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What Kind of Economic Citizen?: An Analysis of Civic Outcomes in U.S. Economics Curriculum and Instruction Materials

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Abstract: United States scholars in economics education generally view economic literacy as the field's connection to citizenship education. However, despite this clarity of purpose, the range of ways that economic literacy could be applied to civic life is ill defined. Based on an examination of stated civic outcomes in U.S. economics curriculum and instructional materials and drawing from Westheimer and Kahne's (2004) widely-cited democratic citizenship framework, the authors detail four archetypes of economic citizenship: (1) The personally responsible economic citizen; (2) the participatory economic citizen; (3) the justice-oriented economic citizen; and (4) the discerning economic citizen. With these citizenship archetypes in mind, economics educators can construct opportunities for their students to consider how to use their economic knowledge to make sound personal decisions, to participate in collective action, to struggle against economic inequality, or to develop an opinion after considering multiple points of view.

Keywords: economics education; citizenship education; economic citizenship

1. Introduction

The primary goal of economics education in the United States is to help students think economically [1]. This habit of mind encourages decision making through the identification of "trade-offs—that is the costs and benefits—of whatever issue is at hand" [2]. Economic thinking unifies the field of U.S. K-12 economics education. It pervades standards documents [3], curricular resources [4,5], instructional strategies [1,6–9], and assessment models [10]. Since economics education comprises a crucial element of a well-rounded social studies education [1,3], we wanted to know how thinking economically contributes to the core purpose of social studies: The preparation of college, career, and *civic* ready students.

Writing in *Social Education*, the then U.S. Federal Reserve chairman, Ben Bernanke [11], discussed the civic goal of economic education as one in which "students can participate in our democracy as well-informed and responsible citizens, whose collective actions may contribute to the effective functioning of our economy, leading to growth and prosperity over time" (p. 73). This outcome is worthy, but begs a larger question: *What kinds of economic citizens is economics education promoting?* Based on an examination of civic outcomes in economics curriculum and instructional materials (henceforth, "economics materials"), we detail four archetypes of economic citizenship and discuss the implications of these categories for economics and social studies education. At the outset, it is important to note that our review of economics materials is limited to the United States context and that the archetypes developed herein represent enactments of economic citizenship made possible by the materials reviewed rather than representations of economics teachers' thinking and/or practice.

2. Literature Review

Scholars in economics education in the U.S. are fairly settled on the purpose of economics being to cultivate an economic way of thinking [12–14]. Miller [12] summarizes this process as follows:

... there is some body of *economic content* that students must learn. Furthermore, the students must learn how to *apply* this body of knowledge to problems. This means that students must acquire the capacity to *analyze* new and unique problems, not merely interpret or understand the analysis of others. And students should be able to use this knowledge to make *reasoned decisions or judgments*. (p. 4)

As this quote suggests, it is not enough for students to acquire economic content knowledge. To be economically literate, students must learn to use foundational economic concepts (e.g., scarcity, marginal analysis, economic self-interest) to diagnose and make sound decisions about modern day problems that impact an individual, country, and world (e.g., the rising cost of college, wealth inequality, trade imbalances).

U.S. economics education has evolved over time away from a traditional content focus towards this economic literacy approach. In 1961, the Task Force on Economic Education (TFEE) defined 45 concepts that students should master [15]. These concepts became the foundation for the Joint Council on Economic Education's *Framework for Teaching the Basic Concepts* [16] and were later refined to include a more focused set of 21 concepts. The Framework, as it was later called, was consistently criticized for a lack of emphasis on critical thinking and authentic application [14]. In 1997, economic educators tried to remedy the rote nature of the Framework by drafting the *Voluntary National Content Standards in Economics* ("The Standards") to include foundational concepts accompanied by statements about what students should be able to do with these concepts at grades 4, 8, and 12 [17,18]. Although subject to similar criticisms as the Framework, the Standards came to define economic literacy from a standards perspective until the publication of the *College, Career, and Civic Life Framework* ("C3 Framework") for *Social Studies State Standards* [3].

In the C3 Framework, economics is placed alongside civics, geography, and history as a core discipline that animates inquiry in the social studies [3]. The backbone of the document includes an Inquiry Arc composed of four distinct, but inter-related, dimensions: (1) Developing questions and planning inquiries; (2) applying disciplinary concepts and tools; (3) evaluating sources and using evidence; and (4) communicating conclusions and taking informed action [3]. Within Dimension 2 ("Applying Disciplinary Concepts and Tools") of the C3 Framework, an economic way of thinking is recognized to include "the consideration of costs and benefits with the ultimate goal of making decisions that will enable individuals and societies to be as well off as possible" (p. 35). This broad definition is further broken down into economic decision making standards that ask students to consider the role of incentives in influencing choices and the role of marginal analysis in making decisions (p. 36). In this section, foundational content is also outlined to include standards that relate to exchange and markets (e.g., role of buyers and sellers in a market), the national economy (e.g., economic indicators such as GDP, inflation, and unemployment), and the global economy (e.g., trade, comparative advantage, economic interdependence).

Miller's [12] definition of economic literacy that includes content knowledge, analysis, and application is recognized in the C3 Framework as a process of disciplinary inquiry to prepare students for engaged citizenship. As students examine compelling questions, such as "Should the United States build a transatlantic pipeline?", they draw upon economic concepts delineated in Dimension 2, including the costs and benefits of the building of a pipeline. Students are asked to use data to make reasoned arguments that answer the original question. Importantly, students are also asked to demonstrate their capacity for active citizenship by *Taking Informed Action* on the questions they investigate. In this way, students in social studies, and in economics specifically, use the academic knowledge of the discipline for a civic purpose.

