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# Systematic Barriers to Success: The Impact of Redlining on Modern Educational Outcomes in Omaha Public Schools

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## Abstract

The systemic denial of mortgages, loans, and other financial services to specific neighborhoods on the basis of race, a practice known as redlining, has continued to have a disproportionately negative effect on communities of color since its inception in the 1930s. The contemporary impacts of redlining can be seen in ongoing disparities in household income, property values, generational wealth, and more. This paper uses a three-pronged approach to extensively examine the history, application, and implications of redlining, with an emphasis on how the practice affects modern educational outcomes in Omaha public schools. The paper analyzes statistical data from the Nebraska Education Profile, interprets results from a survey sent to Omaha public high school graduates, and compiles information collected from questionnaires and interviews conducted with Omaha education professionals. Although the scope of the paper is limited to Omaha schools, the paper concludes with significant findings that schools in formerly redlined neighborhoods have less access to opportunities and resources for success, impacting student achievement. The paper ends with potential pathways and solutions on how to create a more equitable educational network.

**Keywords:** *redlining, public schools, education, racism, equity, achievement*

## Introduction to the History of Redlining and its Effects

### *History of Redlining in the United States*

According to Cornell Law School, the practice of redlining can be defined as "a discriminatory practice that consists of the systematic denial of services such as mortgages, insurance loans, and other financial services to residents of certain areas, based on their race or ethnicity" (Cornell Law School, n.d.). In an attempt to remedy the crisis of the Great Depression, the United States Federal Housing Authority issued government-insured mortgages to homeowners in order to spur economic growth (Cornell). To determine which neighborhoods were best suited for such an investment, the Home Owners' Loan Corporation examined 239 cities across the country and created "residential security maps" to indicate the level of security for real estate investments in each area.

The maps used a tiered system based on "environmental hazards" and racial demographic information of each neighborhood. Neighborhoods given the rating of 'A' were deemed the safest areas in which to invest and contained majority affluent white residents. They subsequently received an abundance of loans, financial investments, and essential services such as grocery stores and healthcare providers. Conversely, those assigned a 'D' rating were deemed to be the most hazardous and were outlined in red. The residents of these neighborhoods included "undesirable" populations such as Jews, recently arrived immigrants, Catholics, African Americans, and other minority groups. Those residing in these communities, especially people of

color, were excluded from receiving home loans and could not build wealth through homeownership. This resulted in minority populations being forced to live in areas with substandard living conditions, such as overcrowding, a lack of indoor plumbing, and other amenities (Wright, 2022).

According to the Union for Contemporary Art's exhibit entitled "*Undesign the Redline,"* Between 1934 and 1962, the federal government backed 120 billion dollars in home loans, 98 percent of which went to white homebuyers. This blatant, systematic denial of assistance on the basis of race was tantamount to a state-sponsored system of segregation (Gross, 2017). This form of racial prejudice was ubiquitous across all areas of real estate investment, with the 1923 National Association of Real Estate Brokers textbook stating:

"The colored people certainly have the right to life, liberty, and the pursuit of happiness, but they must recognize the economic disturbance which their presence in a white neighborhood causes and forgo their desire to split off from the established district where the rest of their race lives" (Case Western Reserve University, 2023).

### *Impact of Redlining in the United States*

The impact of these race-based policies is staggering - the average Black and Hispanic or Latino household earns about half as much income as the average white household and owns only about 15 to 20 percent as much net wealth (Aladangady and Forde, 2021). Of the 8.25 million Americans who were identified as living in areas labeled "hazardous" by the HOLC, more than three-quarters belong to a minority group, with the average redlined neighborhood being predominantly Black (32%), and Hispanic (30%). Formerly redlined areas also have higher rates of property vacancy at nearly 10%, as opposed to outside areas at 6% vacancies (Meier and Mitchell, 2022). These areas are also shown to be extremely segregated and isolated. 64% of

redlined areas are majority-minority neighborhoods today and are associated with "hypersegregation." Black and Hispanic residents of hypersegregated neighborhoods are unevenly distributed racially, typically clustered with other redlined areas, and have fewer interactions with white people.

Additionally, 74% of the areas assigned the label "high-risk" are low-to-moderate income today (Mitchell and Franco, 2018). According to a 2020 Redfin study, Black people have a home ownership rate of 44% as opposed to 73.7% of white people. Among those who are homeowners, people of color are five times more likely to own property in a formerly redlined neighborhood, resulting in diminished home equity. "The typical homeowner in a neighborhood that was redlined for mortgage lending by the federal government has gained 52% less—or $212,023 less—in personal wealth generated by property value increases than one in a greenlined neighborhood over the last 40 years" (Anderson, 2020). This creates a disparity in generational wealth and severely restricts one's financial ability to unlock economic and social mobility.

### *History of Redlining in Omaha*

As a result of the Great Migration, the population of African Americans in Omaha doubled from 5,000 to over 10,000 in the first two decades of the twentieth century, forming what became known as the "Black Belt" (Nebraska Public Media). Drawn by the economic opportunities in meat packing, this area in North Omaha was a flourishing community of not only Black people but also other minority groups such as Jews and European immigrants. However, this area experienced a severe economic downturn in the aftermath of the 1913 tornado that tore through much of the neighborhood. Neglected by the local government, Black businesses, houses, and other institutions were never rebuilt, and white people used the tornado as an opportunity to leave the neighborhood permanently (Fletcher, n.d).

