# **Detroit: Realities of Destructive Accumulation**

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The media are full of good news stories about the "rebirth of Detroit." The reality – viewed from the ground of struggle against foreclosures, evictions and water shutoffs – is the story in which life remains precarious for the majority of its citizens, 82 percent of whom are African American. As the 2008 crisis gathered storm, an economic tornado tore through Black Detroit. That year the number of employed Detroiters fell by 26 percent and, in a city with a high proportion of African-American homeowners, foreclosures mounted. Seven years later one out of three homes lies abandoned. Still, 10,000 occupied homes were slated for sale in the fall 2015 tax foreclosure auctions. Like the bankruptcy Detroit was forced to undergo, the foreclosure process is the result of decisions made by financial and governmental institutions.

The city's debt mounted with the one-two punch of the economic crisis and high fees and interest rates on loans that Wall Street sold to city officials. Financial advisors worked with Mayor Kwame Kilpatrick (2002-08) to "save" the city millions by using variable interest swaps instead of fixed rates. Claiming the transaction could prevent layoffs and keep the city pensions nearly 100 percent funded, the Mayor badgered the City Council into supporting a complex \$1.44 billion deal. Wall Street feted the Mayor – since convicted on federal corruption and fraud charges – and presented him with the Bond Buyer's Midwest Deal of the Year Award in 2005. Three years later the stock market collapsed and Detroit's credit rating was downgraded. To avoid a \$400 million penalty, the city pledged casino tax revenue as collateral. With principal, interest and insurance payments, the original loan was projected to double over the next two decades.

The response of city officials was to lower operating expenses by almost 40 percent, reducing wages and healthcare benefits and laying off 2,350 workers. While city revenue declined 20 percent, annual debt service payments rose. By 2009 annual debt repayment stood at \$330 million, and a year later would rise to \$597 million. As the city ran out of cash, Mayor Dave Bing (2009-13) was forced to turn to the Michigan State

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Finance Authority, which arranged a \$129.5 million bond underwritten by Bank of America. The fee was \$1.6 million – the best available offer. By 2012 residents were told that the city's \$11-12 billion debt was unsustainable, but after Michigan Governor Rick Snyder's Financial Review Board investigated, the figure cited was \$18 billion.

Snyder appointed bankruptcy lawyer Kevyn Orr (from the Jones-Day firm) Emergency Manager in 2013 and gave him full power over city finances. Within weeks Orr started bankruptcy proceedings. Despite the fact that the Michigan Constitution states that for government workers pension benefits "shall not be diminished or impaired," that guarantee was negated in federal bankruptcy court. City workers and retirees were savaged by the bankruptcy. Forced to vote for a reduction of their pensions and health care or promised an even worse "deal," a majority of the 32,000 retirees and workers agreed. Since police and firefighters do not receive social security benefits, their pensions took less of a hit than the majority, who accepted a 4.5 percent cut and lost cost-of-living increases.

Instead of health care benefits, retirees receive somewhere between a \$125-400 check each month. Amru Meah, retired director of the Building Safety and Engineering Department and a cancer patient in remission, remarked to the *Michigan Citizen*, "God forbid I should have another operation – I've already had two." His monthly healthcare cost rose from \$280 a month to \$1200, with a \$2800 yearly deductible for him and his wife. Reduction in health care coverage alone wiped out \$4 billion of the city's debt. An investigative reporter for the ACLU, Curt Guyette calculated that of the \$7 billion trimmed through bankruptcy, 80 percent came from the city workers and retirees.

# AUSTERITY PREPARES THE GROUND FOR GENTRIFICATION

Gentrification is touted as the way urban centers whose industrial base has collapsed can reinvent themselves. Yet in a city that covers 140 square miles, new investment continues to be concentrated downtown, sweeping away African-American-owned businesses and displacing low-income senior citizens. Since 2006, \$6 billion has been invested in real estate development in greater downtown; between 2010 and 2012 more than \$2 billion was invested in 130 downtown projects. Detroit, however, is a city of neighborhoods, so gentrification has been accomplished by starving communities where the vast majority of Detroiters live. Most people don't live in a city for its downtown sports arenas, but rather for good schools, strong, safe neighborhoods and access to jobs. From that vantage point, Detroit is a disaster. Block after block is littered with

foreclosed homes and vacant stores; more than 100 schools have been closed. In a city where once many walked to factories in their area, or took a trolley across town, those plants are now shuttered.

