Applying the education debt to Waterloo, Iowa

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APPLYING THE EDUCATION DEBT
TO WATERLOO, IOWA

A Thesis Submitted
in Partial Fulfillment
of the Requirements for the Designation
University Honors

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Date                     Dr. Colleen Mulholland, College of Education

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Date                     Dr. Jessica Moon, Director, University Honors Program
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Introduction

Within the education community, there looms the ever-growing threat of the achievement gap. Defined as the difference in test scores between minority/low-income students and their white/Asian peers, the achievement gap focuses on the fact that some groups regularly test below others. Achievement gap findings have long been used to justify stereotypes and the continued need for standardized testing. In 2006, during the American Education Research Association’s Presidential Address, Gloria Ladson-Billings offered an alternative to the achievement gap: the Education Debt. With the Education Debt, Ladson-Billings proposed a new way of thinking that suggests the historical, economic, sociopolitical, and moral debt has built up through the history of our nation and negatively impacted minority groups.

Purpose

The Education Debt is largely overlooked in the world of academia. This is despite the fact the Education Debt offers a new lens through which to look at the multiple factors explaining differences in testing scores. While many scholars acknowledge and draw from the Education Debt in their works, it is still often viewed as supplementary to the larger problem of the achievement gap. The purpose of this study is to analyze if Ladson-Billings’ concept is just as applicable and relevant as when she first proposed it. To understand if the Education Debt is still a relevant issue within the United States, it must first be determined if the concept can be applied to areas outside of big cities and large school districts. This study will explore if the concepts of historical, economic, sociopolitical, and moral debt can be applied to the small midwestern city of Waterloo, Iowa (population: ~70,000), and if those debts are still relevant within the city and its Black population today.
Literature Review

Education Debt

As noted previously, the Education Debt is still mostly obscure when compared to the achievement gap. However, this does not mean that researchers have ignored the concept entirely. A number of different solutions in which the achievement gap could be reframed in favor of a more inclusive understanding of the difference between achievement in student groups have been proposed. One popular reframing of the achievement gap is the opportunity gap. Many educators believe that using the term “opportunity gap” is a helpful reminder of the many opportunities white students have that minority students do not have available to them (Flores, 2007, p.32). Other educators turn to the concept of the Education Debt, proposed by Gloria Ladson-Billings (2006).

The Education Debt refers to the various forms of debt that the United States, as a nation, has accumulated in regards to minority students and the equal education denied to them for centuries (Ladson-Billings, 2006). To outline this debt, Ladson-Billings uses a comparison of the national deficit versus the national debt. The U.S Department of the Treasury defines the national deficit as “the difference between the money the Government takes in, called receipts, and what the Government spends, called outlays, each year” (2004). In contrast, the national debt is an ever-growing total of all yearly deficits added together. The national debt has continuously grown since the founding of the United States, just as Ladson-Billings argued the Education Debt continues to grow (2006, pp.4-5). In Ladson-Billings's argument, she compared the achievement gap akin to the yearly national deficit, something that fluctuates from year to year, giving a general picture of what that year looks like but not representing the bigger picture. To fully understand what the achievement gap represents, the Education Debt must be considered.
Ladson-Billings’ Education Debt is comprised of four components: historical debt, economic debt, sociopolitical debt, and moral debt. Historical debt refers to the inequalities minorities have faced in the past, especially pertaining to education. Economic debt is the difference in economic opportunities provided to white citizens versus minority citizens. A specific example Ladson-Billings gave in regards to economic debt is the higher amount of funds spent white students when compared to minority students in K-12 education. Sociopolitical debt is a lack of political voice, and the inability of minorities to participate in local government. This includes voting as well as running for and holding office in the public government or school board. Finally, moral debt refers to purposeful actions and deliberate inaction from white citizens and the United States government as a whole that have denied minority communities access to resources and opportunities that are available to white citizens. Ladson-Billings argued that these concepts of debt present a much clearer picture of what the achievement gap is trying to represent.

When it comes to academic literature discussing the Education Debt, offerings are surprisingly sparse. Many researchers have quoted Ladson-Billings (2006) for one sentence or a small argument within their topic, but few focus their research on the concept. However, several articles passionately discussed this concept. Firstly, Lozenski (2017) presented a compelling historical analysis of why Education Debt is a viable concept. He stated,

Arguing about how to address the gaps in academic achievement assumes that what is being measured is accurate in the first place. The inherent and erroneous assumption of the achievement gap is that if we eliminate it, then we will have effectively fixed education. (Lozenski, 2017, p. 164)
Lozenski later goes on to explain that using the achievement gap framework leads to the blame being put on teachers and educator systems. Framing the student gaps as the Education Debt puts the focus back on the historical events and societal framework as factors that truly cause the gaps.