While the civic vision of economics education is clearly articulated by scholars [12–14] and within disciplinary standards documents [3], few empirical studies help us understand how teachers

conceptualize the civic aims of an economics education. The most revealing study, conducted by VanFossen [19], investigated eight secondary teachers' rationales for teaching economics. Two of the three themes identified by teachers linked economics to citizenship outcomes. The teachers identified a desire to teach students "life skills" that ranged from balancing checkbooks to understanding economic concepts encountered when reading a newspaper article. Another theme explicitly noted teachers' views that economics education was crucial for "good citizenship." The teachers articulated their notion of "good" economic citizenship primarily through discussing how students could make sound decisions by employing an economic way of thinking. Rosales and Journell [20] highlight the disconnect between teachers' attachment to economic theory and students' desires for practical applications of economics. They suggest "socializing economics" by allowing students to see economic theory at work in their own lives and by creating opportunities for them to grapple with economic concepts that are embedded in scenarios they encounter daily.

Some researchers have turned their attention to curricular materials as a lens for examining the extent to which economics promotes civic engagement. For example, Marri, Wylie, Shand, Grolnick, Huth, and Kuklis [21] critiqued U.S. economics standards and textbooks for failing to help students understand the implications of the federal budget and the national debt. The authors contend that understanding these concepts is crucial for participatory citizenship. In a similar fashion, Myers and Stocks [22] analyzed secondary economics textbooks to assess their inclusion of the social economy, referring to the "non-profit or social enterprise organizations that put 'people over profits'" (p. 267). The authors found little recognition of this economic sector in textbooks, identifying a missed opportunity for economics education to inform an economic citizenship aimed at the common good.

In one of the most promising U.S. studies about the effect of economics on students' civic behavior, Allgood, Bosshardt, van der Klaauw, and Watts [23] found that economics coursework can encourage certain forms of civic participation. In their survey of 2000 college graduates, the authors found that greater numbers of economics courses taken was a predictor for joining a political party, making political donations, and engaging in volunteerism.

Another area of research connecting economics education to civic outcomes involves how U.S. students respond to financial literacy or entrepreneurial education in K-12 settings. Although economics educators hold different views on the role of personal finance education within traditional economics education [13,24], calls for financial literacy education have grown in recent years [25,26]. In 2014, the U.S.-based Council for Economic Education published the *National Standards for Financial Literacy*, aiming to "deepen students' understanding of personal finance through an economic perspective" [27]. Largely due to its practical nature, financial literacy education promotes tangible civic learning opportunities for students, including using credit wisely, saving for retirement, and purchasing insurance.

Researchers in this area have produced some encouraging findings in recent years. For example, Carlin and Robinson [28] found that students who experienced financial literacy training prior to engaging in hands-on experiences at Junior Achievement's *Finance Park* were more likely to budget, invest, and delay gratification during the *Finance Park* simulations. However, they found little evidence that students grasped underlying economic principles that could be applied in alternative settings. Additionally, Broome and Preston-Grimes [29] examined how participation in a student-operated school store impacted students' understanding of economic concepts and entrepreneurship. The authors found that student operation of the store created social interactions with peers, teachers, family members, and mentors that facilitated discussion of complex economic concepts. Furthermore, the students who developed products for the store articulated different levels of economic knowledge than those who worked shifts at the store. While both studies have provided promising findings related to student learning, questions remain about how this knowledge can be transferred to novel settings.

From our review of the literature, we see a consensus that the goal of economics education within the U.S. context is to promote economic literacy in the service of citizenship [3,12–14,17]. Evidence suggests that economics coursework and curricular materials can be constructed in a way that promotes

civic outcomes [21,23], and that secondary economics teachers instruct with civics in mind [19]. We also know that financial literacy education can help students make connections between economics content and real world situations [28,29].

However, despite this affinity for connecting economics education to civic outcomes, we still know little about the range of civic dispositions that an economics education might foster. *Does economic literacy only promote sound personal decisions? Could economic literacy also encourage collective participation in our communities? Could students use economic literacy to make the world a more equitable place?* Participating in civic life is not an apolitical endeavor. Schools imagine particular kinds of citizens and curricula expose students to potential civic pathways. The discipline of economics, not unlike other social studies disciplines, promotes unique knowledge, skills, and dispositions that surely influence civic behavior in unique ways.

In this study, we sought to classify the types of civic behaviors articulated in a sample of U.S. K-12 economics materials. In the sections that follow, we detail the theoretical framework used to create four archetypes of economic citizenship. We further outline our methodology for the study, including the selection process for the materials reviewed and the process for data analysis. In the findings section of the paper, we present each economic citizenship archetype through illustrative examples found in the materials. Finally, we conclude the paper with a discussion of how these archetypes could be used to specify and promote the civic aims of economics education.

3. Theoretical Framework

To analyze the range of civic behavior promoted by a sample of U.S. economics curriculum and instructional materials (economics materials), we draw from Westheimer and Kahne's [30] widely-cited democratic citizenship framework. Based upon their review of democratic theory and their two-year study of democratic education programs, Westheimer and Kahne constructed three citizen archetypes: The personally responsible citizen, the participatory citizen, and the justice-oriented citizen. These archetypes align with theoretical orientations in citizenship education, highlight differences in how educators conceive democratic citizenship goals, and reflect ideas used by practitioners in the field. After a closer look at each citizenship archetype, we discuss how we appropriated this framework to analyze economic citizenship.

3.1. The Personally Responsible Citizen

Westheimer and Kahne [30] describe the personally responsible citizen as one who acts responsibly in the community by paying taxes, obeying laws, and helping those less fortunate. Programs that promote personally responsible citizenship emphasize the values of "honesty, integrity, self-discipline, and hard work" ([31] p. 241). This type of citizen is promoted by character education programs, as well as organizations that emphasize volunteerism or charity to address social ills. As described, the personally responsible citizen is not completely disengaged from civic life in pursuit of her or his own self-interest. Instead, this individual views civic action as a personal, rather than collective, endeavor.

3.2. The Participatory Citizen

The participatory citizen is one who engages in "collective, community-based efforts" ([31] p. 241) at the local, state, or national levels. Education programs that promote participatory citizenship focus on the workings of government and community organizations, and the skills required for working through these entities. Participatory citizens do not view civic action only to construct beneficial public policy outcomes, but also as a mode of living [32] that develops relationships and promotes common goals. In contrast with the personally responsible citizen, participatory citizens place primacy on collective action.