Meanwhile downtown has Comerica Park, where the Tigers play; Ford Stadium, home of the Lions; and an expanded (though no longer cityowned) Cobo Hall, where the International Auto Show kicks off at the beginning of each year. The planned Hockeytown, brain child of Mike Ilitch, will be not only the new home for his Red Wings team, but a residential and entertainment complex. While the city donated some of the land, the state arranged a \$650 million 30-year bond that will be paid through a private-public partnership. The Ilitch organization's share is estimated to be \$367 million; the city will receive little in taxes or even parking fees. Mayor Mike Duggan – Detroit's first white mayor in 30 years - subsequently announced that Brush Park, an 8.4 acre parcel of land just across from the Hockeytown site, has been turned over to Dan Gilbert of Quicken Loans. Never mind that of the more than 1,000 Detroit mortgages Quicken Loans wrote between 2005 and 2014, the majority ended in foreclosure. In fact the U.S. Justice Department is currently suing the company for falsifying the worth of its FHA-insured loans. Yet it is Gilbert's construction company that will be building over 330 townhouses and apartments in historic Brush Park.

Formerly derelict downtown buildings have been transformed into elegant hotels, apartments, offices and restaurants. Previously some had been abandoned while others had become housing where low-income seniors paid with a federally funded voucher providing 75 percent of the rent (Section 8 Housing). This was the story of The Griswold, designed by Detroit's most famous architect Albert Kahn, built in 1929. The new owners gave the 100+ residents, several with disabilities, a year's notice to vacate. Initially the company said they would preserve 10-20 units of low-income housing, but when federal and state agencies declined to negotiate a higher voucher rate, all were given notice. The building received an \$8 million upgrade. Today the renamed building, The Albert, has 127 luxury apartments with such amenities as an exercise room, dog walking services and a 24-hour concierge.

Perhaps to lure middle-class residents and new businesses, city officials have prioritized building a 3.3 mile track for the M-1, a fast train running up Woodward, the only area of the city already adequately serviced by buses. Each mile of construction will cost \$42 million. The M-1 Rail is a public-private partnership and Dan Gilbert, touted as Detroit's savior, has purchased the naming rights. Such partnerships bundle business and foundation monies to attract federal, state and local

subsidies and grants to drive their projects. Presenting themselves as the city's business and philanthropic leaders, these partnerships soak up public money for projects residents have not prioritized, and marketize what would once have been considered a public good. Detroit uses public-private partnerships to establish amenities for the new downtown. These are an essential element to gentrification because city services, according the Mayor, are limited to police, fire, street lights and garbage pickup.

The Detroit Police Department represents a lingering sore. In 2003 it signed two consent agreements with the Justice Department, agreeing to independent monitoring for use of excessive force, illegal arrests and unconstitutional conditions of imprisonment. Originally the agreement was to last for five years, but failure to meet goals extended that monitoring system until 2016. Police misconduct, however, has not been eradicated. Between 2008-14 more than 300 people were awarded a total of \$27 million in damages.

### HOW DETROIT BECAME POOR AND BLACK

While African Americans had been part of Detroit since before the Civil War – and in fact had built a strong Black Abolitionist Movement – beginning in 1910 the population increased as Blacks streamed out of the Jim Crow South in search of opportunities in northern cities. In Detroit they also found the Ku Klux Klan and Black Legion: a Klan sympathizer served briefly as mayor in the late 1920s and the police force was riddled with Klan members.

Housing and steady work were hard to come by, but Henry Ford viewed Black men as hard workers. The company used the Black church as a hiring hall and as a means of securing loyalty to Ford. At one point 25 percent of all African-American men living in Detroit worked at Ford's Rouge plant. When a workman fell asleep on the trolley going home, people identified him as a "Ford" man. While Black organizers played a crucial role in organizing the union at Ford, the racial divide in housing, employment and social life continued. Hate strikes by white workers broke out in a number of plants during World War II as more Black workers – including Black women – were hired or promoted. A 1943 race riot lasted three days and left 34 dead, mostly African Americans. Although the UAW leadership opposed the violence and used its authority to end the hate strikes, it was timid in defending Black workers' advancement on the job and failed to promote Black leadership.