Years of subsequent racial tension resulted in the 1919 Omaha race riot, involving over 20,000 people and culminating in the lynching of Will Brown and the near total destruction of the Douglas County courthouse. In the aftermath of the riot, the United States Army intervened and ordered all Black people living in Omaha to remain within specific areas in North Omaha in which they could be better protected. This quickly became a form of martial law in which Black citizens were prohibited from living south of Cuming Street and north of Locust (Fletcher).

In a tactic known as "blockbusting," real estate agents would convince white people to sell their homes for below market value by running newspaper ads that warned of an invasion of Black people into the neighborhood (Gaspaire, 2013). This strategy forced housing and commercial property land prices to plummet. The prices were kept low through the media's hyper-reporting and exaggerating of neighborhood crime. Other outside forces that reinforced this unequal treatment include fictitious waiting lists, unequal renting and purchasing terms, and massively high down payments for Black as compared to white homebuyers.

"White only" advertising also worked to enforce race-restrictive covenants (Fletcher). Over the course of the mid-twentieth century, white residents moved out and into new suburban neighborhoods, leaving the housing projects to be concentrated with low-income Black families. Loans were readily available for white people looking to leave this area, and a growth in automobile access allowed more people to spread away from the downtown area and into suburbs. This white flight led to a significant loss in economic benefits and fiscally impacted businesses through the loss of customers, public school funding, and other community amenities such as the construction of parks and libraries (Bromley, 2021).

*Impact of Redlining in Omaha*

Although the practice of redlining was legally outlawed in 1968 with the Fair Housing Act, the ramifications of redlining continue to manifest in Omaha today. According to the Othering and Belonging Institute at the University of California, Berkeley, Omaha ranks among the top fifty most segregated cities in the United States. As a direct result of redlining practices, areas previously excluded from financial investment continue to see lower economic growth today. For example, the North Omaha zip code 68111, consisting of 58% African American residents, has an unemployment rate of 10.4% and a household median income of $30,046. This is compared to one of Papillion's largest zip codes, 68046, which is 91% white, has an unemployment rate of 2.8%, and a median household income of $95,524 (Qi, 2022).

Within formerly redlined areas, environmental hazards remain and affect the health and wellbeing of the residents of those communities. For example, according to the Omaha Healthy Kids Alliance, "Among the impacts of redlining, the denial of resources left homes and families in redlined neighborhoods at high risk for healthy housing issues. Homes in redlined neighborhoods in East Omaha are more likely to face healthy housing issues such as lead contamination, high levels of radon, and other environmental hazards" (Omaha Healthy Kids Alliance, 2020). In terms of education, formerly redlined neighborhoods in Omaha, such as zip codes 68111, 68110, and 68107, have an average education level of a high school diploma, compared to post-secondary education averages seen farther west. Within Omaha alone, people with a bachelor's degree earn $18,000 more annually than those without a college degree. With students coming from low-income neighborhoods unable to attain a college degree and a lack of a college degree keeping young people in low-income neighborhoods, the cyclical nature of poverty is nearly inescapable. Based on this foundational knowledge of redlining, this study

intends to continue to demonstrate the impact of redlining on educational experiences and attainment within Omaha public schools.

## Literature Review

For hundreds of years, education has been a hallmark of American society. The ability to come from backgrounds of poverty and, through education, ascend social echelons is one of the quintessential aspects of the American Dream. However, upon closer examination, educational ideals do not hold true for all American citizens. Rather, only those with access to resources are able to keep pace with the country's increasingly standardized scoring system. What once was thought of as an even playing field is in reality a hundred-yard dash, with some starting on the ninety-yard line.

In a study conducted in which 114 Black, low-income families with children ranging from 6 to 18 years of age were transferred into affluent, white suburban schools, the mothers of the children reported that they received more help from teachers in the suburban schools than those in the city. It was also found that, despite the suburban schools having higher standards and more rigorous demands, the grades of the students in the program did not significantly shift (Rosenbaum, 1987). This has especially deleterious effects for low-income and minority students born into districts impacted by historic redlining laws, which dictate present day school funding and resource allocation. While research indicates that poverty-stricken schools have worse academic performance and that these schools tend to be in redlined neighborhoods, a direct connection between the two has yet to be formed. In pondering the question of to what extent historic de jure redlining laws impact modern educational outcomes and experiences, this study

has the goal of uncovering one of the roots of unequal outcomes in an attempt to even the playing field and create a true meritocracy.

Current bodies of research highlight where academic disparities are greatest and also describe the contributing factors to these inequities. In the journal entitled "*School Segregation and Racial Academic Achievement Gaps*," author Sean Reardon found that schools with high levels of racial segregation, primarily ones homogeneously made up of racial minorities, have lower levels of academic attainment, specifically within areas of reading, math, and science. However, Reardon argues that this gap is most likely due to income-based segregation because schools composed of minority students also tend to be socioeconomically disadvantaged. This not only widens the gap between poor and wealthy students but also between white students and non-Asian people of color (2016). This is exemplified by the widest gaps not being between white and Black students within the same school but rather between school districts, with one existing in and one outside of high poverty areas (2016).