However, other researchers do not hold the Education Debt in a favorable light. In a strong philosophical stance, Schouten (2020) proposed an article defending the framework of the achievement gap. Where Lozenski sees the blame being put on the society as a whole and the government, Schouten argued that it is impossible to repay the Education Debt without putting the debt on “non-entitled students.” Specifically, she stated, “…even if some historic entitlements and obligations could be justified, they would not apply within the domain of education. The reason is simple: the debts these entitlements allegedly ground would be funded at a cost to other students” (Schouten, 2020, para. 13). Although Schouten did not disagree that minority students deserve equal access to education, she did argue it is impossible to repay a debt, in terms of financially putting aside money to fulfill said debt, without putting the moral responsibility on the children who would no longer be receiving the funding.

**Achievement Gap**

When focused on the achievement gap, research is far more abundant. The Stanford Center for Education Policy Analysis defined an achievement gap as “differences in the average standardized test scores of white and black or white and Hispanic students” (n.d). The term “achievement gap” is a commonly used phrase when talking about educational disparities in the nation. Achievement gaps between white and minority students often influence many factors in the education community, including decisions about curriculum, programs in which funds are
directed, and the practice of tracking student performance. The achievement gap in the United States has also been associated with stronger negative stereotypes towards minorities:

On average, respondents exaggerated the representativeness of the high school dropout stereotype for Black Americans. Importantly, results suggest the AGD [Achievement Gap Discourse] may contribute to this exaggerated stereotype: After exposure to the AGD, participants exhibited an increased downward bias in their estimates of the probability that a random Black American would be a high school graduate. For Black Americans, this means being subjected to a stronger stereotype. (Quinn, 2020, p.489)

Furthermore, according to Turner (2020, p. 794), despite the acknowledged negative connotations revolving around the achievement gap, educators and administrators still relied on the term to discuss the differences in academic achievement.

When it comes to addressing and closing the achievement gap, professional educators and policymakers have approached a wide variety of possible solutions. Some believe the solution is to invest in what type of curriculum is being delivered to students: “For schools to close the achievement gap, curriculum experts need to reconsider our educational practices, especially the way literacy is taught” (Palumbo & Kramer-Vida, 2012, p.119). One of the largest achievement gaps in the nation can be found between Black males and their white peers. Stinson (2006, p.499) believed that integrating areas of psychology, sociology, and anthropology into math education could help educators better meet the needs of minorities in the classrooms. Professionals of these opinions are under the belief that there has not been proper research done on ways in which to teach students of different backgrounds or how to integrate culturally relevant pedagogy into curriculum.
However, some researchers believe that it is impossible to close the achievement gap until the United States addresses the current societal issues that put minorities and those at lower-economic statuses at a disadvantage. According to Bower, “All of these strategies focus on what happens inside of schools, but it is clear that the achievement gap both begins and widens outside of schools” (2013, p. 5). Hung, et al. (2020, p.187) further this argument by having illustrated the continued prevalence of achievement gaps across all states, regardless of methods that the individual states used in an attempt to remedy the issue.

**Economic Debt**

One well-researched area often associated with the achievement gap is the study of socio-economic factors. Socio-economic factors have been used in a variety of ways to prove a connection between higher economic status and higher educational achievement. Firstly, it has been proven that schools with higher ethnic populations have deflated per-pupil spending than schools with higher populations of white students (Ajilore, 2006, p.202). Additionally, it has been shown, “The strongest indicator of achievement gap between White and African American children in school districts across the United States was a higher percentage of households with adults holding a bachelor’s degree or higher education” (Hung, et al. 2020, p.187). Education alone does not prove that the parents of those students are at a higher socioeconomic status, but the U.S. Bureau of Labor Statistics provided evidence that, on average, the higher level of education an individual receives, the higher that individual earns (Torpey, 2018).

**Research Methodology**

This study utilized a concurrent transformative mixed-methods research design. This research model allowed for quantitative and qualitative data to be collected and analyzed simultaneously and applied together to the concept of Education Debt. This research and the
eventual application to Ladson-Billings’ concept was done in stages. The first step of the research was to collect present data from the Waterloo areas. Data from this step related to current demographics, economics, political involvement, and educational standing in the city.

