

**THE NEW CENTER**

**Policy Paper**

**March 2021**



# K-12 Education

**THE CONSEQUENCES OF IGNORING CIVICS AND LIFE SKILLS**



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*March 2021*

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## **ABOUT THE NEW CENTER**

American politics is broken, with the far left and far right making it increasingly impossible to govern. This will not change until a vibrant center emerges with an agenda that appeals to the vast majority of the American people. This is the mission of The New Center, which aims to establish the ideas and the community to create a powerful political center in today's America.

## **THE NEW CENTER**

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# EXECUTIVE SUMMARY

In America, we may think of ourselves as the world’s greatest democracy, but we’re doing an exceptionally poor job of training the next generation of citizens.

Forty-eight percent of young people in the U.S. rarely or never participate in [civic or political activities](#). Only 57% of American adults are [financially literate](#). And, amid an unprecedented student debt crisis, [over 40%](#) of recent college grads are underemployed, working in jobs that do not require a college degree.

What can explain such demoralizing outcomes?

It all starts with our education system. The U.S. is [lagging behind](#) its developed peers in math, reading, and science, and as a result, policymakers and schools have prioritized high-stakes standardized testing in these subjects. But this has come with at least one [unintended consequence](#): In the past few decades, schools have doubled down on the tested “core” subjects at the expense of everything else.

Courses that are crucial in preparing students for the real world—civics, career and technical education, and personal finance, for example—have been reduced to electives in schools across the country. Unfortunately, when school budgets are cut, electives are often the first to go.

This New Center policy paper examines three subject areas in which U.S. schools are failing their students, and explains how states and the federal government can play a role in ensuring students graduate with the tools they need to fully participate in our democracy and succeed in the real world.





## THE RISE AND FALL OF CIVIC EDUCATION

The rapid industrial growth, immigration, and urbanization of the late 19th century ushered in the Progressive Era, a period of social and political reform that continued through the 1920s. During this time, public school attendance skyrocketed. Meanwhile, the population of foreign-born residents grew exponentially. As a result, [public schools](#) took on a new role of promoting assimilation and participation in democracy. “For many generations of immigrants, the common school was the primary teacher of patriotism and civic values,” wrote Diane Ravitch and Joseph Viteritti in [Making Good Citizens: Education and Civil Society](#).

The emphasis on civic education in public schools continued for decades until the Vietnam War, Watergate, and other tumultuous events of the 1960s and 70s gave rise to a loss of faith in political institutions. As society’s core values unraveled, civic education was phased out. As a 2011 report from the [Annenberg Public Policy Center](#) explains, “Until the 1960s, three high school courses in civics and government were common, and two of them explored the role of citizens and encouraged students to discuss current issues. Today both of those courses are very rare. What remains is a single course on American government that usually spends little time on how people can—and why they should—participate as citizens.”

Since the passage of the [No Child Left Behind Act of 2001](#), the outlook has gotten even worse. While the legislation had plenty of merit—it added structure to public education and allowed for easier identification of learning gaps, for example—it has also directly contributed to a decline in class time spent on civics and other subjects to make room for extra math and reading. But, given low rates of political participation in the U.S. and the rise of misinformation online, civic education has never been more important.

Although the 2020 election saw the highest turnout in a general election [since 1900](#), America still lags behind other developed countries in electoral participation. Out of 35 member countries of the Organisation for Economic Cooperation and Development (OECD), the U.S. [ranks 24th](#) in estimates of turnout based on voting age population. According to a 2018 survey conducted by [PRRI and The Atlantic](#), 48% of Americans aged 18-29 reported that they had not participated in any activity in support of a group, cause, or campaign they cared about in the past year. When asked why they did not participate, 49% of this cohort cited their lack of knowledge about the issues and 39% said they didn't think their participation would make a difference.



### GAPS IN CIVIC KNOWLEDGE

- Only 51% of Americans can name all three [branches of government](#). 23% cannot name any.
- In a Woodrow Wilson National Fellowship Foundation survey, only 36% of Americans could pass an exam consisting of questions from the [U.S. Citizenship Test](#). For participants under age 45, the pass rate was 19%.
- In a 2016, 13.1% of Americans believed [Judge Judy](#) was on the Supreme Court, and only 37.4% correctly identified the term length for members of Congress (six years for senators and two years for representatives).