In a study entitled "*Income Segregation Between School Districts and Inequality in Students' Achievement*," author Ann Owens found a similar pattern in income based disparities. She stated that income-based disparities appear to be the greatest contributor to academic achievement gaps, with high-income districts having access to greater property wealth. This exacerbates the overspending of high-income schools and, conversely, the underfunding of their low-income counterparts. Owens also ties this trend together with racial inequality, as "Black middle-class neighborhoods also tend to be geographically proximate to low-income neighborhoods, unlike white middle-income neighborhoods" (Owens 2018).

In terms of economic variables and their relationship to education, the literature suggests a correlation between wealth and high-quality schools. Research indicates that low-income and

minority families are unable to select high-quality schools with resources best suited to their child's needs. This is in contrast to white families, who often seek out what is known as the "suburban package deal," which combines affluent neighborhoods and schools to create the ideal living environment (Rhodes and Warkentien 2017). One factor contributing to this is a lack of knowledge of school rankings. However, even when quality is known, the lack of wealth among those in low-income and minority districts prohibits transferring schools (2017). This creates a vicious cycle of poor academic achievement and lower incomes among parents, leading in turn to poor academic performance and subsequent lower incomes for their student children (Gorham and Knisely 2018).

Because segregated school systems often group low-income students and disenfranchised racial minorities, these two variables are often both attributed to lower achievement. This makes it difficult to ascertain which has the greatest effect on educational attainment, with Sean Reardon stating, "In metropolitan areas where racial segregation is higher than predicted from racial disparities in socioeconomic conditions, achievement gaps are, on average, significantly larger" (Reardon 2016). The relationship between socioeconomic status and racial identity is notoriously difficult to separate. In a study done by Stephen Caldas and Carl Bankston exploring economic status' role in student achievement, it was found that "the racial composition of the school had a stronger independent effect on academic achievement" (Caldas and Bankston 1997). This acutely demonstrates an inextricable tie between race and systematic disinvestment within school systems.

Where the literature agrees, however, is on the location in which the most apparent inequities can be found. The areas in which attainment gaps are greatest are metropolitan and urban areas. These areas often do not have the range of courses or programs found in the suburbs

and are also areas in which low-income and minority residents are more highly concentrated. As the distance to a major urban center decreases, the concentration of low-income inhabitants increases, resulting in the polarization of low-income individuals residing in the inner-city while more affluent families inhabit suburban districts. Redlining is frequently mentioned in the literature, with the results being described as consigning ethnic minorities to areas deemed to be less desirable, typically within the center of metropolitan areas. These same neighborhoods today exhibit high levels of poverty and segregation (Gorham and Knisely 2018). This shows that factors of redlining, poverty, and poor academic attainment exist in common areas. Where areas were redlined, poverty often exists, and where poverty exists, educational attainment is often much lower.

In the journal entitled "*School Opportunity Hoarding? Racial Segregation and Access to High Growth Schools*," authors Paul Hanselman and Jeremy Fiel describe the effects of advantaged social groups seeking out high-quality schools and monopolizing school resources. This creates a huge disparity between schools in neighborhoods of various wealth levels, as wealthier taxpayers are able to utilize resources that are in reality most needed by disadvantaged groups (Hanselman and Fiel 2017). Much of school funding is gathered through local property taxes. Because homes in redlined neighborhoods are valued at lower rates and contain less wealthy, mostly minority inhabitants, a system of income and racial segregation between affluent and non-affluent schools is present.

According to Sean Reardon, "Less affluent school districts receive on average 15% less funding than more affluent districts in the same state. This amounts to a difference of $1,200 per student for the highest poverty districts and $2,000 per student for schools with the highest minority enrollment" (Reardon 2016). These financial issues affect not only the short-term

education of a student but also their long-term post-secondary and career prospects. A disproportionate number of students from low-quality schools enroll in community colleges and work low-skill jobs. Even within the school system, wealthy, white, and suburban schools offer more gifted and advanced placement courses that serve as preparation for four-year universities and careers in more lucrative fields, creating a generational cycle of low-income students (Kao and Thompson, 2003).

Students of color also face non-financial barriers within school systems. Qualitative educational experiences and how students are perceived play a significant role in determining educational outcomes. The literature suggests that educators in majority-minority schools teach to low expectations and do not envision a future of success for their students. In his article entitled "*Hope, Anguish, and the Problem of Our Time: An Essay on Publication of the Black-White Test Score Gap*," author Samuel Lucas describes the issue. "The continued presence of definitive, qualitative differences in experience destroys the possibility of statistically equating the two [Black and white] groups" (Lucas, 2000). In a 2010 study surveying African American high school seniors about their perception of treatment by teachers, the majority of students believed that race or ethnicity was a factor in the way teachers treated them. They also believed that many teachers had lower expectations for African American students in terms of submitting high quality work. Finally, the students reported that they were blatantly discouraged by teachers from enrolling in advanced or honors courses (Pringle, Lyons, and Booker, 2010). This all demonstrates the impact of interpersonal discrimination alongside systemic barriers in generating racial discrepancies in attainment.

Overall, when considering the determining factors of educational attainment, the body of research suggests that schools within low-income districts, traditionally in urban areas, typically

have worse outcomes due to a lack of funding and resources provided to students. Redlined areas also have a higher proportion of low-income students and exist in less desirable neighborhoods with lower property taxes and wealth. Therefore, in investigating to what extent redlining impacts modern educational outcomes and experiences in Omaha, I hypothesize that schools in neighborhoods impacted by redlining practices are more negatively affected by systemic policies than those located outside these boundaries.

