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Research Paper

The Invisible Ink of Redlining - An Unhealing Wound of Detroit

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ABSTRACT:
This paper examines the lasting impact of Redlining on Detroit, a policy introduced in 1939 that systematically enforced racial segregation and deepened economic inequality. Backed by the Federal Housing Administration (FHA) and the Home Owners' Loan Corporation (HOLC), Redlining denied African American communities access to homeownership and financial resources, creating barriers that shaped the city's economic and social landscape for generations. While much research has explored Redlining's immediate effects, its long-term consequences remain less understood. Using historical maps, demographic data, and economic trends, this study investigates how Redlining contributed to persistent segregation, economic decline, and disparities in education and health. The findings show that Redlining not only fueled White flight and deepened poverty but also left a lasting mark on Detroit's neighborhoods, reinforcing systemic inequality that persists today. By examining these patterns, this paper underscores the need for targeted policies to address the lingering effects of housing discrimination and promote greater urban equity.
KEYWORDS: *Redlining, racial segregation, economic inequality, housing discrimination, urban policy*

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I. Introduction

Below the skyline of Detroit, Redlining separates two residential communities. Redlining was a policy created by the Federal Housing Administration (FHA) in 1939 that continues to perpetuate racism today by separating low-income urban communities, inhabited mostly by African Americans, from richer, white communities.[1] The federal government redlined Detroit on June 1, 1939, under the influence of Roosevelt's New Deal,[2] causing it to be one of the most segregated cities in the United States.[3] In *The Color of Law*, Richard Rothstein criticizes Redlining as "de jure segregated," which means segregation imposed by law and public policy, and blames it for the downfall of Detroit.[4] Rothstein argues that the Redlining policy in Detroit corrupted the city, causing irrevocable effects on the communities of color. In addition, Redlining intensified housing, economic structural inequality, and social isolation among African Americans and other minorities, as it created clear divisions within the city and insurmountable social barriers. Marginalized communities struggled to escape poverty after the policy was implemented, which has had a long-term impact on the city as a whole even today.

II. Tattoo of Discrimination

In 1939, The Home Owners' Loan Corporation (HOLC), with support from FHA, published a residential security map,[5] which divides Detroit into 239 areas; from most desirable to least, these areas are marked as "A" (Green), "B"(Blue), "C"(Yellow), "D"(Red).[6] The less desirable areas were considered high-risk, leading housing loan and insurance companies to avoid providing loans or insurance to residents in these zones.[7] Labeling these communities had a destructive effect, resulting in economic challenges, social exclusion, and unavoidable poverty. The most disastrous outcome was that a vicious cycle emerged from the lack of resources, and citizen voices of resistance went unheard.

Under the guidelines in the government *Underwriting Manual*, Redlining specifically singled out inhabitants of color, categorizing their neighborhoods as "hazardous" for investment solely based on the presence of residents of color or proximity to such communities.[8] The HOLC appraisers awarded exclusively white, affluent, upper-middle-class populations with "A" ratings, while giving 90% or more neighborhoods with African Americans D rating residents were assigned to "D"-rated areas by HOLC appraisers.[9] Paul Szewczyk published a map that mashed up the "HOLC Redlining Map" and the "Detroit's Black Neighbourhood map" in *The Origins*

of the Urban Crisis by Thomas Sugrue.[10] His map shows that the "D"- rated areas overlap with the Black communities. In their classification, the HOLC openly prioritized the principle that "incompatible racial groups should not be permitted to live in the same communities" based on factors like transportation, proximity to shopping centers, and quality of housing stock.[11] It was HOLC and FHA, representing the government, that openly advocated for racial segregation and, through Redlining, legitimized it. Racial segregation and inequality in the mortgage market and Redlining policies resulted in devastating racism. The profound impact of this social injustice continues to impede social progress and development in redlined communities today.

