



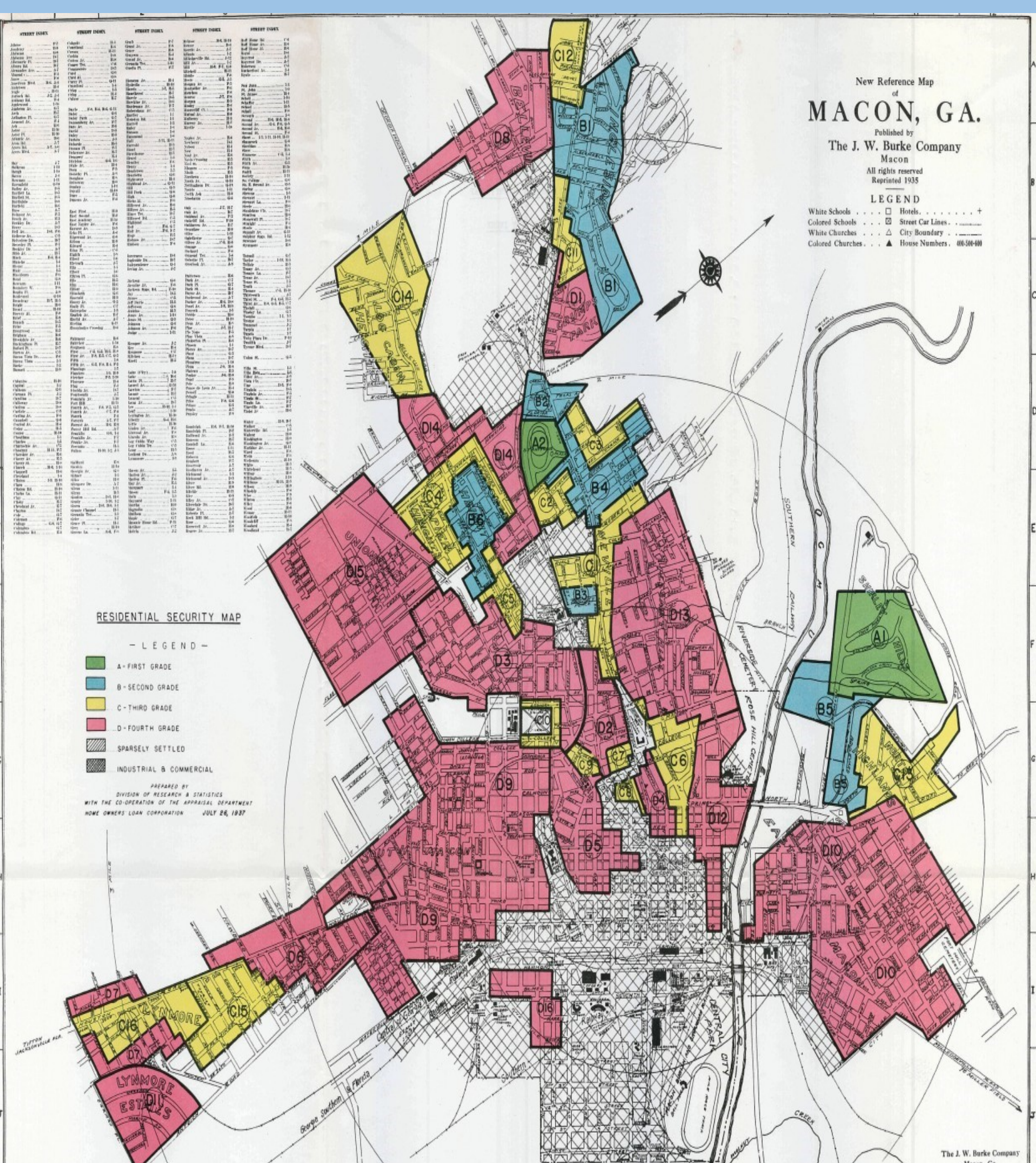
# Project Baby: The Effects of Public Housing on Academic Rates