These disappointing results are not surprising given our bare-bones approach to civic education. As of 2019, just nine states and Washington, D.C. [require students](#) to take at least one year of civics, while 30 require just one semester and 11 do not require civics at all.

## WHAT DOES A HIGH-QUALITY CIVIC EDUCATION LOOK LIKE?

Including civics as a mandatory course in high school is the first step in fostering an informed, engaged citizenry. But exactly how civics is taught is another crucial consideration. Even where it is required, civic education is largely focused on rote memorization of facts rather than participatory learning, despite the belief among civic education experts that this is a crucial aspect of any well-rounded civic education. According to a report from the [Annenberg Public Policy Center](#), students who receive an effective civic education are more likely to vote, discuss politics at home, and volunteer in the community. These students are also, on average, more confident in their abilities to speak out and communicate with elected officials about issues they find important. But what, specifically, does an effective civic education involve? There is [consensus](#) among civic education experts that the necessary components of a quality civic education include classroom instruction, discussion of current events and controversial issues, service learning, extracurricular activities, student participation in school governance, and simulations of democratic processes and procedures.

Just over half of the states and Washington, D.C. include simulations of democratic processes or procedures (e.g., mock trials, debates, or reenactments) in their standard [civic education frameworks](#) while only 11 include a service learning component—a category that describes activities that allow students to apply their classroom knowledge to help solve real issues in the community.





