xxix</sup>. This mix of housing, if continued, provides a path forward for Detroit returning to its status as a middle-class city that can provide opportunities for all residents.

These investments in Detroit's housing can't exist in isolation. Funding for housing must occur alongside investments that also address quality of life challenges in these neighborhoods, such as safety, vacancy, infrastructure, small businesses serving the neighborhood, and schools — all of which impact the housing market and resident attraction and retention. Such a comprehensive approach will push Detroit further forward on the path to creating strong middle-class neighborhoods and becoming a middle-class city.

<sup>12</sup> A 2023 study by the Harvard Joint Center for Housing Studies found that, nationally, lower-income households spend less on maintenance and repairs, with low-income homeowners spending about half the average for all homeowners. The spending by low-income homeowners also constituted a larger share of their total income than higher-income homeowners.



## Address vacant land in neighborhoods through the creation of an integrated open-space network.

Beyond investments in housing, the reuse of the city's vacant land has the potential to contribute to creating thriving, resilient neighborhoods. Open space can not only serve as an improvement to public space by providing high quality amenities in the form of parks and greenways, but it also has the opportunity to provide a range of benefits in building resilient neighborhoods through improving air quality and helping to mitigate flooding during rain events.

Currently, there are about 18 square miles of vacant land within the city, a number that has declined over the past decade. This has not been primarily driven by conventional development, such as housing or commercial construction, but through the conversion of vacant land into intentional open space. In order to turn the city's vast supply of vacant land into an open-space asset, there will need to be substantial investments across the city.

A major challenge with vacant land in the city is that many of the vacant sites are not well suited to larger aggregations, and the 18 vacant square miles are a patchwork of much smaller sites, 92% of which are smaller than 1 acre.<sup>xxx</sup> However, these smaller sites, though not suited for conventional redevelopment, can be transformed into an open-space amenity that adds to the health and resiliency of neighborhoods.

Open-space development has been occurring across the city for decades, and there are examples of intentional open space being implemented. These range in size, from major developments — such as the Joe Louis Greenway and the Dequindre Cut, which reuse parts of abandoned rail rights of way — to community gardens on single lots within dense, low-vacancy neighborhoods. There have also been nearly 27,000 side lots sold by the Detroit Land Bank Authority (DLBA), adding additional space to existing properties.<sup>xxxi</sup>



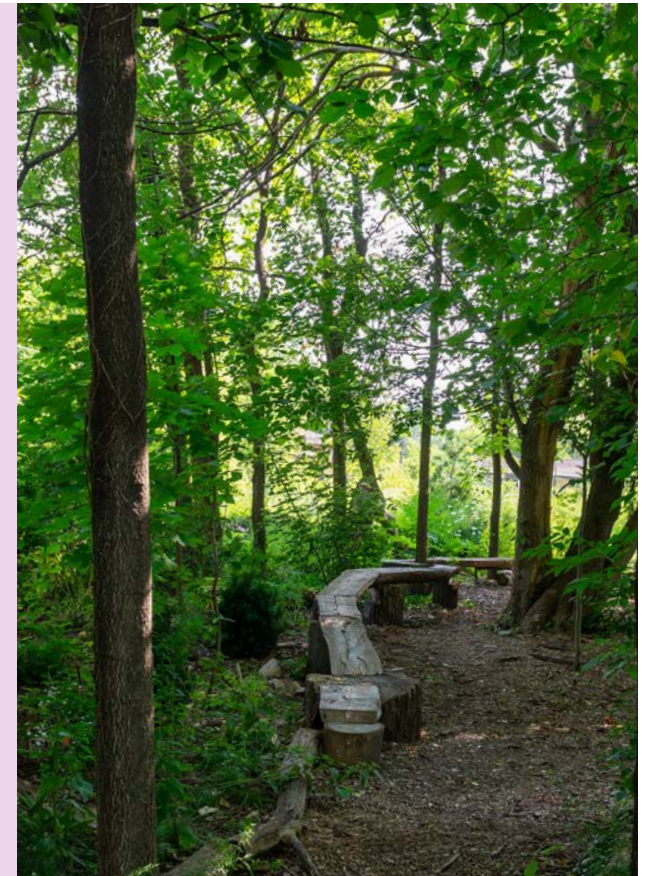
These investments in the city's neighborhoods are investments in the future of the city and its residents. They have the opportunity to continue the positive momentum in many neighborhoods across the city and continue to build confidence in these places, building wealth for residents as a result. In regulating neighborhood development, the City, in the updates of the Master Plan of Policies and the zoning code, should send a clear signal for both the kind of development desired in the city and the specific locations

where this development should occur. Any changes should be undertaken with a robust community engagement process, with input from residents, businesses, developers, and other stakeholders across the city. A clear and transparent process should lead to a plan that can be followed and used to guide development in the future and streamline the process while giving residents and stakeholders a clear vision for the future.