3.3. *The Justice-Oriented Citizen*

Westheimer and Kahne [30] discuss the justice-oriented citizen as the archetype that appears the least in democratic education programs. However, this type of citizen is prominent in democratic theory. Like the participatory citizen, the justice-oriented citizen is committed to taking collective action in the civic realm. The justice-oriented citizen differs by critically analyzing the societal forces that create injustices and then striving to influence structural change. This focus on the root causes of social injustice, rather than engaging in volunteerism or working only through political structures, distinguishes the justice-oriented citizen. Programs that promote this form of citizenship often have commitments to the dialogic process of critical pedagogy [33] or draw inspiration from the Social Reconstructionists of the early twentieth century [34,35].

3.4. *Sample Civic Actions*

To demonstrate sample actions for each type of citizen, Westheimer and Kahne [30] use the example of a community food drive. The personally responsible citizen would donate to the food drive. The participatory citizen would organize the food drive. The justice-oriented citizen would analyze the causes of hunger in the community, using the information to guide collective action. The food drive scenario allows us to see how citizens with different orientations to civic life might intervene in their community.

3.5. *Application to Economic Citizenship*

Westheimer and Kahne [30] developed this framework to make sense of the competing aims in democratic citizenship education. To appropriate this framework for economics education, we recast the citizen archetypes according to how economic literacy might be used in the service of personally responsible, participatory, or justice-oriented citizenship (See Appendix B). In defining our economic citizenship types, we followed the lead of Westheimer and Kahne by ensuring the archetypes captured a variety of economic citizens, aligned with the curricular goals of the economics materials we investigated, and echoed theoretical orientations in economics education. We began with initial conceptions of how Westheimer and Kahne's citizenship types would translate to economics, but refined those ideas as we analyzed the economics materials. In the section that follows, we detail our method of analysis, how we clarified the particularities of each economic citizenship archetype, and the rationale for adding a fourth archetype to our typology.

4. Methodology

4.1. *Data*

We began by identifying a broad range of economics materials designed for use in K-12 settings in U.S. schools. We sought entities that varied in terms of theoretical orientation, but we also hoped to capture materials used frequently by K-12 teachers in the U.S. [36,37]. Since textbooks drive much social studies instruction, we began by selecting Economics textbooks from major publishers used frequently in U.S. schools (e.g., Pearson, Prentice/Hall, Teachers Curriculum Institute). Next, we accounted for the influence of major U.S. economics education organizations in disseminating economics' curricular materials (e.g., Council for Economics Education, Foundation for Teaching Economics, Federal Reserve Education). We also identified smaller non-profit organizations that provide K-12 materials, with an emphasis on organizations that raise critiques about market economies (e.g., United for a Fair Economy, Center for Popular Economics, The Story of Stuff). Finally, in an effort to include the landscape of financial literacy and entrepreneurial education [24], we identified prominent U.S. organizations in those areas (e.g., Junior Achievement, EverFi, Bank of America, and Kahn Academy Partnership). As noted above, we use the term "economics materials" throughout the paper when referring to our data sources. In total, we looked at 25 different economics materials, with three textbooks included

in the sample. While this sample does not capture the entirety of economics material available for economics educators, we felt it provided us enough data to work with in developing our archetypes.

While some of the materials lent themselves to analysis in their entirety (textbooks, smaller packages of lesson plans, etc.), others did not. Analysis of larger organizations, such as the Council for Economic Education (CEE), which provides nearly 500 lesson plans, proved unwieldy. For these organizations, we selected a book, a series of lessons, a program, or an online simulation, with the clearest connections to civic outcomes. Additionally, for organizations with an online presence, we examined mission statements, “About Us” pages, or any items that spoke to the civic goals of the organization. We did not analyze all materials offered because we did not intend the project to be evaluative. Instead, we aimed to reach theoretical saturation [38] in developing the economic citizenship archetypes. The list of economics materials can be found in Appendix A.

4.2. Analysis

To analyze the economics materials, we used Westheimer and Kahne’s [30] three citizenship types as a priori codes, and then used a constant comparative analysis [39,40] to translate and refine those codes into the realm of economics. We began by recasting Westheimer and Kahne’s [30] democratic citizenship archetypes along economic citizenship lines. This required considering how economic literacy might be used in the service of personally responsible, participatory, and justice-oriented citizenship (See Appendix B). However, we considered these initial codes as emergent rather than complete. As we analyzed the economics materials, we broadened and sharpened the descriptions of each archetype code, while also remaining open to the possibility of creating new citizenship archetypes based on the data we found.

When we identified a statement in one of the economics materials that discussed citizenship, we compared that piece of data against our a priori codes and either (1) affirmed our initial description of an economic citizenship archetype, (2) refined our initial description of an economic citizenship archetype, or (3) constructed an additional economic citizenship archetype. Below, we share specific examples of each of these instances from the coding process.

In some cases, our initial descriptions of the categories aligned neatly with civic outcomes promoted through the economics materials. For example, we envisioned personally responsible economic citizenship as encompassing—in part—many of the personal finance practices promoted by financial literacy organizations. This initial conception was affirmed by the mission statement for *Fool Proof*, an online financial literacy curriculum: “We teach personal responsibility. Our curriculum teaches young people the importance of using caution, questioning sellers, and relying on independent research before spending money” [41]. We used this quote to lend evidentiary support for this aspect of personally responsible economic citizenship.

In other cases, we broadened our initial category descriptions based upon types of civic behavior promoted in the economics materials. The participatory economic citizen archetype initially included an emphasis on entrepreneurial skills and dispositions, such as those promoted by organizations, like Junior Achievement. However, during our analysis we identified economics materials with an emphasis on developing economic leadership skills to take collective action around economic policy issues. For example, The Federal Reserve Bank of New York organizes *The High School Fed Challenge*, a competition in which teams of high school students “play the role of monetary policymakers by analyzing economic conditions and recommending a course for monetary policy” [42]. Because of this data and other examples we identified, we broadened the category of participatory economic citizenship to include participation in public or private sector organizations that promote economic policies or use economic thinking to guide policymaking.