The second step of this research was to collect historical data from Waterloo. This data collection involved pulling both quantitative statistics and qualitative accounts of the histories of the city. Data pulled related to the history of ethnic groups in the city, economic records, political records, and education records. The third step of this project was to apply the results to the four types of debt that Ladson-Billings describes: historic debt, economic debt, sociopolitical debt, and moral debt. This step helped to determine if there was sufficient evidence to support the presence of the Education Debt in Waterloo, Iowa. The last step in the research was to bring together all research and results. Within this step, the current relevance of Education Debt was analyzed and recommendations for further research were considered.

**Waterloo Education Debt Findings**

Before specifics are discussed, it is first important to review what the overarching goals were for this project. Firstly, this research looked at and analyzed events in the history of Waterloo, Iowa that can be applied to the historical, economic, and sociopolitical areas of Education Debt. Secondly, this research used the aforementioned historical events to prove a growing moral debt as well as a current relevance to the concept as a whole. Before the study breaks down each part of the Education Debt, it will first be explained why Waterloo was chosen as the subject of this research.

As of 2019, the United States Census Bureau found that Black citizens make up ~18.2% of Waterloo’s population. This number is a larger percentage of Black citizens than any other city in Iowa. Studies focus on Waterloo's large percentage of Black citizens because it is a
unique phenomenon in Iowa; its percentage of Black citizens sits at three times higher than the percentage of overall Black citizens in the entire state (~6.3%). The Waterloo Black population sits higher than the percentage of Black citizens in the United States as a whole, which is at ~12.9%. However, due to a large number of Black citizens that have moved to large urban areas over the last century, Waterloo’s population percentage is notably less than northern cities like Chicago, IL (~29.0%) and New York, NY (24.7%). Additionally, Waterloo’s Black population percentage is significantly less than southern cities like Birmingham, AL (~69.9%) and Jackson City, MI (~82.2%). When considering that the two southern cities have over twice the population of Waterloo and the two northern cities have at least 30 times the population of Waterloo, it seems as though the inequalities happening in a midwestern state such as Iowa often get overlooked in favor of the more frequent and sometimes violent racial inequalities that have taken place in other areas of the United States.

While cities like Waterloo might not be discussed as often when it comes to racial inequalities, this study found evidence of all four areas of the Education Debt within the city’s history. The following sections of this research apply specific examples to each area of the Education debt, drawn from events in Waterloo’s history. Some of these areas overlap at times, but different examples will be given to highlight the specific area of the Education Debt being discussed. The areas of historical, economic, and sociopolitical debt are used to later highlight continued relevance and moral debt within the city.

**Historical Debt**

Historical debt is the first to be addressed as it largely relates to all other forms of Education Debt that Ladson-Billings outlines. The following section focuses on three major historical factors that have greatly influenced the experience of past and present citizens of
Waterloo. The first issue that can be seen within Waterloo’s historical debt is the lack of voice for Black citizens. Segregation and discrimination patterns in the area did not seem to be analyzed by multiple parties until the Civil Rights Movement. A large number of the sources used for this research were published, or were being researched, during the 1950s and 1960s, the peak of the movement. That does not mean that Black Waterloo citizens did not raise concerns about issues that they saw within the community. A clear example of this can be found with Reverend I.W. Bess of the African Methodist Episcopal church. He fought for the rights of Black citizens to be able to swim in the Cedar River in 1914 and protested against showings of the film *Birth of a Nation* in 1915 (Riley, 1988, p. 43). However, at this point, Waterloo’s Black population was around two percent of the total population. Black residents started to have a much more prominent voice starting in the 1960s, when they represented roughly seven to eight percent of the city's population (Waterloo Commission on Human Rights, 1967, p. 3). The rising population of Black citizens as well as the rise of the Civil Rights Movement made Waterloo an ideal city for Civil Rights studies, especially as the city with the highest population of Black residents in the state of Iowa in 1960 at 6.7% (DeBonis, 2018, p. 51). The next closest comparison in 1960 was Des Moines at 4.9%. All other cities in Iowa with Black residents sat at two percent or below of the total population. Based on the studies researched, it is clear that race relation issues were growing in the Waterloo area in the 1950s, and exploded in the 1960s.

