High School Students Aren’t Taught About the National Debt

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From Teachers College Columbia University

The U.S. national debt now stands at more than $40,000 per citizen. Is that the same as each of us owing that much money on a credit card? If left unchecked, budget deficits—the difference between what the government brings in each year and what it spends—will weaken our economy and lower future standards of living. Should we reduce deficits by bringing soldiers home from Afghanistan? Spending less on our grandparents’ medical care? Cutting federal grants for college? Raising taxes?

These questions are important to the nation’s well-being, but they are rarely discussed in American high school classrooms, according to a new study conducted by researchers at Teachers College, Columbia University, and funded by the Peter G. Peterson Foundation (www.pgpf.org). The researchers found that the nation’s schools teachers feel ill-prepared to teach basic federal budget terms and engage students in public policy questions to promote active citizenship—and current instructional materials and curriculum standards do little to help. The result, according to the study, is that most young Americans understand neither the terms of the federal budget debate nor its importance. (The full study can be viewed at http://understandingfiscalresponsibility.org/)

The Teachers College team, led by Anand R. Marri, Assistant Professor of Social Studies and Education, conducted their study to establish a baseline for a larger, three year project in which they will create a non-partisan, inquiry-based curriculum called “Understanding Fiscal Responsibility: A Curriculum for Teaching About the Federal Budget, National Debt and Budget Deficit.” That work is also being funded through a $2.45 million grant by the Peterson Foundation.

Among the study’s key findings:

- Eighty-five percent of the teachers participating in the study (30 out of 35) do not teach their students about fiscal policy in any depth. Fewer than 15 percent of U.S. secondary school social studies teachers have a degree in economics. Many believe that federal budget issues are too complicated to teach or unrelated to students’ lives.
- Three of the 12 most commonly used economics textbooks do not cover the national debt at all. In the others, the sections on the national debt and deficit tend to come at the end—which makes these issues unlikely to be covered in the classroom—and provide little guidance to engage students in discussion.
- In over four-fifths (44 out of 50) of the states, standards for economics classes do not mention the terms “federal budget,” “national debt,” or “budget deficit,” when analyzed in a keyword search. When the standards do call for mentioning economic issues in history, civics, and geography classes, they lack details. The curricula of the National Council for the Social Studies (NCSS), the National Council of
Teachers of Mathematics (NCTM), and the International Baccalaureate do not mention these terms at all.

- Classes rarely explain the terms “federal budget,” “national debt,” or “budget deficit.” When these terms do come up, teachers present the numbers as if they arose from “natural law” rather than “decisions made by human beings.”
- When state mathematics standards touch on “financial literacy,” they mean personal finance.

Based on these findings, the “Understanding Fiscal Responsibility” team is designing materials for use in social studies and math classes that will raise the fiscal literacy of students, and help prepare them to fulfill their responsibilities as citizens. The curriculum will teach students to analyze policy arguments based on mathematical and statistical information. The materials will use federal budget data to strengthen core math and comprehension skills. For example, the curriculum will include instruction on how to read graphs and to understand the workings of government. The new instructional materials will be usable by teachers who lack a background in economics or public policy.

In conducting the study, the Teachers College researchers comprehensively reviewed grade 7–12 curriculum standards for all 50 states in math and social studies (U.S. History, Civics/Government, Economics, Geography and World History) as well as the Advanced Placement, International Baccalaureate, and the Council for Economic Education curriculum standards. 35 high school social studies teachers were interviewed and 20 high school social studies classrooms were observed in nine states. Nominations for participating teachers came from a variety of sources including the Council for Economics Education, the New York City Department of Education, and regional social studies supervisors. The team also analyzed the most commonly used economics textbooks, and examined state curriculum standards in math and social studies for grades 7–12.

The study did find reason for optimism: Teachers interviewed said that discussing controversial questions could excite students in both math and social studies classes. Because teachers often feel unprepared, the authors of the study believe they will be receptive to new curriculum material, especially if it is activity-based and encourages debate.