In other instances, we identified civic behavior promoted in the economics materials that did not fit neatly within our three emergent categories. We used this data to construct an additional economic citizenship archetype code: *The discerning economic citizen*. The discerning economic citizen archetype emerged from economics materials that asked students to analyze multiple sources to

understand and discuss contemporary economic issues. For example, *Economics*, a 2016 textbook published by Pearson, includes several civic discussion activities associated with economic topics. One activity asked students to consider the question, “Would laissez-faire be the best economic policy for the United States?” [43]. Students then analyzed newspaper articles, graphs, and other data to understand competing perspectives and construct their own arguments about laissez-faire. We discuss this archetype in more detail in the findings section.

Most of the materials we analyzed contained elements of two or more economic citizenship archetypes. For this reason, we do not attempt to categorize each set of materials as representative of a particular archetype. Furthermore, as we discuss more below, we also see some areas of overlap across the archetypes themselves, particularly with the discerning economic citizenship archetype and the other three categories.

4.3. Limitations

Although mentioned briefly in the introductory section, it is important to note again the limitations of our economic citizenship archetypes. First, as scholars writing from (and teaching in) the U.S., we only sought to examine economics materials used in the U.S. context. Although some of these materials may be used in other contexts, we acknowledge that the findings presented here may not be directly applicable to economics educators in other areas or that other economics perspectives may predominate in countries other than the U.S. Second, our findings arose from an analysis of economics curriculum and instruction materials and not from an investigation into U.S. economics educators’ perspectives or classroom practices. Therefore, we do not offer these archetypes as examples of what sort of economic citizenship development is occurring within U.S. classrooms. Instead, we share our interpretation of what forms of economic citizenship are promoted through the range of economics materials made available to U.S. economics teachers. We acknowledge that classroom teachers may use or interpret these materials differently than we have in our analysis.

5. Findings

Findings from this study offer a portrait of four economic citizenship archetypes: (1) The personally responsible economic citizen; (2) the participatory economic citizen; (3) the justice-oriented economic citizen; and (4) the discerning economic citizen. In the sections that follow, we provide a snapshot of the characteristics of each economic citizenship archetype along with an overview of the data that substantiated each category. Descriptions of the economic citizenship archetypes along with a list of the economics materials reviewed are included in Appendixes A and B.

5.1. The Personally Responsible Economic Citizen

The personally responsible economic citizen deploys an economic way of thinking in a manner that promotes personal interests and personal efficiency. This citizen engages in spending, saving, investing, and budgeting practices that favor long-term economic stability over short-term maximizations. The personally responsible economic citizen also uses economic principles, such as cost-benefit analysis and opportunity cost, to make decisions in all facets of life. These decisions might involve using marginal analysis to decide whether to study an extra hour or go to sleep or using opportunity cost to determine whether to mow one’s own lawn or hire a landscaper.

Within their framework, Westheimer and Kahne [30] included sample actions for each type of citizen. Following this example, we include sample actions for each citizenship archetype based on how they would respond to a sharp increase in gas prices. In our scenario, we suggest that a personally responsible economic citizen would react by engaging in a cost-benefit analysis of whether it was more efficient to ride his/her bike to work rather than driving. This analysis would weigh the money saved on gasoline versus the extra time required to commute to work by bike.

Personally responsible economic citizenship appeared the most frequently of all the citizen archetypes, encouraged, in some form, by at least 16 of the 25 sets of economic materials. The most

explicit connection came through financial literacy materials. These materials ask students to consider a range of topics, including the impact of credit scores (Better Money Habits); interest rates and penalties on credit cards (FoolProof Financial Education Systems); the benefits and challenges of saving and investing for retirement (Hands on Banking); and the fundamentals of saving (Take Charge Today). Everfi, a particularly comprehensive financial literacy resource, uses multi-media simulations to engage students in scenarios that they will face in early adulthood. In one scenario, students determine whether they can afford to buy a car by using situational data (e.g., income, interest rates, price of car, amount of savings). The Council of Economic Education's *Gen i Revolution* (2016) serves as an exemplar of the financial literacy materials due to its explicit grounding in academic economic concepts. *Gen i Revolution* is an online personal finance game that tasks students with completing 15 "missions" in which a range of economic concepts (e.g., human capital, the business cycle, monetary policy) inform personal decision making.

The economics materials also promoted personally responsible economic citizenship in a manner apart from financial literacy. These materials encouraged students to use economic concepts, like opportunity cost, marginal analysis, or diminishing returns, to guide everyday decisions. These statements often appeared as examples used to illuminate the economic concepts. *Economics* [43], a secondary textbook, discussed how a consideration of tradeoffs drives general decisions about pursuing work or recreational activities. Other discussions of personally responsible economic citizenship were more specific. The *Economics* text also included a profile on the work of the economist, Gary Becker, discussing Becker's framing of dating as a "marriage market" in which individuals consider opportunity cost when choosing a mate. In this model, a marriage occurs when "the cost of searching exceeds the possible benefits of finding a better mate" (p. 7). In this instance, the textbook represents decision-making as a rational endeavor aimed at maximizing personal efficiency, thus, encouraging personally responsible economic citizenship.

5.2. The Participatory Economic Citizen

The participatory economic citizen engages in economic affairs at the community, state, or national level, within the public or private sector, and with an eye towards taking collective action. This citizen values entrepreneurship and innovation, viewing the market economy as effective at promoting general welfare. Working within existing economic and political structures when pursuing policy or social outcomes, this citizen deploys economic thinking to address concerns, ranging from the availability of goods and services or the regulation of products or businesses. Importantly, the participatory economic citizen has a disposition towards taking a leadership role in addressing economic issues.

In relation to our hypothetical civic scenario of a sharp increase in gas prices, the personally responsible economic citizen engaged in a cost-benefit analysis of driving versus biking to work. The participatory economic citizen, tending towards leadership and collective action, would work with community groups to raise awareness about car-pooling programs and to advocate for bike safety due to the anticipated increase in bike traffic on roadways.