III. Don't Let the Sun Go Down on You in Detroit

"N*****, don't Let the Sun Go Down on You in _____." This slogan is seen on the signs in many towns to prevent African Americans from staying overnight or living in the town. This policy was known as the "Sundown Towns," originating from "Jim Crow Laws." Indeed, Redlining is not a newly invented idea but a continuation of structural discrimination. The Jim Crow law is the general term for the policies that advocate a "separate but equal" doctrine, upheld by the Supreme Court in 1896.[12] However, these laws mandated segregation in all public facilities, with facilities for African Americans consistently inferior to those for white Americans.[13] This early form of racial segregation reinforced the basis of Redlining. Jim Crow Laws also introduced the term "Sundown Towns," which gives power to the whites to apply warnings and violence in addition to creating laws that prevent people of color from residing in their neighborhoods. Before Redlining, the Jim Crow Laws and Sundown Towns caused inequality in the housing market.

Warren, MI, was one of the sundown towns before 1900. By 1970, Warren had only 28 non-white families among its population of 180,000. Twenty-two of these families resided in military facilities.[14] White residents in the area maintained that they faced complex issues. Even if they didn't harbor racial hatred, white residents claimed that Black families decreased their property values. "This is the most racially intense area I've ever seen," one resident remarks.[15] Another resident claims that he grew up in Warren and was aware of the tax line that separates the city's predominately African American urban core from the more white suburbs to the north, known locally as the '8 Mile line,' set up by Mayor Ted Bates just to keep 'those folks' (African Americans) in Detroit out of Warren.[16]

The president of the Detroit Real Estate Board minimized or denied the presence of racial discrimination in the housing market, asserting that federal and local policies promote equal opportunity. However, all civil rights organizations vehemently disagreed. According to William Price of the Urban League, housing discrimination in Detroit was a violation of the constitutional promise of equal opportunity, creating a Jim Crow housing market where African American families were confined to predominantly black neighborhoods. The Urban League placed blame on banks, lending institutions receiving federal mortgage subsidies, the home building industry, real estate agents, and white homeowners and landlords for perpetuating segregation. They also accused the federal government, specifically through the FHA mortgage lending programs, of enabling the segregationist practices of the private housing sector.[17]

Ta-Nehisi Coates', in "The Case for Reparations," also highlights the impact of the Jim Crow laws on African Americans. Coates argues that the Jim Crow era constituted a form of genocide. He suggests that offering reparations could remedy some of the problems, emphasizing the harm that continues even after emancipation. By linking the injustices of the Jim Crow era to the need for reparations, Coates aims to address the ongoing effects of systemic racism and discrimination faced by African Americans.[18]

IV. Silenced Voices

One byproduct of the segregated neighborhoods was segregated education. While Black parents were feeling the restrictions of Redlining housing policies, their children were feeling the restrictions in the school. The government invented school district lines as a branch of Redlining, which the court concluded as "matters of political convenience."[19] By the 1970s, the majority of students attending urban school districts were Black.[20] The segregated school systems often exhibited resource disparities, including educational funding, teacher quality, and learning facilities. Racial division of schools resulted in a lack of resources for African Americans while schools in the suburbs enjoyed better educational conditions.[21] The Citizens Association for Better Schools (CABS), a group of disgruntled African American parents accused the Detroit Public Schools (DPS) of maintaining a segregated school system, presenting a map showing how the board repeatedly and intentionally adjusted school boundaries to separate White and Black students during neighborhood racial transitions.[22] CABS also suggested that the official DPS map from 1959 mentioned the "westward penetration of Negro population" as a factor and pointed out that the redrawing of attendance zones created unequal facilities for black students.[23]

The most pivotal case on this topic was Milliken v. Bradley, 418 U.S. 717 (1974)[24]. The goal of this suit against Governor Milliken was to eliminate segregation and establish a unitary, nonracial school system.[25] The defendant was the Detroit Board of Education, and the plaintiffs were a group of parents and children residing in Detroit and the joint plaintiff of the Detroit branch of the NAACP.[26] The plaintiffs claimed that racial segregation

in Detroit's school system resulted from government policies and advocated for cross-district integration plans to improve resource distribution and eliminate racial segregation. A judge in a lower court determined that the most effective way to desegregate Detroit's schools was to dismantle district lines and implement busing for students between the city and 53 suburban school districts.[27] However, the final court judgment did not support his assertions, upholding the autonomy of school districts.[28] By a 5–4 vote, the court ruled in favor of the defendant, rejecting the appeal.[29] The voice from the community of color, requesting a constitutional right was silenced.