The second and possibly most prevalent form of historical debt that can be found in Waterloo is within its segregated housing practices. One study that highlights the build-up to the Civil Rights Movement in Waterloo is a college study project, written by a class attending the Iowa State Teacher’s College in the spring of 1955. Within the study, the class highlighted the unlawful intimidation practices that city officials and realty companies used to keep Black
residents confined to the east side of Waterloo. One city government official of Evansdale, a city directly adjacent to Waterloo, was anonymously quoted as stating, “We can’t let Negroes in here. Legally we can’t keep them out but we can bluff them with these abstracts and scare them” (p. 5). The referred, “abstracts,” that the anonymous official referred to are covenants found within housing contracts that often stated that no person other than those who are caucasian can reside within the given residence. The U.S. Supreme Court ruled in 1948 that these segregated housing covenants could not be held up in court, but did not outright say that it was illegal to create the covenants.

The pattern of segregated housing covenants within the city for decades left a significant impact. By 1966, Black residents made up 20% of the east side of Waterloo and only 0.1% of the west side (Waterloo Commission of Human Rights, 1967, p. 5). While elementary schools on the east side of Waterloo were somewhat diverse due to the population still being 80% white, multiple sources mention that, through the 1960s, virtually all-Black high school students who had ever gone through the Waterloo School District attended East High School (EHS). Within the book, Bridge Between: Race, Rage, and Reconciliation in 1960s Iowa (2018), Nicolas De Bonis interviewed individuals who graduated East High School in the 1960-70s. One graduate of the EHS Class of 68 noted that when her family was on the phone with realtors between 1953-54, the realtors continuously referred to the nice neighborhoods as the ones with, “no Negroes and no Jews” (p. 37), not realizing that they were talking to a Black family on the phone.

The last form of historical debt that will be discussed is the historical difference in education. Due to the segregated housing in Waterloo, students going through the K-12 public school system also faced intense segregation. De Bonis states, “It [East High School] was known in Waterloo and throughout the state as a “black” high school because it was the only high
school blacks attended” (2018, p. 2). West High School (WHS) and Columbus - the Catholic High School - were both on the west side of Waterloo and both were exclusively attended by white students.

It was not until 1967 that the Waterloo School Board made its first official statement supporting desegregation in schools (U.S. Commission on Civil Rights, 1977, p. 5). Statistics from the 1965-66 school year had recently shown the test score differences between West High School and East High School were drastically different. While WHS was often testing around 10-20% higher than the national average, EHS was often testing 10-20% below the national average (Waterloo Commission on Human Rights, 1967, p. 32). The Bridge Between claimed that some of this gap can be attributed to the different curriculum offered. In 1963, the Board of Education approved an accelerated program that allowed the top 10% of students in each class to participate in an accelerated learning program. The argument is that many of the majority-white schools received better funding and better educators than the majority Black schools. As such, Black students were set up from the beginning to not reach academics as high as their white peers. Concerning the accelerated program being favorable to white students, an anonymous EHS graduate stated, “Another indication tracking was deliberate was classes were offered at West High they didn’t have at East” (De Bonis, 2018, p. 163). Finally, the Waterloo Commission on Human Rights found that in the 1965-66 school year, only 6 of the 725 employed teachers in Waterloo Community Schools were Black (Waterloo Commission on Human Rights, 1967, p. 30).

The Waterloo Community School District eventually conceded to student demands regarding teachers' treatment of students and providing equal opportunities to all students with their schools. Most concessions came directly after protests and walkouts of Black students in
1968 (Tropf, 1972, p. 10). To the credit of all Waterloo citizens, many of them recognized the need for segregation and approved the Price Laboratory School (of the University of Northern Iowa) to initiate reform programs to improve school conditions. This, along with the opening of Central High School in 1972, allowed for the process of desegregation to start in Waterloo (Riley, 1988, p. 74). Other improvements came for housing and job equality following continued work from the Waterloo Commission for Human Rights.

**Economic Debt**

The economic debt found in Waterloo started when Black citizens first started migrating to the area at the beginning of the 20th century. The specific event that brought them to the area was the skilled workers’ union strike of the Illinois Central Railroad. Waterloo was a strategic maintenance shop for the company and as a result authorities with the railroad started hiring Black men from the South, encouraging them to move to Iowa for work (Domatob, 2001, p. 18-19). Domatob also revealed that the population in 1900 was roughly 22 people, most of them single Black men (2001, p. 28). The population then jumped to approximately 395 in 1911, 837 in 1920, and 1,214 by 1930. Indeed, railroad management bringing in Black men to fill positions previously occupied by white men might be cause for trouble. However, Neymeyer (1978) stated,

> Many of the striking helpers had already found other employment, usually in another town, and therefore the Negroes were filling a position that was open rather than replacing a striker. This helped to reduce some of the animosity that would have been present had the strikers still been pressing their demands and hoping to return to their positions once the strike had ended. (p. 7)
As it was, many of the Black men had no idea they were being brought in to break a strike until they arrived in the area.