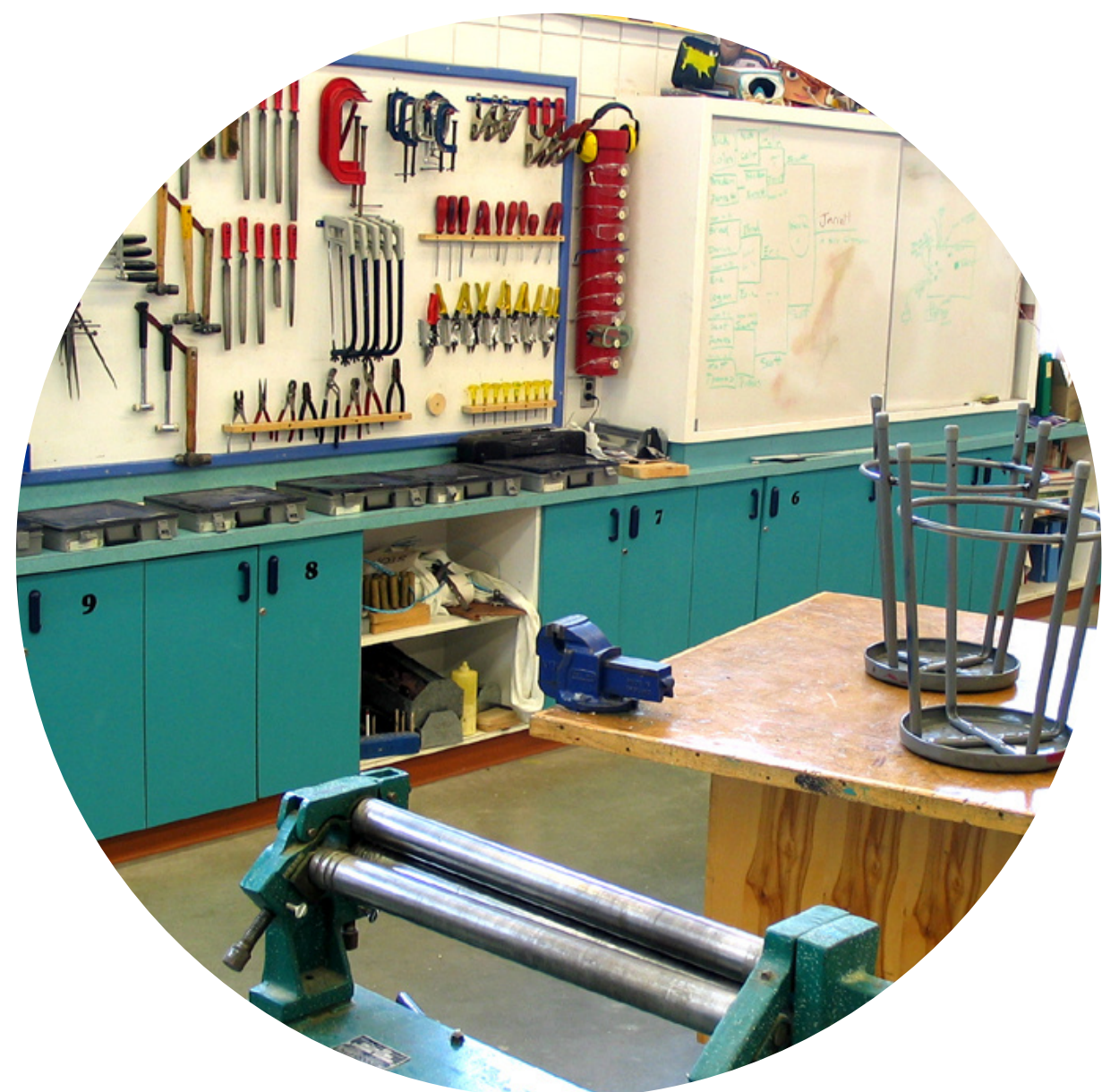
## CAREER AND TECHNICAL EDUCATION

Career and technical education (CTE), also known as vocational education, encompasses all courses that focus on specialized, occupationally relevant skills with the goal of propelling high school graduates into desirable jobs. Traditionally, CTE has included courses like woodshop, home economics, and auto repair, but the category has since broadened to include others like computer science, health care, and business. Some traditional public schools offer CTE courses themselves, while others allow interested students to spend half of each school day at a specialized technical high school.

Like civic education, CTE has Progressive-Era roots. To help meet the needs of a booming industrial society, Congress passed the [Smith-Hughes Act](#) in 1917, which provided federal aid for the promotion of vocational courses in high schools. Since then, decreased funding, increased focus on core academic subjects, and a growing [emphasis on college](#) as the be-all, end-all of high school education have resulted in decreased participation in CTE. While most students take at least one CTE course, the average number of CTE credits earned by American high school students [declined by 14%](#) between 1990 and 2009.

Why is this decline such a problem? For one, it has pushed millions of high school graduates, many of whom would have been better off entering the workforce or a trade program, to attend college. About two-thirds of high school graduates [enroll in college](#), and 40% of them eventually [drop out](#), leaving school with a median of \$24,400 in [student debt](#). In addition, 40.3% of recent college graduates are working in jobs that [do not require](#) a college degree. Meanwhile, a shortage of workers in skilled trades that do not require a bachelor's degree—carpentry, plumbing, and welding, for example—has driven wages up in these fields. According to Salary.com, the median salary is \$57,134 for a [carpenter](#) and \$58,163 for a [plumber](#). And these are not outliers: According to the [Georgetown Center on Education and the Workforce](#), there are about 30 million jobs in the U.S. that do not require a bachelor's degree and pay an average of \$55,000 per year.

Vocational education is valuable because it has proven to help students make informed decisions about their futures. A 2019 [Education Next study](#) concluded that “taking more advanced vocational coursework is associated with lower four-year college-enrollment rates but no reduction in college completion, suggesting that students nudged away from four-year colleges by their exposure to a vocational secondary curriculum were unlikely to earn a degree had they enrolled.” And, allowing students to choose a track based on their interests appears to have a positive effect on motivation and retention. According to the Association for Career and Technical Education, the high school [graduation rate](#) for CTE concentrators is 95%—ten percentage points higher than the national average.





## CTE BEST PRACTICES

The U.S. is unique in its “college for all” mentality and can look to other countries with strong CTE programs for lessons on how to revitalize vocational education. According to a [Center for American Progress](#) report analyzing the components of successful CTE programs in Germany, Singapore, and Switzerland, effective CTE policy involves the alignment of program offerings to occupational needs.

