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Thursday 3:00 – 3:50 PM

**Introduction**

In this paper, I will argue that the United States government should fulfill its moral obligation to atone for slavery and its aftermath by doing everything in its power to end the race inequality that currently exists. I believe that this is best achieved by granting a considerable housing stipend to all minorities living in poverty. I will defend this position by showing that the twentieth century practice of redlining has created the most significant barrier to achieving the race equality that the government is obligated to ensure. Finally, I will raise an objection to my argument and respond to it.

**Section I: Proposal and Defense**

The expressed purpose of a government is to ensure the welfare of those that it represents. As such, it has an obligation to ensure that all citizens have an equal opportunity to attain wealth and security. This also gives the government an obligation to end all practices that unnecessarily create a difference in opportunity between subsets of the population, such as in situations of racism. Additionally, since a government is a societal institution that spans many generations, it should be working to benefit any wronged parties for the long-term.

Stating that the government has a moral obligation to take corrective action specifically for the wrongful acts committed during slavery and the Jim Crow era undermines the idea of compensation. In reality, the government’s moral obligation lies less with slavery and more with the general conditions of inequality which the system of slavery created. Since governments are obligated to ensure a long-term equality of opportunity throughout its population, its goal must be to end the race inequality that has put African Americans and other minorities at a disadvantage even since the abolishment of slavery.

Though slavery and explicit segregation practices have been outlawed, race inequality has remained an undeniable fixture of American society due in significant part to the practice of redlining and its consequences. Redlining was essentially a veiled form of racial discrimination that occurred in the 1930s, when the Home Owners’ Loan Corporation (HOLC) graded neighborhoods across the country to assess credit risks. A recent study by the National Community Reinvestment Coalition (NCRC) found that “neighborhoods that were predominantly made up of African Americans, as well as Catholics, Jews and immigrants from Asia and southern Europe, were deemed undesirable” (Jan). As a result, loan options for low-income minorities in these neighborhoods were expensive, if at all available, and the value of these homes stayed stagnant (Jan). By the time that the HOLC policies were ended in 1968, those who lived in better-graded neighborhoods had seen their homes drastically appreciate in value, growing their personal wealth that could then be passed down to their children (Jan). Additionally, as public schools are funded by property taxes, a persistent gap in quality of education was created between the two types of neighborhoods, further perpetuating this race inequality. According to John Taylor, president and chief executive of the NCRC, “homeownership is the number-one method of accumulating wealth, but the effect of [redlining] policies… …is a permanent underclass that’s disproportionately minority” (Jan).

My proposal essentially aims to reverse the race inequality to which redlining contributed. The government should aim to mitigate the effects of redlining by granting a housing stipend so impoverished minorities can more easily finance a home. Though this does not directly address the wrongful acts of slavery, it aims to end the system that spawned from its end, thus fulfilling the moral obligation that the government has to its citizens. This stipend would let minorities afford property in wealthier neighborhoods, allowing them to take advantage of the improved education in those areas and of the ability for their personal wealth to increase with their property.

**Section II: Objection and Response**

I believe that a strong objection could be raised concerning the bold, and possibly unrealistic, ambitions of my proposal. The United States government does have an obligation to end any occurrences of inequality in American society, but it must do so while ensuring the welfare of all citizens. For example, the government could feasibly declare a state of martial law and punish those who commit acts of discrimination with the death penalty. This would almost certainly reduce race inequality but would result in an unstable populace where citizens live in a constant state of fear. Redlining may have played an integral role in firmly establishing the race inequality we observe today; however, this does not mean that doing the opposite of redlining will necessarily end this inequality while ensuring the welfare of American citizens. Seeing as how there could be many unforeseen consequences to my proposal that negatively affect American society, it seems unreasonable for the government to commit to such a massive undertaking.

I think the basis of this objection has to do with my proposal being a top-down effort to combat race inequality. A top-down approach will always have the issues of not meeting its stated goals, as its actual impact cannot be estimated before it is implemented. To draw a parallel, we can examine the history of the federally funded substance abuse prevention program D.A.R.E. Beginning in 1983, the D.A.R.E. program asked “uniformed police officers to go into schools to warn students about the dangers of drug use and underscore the pluses of a drug-free way of life” (Lilienfeld). Because the program approached substance abuse prevention from a top-down perspective, lacking knowledge of how teenagers would respond to the information taught to them in the program, D.A.R.E. ultimately had little to no effect on the number of teenagers that used drugs from 1983 until the early 2000s (Lilienfeld).

To avoid the deficiencies faced by the D.A.R.E. program, I think there would have to be a complimentary bottom-up approach to combating race inequality, focusing on educating the public on race issues. For example, the government could finance community outreach programs that aim to expose children to the realities of racial discrimination. Ideally, this would give individuals a sense of perspective on race issues and allow them to identify these issues as they exist in the world. Taking this complimentary approach would likely compensate for the deficiencies in my proposal, ensuring positive growth among American citizens on race issues while the housing stipend closes the inequality gap. I think that my proposal would not be able to be implemented by itself because of this objection, making it necessary to implement a parallel strategy to work alongside it.

**Conclusion**

I disagree with the notion that the United States government can simply make a lump-sum payment to African Americans to assuage its guilt over slavery and the Jim Crow era. After examining the wealth gap created by the practice of redlining in the 1930s, I believe that giving minorities a source of wealth that is more stable than just money would go further towards reducing race inequality, though it may not do so by itself. Ultimately, I think my proposal is aligned with the United States government’s obligations to its citizens and is a decent starting point when considering reparations for the race inequality that originated from slavery and its aftermath.

**Works Cited**

Jan, Tracy. “Redlining Was Banned 50 Years Ago. It’s Still Hurting Minorities Today.” *The Washington Post.* WP Company, 28 Mar. 2018, [www.washingtonpost.com/news/wonk/wp/2018/03/28/redlining-was-banned-50-years-ago-its-still-hurting-minorities-today/?utm\_term=.7033d5ea64ff](http://www.washingtonpost.com/news/wonk/wp/2018/03/28/redlining-was-banned-50-years-ago-its-still-hurting-minorities-today/?utm_term=.7033d5ea64ff)

Lilienfeld, Scott O. “Why ‘Just Say No’ Doesn’t Work.” *Scientific American*, 1 Jan. 2014, [www.scientificamerican.com/article/why-just-say-no-doesnt-work/](http://www.scientificamerican.com/article/why-just-say-no-doesnt-work/).