Given that the main reason Black citizens started migrating to Waterloo was to start working jobs as unskilled laborers, the economic prospects were not favorable in the coming decades. In 1955, the entirety of Black professionals in Waterloo were a doctor, an osteopath, a dentist, a lawyer, and a teacher (Bultena, et al., 1955, p. 9). These five individuals were the only ones who were able to secure professional roles out of the roughly 2,600 Black citizens that lived in Waterloo during the 1950s. The majority of Black citizens of working age worked at plants, in blue-collar jobs, such as John Deere and Rath Packing Company. Of the same 2,600 previously mentioned Black citizens, just under 1,000 of them worked at Rath in 1955 (Bultena, et al. 1955, p. 10). Furthermore, it was close to impossible for many Black residents to make their way out of factory jobs, as many hotels and restaurants in the area continued to deny service and employment to Black workers. The following quote highlighted the opinion of an anonymous white restaurant owner:

If you give them an inch they will take a mile. I know because I have lived around them.

Why can’t they stay in their place in their part of town? What would you do in my place?

There is one Negro man who comes in regularly to eat. He first came in only for one meal a day, which he would eat in the back booth. Now he comes in all the time and even eats at the counter with the whites. I cannot keep him from coming in but I wish he would stay away! (Bultena, et al., 1955, p. 17)

Additionally, Bultena, et al. explained that a fair amount of restaurants in Waterloo had accepted the fact that they had to admit Black persons for service. However, some of those restaurants would resort to harassing their Black customers until they were forced to leave. One example of
this happening is when a Black man ordered eggs and toast and instead received a raw egg, with shell, smashed into a piece of bread (1955, p. 18).

Finally, the financial recession that took place from 1980-83 was disastrous to Waterloo, especially the Black community. Just as citizens had started to see progress in terms of housing and education, the factory jobs that many Black residents held completely disappeared. Domatob (2001) reflected,

Rath’s closing in 1984 was disastrous. John Deere also retrenched workers around the same time aggravating the tragedy (Raffensperger, 1990, spring B1). That situation created a depression in parts of the city, especially on the east side, where abandoned and dilapidated buildings still evoke memories of that painful period. (p. 40-41)

Unfortunately, as Domatob referenced, many areas of Waterloo still heavily reflect the economic crisis of the 1980s as houses remain abandoned and run down in some of the most historic areas of the city.

**Sociopolitical Debt**

Sociopolitical debt can be found both in the Waterloo City government and within the boundaries of the Waterloo Public School system. To begin, Black citizens in Waterloo have been protesting inequalities in housing, education, and employment for decades. In 1967, the first large protests started to take place as the inequalities that city officials and prominent businesses had promised to address were still plainly observable within Waterloo. Some of the protests were violent and the National Guard occupied Waterloo for a time in 1968 after a fight broke out at an East High School football game between city police officers and Black residents (Riley, 1988, p. 73). It was these protests that initiated the desegregation efforts put forth by the Price Laboratory School discussed in the historical debt section.
The real question behind why Black citizens had to mount these protests in the first place lies within a city government and school board that promised change but was reluctant to approve measures that they thought seemed too extreme or could have put white citizens/students at a disadvantage. 1963 saw some of the first Black citizens in the city being voted into office such as William Parker as a municipal court judge and James Jackson as one of the first two Black people to serve on the Iowa state legislature (Riley, 1988, p. 73). These positions were crucial to Black citizens gaining a sociopolitical voice, but that voice was not a majority in the city council or school board. For example, when the aforementioned football game incident took place, Black citizens presented the Waterloo Community School District School Board with a list of demands to help build equality within the district. It was not until that year (1969) that the first Black member of the school board, Robert Harvey, was voted into his position. Harvey was well respected on the east side as one of the few prominent black professionals, a dentist. It was at this point onward when citizens of the east side, Black and white, started to get elected to the eight-person school board consistently. Before this, many school board members were from the west side and had little stake in the conditions and education inequalities found at East High School (De Bonis, 2018, p. 112). This change can also be partly attributed to the protests previously discussed.