A primary factor contributing to their success in this realm is the involvement of industry stakeholders in the development of program standards and curriculum. And, central to these programs are paid apprenticeships in which local employers take on CTE students and provide them with on-the-job training. Upon graduation, these programs also confer students with certificates that carry weight in the labor market.

Further, the [absence of stigma](#) is crucial to their success. In countries with successful programs, career training is viewed as a desirable choice for any high school student rather than a “plan B” for underachievers. As of 2016, nearly half of the [German population](#) held a vocational qualification. Similarly, about half of all [Finnish students](#) opt to enter vocational education rather than continuing with general secondary education.

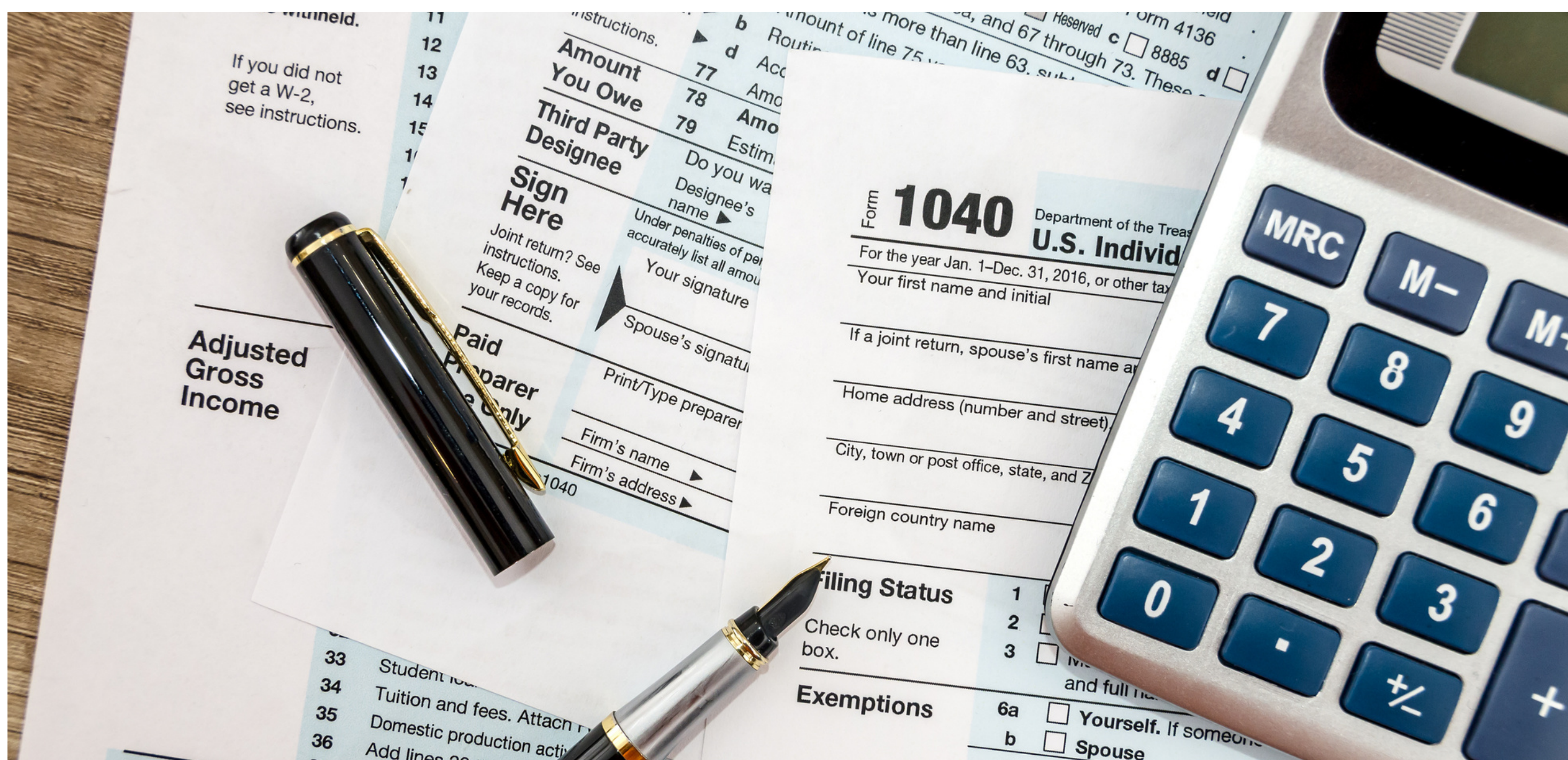
## PERSONAL FINANCE

Unlike civics and vocational education, personal finance class is a relatively new offering in U.S. schools. But expanding personal finance education is urgent at a moment when consumers are responsible for [more financial decisions](#) than ever before. In the past few decades, company-managed pension plans have given way to employee-managed retirement plans, in which employees decide how much to contribute and what to invest in.

The financial sector is becoming increasingly complex, and each new financial product or service that enters the market makes financial decision making even more difficult. With the cost of postsecondary tuition on the rise, [student debt](#) has increased by more than 100% in the past decade, totaling over \$1.7 trillion today. It has never been more important to address the fact that Americans lack basic financial knowledge:

- In 2019, 63% of Americans reported that they didn’t understand how a [401\(k\)](#) worked.
- In 2020, 27% of Americans reported that they didn’t know their [credit score](#) could affect their car insurance rates, and 31% didn’t know it could affect their options for cell service plans.
- In 2020, 27% of millennials with [student loan debt](#) said they did not understand the terms of their loans when they took them out.
- In 2018, only 16% of millennials (aged 18-37) could answer three [questions](#) about basic personal finance concepts correctly.
- While the U.S. is the world’s largest economy, it ranks 14th in [financial literacy](#) behind Singapore and the Czech Republic. Only 57% of U.S. adults are financially literate as of 2015.





In a 2018 survey conducted by the [Financial Industry Regulatory Authority](#), 56% of credit card owners reported that they had chosen a card without comparing it to offers from other companies. In the same survey, 35% of credit card owners reported that they had only paid the minimum on their credit card bill at some point in the previous year, resulting in interest charges. NerdWallet predicts that the average household with credit card debt will pay [\\$1,155 in interest](#) in 2021.