## Methodology

**RQ1:** To what extent do historic redlining policies impact modern educational outcomes in Omaha public schools?

**RQ2:** To what extent do perceptions of student high school experiences differ between schools located within and outside of previously redlined neighborhoods?

In order to test the hypothesis that schools in neighborhoods impacted by redlining policies are more negatively affected than schools located in neighborhoods that have not been, this study utilized a three-pronged approach. The first dimension of the study involved collecting and analyzing statistical information regarding outcomes in Omaha public schools in- and outside of previously redlined areas. This data for both groups was then averaged and directly compared with the other to directly highlight potential disparities. The unit of analysis is public schools in Omaha. In selecting this unit of analysis, it allowed for direct comparisons between entities clearly demarcated as being in redlined areas and non-redlined areas. By examining

school-wide average indicators of academic attainment, it was clear to view a realistic picture of outcomes that could not be accessed through examination on the level of the individual, as this could be skewed by outliers of high intelligence or academic impairment. In order to have a complete measure of school outcomes, the schools selected must have been in existence for a total of at least four consecutive school years.

The independent variable of this study is whether a school is in or outside of a redlined neighborhood. In order to determine which schools are located within redlined neighborhoods, I utilized ArcGIS's mapping features. Using the site's "living atlas," I overlayed a map of Omaha with the Digital Scholarship Lab's digitized view of graded neighborhoods, based on the Home Owners' Loan Corporation residential security maps. In the study, I compared schools located in neighborhoods assigned a grade of "A" or "B" against those assigned a grade of "C" or "D." To figure out which schools are located in these neighborhoods, I overlayed another layer of the living atlas entitled "public schools," created by Kristen Hudson (Hudson, 2017). This layer provided the locations for all elementary and secondary schools as defined by the Common Core Data (CCD) for the Homeland Infrastructure Foundation. I then compared the data found for schools in both neighborhood types and determined if there were statistically significant differences in the access to resources and outcomes of the schools.

I examined the statistics for 19 Omaha metropolitan area high schools. I opted to examine high schools as opposed to all schools, as the majority of standardized assessments are performed at this level. This provides ample data to examine and analyze. By this point in their educational journey, students will also have had a substantial amount of exposure to their school's environment, allowing for a stronger case that it is impacting outcomes. Because Omaha is the city in Nebraska most substantially impacted by redlining, with smaller towns

being much more homogenous, Omaha is able to provide the clearest indication of disparities between high schools. Future studies should examine these variables in other U.S. states to test these results outside Nebraska's borders.

One limitation that exists when using this method, however, is that it lacks generalizability to other cities nationwide, as the conditions present in Omaha may not be similar to those of other metropolitan communities. This creates the potential for confounding variables that impact the reliability of the results and reduce the chances of showing causality. The smaller number of schools also decreases generalizability, as the schools selected may not be representative of schools nationwide. Because all schools were selected from the same geographic area of Omaha, location-based variables such as state funding and educational climate are accounted for, something not inherently controlled when comparing schools across state lines.

To measure the dependent variable, academic achievement, I used the available data from the Nebraska Department of Education's education profile from the 2021–2022 school year (Nebraska Department of Education, 2021). I am selecting schools in Nebraska because of the readily available and well-organized data. Because not all states use the same metrics to measure academic outcomes, such as the NeSA or ACT, studying only Nebraska schools will allow for a more direct comparison of outcomes between schools. This profile provides information on academic performance at the state, district, and school level, and one can access statistical information pertaining to individual schools of choice using the search function.

After selecting a school, I examined the following measurable outcomes:

- Student-teacher ratio
- Percentage of English as a second language students
- Percentage of non-white students
- Percentage of students utilizing a school's free/reduced-price lunch program

- Percentage of students in a school's gifted program
- Graduation rate
- College-going rate
- Per-pupil expenditures
- Percentage of teachers with a Master's degree
- Average years of teaching experience among teachers
- Percentage of teachers who are inexperienced
- Percentage of teachers teaching on provisional credentials
- Percentage of teachers teaching out of field
- ACT language proficiency
- ACT mathematics proficiency
- ACT science proficiency

I measured multiple variables in order to have a more well-rounded view of educational outcomes that is less likely to be skewed by outlier statistics of one of the variables. Because this information is already organized and available, the time and monetary cost is relatively low, making the study more feasible.

The second phase of the study involved creating and distributing a survey available to students who have attended high school at an Omaha-area public school. The survey was created using Qualtrics' survey builder. The survey was distributed through the Honors Program newsletter, through posts on social media, and independently through the researcher. The survey asked a series of preliminary demographic questions in order to determine the gender, race, and economic backgrounds of respondents. The survey then transitioned to ask respondents about their experience while attending high school, emphasizing the school's access to resources and academic opportunities. For each question in this section, students could select their response on a scale from "strongly disagree" to "strongly agree."

The survey concluded with three free-response questions in which respondents could briefly describe in their own words the successes and challenges they faced in high school, as well as their overall experience. In order to promote honesty and integrity, all responses were

kept anonymous. Responses were then filtered by school using Qualtrics filtration software, with the responses from redlined and non-redlined schools being directly compared. Average responses from the Likert scale questions were tabulated, and the free-response questions were qualitatively analyzed to determine average student experience. Emphasis was placed on comparing the challenges faced by students that may have hindered their high school education. A comprehensive list of survey questions can be found in Appendix A.