The final ruling of the court was that the school district lines drawn by State agencies, though appearing arbitrary on the surface, were not deemed illegal.[30] This decision reinforced the rationale of educational segregation and legitimized the Redlining policy behind it. The court also decided that the district court's remedy was deemed "wholly impermissible" by Brown v. Board of Education, as there was no significant violation shown by the 53 outlying school districts and no evidence of any interdistrict violation or effect.[31] Again, the voices of color were silenced.

The court openly advocated for Redlining and educational segregation, but even more disturbing was the debate of "de jure" and "de facto." In Justice Potter Stewart's concurring opinion, he explained that the students of color were concentrated in the city, not due to Redlining but because of "unknown and perhaps unknowable factors such as in migration, birth rate, economic changes, or cumulative acts of private racial fears." He concluded:

No record has been made in this case showing that the racial composition of the Detroit school population or that residential patterns within Detroit and in the surrounding areas were in any significant measure caused by governmental activity.[32]

Effects of Redlining have been exacerbated by a lack of understanding towards diverse communities, with the Supreme Court legitimizing racial discrimination. Even today, segregation is often regarded as coincidental rather than a result of discrimination. This has prevented American institutions from recognizing past mistakes, legitimizing the mistreatment of people of color.

V. Deteriorating Wound

Around 1940, racially biased White families attempted to prevent African American tenants from moving in.[33] Failing to stop the trend, they chose to leave. As the Black population in these areas increased, neighborhoods experienced deterioration, leading to a phenomenon known as "white flight."[34] Detroit has experienced over 344,000 white Detroiters fleeing from the city to take residence in the city's suburbs. By 1990, Detroit's white population fell from 1,182,970 in 1960 to 222,316, and it continued to fall.[35] Real estate agents also played a role in steering Whites away from Black neighborhoods and vice versa. After World War II, the primary asset for many White residents was their homes. Thinking that people of color in their community would devalue their property, White residents were exploited by the unscrupulous real estate agents. White homeowners were manipulated into selling their properties at low prices, resulting in "White flight." Agents then profited by reselling the houses to African Americans at inflated prices.[36] Discrimination also persisted in banking practices through Redlining. Limited access to quality education continued to hinder African Americans from earning incomes that would allow them to reside in predominantly White suburbs, resulting in the concentration of many in urban neighborhoods.[37]

This White exodus had profound consequences for the city, including the loss of residents, a decline in the middle class, and reduced tax revenues crucial for supporting public services.[38] White flight in Detroit not only resulted in the transfer of white residents to the suburbs but also triggered a significant relocation of businesses from the city to suburban areas.[39] As White residents departed urban neighborhoods, they took a substantial portion of the consumer base and workforce. This demographic shift had a profound impact on the economic landscape of Detroit, prompting businesses to follow the population to the suburbs. When the main force of taxpayers, the government's revenue goes lower with the doubling "white flight" amount.[40]

Simultaneously, "White flight" profoundly impacted the social and economic landscape of the city, culminating in the 1967 riot. The massive departure of white residents resulted in a reduction in tax revenues and fueled corruption and bankruptcy. This economic and social weakening nurtured discontent and instability within the city, potentially triggering or exacerbating unrest. The riot was not unpredictable, as some portents have shown. In an interview with Detroit Metro Times, Detroiter Harvey Ovshinsky claims: "It (the riot) makes white people feel better — and justified — about leaving. It didn't help. It was the nail in the coffin. But that coffin was being crafted long before the riots. The riots made it official and easy for people to say, "See? I told you so." Peter Werbe pointed out that the 1967 rebellion didn't cause white flight; white flight caused the 1967 rebellion.[41] Remembering that "White flight" is a byproduct of Redlining, it can be concluded that the riot in Detroit, which contributed to the city's downfall, is also a consequence of this policy.

The cycle of social unrest and "White flight" accelerated Detroit's decline. The black community's discontent due to Redlining was unleashed during a riot, causing another round of "White flight." This led people to blame the downfall of Detroit on the actions of Black people, ignoring the fact that they were the victims of Redlining. By recognizing the oppressive consequences of Redlining, people can view the riots as a radical

revolution against segregation.