Jumping forward approximately thirty years, it was not until 1998 that Waterloo Community School District had more than five Black senior educational administrators serving at the same time (Domatob, 2001, p. 54). Going forward another seventeen years, it was not until 2015 when Waterloo elected its first Black mayor, Quentin Hart. One anonymous class of 1960 East High member stated,

The vote went beyond the black community. The black community couldn’t put him
there. He needed the white votes and he got them. Some things are motivated by race. Nobody is going to come out and say it, but it seems like he gets more criticism than a white mayor would. (De Bonis, 2018, p. 430)

Regardless of the doubts that were felt over Hart’s ability to maintain the office, he was re-elected for a second term and at the time of this research is serving a third term, which ends on December 31, 2021. The area has seen positive changes since Hart’s election as he continues to work with companies such as John Deere to revitalize downtown Waterloo and create better employment opportunities for Black citizens.

**Moral Debt**

Moral debt consists of all other areas of the Education Debt, and as historical, economic, and sociopolitical debt were all found in Waterloo, moral debt was found as well. Certainly, there have been examples of morally wrong actions by white individuals, or the white community as a whole, in Waterloo that have negatively impacted the Black community. Rather than restate the wrongs committed within historical, economic, and sociopolitical debt, this section will focus on highlighting the current state of affairs for Black citizens in Waterloo. This present-day analysis should serve as a cumulative result of the events that were earlier highlighted in this research. There are many other racially motivated events that took place within Waterloo’s history and there are without a doubt more examples of good and bad done for and against the Black community. This study would not mistake correlation for causation, as there is not enough research to support what directly caused the current state of affairs in Waterloo. However, many of the studies consulted seem to come to a consensus that the events discussed in this research serve as a broad outline for how Waterloo became what it is today.
Furthermore, this present day, accumulated moral debt serves to illuminate the fact that the Education Debt is just as relevant as when Ladson-Billings’ first proposed the concept.

To start, data from recent years shows that Waterloo has continued to vary in terms of quality of living and opportunities for the Black community. While many individuals in the white communities were able to leave the area following the 1980 recession, many Black residents did not have the financial means. Data from *The Bridge Between*, compared the statistics of residents in 1970 vs. 2016, and showed that the Black population nearly doubled (from 8.7% to 15.7%), while the white population accordingly decreased (91.2% to 76.2%). Furthermore, the poverty rates increased for both groups, but the increase in white poverty only went up about 1% while the increase for Black poverty was nearly 10%. Finally, the Black unemployment rate in Waterloo sat at 24.0% in 2015, which is over double the unemployment rate of Black residents of Des Moines (10.6%). In comparison, the total unemployment rate for both cities in 2015 was very comparable at 4.9% (Waterloo) and 4.2% (Des Moines). These factors are only some of the contributing factors that lead Waterloo to be listed at the tenth worst place in the United States for Black citizens (De Bonis, 2018, p. 437).

When it comes to education, Waterloo Community School District sat at an average of 62% math proficiency and 60% reading proficiency in 2020. Both of these averages are approximately 15% below the statewide averages, 76%, and 74%, respectively. Additionally, the district spent roughly $12,081 per student annually, which is nearly $1,500 less than the state median spending per student that sat at $13,630. Finally, while the statistics for West High School and East High School have evened from the intense segregation in the 1960s, there are still some notable differences. While the testing differences are not as pronounced as the statistics previously shared, East High School students still are at an average of 5-10% lower in
math and reading proficiency than West High School students. These testing averages put West High in the top 50% of Iowa Schools, while East High is in the bottom 50% of Iowa Schools. It is also interesting to note that the segregation in schools has greatly diminished as nearly 50% of all students in Waterloo Public Schools are minorities. However, Black students make up one-third of the total student population at East High and only one-fifth of the student population at West High. A continued difference in average income is also evident, as 54% of East High students are eligible for free school lunch and 42% of West High students are eligible for free lunch (Public School Review, 2021). All of the current data presented here works together to show that Waterloo has attempted and closed some gaps of the previous racial inequalities within the city. However, there are still clear differences in the opportunities available to minority students when compared to white students.