As capital expanded in the postwar period, the racial divide widened. Auto companies built 33 new plants in Metro Detroit between 1945 and 1960 – but not one in the city. The biggest of the city's plants, including

Dodge Main and the Clark Street Cadillac plant, shut down just as African Americans had gained a strong foothold in the industry.

New highways, constructed with federal money under President Dwight Eisenhower's administration — combined with federal housing policies that red-lined neighborhoods and enforced segregation — lured the better-off sector of the working class to nearby suburbs. Over six decades total Detroit property values shrank from \$37 billion to \$9.4 billion (in 2012 dollars.) This history is the background to understanding today's Detroit. In 1950 there were almost 300,000 manufacturing jobs in the city; now there are 25,000. As industry began to leave and much of the white working class (and some African Americans) followed, unemployment and poverty grew.

As early as 1963 there weren't enough white students in the Detroit public schools to desegregate them. In the early 1970s a federal judge ordered busing across city boundaries but the Michigan Supreme Court struck the busing plan down, concluding that since the suburbs didn't cause the city's problems, they didn't have to be part of the solution. This court decision articulated the reasoning that easily dismissed the racial and economic divide as it continued to deepen. In 1999 the state took over the city schools. Programs to "restructure" education – allowing charter schools, constructing a state-run system for the supposedly "worst" schools and appointing an Emergency Manager over the public schools have resulted in the loss of 100,000 students to the Detroit public schools, cuts to teacher salaries and benefits, and the closure of more than 100 schools. By 2016 the school debt will balloon to \$515 million. Deep inequality and poverty produces alarming statistics. Detroit's maternal death rate stands at 58.7 per 100,000 babies, higher than in Libya, Uruguay or Vietnam. While the murder rate has declined, Detroit, with a population of 680,000, has as many murders as New York City.

No other U.S. city has such concentrated poverty. Sixty percent of Detroit's children live in poverty – an increase of 34 percent since 2004 – and children die at a higher rate than any other U.S. city, victimized by poverty, lack of access to health care and violence. While one-third suffers from asthma, at least 35 percent of the total student population has lead poisoning. In a city where there is almost one murder a day, most young people have friends they have seen buried.

#### FEDERAL AND STATE GOVERNMENTS

This entire history was buried under the rug as the city approached bankruptcy. Kevyn Orr infamously explained his perspective in a Wall Street Journal interview: "For a long time the city was dumb, lazy, happy and rich." It was that wealth that made people believe "if you had an eighth-grade education, you'll get 30 years of a good job and a pension and great health care, but you don't have to worry about what's going to come." (Battaglia, 2013). What Orr did not say was that Michigan had actually been reducing Detroit's portion of state revenue sharing since 2003. Athough state sales tax collection went from \$6.6 billion a year to \$7.72 billion over the decade, revenue sharing to cities and towns declined from an annual \$900 million to \$250 million. Over that decade Detroit was cheated out of \$732 million. (Minghine, 2014)

Was the bankruptcy necessary? Not according to Wallace C. Turbeville's (2013) report. Rather than the assertion that the city had a crushing debt, he concluded that Detroit suffered from a \$198 million annual cash flow deficit. The Demos Senior Fellow pinpointed three immediate sources that could cut that in half: \$43 million from state revenue sharing, \$30-45 million in uncollected taxes from reverse commuters, and saving \$20 million by not providing tax incentives to corporations. Two of those could have been solved by the state, and one by city officials. (Turbeville, 2013)

#### THE WATER SHUTOFFS

As part of the bankruptcy proceedings, the Emergency Manager demanded that the Detroit Water and Sewerage Department (DWSD) shut off service to delinquent accounts. In the spring of 2014 the department targeted more than 15,000 homes with bills exceeding \$150. Many did not receive notice or a chance to dispute the bill. (In this writer's own four-unit building, water has been shut off more than once due to administrative billing mixups.) Nearly 10 years ago Michigan Welfare Rights Organization spearheaded a water affordability plan (designed by Roger Colton) for income-eligible residents. This plan was in line with both Environmental Protection Agency recommendations that households pay 2-3 percent of their income for water/sewerage service and UN documents that recognize "the right to safe and clean drinking water and sanitation as a human right that is essential for the full enjoyment of life and all human rights."