VI. Unhealing Scar

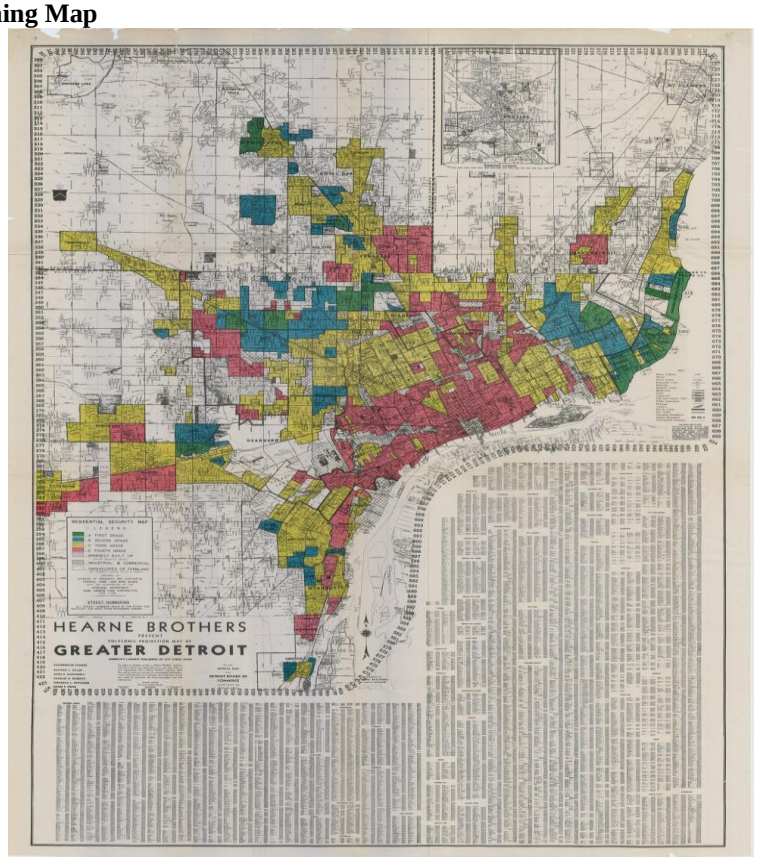
Redlining policy lingers today, and it continues to affect the health of communities of color. A recent study reveals that the redlined neighborhoods continue to present health risks for current residents, including a heightened susceptibility to conditions such as diabetes, hypertension, and premature death from heart disease.[42] The demographic data on COVID-19-related deaths shows that African-American communities nationwide are more vulnerable and threatened by COVID-19. Redlining's lasting legacy worsens the vulnerabilities of Black communities during the COVID-19 pandemic, highlighting unresolved issues from its aftermath.

On the other hand, Detroit was influenced by the shadow of a Redlining legacy: factory closings, race riots, urban renewal, segregation, etc, while Detroit experienced a catastrophic population loss of over 600,000 between 1950 and 1980.[43] Before 1940, 90% of Detroit residents were white, yet this percentage dropped to 12.2% in 2023, and what's filling the gap is an incredibly high percentage of 77.8% of people of color rising up.[44] Detroit is devastated and becoming a "ghost city" in which nearly every neighborhood would be considered "hazardous" according to the standards of the 1939 map. Acting as a boomerang, the Redlining policy eventually ravages and dismantles this city.

The Redlining policy of Detroit in 1939 caused lasting inequalities, including social, economic, and health disparities among communities of color. Although laws that explicitly exclude minority populations are no longer deemed constitutional, the effects of historical practices such as restrictive covenants, racial violence, sundown towns, Jim Crow Laws, and Redlining continue to impact society today in various ways. The Jim Crow laws have been abolished, the "Jim Crows" still suffer from the lingering legacy of inequality under this pejorative term. The alarm bell rings loud and clear that we must address and actively work towards resolving the issues stemming from Redlining policies to create a more inclusive and fair future. We can never compensate enough for the crime we have committed to our brothers, but what we can do is to prevent this from happening again.