## Land Conservancy

Land conservancies are organizations that can be found across the country and can be a tool for the long-term conservation and protection of open spaces from development. As Detroit continues to both develop land for conventional development, such as residential or industrial uses, and repurpose land for open-space development, there is a need to ensure that open space can be preserved for the long term. To do so, there are several tools available to land conservancies. Two of the most commonly employed options are ownership by the land conservancy and conservation easements, which allow for private ownership but restricts the ability to develop on the land.

These organizations can be seen across the country, in both urban and rural areas. Each has its own vision and goals that are often shaped by local circumstances. Examples of these are Baltimore Greenspace, which preserves 62 acres of community open space in neighborhoods, and Neighborspace: Chicago, which owns 129 sites across the Windy City.





# CONCLUSION



Detroit is a city defined by its neighborhoods, and across the city, the last decade has been a dynamic one as Detroit has emerged from the Great Recession and bankruptcy. There are many places across the city where the population has stabilized and begun to grow. These changes can be seen as the result of many substantial investments made in neighborhoods across the city.

Although these investments have been paying dividends in some neighborhoods, there are many areas of the city that continue their long-term downward trajectory, and others that might be seeing their populations stabilize but are slipping in other indicators, such as income.



## Detroit cannot do this alone.

As part of the city's continued revitalization, it is important to understand that this is something the City cannot accomplish on its own and that there are many factors outside of the direct control of the City and its residents. For example, there are many policies and actions at the regional, state, and federal levels that impact Detroit, so it is crucial to examine these and work with groups — public and private, local, statewide, and national — to ensure that programs, investments, and policies are aligned and leveraged with the broader goal of creating a resilient middle-class Detroit.

One way the State could help, for instance, would be to pass enabling legislation to enact a split-rate property tax, which would shift some of the property tax burden in the city away from owners of occupied structures and work toward alleviating a major challenge facing the city, vacant land.

The American Recovery Plan Act (ARPA), and the onetime \$827 million it allocated to the City of Detroit, shows the power of federal investment in stabilizing and revitalizing a community. ARPA has funded a wide variety of projects across the city, such as \$30 million in home repair programs, \$44.5 million for investments in recreation centers, and \$95 million for blight remediation. Though this one-time infusion of funds has been a substantial help to cities across the country, the one-time nature of the program has many jurisdictions worried about the upcoming ARPA cliff once these funds are spent and no longer available to continue funding the programs.

There is also the opportunity for the strategic coordination of private funding within the city. Identifying the goal of moving Detroit forward as a resilient, middle-class city, and strategically aligning investments that continue to work toward that goal, is a critical step forward. There are already examples where this has successfully occurred, such as the City's Strategic Neighborhood Fund.

## Fully commit to becoming a middle-class city.

As Detroit continues its ongoing revitalization, it is critical to put forth a vision of the best, most equitable city that Detroit can be, an affirmative vision that can be worked toward together. This may not be easy, but it is necessary to bring the city forward from the current moment, with a declining middle class and a number of neighborhoods that are falling behind. By creating a clear vision for what Detroit should become, there is a marker to work toward and check programs and initiatives against.

This vision for the future of the city must present Detroit as a middle-class city where there are equitable opportunities for every Detroiter and all residents can thrive. This vision for the future must place middle-class residents at the forefront of any revitalization and provide the city with a positive self-identity to work toward. Detroit as a middle-class city will provide a range of amenities from quality public spaces, such as parks, to nodes of commercial activity that meet residents' daily needs.

A middle-class city is also not one that leaves its current residents behind, but one that offers them quality educational and employment opportunities that allow them to join the middle-class and benefit from the neighborhoods and amenities that a middle-class city supports. A middle-class city is one that provides not only opportunity but a variety of housing and neighborhoods that are attractive to both those currently living in the city, but also are attractive to new residents. A middle-class Detroit is a place that would be able to leverage international immigration to contribute to growing the economy and growing the city's population.

In creating a middle-class city, there must be an acknowledgement of the many competing priorities, some that run in direct opposition to each other. Detroit must become a place where residents are able to build wealth through the appreciation of value in their home, but it must also be able to provide affordable housing for those who need it. It must be a place that can welcome new residents, while valuing those that have lived here for decades. These competing priorities highlight the necessity for a vision of the future that places the middle class at the center as an inflection point for how the city progresses forward. For Detroit to become a place that is welcoming and desirable to middle-class residents, we must be able to acknowledge these challenges and balance these contradictions.

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