The participatory economic citizen shares some characteristics with both the personally responsible and justice-oriented archetypes. Due to the value the personally responsible economic citizen places on an economic way of thinking, this citizen would also acknowledge the importance of innovation and entrepreneurship lauded by the participatory economic citizen. However, a distinction between these two occurs, with the participatory economic citizen's penchant for leadership and collective action, which contrasts with the personally responsible citizen's preference for rational, individual decisions. The participatory and justice-oriented economic citizens also include similarities and distinctions in characteristics. While both archetypes engage in collective action around economic issues, their differences emerge in their foundational views on how market-based economies should operate. The participatory economic citizen views the market system as generally fair and effective, hoping to work within the system to promote specific outcomes. The justice-oriented economic citizen pursues foundational change in the market economy to bring about more equitable outcomes.

The distinction between the two can also be seen through the instructional experiences promoted in the economics materials.

Participatory economic citizenship appeared prominently within seven of the 25 sets of economic materials. These materials fell into two categories: Entrepreneurship and problem-based materials. Entrepreneurship materials asked students to consider a range of topics, including design and innovation (Junior Achievement's "It's My Business"); marketing products and understanding consumers (Infusionomics); types of businesses and the advantages and disadvantages of each (These Kids Mean Business); and making a profit (BizKids). Each of the programs emphasized hands-on experiences for students, with some of the materials helping students set up their own student-run businesses (BizWorld). In one unit from BizKids, students were asked to become change makers who "match their passions with problems in the community" [44]. Students in this unit, *Three Minutes to Change the World*, explore problems in their local community (e.g., bullying, homelessness), and work to alleviate the problem by either developing a new product that would make daily life easier or by raising money for donation to a local charity.

Other economics materials also fostered participatory economic citizenship, but through problem-based curricula that enabled students to respond to public policy or community issues. In these materials, students take on leadership roles within an economic simulation. For example, in the *High School Fed Challenge*, a competition sponsored by the Federal Reserve Bank of New York, teams of students work as monetary policymakers who analyze current economic conditions and then make recommendations about the money supply and interest rates. New York Fed economists and staff provide feedback on the students' analysis. In the Foundation for Teaching Economics' summer program, *Economics for Leaders*, students learn how to use economic concepts, like "incentives, innovation, and the role of institutions", to analyze and deliberate public policy choices within student-led forums [45]. In both experiences, students work together to find economic solutions to public problems through existing market structures and with the assumption that the economy can be brought back into equilibrium with conventional solutions (e.g., monetary and fiscal policy proposals).

5.3. The Justice-Oriented Economic Citizen

The justice-oriented economic citizen works to create a more sustainable economic system that protects both workers and the environment. Like the participatory economic citizen, this citizen engages in collective action. However, the justice-oriented economic citizen uses collective action to highlight unjust economic conditions. This citizen seeks out and values the perspectives of those who are not well served or who feel exploited by the free market system. The justice-oriented economic citizen uses economic ways of thinking to better understand poverty, unemployment, underemployment, and other issues as structural economic problems rather than the result of individual failure. For the justice-oriented economic citizen, good economic citizenship involves identifying the root causes of economic injustice and working collectively to promote systemic economic reforms.

In relation to our hypothetical civic scenario of a sharp increase in gas prices, the personally responsible economic citizen engaged in a cost-benefit analysis of driving versus biking to work. The participatory economic citizen, tending towards leadership and collective action, would work with community groups to raise awareness about car-pooling programs and to advocate for bike safety due to the anticipated increase in bike traffic on roadways. The justice-oriented economic citizen, seeking structural reform through collective action, would begin working with marginalized communities to understand what services might mitigate the impact on their community, including expanding public transit routes, adding additional bike lanes in underserved areas, or encouraging state action to curb gas prices.

Of the four citizenship archetypes, justice-oriented economic citizenship proved the most difficult to find. Even after specifically seeking out economics materials aimed at promoting social justice, the archetype emerged prominently in only four of the 25 sets of materials analyzed. As we examine in more detail in the discussion section, the lack of justice-oriented materials may result from the

emphasis in economics education on positive rather than normative economics [9,46]. However, a few entities explicitly advocate a social justice view. These materials focused on a range of economic issues, including wealth inequality (United for a Fair Economy); workers' rights (Center for Popular Economics), global humanitarian issues (TeachUnicef), and sustainability (The Story of Stuff). These materials analyzed the root causes of economic or environmental injustice, while also advocating for collective civic action on the part of students.

United for a Fair Economy (UFE) and the Center for Popular Economics (CPE) provide the most explicit economics education focus in their materials. UFE uses economics education to create a "resilient, sustainable, and equitable economy" [47]. UFE distributes *Teaching Economics as if People Mattered* [47], which addresses economic concepts, while also critiquing systemic problems, such as wealth inequality, unemployment, poverty, etc. CPE aims to put "useful economic tools in the hands of people fighting for social and economic justice" by "examin[ing] root causes of economic inequality and injustice" [48]. CPE distributes *Economics for the 99%* [48], a free educational booklet with overviews of environmental policy, housing access, and other issues crucial to justice-oriented economic citizenship. Both organizations promote collective action throughout their materials, linking teachers and students to training sessions or other organizations that agitate on behalf of economic justice issues.

TeachUNICEF focuses more broadly on humanitarian issues, but many of its lessons target economic issues, such as child labor, poverty, gender wage equality, and resource use. TeachUNICEF's lessons include descriptions of service activities students can undertake as a means of collective action. Similarly, The Story of Stuff's curriculum unit, *Buy, Use, Toss? A Closer Look at the Things We Buy* [49], is written in an interdisciplinary fashion rather than with a specific economics focus. However, the goal of the unit is to help students understand how to "consume in ways that improve [their] lives and the lives of others" (p. vi), providing easy connections to economics education. Throughout the ten lessons, students explore material goods through the phases of extraction, production, distribution, consumption, and disposal. While the lessons certainly promote personally responsible economic citizenship behaviors, they also frame consumption as a social justice issue. The lessons encourage collective action through a range of action projects, such as analyzing the contents of their school cafeteria's trash or producing a community newspaper about the impact of overconsumption.