The third research aspect of the study was completed through a questionnaire sent out to educational professionals in the Omaha area. A questionnaire was emailed to principals, administrators, superintendents, and other educational faculty, in- and outside of redlined areas. The questionnaire contained four questions pertaining to redlining and its impact on the district of the respondent. Respondents were also invited to contribute any other commentary related to the topic of the study. In addition to written responses, interviews were also conducted upon request. In order to maintain honesty and integrity, responses were kept completely anonymous. Responses were then collected and qualitatively compared between officials located in- and outside of redlined areas. Quotes were extracted that represented the most comprehensive overview of the respondents' perspectives. A copy of the questionnaire can be found in Appendix B.

This study employs a cross-sectional design type. Data was collected about the samples at one point in time in order to look for patterns or find a relationship between the variables. This design type has the advantage of being cost and time effective and allows for comparison between the categories of the independent variable. This method also lends itself to future testing of a causal relationship between the variables after statistical analysis. However, because the data

is being collected at only one point in time, it is not possible to identify a trend within the data or to examine whether findings will be consistent in future academic years.

## Results

The research overwhelmingly demonstrates that a combination of segregation, a lack of opportunities and resources, and the effects of poverty all substantially impact educational outcomes within schools located in redlined neighborhoods. All three methods of data collection point toward a lack of access to educational resources, institutional barriers, and a greater need for social support being the greatest factors creating barriers to academic attainment. Visual representations of some results data can be found in Appendix C.

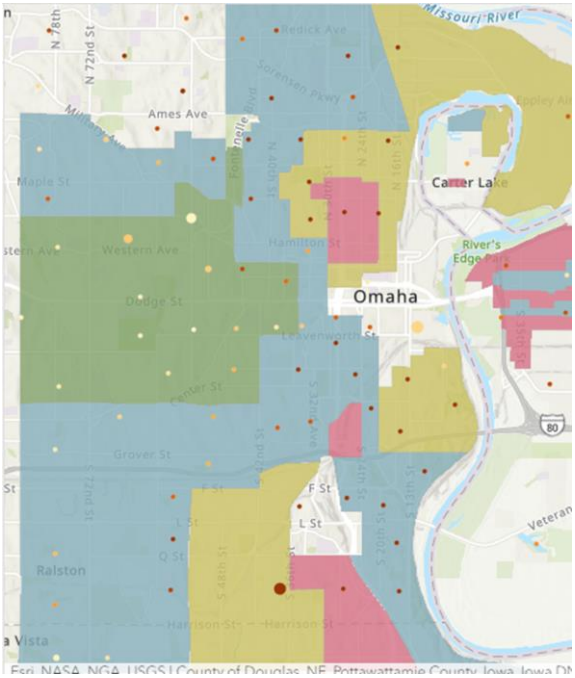
The statistical data collected from the Nebraska Education Profile displays a number of metrics by which Omaha-area high schools can be compared. Historically redlined schools tend to have a higher number of students per classroom and a larger overall student population. When factoring in the number of students in a given school compared to the number of faculty, historically redlined schools have an overall higher ratio of students to teachers at 18.6 students for every one teacher, while non-redlined schools have an average of 16.4 students per available teacher. Teachers within non-redlined schools additionally possess higher levels of education and more years of professional experience within education. 76.09 percent of teachers within non-redlined schools possess a Master's degree, compared to 59.58 percent of those teaching within redlined schools. Additionally, teachers in non-redlined schools have an average of 14.4 years of classroom teaching experience, as opposed to 12.0 years of experience held by teachers in historically redlined schools.

The percentage of inexperienced teachers, defined as those with fewer than five years of teaching experience, is also greater among redlined schools. 24.94 percent of teachers in historically redlined schools qualify as inexperienced, compared to 19.81 percent of teachers outside of redlined areas. Teachers working in redlined schools have higher rates of teaching on provisional credentials at 1.44 percent compared to .18 percent in non-redlined schools. The rate of educators teaching out-of-field is also higher at 9.83 percent compared to 8.47 percent in non-redlined schools.

Segregation based on race, ethnicity, and socioeconomic status is also prominent when comparing Omaha-area schools. The history of redlining, requiring people of color to live within restricted boundaries, has carried over into determining the segregated racial makeup of today's schools. While redlined schools have a non-white student population portion ranging from 53 to 91 percent, with an average of 75 percent, non-redlined schools have an average non-white population range of 9 to 49 percent, with the average being 24 percent. Schools located within redlined areas also have larger portions of students for whom English is a second language or classify as English-learners, at an average of 11 percent. This is compared to 1.58 percent of students in non-redlined schools falling into the same category. More than half of schools in non-redlined areas do not have a single English-learner. There are also drastic differences in the number of students utilizing schools' free and reduced-price lunch programs, indicating socioeconomic makeup. 64 percent of students attending redlined schools utilize the free and reduced price lunch program, compared to 23 percent of those in other areas.