The City Council passed the plan but the DWSD never implemented it. Over time the federal government has reduced its share of funding infrastructural improvements so water department officials responded by borrowing more money and raising residential rates – by 120 percent over the last decade. Having made a series of disastrous interest rate swaps, DWSD officials then borrowed more than \$530 million to buy their way out of the deals. By the time of the bankruptcy, DWSD was making

annual debt payments of \$420 million, which amounted to more than it spent on its operating costs (\$380.6 million). As a result, residents were receiving water bills for as much as 20 percent of their income.

In response to the shutoffs the People's Water Board, a coalition of two dozen organizations, set up water stations in community centers and churches. Delegations from indigenous communities, from Canada and from the rural South caravanned to the city, bringing containers of water. Groups blockaded trucks to be dispatched for water shutoffs and were arrested. The Emergency Manager hastily turned the problem over to the Mayor, who briefly suspended the shutoffs in order to set up a payment plan option for the poorest. He got various businesses and foundations to contribute funding, but by the summer of 2015 it run dry.

As news of the shutoffs went viral, the People's Water Board asked the United Nations to intervene. Two UN Special Rapporteurs visited the city in October 2014, holding an informational meeting attended by several hundred, toured the city and met with water department and city officials. The report they wrote contained recommendations that were promptly ignored by the Mayor, who proclaimed that there is no such thing as "free" water. (ACLU, 2015). Working with block clubs that cover 20 percent of the city, Detroit Eviction Defense and the organizations that make up the People's Water Board canvassed neighborhoods and confronted the Mayor at public meetings. Officials have been forced to adjust their policies, but foreclosures and water shutoffs continue.

#### WHO CAN ACCESS JOBS?

In 2015 Detroit's official unemployment rate stood at 10 percent, twice the state's average, but more importantly about 175,000 workingage Detroiters no longer look for work, or never started. A map of Metro Detroit pinpointing where the jobs are starkly reveals the problems Detroiters face. Seventy-seven percent of Metro Detroit jobs are at least 10 miles from the city's central business district. Given that one quarter of Detroiters lack cars, the inadequate bus service adds hours to the daily commute. Witness the human interest story about James Robertson. Robertson rode buses and walked 23 miles each way to get to his \$10.55 an hour job as an injection molder. Many opened their hearts and wallets so that this African-American man in his 50s now has a car and secure housing. Yet there are at least 10,000 other Detroiters in the same circumstances.

The reality is that only 28 percent of city residents are employed within the city; of those working in the suburbs, 42 percent earn less than \$15,000 annually. The "Fight for 15" campaign is one attempt to overcome

the individual problems low-wage and usually non-unionized Detroiters face. Spearheaded by SEIU and supported by Southeast Michigan Jobs for Justice and the Interfaith Committee for Worker Justice, the Detroit campaign has targeted 50 Metro Detroit companies whose 50,000 workers earn \$7.40 an hour. Doubling their wages would definitely increase the quality of their lives and dramatically impact other low-wage workers.

While the Metro area remains an auto manufacturing center, three-quarters of the jobs are in the lower-paying and generally non-union auto parts sector. Even at the Big Three assembly plants, workers hired after 2007 make \$10 an hour less than what the company calls "traditional" workers. They also have an inferior health care plan and no pension benefits. This two-tier system breaks the lines of solidarity between workers. The newly negotiated Big Three/UAW contracts do manage to bring the second-tier workers' wages up to the standard, although only over an eight-year period. However, the contracts also carved out exceptions and extended the use of temporaries, who are locked into a permanently lower wage, few benefits and little job security. Multitier wages and benefits are the new normal, locking in inequality.