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## Abstract

Earning a high school diploma in the U.S. is considered to be a precursor for entering college or finding a living-wage job. However, for students in poverty, a high school diploma is not assured. According to the U.S. Census Bureau (2018), general poverty levels dropped by 0.5% to 11.8%. However, for individuals “aged 25 or older without a high school diploma” the rate of poverty increased by 1.4%. This was the only demographic that experienced an increase (Census.gov). For many students in poverty, gaining a diploma is understood to be essential for success and often it is also understood to be a luxury that is out of reach. This paper will examine redlining as one of the roadblocks for impoverished students in their attempts to gain a diploma. While the Fair Housing Act disallowed redlining fifty years ago, the remnants, and some say the actual practices, remain in what are now called “underserved” communities. This paper will explain the concept of redlining, look at many of the political issues involved, and explain the current role these policies play in inhibiting equal educational opportunity.



This 1930s HOLC (Home Owners' Loan Corporation) map of Macon highlighted “hazardous” neighborhoods in red.

## Public Housing

The Great Depression was a pivotal moment in United States History, and it is arguably one of the worst economic downturns. The crisis was so severe that President Franklin D. Roosevelt created the New Deal programs which assisted low-income Americans. In 1933, Congress introduced public housing in a trial form “...as part of a public works bill and... the U.S. Housing Act of 1937 set up the permanent program that still exists today” (Hoffman, History, 5). The objective of the act was to minimize the hazardous and unsanitary housing conditions that low-income Americans were exposed to and decrease the housing shortages for those whose incomes were on or beneath the poverty line.

## What is Redlining?

**Redlining** refers to “lending (or insurance) discrimination that bases credit decisions on the location of a property to the exclusion of characteristics of the borrower or property” (Hillier 395). Many people were denied loans because banks did not want to take a “risk” and end up in situations similar to those during the Depression. Loans were given to people whose properties were “properly located”. These were the properties that were “worth investing in”. Banks and financial investors marked off areas on a map indicating areas that were “worth investing in” and those to avoid. Although common during the 1930’s and 1940’s, this practice was deemed unlawful according to federal acts such as the Home Discrimination Act and the Equal Credit Opportunity Act (Hillier 392-420).