Students within redlined areas also have less access to "gifted programs," which are defined by the Nebraska Education Profile as accelerated or differentiated curriculum programs that fully develop student capabilities." While 11 percent of students attending redlined schools

are able to participate in such programs, 25 percent of students in outside areas participate in accelerated learning. The result of these inequities and disadvantages can be seen in the proficiency levels reported by schools in areas of language arts, mathematics, and science. Redlined schools hold an average proficiency rate of 20.94 percent in language arts, 15.17 percent in mathematics, and 20.40 percent in science. Schools located outside of historically redlined areas, having more access to qualified teachers, specialized learning opportunities, and financial resources, have proficiency rates of 58.97 percent in language arts, 55.86 percent in mathematics, and 60.79 percent in science. These scores, on top of previously discussed factors, substantially impact students' ability to graduate high school and go on to attend college. Schools in redlined areas have an average high school graduation rate of 71 percent, and 61 percent of students attend college after graduation. In non-redlined schools, an average of 91 percent of students graduate from high school, and 77 percent go on to attend college.




The above map was created using ArcGIS's Living Atlas feature. The darker the orange dot, the higher the percentage of the population 25 years of age and over whose highest

education completed is less than high school. Redlined areas continue to lack access to higher education, contributing to a systemic lack of opportunities to build generational wealth.

The responses collected from the survey displayed a similar pattern of resource disparities between schools. The survey had a total of 98 respondents. It should be noted that not every respondent answered each question. When asked about gender identity, 36 respondents identified as male, 47 identified as female, and 5 selected other/prefer not to say. The racial makeup of respondents is as follows: 51 identified as White/Caucasian, 17 as Black/African American, 19 as Hispanic/Latino, 3 as Asian/Pacific Islander, 1 as Native American, and 1 as other. All the collected responses passed the screening question, which determined their attendance at an Omaha-area public high school. Of the respondents, 45 attended a historically redlined school and 39 attended a non-redlined school. The most overwhelmingly common response between both groups of respondents when asked about their highest level of educational attainment was "some college." When asked about their free/reduced-price lunch status, 24 percent of students from non-redlined schools utilized the program, compared to 60 percent of students who attended historically redlined schools.

The Likert scale questions provided insight into students' perceptions of their access to resources and opportunities while attending school. The responses also illustrated student experiences and barriers that hindered them. Students who attended schools in redlined areas were more likely than students at non-redlined schools to select "somewhat disagree" or "strongly disagree" when responding to the prompt "My high school provided adequate resources that aided in my academic success." They were also more likely to disagree that their high school prepared them for future college and/or career success. Additionally, these students were more likely to disagree that the curriculum at their high school pushed and/or challenged them.

When asked about school faculty, students who attended redlined schools were more likely to disagree that the teachers at their high school were well-trained and prepared. They were also more likely to disagree that their teachers held high expectations for their success and that everyone was treated equally, regardless of their background. These responses were especially common among students who identified as a race other than white. There was no significant difference in agreement between the two groups that their school offered a variety of extracurricular activities in which to participate. Both groups were also likely to agree that they had strong aspirations for their future during high school and that they felt a sense of school pride while attending. However, students who attended redlined schools were more likely to respond that they did not have access to additional support when needed. They also responded that, compared to other high schools, there were fewer opportunities to succeed.

When analyzing the responses to the short answer questions, students reported different experiences that both aided and hindered their high school experience. While students in both groups reported having quality support from teachers and administrators, as well as access to advanced courses and extracurricular activities, students in non-redlined schools were more likely to report having access to additional resources, such as ACT prep, smaller class sizes, and access to technology, as factors that aided their academic success. Conversely, when asked about factors that hindered high school success, students who attended redlined schools reported greater challenges both in- and outside of the classroom and an increased need for social support. Students at redlined schools commonly reported larger class sizes, not enough staff and resources to address increased needs, and inadequate access to additional support when needed.

Questionnaire and interview responses gathered from Omaha-area education professionals yielded similar results. Those working in formerly redlined areas reported multiple

disparities between schools that impact students' access to education. A common example of resource disparities is overcrowding and access to experienced, qualified teachers. Teachers hired into redlined schools often leave when there is an opening in a more affluent school, usually with smaller class sizes and, if changing districts, more money. Limits in access to transportation also impact students' ability to fully attend school. Students in these schools are sometimes late or not in attendance because of circumstances outside of their control. Parents with low incomes may have car trouble, difficult work schedules, or other financial reasons impacting their ability to support their children in school by attending conferences, providing after-school support, and more.

Families living in redlined areas often lack access to high-quality childcare. Consequently, more affluent children come to school further ahead academically, leading poor children to be viewed as behind and in need of special services such as special education. Children in these areas are also more likely to be placed in special education because their parents cannot afford to pay for help, and special education is often the only form of high-quality service that is accessible. The conclusion from the majority of responses is that students in historically redlined communities often require additional social services and support due to systematic barriers and trauma not present in other areas.

## Conclusion/Discussion

The impacts of systemic redlining continue to be a prominent barrier in the way of educational attainment and negatively affect students' ability to access resources that are readily available in formerly greenlined areas. Systematic disinvestment and discriminatory financial

withholdings continue to influence outcomes in fundamental areas of poverty, job opportunities, and educational outcomes. The groups of racial and ethnic minorities once explicitly and prejudicially targeted by redlining policies continue to be those most affected today. The legacy of redlining continues to leave its fingerprints in education, impacting student access to high-quality instruction, transportation, resources to address poverty, and after-school support. In turn, schools in redlined areas have lower rates of both high school graduation and college attendance. This creates a vicious cycle of lack of access to opportunities and lower incomes among parents, leading in turn to additional lack of opportunities and subsequent lower incomes for their student children.