## FORECLOSURES CONTINUE, BLIGHT SPREADS

Probably 10,000 occupied homes – around 25,000 people – faced tax foreclosure in 2015. Their homes were auctioned off in September and October, just before winter hit. You might wonder why the city and county pursue foreclosure when 42 percent of Detroit residents are poor; many living in homes inherited from relatives, or bought in better days. Detroiters actually have the highest residential property taxes in the country, and if we fail to pay, an annual 18 percent interest is tacked on. Until recently unpaid water bills – now averaging \$75 a month – were added on. As a result, property taxes on a foreclosed home are often more than its market value. In 2014 the online tax auction recovered \$107 million of the \$691 million that was supposedly owned. In short, for a 15 percent recovery rate the city suffered another round of abandoned homes that are quickly stripped by scalpers and often burnt, *creating more blight*.

Detroit Eviction Defense and many other organizations demand a stop to tax foreclosures. Even Mayor Mike Duggan admitted current tax assessments are not linked to the market value of homes, but announced it would take several years before reassessments are completed. Meanwhile he claims his hands are tied. Somehow it's okay to move quickly through bankruptcy, but be slow as molasses in responding to continuing foreclosures. This is the policy whereby African-American

working-class homeowners are being displaced. But this "irrationality" in the face of a disaster *does* have the effect of clearing out large sections of the city. Developers will have a unique opportunity to redesign a major U.S. city. Foundations have already mapped out what "Detroit Future City" might look like, with trees and ponds where African-American homes once sheltered generations.

"Blight removal," reminiscent of the "urban removal" schemes that destroyed the Black communities of Paradise Valley and Black Bottom in the 1940s and '50s, is reducing African-American homeownership. Given that homes represent 53 percent of the African-American families' total wealth, that drop in ownership will only increase the already widening wealth gap between Black and white families. David Harvey has summarized this process by noting: "Capitalism has periodically to break out of the constraints imposed by the world it has constructed. It is in mortal danger of becoming sclerotic. The building of a geographical landscape favourable to capital accumulation in one era becomes...a fetter upon accumulation in the next. Capital has, therefore, to devalue much of the fixed capital in the existing geographical landscape in order to build a wholly new landscape in a different image. This sparks intense and destructive localised crises. The most obvious contemporary example of such devaluation in the USA is Detroit." (Harvey, 2014, 155).

## POSSIBILITIES, HOPE AND STRUGGLE

A city is an exciting place to live because of the history and culture residents have created. Detroit has been a center of not only industry, but of distinct neighborhoods. It has forged a wide-ranging cultural production from the symphony to the blues, jazz, Motown, gospel, hip hop, and techno music to poetry, dance, painting and sculpture. We are home to Diego Rivera's industrial murals, the Cass Corridor art of the 1960s and '70s, and the found art installations of Tyree Guyton's Heidelberg Project and street murals. As an activist involved in fighting aspects of gentrification and environmental injustice over the years, and as an active member of Detroit Eviction Defense, I am both proud of our victories and aware of how far we are from what we need.

Like a number of organizations and coalitions, Detroit Eviction Defense focuses on a particular issue. In our case it is stopping foreclosures. In listening to people's stories, we encourage them to stay in their homes and advise them of what few resources there are. We accompany them to court – and the presence of a dozen or so people standing up when the case is called puts the judge and attorneys on notice that we have this person's back. A number of phone calls and of emails,

marches through the neighborhood and strategic demonstrations can make a difference.

Although it is intensive to carry out a 10-hour day, five-days a week watch over a foreclosed home, through the help of neighbors and our committee's alert system we have stopped eviction orders from being carried out long enough to enable a settlement to be forged. We are fortunate in having several UAW locals work with us, but while they contribute important resources and sometimes their physical presence, most union members are not involved in our ongoing organizational work. A more organic unity would strengthen the work, although brutal Alternative Work Schedules and mandatory overtime make that difficult.

Certainly if we compare the 1930s factory sit-downs and how they spread like wildfire, or compare ourselves to the mass UAW marches that filled Cadillac Square during the 1950s and '60s, our organizations are a shadow of that working class. Clearly the forces that impacted Detroit were shaped by business decisions and governmental policies, but organized labor's willingness to accept deep concessions especially from the early 1980s is also a factor.