**Recommended Research**

There are three major areas of further research that can be stemmed from the findings discussed in this study. The first of which is a recommendation for future researchers to collect data on Black history in the city of Cedar Falls. Cedar Falls is a neighboring city to Waterloo that has a higher median income, higher school test scores, lower levels of poverty, and a lower percentage of minority residents. The treatment of Black residents as second-class citizens throughout the 1900s in Waterloo suggests that Cedar Falls Black residents might have experienced some of the same struggles. However, the lack of accessible research makes it impossible to determine if Cedar Falls residents had the same struggles or if they had a completely different experience than those living in Waterloo, only ten miles away.

The second research recommendation is to further investigate the current experiences of Black residents in Waterloo. This study heavily focused on the information that was available
from 1900-2000. Some facts stemmed from events in the 21st century to tie in relevance, but there is a large opportunity to further research the feelings and events of the last ten years. A specific example of this would revolve around Waterloo residents’ reactions to the Black Lives Matter movement, particularly the summer 2020 protests after the death of George Floyd.

Finally, the last recommendation to come from this study is for other researchers to apply Gloria Ladson Billings's concept of the Education Debt to other small cities like Cedar Falls and Waterloo, Iowa. The purpose of Ladson Billings’ original article was to argue why the Education Debt should replace the Achievement Gap. The purpose of this study was to show if the term is applicable in the specific Waterloo, Iowa area. As demonstrated in the discussion section, positive evidence of the concept was found in Waterloo. However, this evidence is only a stepping stone in the body of research that needs to be done for the term to be widely recognized as viable.

**Conclusion**

Use of the term achievement gap when looking at testing scores across the United States promotes negative racial and ethnic stereotypes as well as looks the testing different from a harmful, short-term perspective. Using the Education Debt as an alternative or supplementary term can work to shed light on the historical differences in opportunities provided to minority communities as well as make direct connections to the lower test scores that are still being seen today when minority students are compared to white students. This study aimed to prove the continued relevance of the Education Debt and to highlight its current existence within Waterloo, Iowa.

Throughout the research process, evidence of racial inequalities presented itself in both the past and present day. Historical evidence such as housing segregation, limited economic
opportunities, and limited educational opportunities were all found within Waterloo. In the present day, all historical inequalities can still be found within the city. They are not as obvious as they were in the 20th century, but when comparing Waterloo to other cities in Iowa and across the country, it is impossible to deny the inequalities still present. Students in the Waterloo Community School District continue to have less money spent on their education than students across the state of Iowa, and Black poverty levels in Waterloo are at least double that of any other city in the state. Overall, this study believes that there is sufficient evidence to prove a present-day relevance of Ladson-Billings’ Education debt in the city of Waterloo, Iowa.

Despite the connections that this study has found, there were limitations when it came to this study. Firstly, this research was limited to ten months. The most critical part of research took place during a time in which two important sources of information (Cedar Falls Public Library and Waterloo Public Library) were both closed to the public due to the COVID-19 pandemic. The sources were still able to be accessed in time to complete the research, but more information could have been gathered with a larger time window. Furthermore, the original purpose of this research was to compare the city of Waterloo to its neighboring city of Cedar Falls, Iowa. It was not until halfway through the research process that it was discovered there is no information about the historical minority population of Cedar Falls readily available to the public. This is not to say that the information cannot be found, but simply that it would take longer time and more focused research to discover. This revelation led to the entire research project to be reformatted around the Education Debt to be found solely in Waterloo. Finally, the majority of information found regarding Waterloo was either printed materials or statistics from United State Government databases. As a result, there is only a focus on present day statistics in Waterloo, as
opposed to present day occurrences in the city. All of these limitations contribute to the suggestions within the recommended future research section.

Within the 2019 financial year, the United States accumulated roughly $1.2 trillion in debt. While this number seems unthinkably large, its significance greatly decreases when considering the fact that, in 2019, the United States owed close to $22.7 trillion in total debt (U.S. GOA). Similarly, the achievement gap that is found year to year between minority students and white students seems somewhat insignificant when compared to the millions of lost educational and economic opportunities that minority communities have missed due to racial inequalities in the last 200 years. In order to close the achievement gap that has been prevalent since standardized testing was first introduced, the country must start looking from a wider perspective. This perspective would be kinder to the citizens it portrays and takes into consideration the historical factors that influence the achievement gap. The Education Debt is a crucial tool that can be used to reframe how the population views testing differences. Using the Education Debt, the United States can finally stop trying to cover a gash with a band aid and instead use the stitches that are so clearly needed.
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