Throughout the research, both in questionnaire responses and during interviews, Omaha education professionals recommended a number of ways to combat the effects of redlining. Implementing personalized learning programs helps to focus on each student's needs and strengths, manage their own learning, and find the path that is best for them. Implementing these programs would directly address many of the challenges that are unique to students in redlined areas and provide more assistance and support. Personalized learning is especially effective among low-income students, as they are able to take control of their own learning within effective timeframes and learn outside life-management skills within the classroom. Open enrollment also aids in combating redlining as it allows parents to place their children in schools of their choice, regardless of district or school boundaries. Implementing social services such as childcare also alleviates some of the burden caused by redlining by making education available to all students at an early age, helping to level the playing field from the beginning.

Many educators also recommended providing financial incentives and higher wages to staff working in low-income and redlined schools in order to recruit and retain highly

experienced and qualified teachers and faculty. Providing college credits and technical training at the high school level also aids in bridging the gap in access to postsecondary education. Because schools and communities in historically redlined areas often lack access to medical and mental health care, adding these facilities in schools has been recommended to ensure students have the ability to receive care. Finally, forging and strengthening relationships with existing non-profits working to provide support in redlined and low-income neighborhoods, such as Girls Inc. and NorthStar Foundation, strengthens community connections and allows both the public and non-profit sectors to combine forces toward a common goal. While all of the experts agreed that there is much more work to be done, these potential solutions and more help pave the way for progress.

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# Appendix A

The following questions are designed to aid in research pertaining to the impact of redlining on modern educational outcomes in Omaha public schools. In order to take part in the survey, you must have attended a public high school in Omaha, NE. Please answer each question to the best of your ability. Responses will remain anonymous. Thank you so much for your participation.

Q1. What is your gender identity?

- Male
- Female
- Other / Prefer not to say

Q2. What is your racial identity?

- White / Caucasian
- Black / African American
- Hispanic / Latino
- Asian / Pacific Islander
- Native American
- Other / Prefer not to say

Q3. Did you graduate high school from a public school in the Omaha metropolitan area?

- Yes
- No

Q4. From which high school did you graduate?

- Millard West High School
- Millard South High School
- Millard North High School
- Westside High School
- Elkhorn South High School
- Elkhorn High School
- Papillion-La Vista High School
- Papillion-La Vista South High School
- Bellevue West High School
- Bellevue East High School
- Gretna High School

- Central High School
- Burke High School
- Benson High School
- Bryan High School
- Omaha North High School
- Omaha South High School
- Omaha Northwest High School
- Ralston High School

Q5. What is the highest degree or level of education you have completed?

- Less than some high school
- Some high school
- High school
- Some college
- Associate's Degree
- Bachelor's Degree
- Master's Degree
- Trade Certification
- Ph.D. or higher

Q6. Did you participate in your school's free/reduced price lunch program?

- Yes
- No
- My school did not offer a free/reduced price lunch program
- Prefer not to say

Q7. If you have taken the ACT (American College Test), what score did you receive?

- 34-36
- 31-33
- 28-30
- 25-27
- 22-24
- 19-21
- 16-18
- 13-15
- Less than 13

Q8. What was your unweighted high school GPA (Grade Point Average)?

- 4.00

- 3.50-3.99
- 3.00-3.49
- 2.50-2.99
- 2.00-2.49
- 1.50-1.99
- 1.00-1.49
- Less than 1.00

Q9. The following questions will ask you about your experience while attending high school. Rate the following statements on a scale from "strongly agree" to "strongly disagree".

My high school provided adequate resources that aided in my academic success. (Ex. ACT preparation, college readiness programs, after school tutoring, etc.)

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

Q10. My school adequately prepared me for future college and/or career success.

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

Q11. The courses that I took in high school pushed and challenged me.

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

Q12. The teachers at my high school were well-trained and prepared.

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

Q13. My teachers held high expectations for my future success.

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

Q14. My school treated everyone equally, regardless of background.

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

Q15. My school offered a variety of extracurricular activities in which to participate, such as clubs, community service organizations, or athletic programs.

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

Q16. While I attended high school, I had strong aspirations for my future.

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

Q17. Compared to other high schools, my school offered plenty of opportunities to succeed.

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

Q18. I am satisfied with the academic opportunities at my high school.

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

Q19. If I needed additional support, I was able to receive it at my high school.

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

Q20. I felt a sense of pride while attending my high school.

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

Q21. In which areas did your high school succeed in helping you achieve academically?

Q22. What, if any, challenges did your high school pose that hindered academic success?

Q23. Briefly describe your overall experience while attending your high school.

## Appendix B

Good afternoon [insert name],*

My name is Sarah Sedivy, and I am a senior at UNO studying Political Science.

As part of the university Honors Program, I am writing a final thesis researching the impact of redlining on public schools in Omaha. My research explores the history of redlining, its application in Omaha, and how it affects modern educational outcomes and experiences.

As part of my research, I hope to ask you a couple of questions to gain your perspective on the topic. Feel free to respond with any additional commentary you may have. All responses will be kept anonymous. If you have any questions, please feel free to contact me at ssedivy@unomaha.edu.

Thank you so much for your time. I appreciate any and all contributions.