Concessions were sold to the membership on the promise to regain what we lost as the economy picked up. The UAW leadership, having consolidated its power, was threatened by the idea of discussing the economic downturn with its membership. So as the auto industry restructured, that narrow vision undermined the solidaristic culture key to the industrial organizing that made Detroit a union town. Breaking those bonds reinforced the capitalist culture of "taking care of one's own" and its embedded racism. It's musical chairs writ large.

Today, of every two African-American families living in the city, one is living in poverty. Given both the history of racism and the failure of UAW, the city's main working-class institution, to chart a solidaristic response, politicians demonize Detroit. Detroiters feel very much alone – and the anger that blames Detroiters for the mounting city debt seems very similar to how European powers speak of the Greeks and their debt. The key to Detroit's revival is not the gentrification mania and fist of austerity, but meeting the needs of the working class. While that could be more easily possible by pooling the resources of the Metro area, given the reality of racism that isn't an available solution now. Yet Detroit is alive with organizations and projects that honeycomb the city. At the base, block clubs depend on the initiative of residents to come together, decide priorities, take action and reach out to other residents.

In those few areas of the city where a large project is projected, the demand for community benefits is being raised. If such an ordinance were adopted by the Detroit City Council, projects of more than \$3 million would need to set aside a certain number of jobs, apprenticeships and training for local residents as well as having provisions for environmental protection, sustainable practices, minimal displacement and first preference to local business for service and supplier contracts. But even this modest demand for jobs and other community benefits is under attack. The Detroit Economic Growth Corporation claims such an ordinance would undermine economic progress. For its part the state legislature is attempting to cut off the discussion, with the House having fast tracked a bill that forbids ordinances that would dare to require higher than minimum wages or apprenticeships.

In reality, the problems of Detroit are similar to those faced by other cities like Cleveland, Buffalo or East St. Louis. Without successfully challenging austerity budgets, the growth of low-wage and temporary work, funneling resources to corporations, continued environmental pollution and increased military spending, the will to end poverty and develop sustainable jobs can't take root. A multi-dimensional organization with a grassroots, democratic culture, some institutional framework with resources and an alternative perspective doesn't exist. What does exist is a wealth of organizations and larger NGOs that carry out small projects and job training that indicate what *could be done* if resources were available.

Two models that suggest themselves at the city level, although clearly those by themselves can only provide an outline of an alternative. While not explicitly anti-capitalist, these models attempt to unite grassroots democratic decision-making to an institutional structure. The first was developed in Puerto Alegre, Brazil when a radical section of the Workers Party won the majority of the city council. A committee of several thousand residents reviewed and recommended which programs were to be prioritized and funded. Known as the "participatory budget" process, it was handicapped by an inadequate budget. Nonetheless resources were funneled to lower-income communities, resulting in improving community education and health services and reducing corruption. This democratic and transparent process goes far beyond a community benefit ordinance – as important a step as that would be for Detroit. Another aspect to such a budget would be considering projects to take the place of the auto industry, such as building trains and busses for much needed national and local mass transit systems.

The second example is that of Richmond, California, a formerly industrial city of little more than 100,000 and home of Chevron's most productive refinery. Over the last decade, the Richmond Progressive

Alliance has emerged as an organization whose candidates have been elected to the city council on a platform to reduce environmental pollution, stop police violence and develop a transparent and accountable city government. Currently of Richmond's seven councilors, three are members of RPA. Allied to community organizations willing to challenge Chevron's attempts to make Richmond a company town, the councilors have been able to champion legislation that meets the needs of its diverse population – 40 percent Latino, 30 percent Black, 14 percent Asian and fewer than 20 percent white.

In both of these actual models, structures have been created to carry out the needs of the majority, not the corporate elite. Working only on the local level, clearly there are limits to what can be accomplished at that scale. Nonetheless, if Detroit residents, through a commission structure similar to Puerto Alegre, had been able to audit Detroit's finances year after year, chances are that Wall Street would not have suckered the city into swaps. Further, a broad group of residents would understand how the city budget is put together rather than the opaque view that exists today. That would give us a fighting chance to develop an alternative budget – for example, to help the community urban garden movement flourish rather than encourage big box stores and large-scale, for-profit agricultural projects. We need a better, community-driven model, and one that brings union strength into the center of community organizing.

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