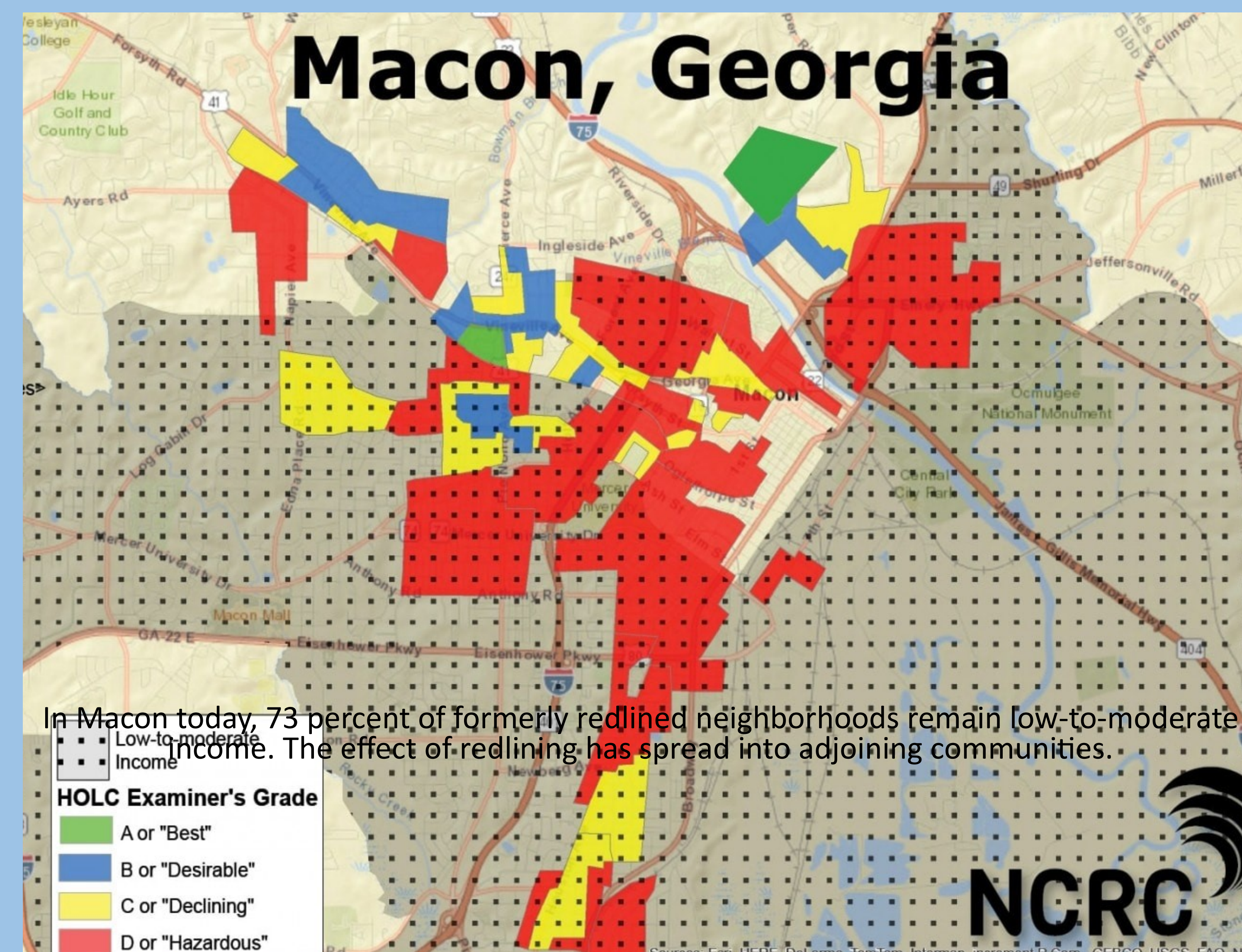
**Reverse redlining** occurs when a lender or insurer targets groups of people, particularly minorities, and does not deny them access to loans or insurance. Instead, they are charged more than those who reside in a non-redlined neighborhood (Brescia 179-181).

**Educational redlining** refers to the mapping and use of one’s home address to determine where he or she will attend school. These school boundaries are arbitrary borders that govern which residents can access certain schools within this arbitrary border. Accessing housing near quality schools can be challenging, but gaining access to those schools with an inner city address is systemically eliminated through the creation of these borders (Holzman, 2012). Educational redlining also refers to the creation of arbitrary socio-economic borders that frequently prevents persons of color from residing in affluent neighborhoods (Mahoney; Jackson & Noguera, Orr).

## Critical Race Theory

“**Critical Race Theory**, or CRT, is a theoretical and interpretive mode that examines the appearance of race and racism across dominant cultural modes of expression. In adopting this approach, CRT scholars attempt to understand how victims of systemic racism are affected by cultural perceptions of race and how they are able to represent themselves to counter prejudice” (Purdue University).

CRT recognizes that diverse curricula is limited or absent from American public education. The limitation or absence reinforces stereotypes that continue to be used to support “redistricting” and gerrymandering.



## Conclusion

In conclusion, education is essential in America and where one resides can impact the quality of education and opportunities. While technically illegal, redlining continues. To eliminate the educational discrimination, redlining and its subsequent practices must be eliminated. To assist in the elimination of the impact of continued redlining, education must openly address redlining historical practices and the continued practices. The education of all students regarding these practices allows low-income students to better understand their situation and allows high-income students to understand their privilege. In understanding their situations, these differing groups of students can more fully recognize their individual and group identities. Dealing realistically with low-income situations, education can contribute to positive outcomes. Ignoring the differences in situations and the impact of redlining simply continues the status quo. Rezoning city lines would help with intertwining students living in “underserved” communities and those living in more “privileged” areas. Such intertwining creates a greater chance of equal access to materials and quality teachers. Children are the future and deserve quality education regardless of their neighborhoods’ past circumstances.

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