It's no surprise that [83% of parents](#) believe high schools are not doing enough to help their kids become financially savvy. Only 21 states require high school students to take a [personal finance class](#), which differs from an economics class in that it focuses on real-world financial concepts that students will inevitably encounter in life—debt, credit cards, budgeting, and saving, for example. And only 24 states require high schools to offer personal finance classes at all.





But the good news is that, in schools where they are offered, personal finance classes are working. In a [2019 study](#), Montana State University economists found that students in states with financial education requirements were more responsible with student loans, more likely to apply for scholarships and aid, and less likely to hold credit card balances later in life. [Another study](#) conducted at the University of Wisconsin-Madison's Institute for Research on Poverty found that students who took mandated personal finance courses were less likely to take out high-risk payday loans, which can come with interest rates of up to 400%.

“It’s a social justice issue,” Nan Morrison, President and CEO of the Council for Economic Education, [told CNBC](#). “Better education equips kids with the tools to make better decisions, to understand their first paycheck and take better care of themselves and their families.”



# NEW CENTER SOLUTIONS

The American education system should prepare its graduates for success in every facet of life, and that means America needs a crash course in developing more civics and life skills training. As education policy is largely set at the state level, state legislatures can take the lead by:

-  Requiring the completion of a civics course for graduation and adopting the six proven practices for effective civic education (classroom instruction, discussion of current events and controversial issues, service learning, extracurricular activities, student participation in school governance, and simulations of democratic processes) as part of their standard civics curriculum framework.
-  Emphasizing both college and CTE as viable paths to success. This could come in the form of an informational campaign aimed at parents and students that would share facts about CTE, dispel myths, and provide information about local opportunities.
-  Requiring high schools to provide more CTE opportunities through partnerships with specialized technical schools and local businesses.
-  Requiring the completion of a personal finance course for graduation, with a curriculum that emphasizes practical financial skills as opposed to the theoretical topics typically taught in economics classes.

Although states are largely responsible for setting their own education policies, the federal government could provide further incentive to enact these state-level reforms by establishing new Department of Education grants that would reward states for implementing best practices in these areas.