1. In what areas does your school or district succeed in using available resources to help students excel?

2. What, if any, systemic challenges do students encounter while attending school in your area?

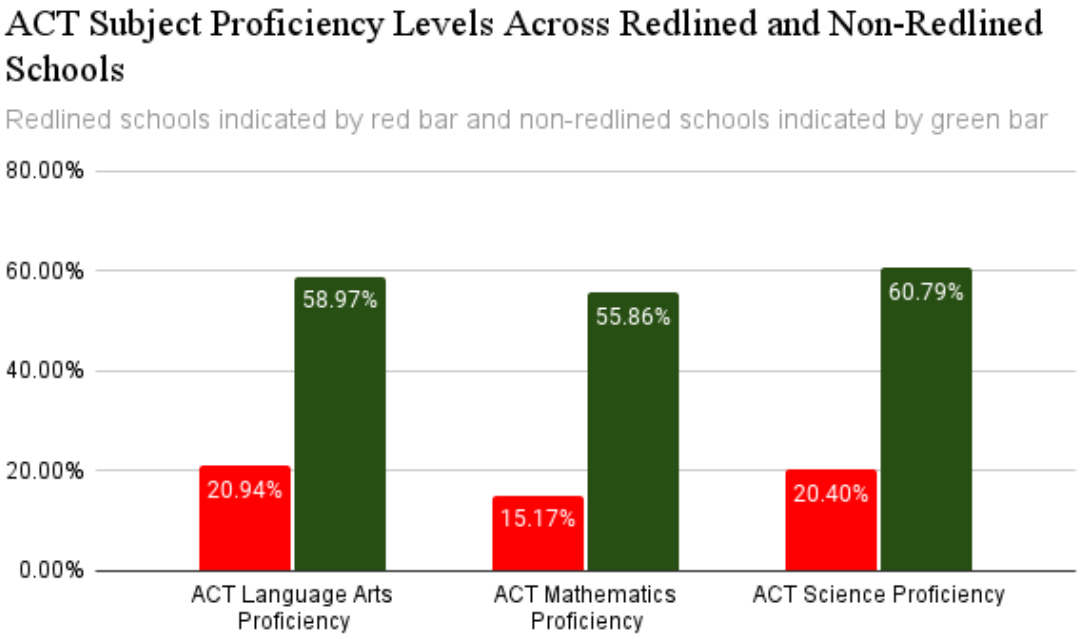
3. How does your school or district address these obstacles?

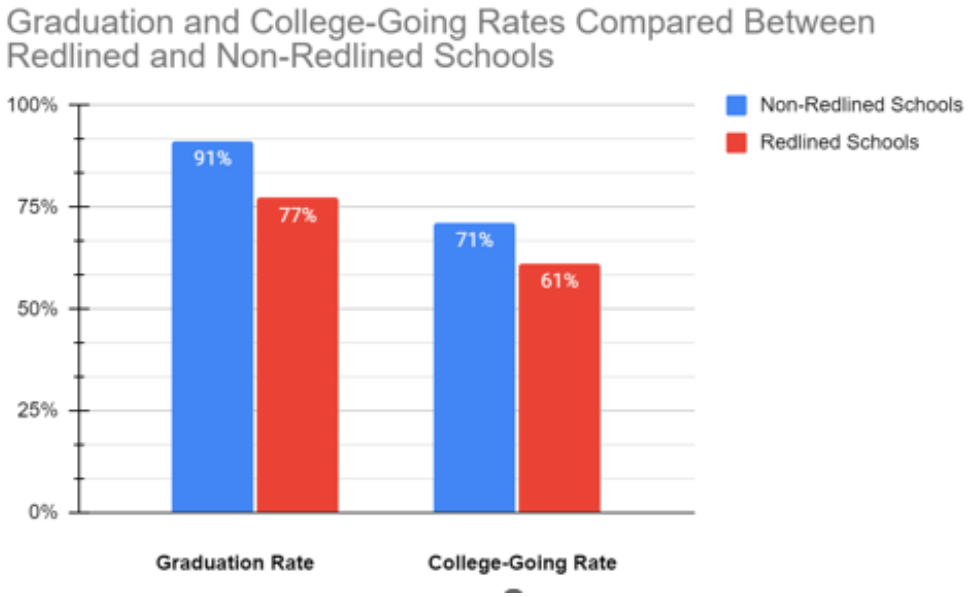
4. What more, if anything, can be done to aid schools affected by historic redlining policies?

Once again, thank you so much for your response. Have a wonderful day.
-Sarah

*Questions were tailored to the individual respondent and, in the case of interviews, follow-up questions were asked to gather additional information.

**Appendix C**


ACT Subject Proficiency Levels Across Redlined and Non-Redlined Schools
Redlined schools indicated by red bar and non-redlined schools indicated by green bar
80.00%
60.00%
40.00%
20.00%
0.00%
20.94%
58.97%
15.17%
55.86%
20.40%
60.79%
ACT Language Arts Proficiency
ACT Mathematics Proficiency
ACT Science Proficiency


Graduation and College-Going Rates Compared Between Redlined and Non-Redlined Schools
100%
75%
50%
25%
0%
91%
77%
71%
61%
Non-Redlined Schools
Redlined Schools
Graduation Rate
College-Going Rate

**Results from the Likert scale question "My high school had access to adequate resources that aided in my academic success." (Non-redlined schools: top, Redlined schools: bottom)**