5.4. The Discerning Economic Citizen

The discerning economic citizen works to understand contemporary political, social, and economic issues by reading and analyzing a variety of media publications as a way of forming informed opinions about current and past events. The discerning economic citizen values multiple perspectives and formal and informal opportunities to discuss political, social, and economic issues with friends, family, co-workers, and community members. This citizen uses an economic way of thinking to breakdown complex problems and to reconcile conflicting stances on how to address social issues. The former Vice-Chair of the Federal Reserve, Alice Rivlin, captured a key element of the discerning economic citizen when she noted the civic importance of developing a "working knowledge of the concepts and language of economic activity and economic policy" [50]. The discerning economic citizen places great value on being well versed in contemporary events and on having opportunities to deliberate with others. While all the archetypes promote economic literacy, this archetype assumes that literacy can act as an end in and of itself. The ability to understand economic news, to distinguish fact from fiction when listening to economists and pundits, and to converse intelligently with others about economic phenomena characterize the discerning economic citizen.

Returning to our hypothetical civic scenario of rising gas prices, the discerning economic citizen would research causes of this inflationary trend and then engage in informed conversations about the impact of the price increase. These conversations could lead to a more formal civic action, like writing an editorial or championing a public policy, but the discerning economic citizen values deliberation as a fundamental responsibility of living in a democracy and, thus, seeks out opportunities to learn

from other citizens. Gutmann and Thompson [51] call this deliberative process “reason giving”, noting that citizens “give one another reasons that are mutually acceptable and generally accessible, with the aim of reaching conclusions that are binding in the present but open to challenge in the future” (p. 7). Discerning economic citizens embrace the call for deliberative discourse as both a means and outcome of democratic living.

Eight of the 25 economics materials promoted discerning economic citizenship. These materials reflected an inquiry-based approach, framed by a thorny, thought-provoking economic question. Sample questions from the materials include:

- Is it convincing facts or effective rhetoric that determines what the public thinks about the debt and the deficit? (Understanding Fiscal Responsibility);
- what should we do about the Gender Wage Gap? (New York Toolkit Project);
- does GDP tell the right story? (DBQ Project);
- who and what should be taxed? (TCI Economics Alive);
- does a rising GDP or GNP mean prosperity for all? (Teaching Economics as if People Mattered); and
- did the federal government respond to the Great Recession with the right policy tools? (Pearson’s Economics E-Text).

With these curricula, students are presented with background material and disciplinary sources that address the original question. These materials ask students to complete an argumentative task in which they respond to the question by making claims and counterclaims with evidence. The prompts for the summative tasks took on multiple forms, including oral (Understanding Fiscal Responsibility), written (DBQ Project), graphical (TCI Economics Alive), and multimedia representations (New York Toolkit Project).

In Understanding Fiscal Responsibility, students begin with a question like the one above, “Is it convincing facts or effective rhetoric that determines what the public thinks about the debt and the deficit?” The objective of the lesson is to help students understand that “identical facts about the economy can have multiple meanings” and to “assess the substance of differing public policy proposals” [52]. Teachers guide students through a lesson on rhetorical devices (ethos, pathos, logos) with examples of how it is used by politicians to persuade citizens. Students then encounter conflicting source material: President Barack Obama’s State of the Union address in 2016 and the Republican response. Students compare the two speeches, analyze them for use of rhetoric, and then discuss the strengths and weaknesses of each as they relate to the national debt and recurring deficit.

The rise of inquiry based materials in social studies, and economics specifically, is a trend that will likely continue. The C3 Framework [3] argues that a successful social studies education prepares students with methods of clear and disciplined thinking:

Now more than ever, students need the intellectual power to recognize societal problems; ask good questions and develop robust investigations into them; consider possible solutions and consequences; separate evidence-based claims from parochial opinions; and communicate and act upon what they learn [42] p. 6.

The materials that we reviewed for the discerning citizen archetype supported this approach and underscored that citizenship education, while action-oriented, also includes inquiry as an important outcome.

As we noted at the beginning of our findings section, we see these economic citizenship archetypes as having both similarities with and distinctions from one another. As a couple of examples, the personally responsible and participatory economic citizen share similar perspectives on the value of the market economy, while the participatory and justice-oriented economic citizen both value collective action. This overlap is particularly prevalent for the discerning economic citizen category, which, in part, advances a skill base (analyzing multiple sources of evidence, developing informed opinions, etc.) that could be used within the three other archetypes. Despite the overlap between the discerning

economic citizen and the other archetypes, we place the discerning economic citizen within its own category for two reasons. First, we noted above that the discerning economic citizen values economic literacy as an end in and of itself. This type of economic citizen possesses the conceptual knowledge and the disposition to become informed about economic issues, to develop opinions on those issues, and to discuss those issues with others. In this way, the action emerges solely in the comprehension and discussion of the issues whereas the other archetypes each promote specific actions based upon the precepts of the category. Second, we feel the discerning economic citizen constitutes a distinct category due to the growth in inquiry-based models of instruction across social studies due to the development of the C3 Framework and the advocacy of U.S organizations, like the National Council for the Social Studies [3]. We found many materials that promote the use of disciplinary economics knowledge to develop arguments or form opinions about key economic issues.

6. Discussion

U.S. scholars in economics education [12–14] are generally settled on the development of economic literacy as the core civic purpose of economics education. However, as we asked at the outset: What kinds of economic citizens is economics education promoting? Like other social studies disciplines, economics fosters specific knowledge, skills, and dispositions that manifest specific forms of civic behavior. To what end might students use economic literacy in their civic lives? To answer this question, we turned to prominent curricular and instructional materials in K-12 economics education (Appendix A). Drawing from Westheimer and Kahne's [30] framework, we constructed definitions for personally responsible, participatory, and justice-oriented economic citizenship. We also detailed a fourth archetype, the discerning economic citizen, by reflecting on the implications of inquiry-based learning in economics.