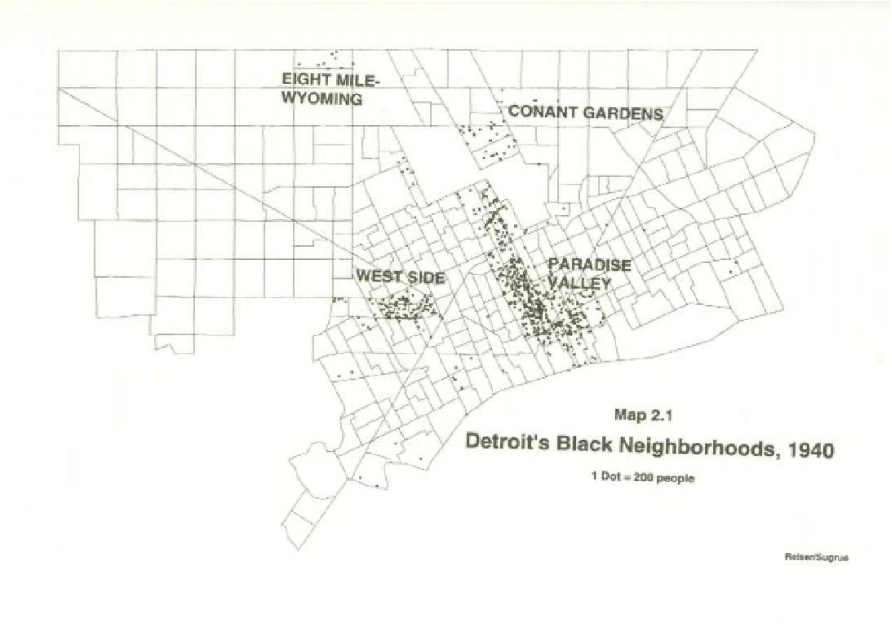
VII. Appendix

Appendix A
Detroit 1939 Redlining Map



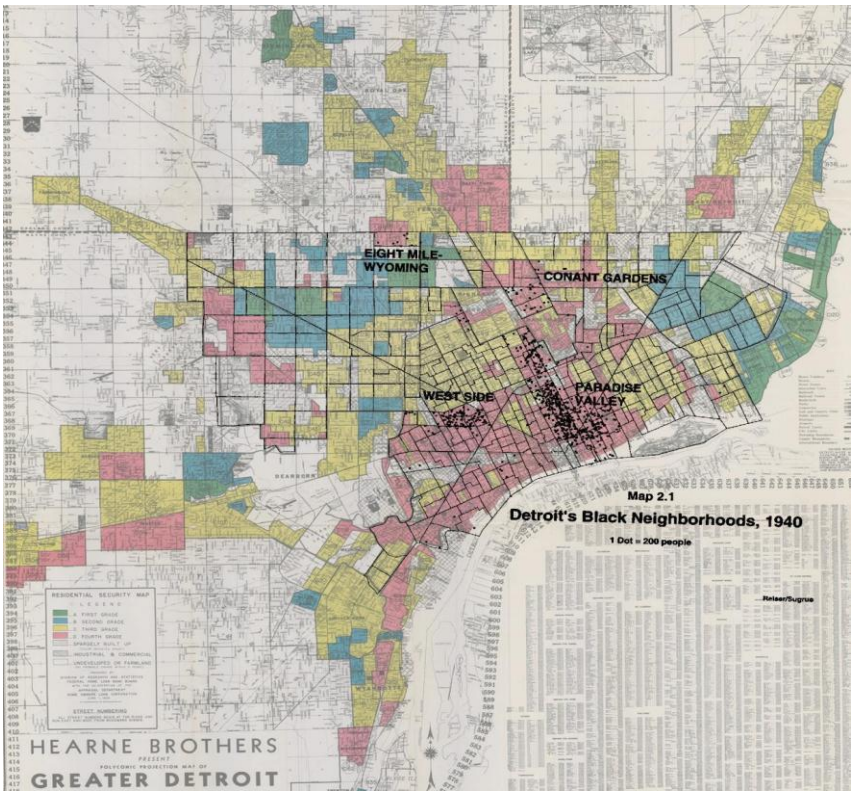
The Historical HOLC official published Redlining Map of 239 color-segmented communities in Detroit, 1939. From the best quality to the lowest: Green for "A-rated"; blue for "B-rated"; yellow for "C-rated"; red for "D-rated". Scanned copy. *https://dsl.richmond.edu/panorama/Redlining/map/MI/Detroit/context#mapview=full &loc=10/42.3083/-83.0421.*

Appendix B
Redlining & Detroit's Black Neighbourhood Mashup Map
Picture 1.



The original "Detroit's Black Neighborhood, 1940" map from The Origins of the Urban Crisis by Thomas Sugrue. https://detroitography.com/2014/08/13/map-detroits-black-neighborhoods-1940/

Picture 2.



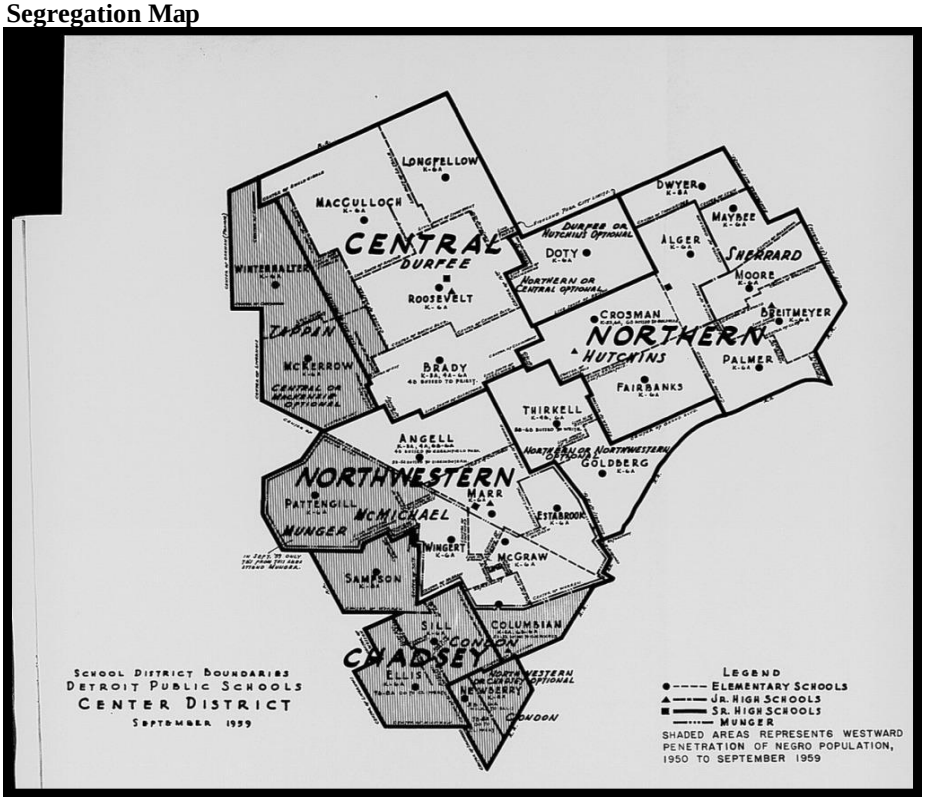
Map mashup of Redlining 1939 and black neighborhoods in 1940 from Paul Szewczyk. https://detroitography.com/2014/12/10/detroit-Redlining-map-1939/

The first map shows where the African American communities locates. They tend to cluster with others of their race to avoid discrimination. The highly overlapping on the mashup map showcases the intention of racial segregation in Redlining policy.

Appendix 3
Protest In Warren

NAACP protest against housing segregation in the Detroit suburb of Warren (1963) https://policing.umhistorylabs.lsa.umich.edu/s/detroitunderfire/page/housing-general- hiring-practices-and-education

Appendix 4
School Zone Segregation Map



School boundary map presented to USCCR to prove deliberate segregation of public schools. Note, bottom right, the DPS reference to "shaded areas represents westward penetration of Negro population." https://policing.umhistorylabs.lsa.umich.edu/s/detroitunderfire/page/housing-general- hiring-practices-and-education

Appendix 5
White People Advocate Segregation Slogan

Detroit, Michigan. Riot at the Sojourner Truth homes, a new U.S federal housing project, caused by white neighbors' attempt to prevent Negro tenants from moving in. Sign with American flag "We want white tenants in our white community," directly opposite the housing project. Photographer: *Arthur Siegel* *https://www.loc.gov/resource/fsa.8d13572/*

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