Below, we identify two reasons why we feel this work is important for economics education. First and foremost, these archetypes bring greater precision to the general civic goal of helping students develop economic literacy. Second, these archetypes allow greater possibilities for students to apply economics to their lived experiences.

6.1. *Bringing Precision to the Civic Aims of Economics Education*

Scholars in economics education view economic literacy as the field's connection to citizenship education. However, despite this clarity of purpose, the range of ways that economic literacy could be applied to civic life is ill defined. While history education [53–55] and civics education [56–58] have honed their civic purpose within the social studies in the U.S. context, economics has failed to do so with the same level of precision. If educators conceptualize economic literacy in only its most narrow form [59], it may only promote a personally responsible—or, perhaps, discerning—form of economic citizenship. Yet, we have detailed how economic literacy can be used in the service of all four citizenship categories. With these citizenship archetypes in mind, economics educators can construct opportunities for their students to consider how they use their economic knowledge to make sound personal decisions, to participate in collective action, to struggle against economic inequality, or to develop an opinion after considering multiple points of view.

When economics educators are more explicit and purposeful about the civic aims of their instruction, they can provide their students with more concrete applications of economics content. Teachers can push students to consider the multitude of ways an economics education can inform their life outside of schools. This articulation is particularly important considering the disconnect students feel between learning academic economic concepts and the practical application of economic principles [60]. Furthermore, these archetypes are not mutually exclusive nor are they necessarily hierarchical. Economic thinking undergirds each archetype category and different situations lend themselves to different civic enactments. Students can certainly benefit from personally responsible behaviors that promote personal productivity and financial responsibility. However, students should also know how to engage in collective action, whether that action occurs within extant

market structures, or as a critique of those structures. Finally, economics educators should help students develop the skills necessary to weigh evidence, to form arguments, and to hold deliberative conversations about economic issues.

We feel that each of these archetypes introduces students to important knowledge, skills, and dispositions. Teaching and learning across these archetypes could certainly promote a holistic economic citizenship. However, these archetypes also conflict with one another in important ways. In a large part, both personally responsible and participatory economic citizenship encourage using the mechanics of the market system to create positive outcomes, whether through individual or collective action. These archetypes generally promote the status quo, while encouraging students to find productive ways to operate within the current system. Justice-oriented and discerning economic citizenship offer different pathways. Critique of the market system is the foundation of the justice-oriented approach, while discerning economic citizenship could be used in the service of considering more equitable economic arrangements. These are important considerations for teachers and teacher educators. Most of the economics materials we identified focused on understanding and operating efficiently within a market system, such as the U.S. While the opportunity for discerning economic citizenship materials will likely increase due to the C3 Framework [3], these materials will not necessarily offer critiques of market economies. Economics educators who desire to teach towards a justice-oriented economic citizenship [31], or who hope to use inquiry-based learning to consider economic inequality, will have a more difficult time finding curricular materials. We discuss this issue further in the next section in the context of positive versus normative economic analysis.

6.2. Recognition of Economics as a Social Science

As noted above, we hope these archetypes will encourage economics educators to bridge the divide between the teaching of economic concepts and the application of those concepts in students' lives. We see two prominent ways in which teaching toward these archetypes can help to—as Rosales and Journell [20] suggest—emphasize the “social” in the social science. First, the archetypes' inclusion of financial literacy programs and entrepreneurial education allow for easy connections between economic literacy and the development of practical economic knowledge. Second, the justice-oriented and discerning economic citizenship archetypes encourage students to engage in normative, rather than positive, economic analysis.

Although economics educators debate the role of financial literacy education within economics education [13,24], calls for financial literacy programs continue to grow [25,26]. The *National Standards for Financial Literacy* [27] provides a framework for a personal finance education grounded in economic principles. This aspect of an economics education—which we discuss as an aspect of personally responsible economic citizenship—offers the easiest connection to the development of tangible life skills in K-12 students. In a similar fashion, entrepreneurial education programs—as discussed in the context of the participatory economic citizen—provides economics educators with a platform for teaching knowledge and skills with direct applications to real world scenarios. Although not typically included in traditional economics education, financial literacy and entrepreneurial education provide opportunities to enliven economics for students.

Furthermore, the inclusion of justice-oriented and discerning economic citizenship perspectives can also move the discipline of economics in different directions. In our view, the teaching of economics suffers from an overemphasis on positive rather than normative economics [9]. As a result, economic theories or models emerge as immutable constructs rather than incomplete explanations of human behavior. Students do not receive enough opportunities to see how these models play out in real world scenarios or to consider competing models to make value-based decisions. When students engage in normative economic analysis, they can consider issues of fairness and imagine how the economy could be different. The economic citizenship archetypes detailed here provide models for how economics educators can engage students in a wide range of economic analyses.

Specifically, the consideration of justice-oriented and discerning economic citizenship should push the discipline to move away from the trend of appreciation economics [61]. In this framework, students only learn about the benefits of market economies rather than their consequences. As one example, beginning in the academic year of 2011–2012, the high school Economics course in the U.S. state of Texas was renamed “Economics with Emphasis on the Free Enterprise System and its Benefits” [3]. Framing market economies in such a fashion normalizes and rationalizes forms of behavior that can have destructive consequences. Miller [61] notes that:

The system of market capitalism contains an underlying system of intellectual rationalizations which, over time, have become embedded in the structure of thought providing the foundation for the discipline of economics. These rationalizations have become much more than working hypotheses. They have become the assumptions of a logical model that demonstrates how an economy ought to work; further, these assumptions have become norms, statements about how people ought to behave in order to get the desired results that the model projects. (p. 26)

In addition to encouraging some behaviors that are destructive to the environment and that promote economic inequality, appreciation economics forecloses critical reflection on how the economy might function differently. Justice-oriented perspectives can provide direct challenges to this prevailing logic about market economies, while discerning perspectives can allow students to engage in inquiry about the value of competing economic models. Both approaches can help to put the “social” back in the social science of economics.

7. Conclusions

In his writing on economics and citizenship education, Miller [12] noted that economics—like all other disciplines—competes with other courses for curricular space in K-12 schools. For economics educators to make a case for greater inclusion, they need to explain, with precision, how an economics education can prepare students for college, career, and civic readiness. As we asked at the outset, “*What kinds of economic citizens is economics education promoting?*”, we offer four economic citizenship archetypes—personally responsible, participatory, justice-oriented, and discerning—to push the conversation about economics and citizenship forward. These archetypes display how economic literacy can promote a range of civic behaviors and how an economics education that teaches across these archetypes can engage students.

Certainly, there is much more work to be done. We constructed these archetypes based on a range of economics materials, but it is not clear to what extent these materials are used in K-12 classrooms. While the textbooks included in our sample likely drive instruction at the secondary level, we are unable to assess how often teachers across the grade levels use materials from economics organizations both big (e.g., CEE, FTE) and small (e.g., CPE, UFE). However, as noted throughout this manuscript, we did not intend to evaluate these materials, nor to promote their use in the classroom. Rather, we used the materials to construct the economic citizenship archetypes, thereby naming and defining the various ways economic literacy can lead to civic action. We see the next steps in this research agenda as studying the classroom practice of teachers who promote aspects of these specific archetypes or who promote, in their teaching, a holistic economic citizenship. Building on VanFossen’s [19] work on studying economics teachers’ rationales for teaching economics, we hope to examine how teachers and their students conceptualize the civic purpose of economics and what that purpose looks like in action.

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Appendix A Economics Curricular and Instructional Materials

Unit of Analysis	Organization
1. <i>Learning, Earning, and Investing and Gen i Revolution</i>	Council for Economic Education
2. <i>BizKids</i>	BizKids
3. <i>JA It's my Business</i>	Junior Achievement
4. <i>Everfi-Financial Literacy</i>	Everfi
5. <i>Foolproof</i>	Foolproof Financial Education Systems
6. <i>Take Charge Today</i>	University of Arizona
7. <i>These Kids Mean Business</i>	Corporation for Educational Radio and TV
8. <i>Hands on Banking</i>	Wells Fargo
9. <i>Better Money Habits</i>	Bank of America and Khan Academy
10. <i>Econlowdown</i>	Federal Reserve Bank of St. Louis
11. <i>High School Fed Challenge</i>	Federal Reserve Bank of New York
12. <i>Economics for Leaders</i>	Foundation for Teaching Economics
13. <i>Understanding Fiscal Responsibility</i>	Teachers College Columbia University
14. <i>Teaching Economics as if People Mattered</i>	United for a Fair Economy
15. <i>New York Toolkit Project</i>	C3 & New York Department of Education
16. <i>Economics for the 99%</i>	The Center for Popular Economics
17. <i>Buy, Use, Toss?</i>	The Story of Stuff
18. <i>Next Generation Personal Finance</i>	Next Generation Personal Finance
19. <i>Infusionomics</i>	Sagamore Institute
20. <i>BizWorld</i>	BizWorld.org
21. <i>Economics: Principles in Action</i>	Pearson/Prentice Hall Publishers
22. <i>Econ Alive! The Power to Choose</i>	Teachers Curriculum Institute
23. <i>Economics</i>	Pearson E-Text
24. <i>DBQ Project: Economics</i>	DBQ Project
25. <i>TeachUnicef</i>	Unicef Education Department

Appendix B Economic Citizenship Archetypes

Economic Citizenship Archetype	Economic Citizenship Archetype Descriptions	Economic Citizenship Archetype Assumptions	Sample Economic Civic Action by Archetype
Personally Responsible Economic Citizen	The <i>personally responsible economic citizen</i> makes prudent personal spending, saving, and budgeting decisions; engages in long term economic planning; uses economic ways of thinking in many facets of life, considering cost-benefit analysis, opportunity cost, etc. to make better personal decisions.	For the <i>personally responsible economic citizen</i> , good economic citizenship involves using economic thinking as a means of making productive personal decisions.	Due to a sharp increase in gas prices, the <i>personally responsible economic citizen</i> engages in a cost-benefit analysis of driving v. biking to work.
Participatory Economic Citizen	The <i>participatory economic citizen</i> actively participates in organizations related to the economic affairs of the community, state, or nation, whether in the private or public sector; values entrepreneurship, innovation, and free markets; sees markets and government as functioning systems; applies economic ways of thinking when solving social and political problems.	For the <i>participatory economic citizen</i> , good economic citizenship involves taking positions of leadership as a means of solving economic problems.	Due to a sharp increase in gas prices, the <i>participatory economic citizen</i> works with community groups to raise awareness about car-pooling programs and to advocate for bike safety for increased bike traffic on roadways.
Justice-Oriented Economic Citizen	The <i>justice-oriented economic citizen</i> works to create a more sustainable economic system that protects workers and the environment; engages in collective action to highlight unjust economic conditions; seeks out and values the perspectives of those who are not well served or feel exploited by the free market system; uses economic ways of thinking to better understand poverty, unemployment, underemployment, etc. as structural economic problems rather than individual failures.	For the <i>justice-oriented economic citizen</i> , good economic citizenship involves identifying the root causes of economic injustice and working collectively to promote systemic economic reforms.	Due to a sharp increase in gas prices, the <i>justice-oriented economic citizen</i> begins working with marginalized communities to understand what services might mitigate the impact on their community, including expanding public transit routes, bike lanes, or encouraging state action to curb gas prices.
Discerning Economic Citizen	The <i>discerning economic citizen</i> works to understand contemporary political, social, and economic issues through consuming a variety of media publications; critiques policy decisions by considering multiple perspectives; participates in informed discussions about political, social, and economic issues with friends, family, co-workers, etc.; uses economic ways of thinking to form opinions about current events.	For the <i>discerning economic citizen</i> , good economic citizenship involves using economic principles to understand , critique, and discuss contemporary political and economic issues.	Due to a sharp increase in gas prices, the <i>discerning economic citizen</i> researches the issue and engages in informed conversations about the impact of the price increase.

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