

MONEY MATTERS

Learning a profession start with practice, and future teachers can't work for free.

The economic realities of aspiring teachers create barriers to entry into the profession.

- Fully 40% of undergraduates and 76% of graduate students work full time while going to school, and 20% of students who work have dependents.¹
- Up to 60% of the cost of college attendance is related to living expenses, so defraying living costs while aspiring teachers are in preparation programs helps reduce debt tremendously.²
- Teachers incur the same amount of debt as all other college students, but the nation's salaries for teaching are much lower and grow at a slower trajectory. Reducing financial barriers during preparation limits the debt they incur.³
- Black and Latinx teachers and teacher candidates are more likely than their white counterparts to take out loans to complete preparation.⁴ When combined with lower salaries for teachers in comparison to other college graduates, debt can be a powerful deterrent for students from diverse backgrounds to consider teaching.
- The average family wealth disparity between teacher preparation candidates from white families and other candidates is over \$50,000.⁵

*Ensuring all teachers can access excellent preparation would strengthen student outcomes, diversify and stabilize the teaching force, and add trillions to the national economy through improved educational access and outcomes.*⁶

- **Learning to become a professional requires practice, and practice requires both time and resources.**
 - Other nations that have improved their systems adopted affordable, year-long teaching residencies.⁷
 - Other professions have multiple means to provide living supports or salaries while people are in training.
 - Engineers, pharmacists, and hairdressers are typically required to complete 1500 hours of supervised practice before being able to practice independently. Teachers can enter classrooms with as little as 35 hours of observation.⁸
- **The patchwork of pathways to teaching and their different levels of success in the U.S. is largely driven by economics.**⁹
 - *Paid* teacher residencies—where candidates work alongside an accomplished teacher for a year while in a tightly aligned preparation program—graduate strong, diverse teachers who stay in the profession.¹⁰
 - *Paid* teacher residencies have been around since the 1970's but rely on grants and often close when grants end.¹¹
 - University-based programs require significant amounts of clinical practice, but current school and preparation program budgets do not provide funding for candidates during clinical practice.¹²
 - Fast-track routes that often lack supervised clinical practice before teaching have proliferated, allowing candidates to enter the classroom with a full salary but without adequate preparation; candidates select these pathways into teaching because of economic incentives.¹³
 - Teachers certified through fast-track routes are less effective and leave the profession quickly, driving turnover, weakening schools, and diminishing students' life chances.¹⁴
 - These fast-track routes often enroll a higher number of diverse candidates, but the lack of adequate training and associated high turnover rates mean that those diverse teachers are systematically placed at a disadvantage within the profession.¹⁵
- **The nation solved this kind of clinical preparation problem in medicine by both increasing requirements to become a doctor and finding dollars to support aspiring doctors during their clinical practice.**¹⁶



- We invest over \$11.5 billion a year into medical preparation through the support of teaching hospitals; every new doctor benefits from more than half million dollars a year of public supports, including stipends and salaries while they are training.¹⁷
- Like teacher education programs, medical schools have struggled to recruit diverse candidates. But after New York University School of Medicine announced that the school would be tuition-free for the class of 2023, applications from minorities under-represented in medicine doubled from 1,000 to 2,020. The sharp increase in under-represented applicants indicates that cost is a major factor in education decisions for qualified individuals from diverse backgrounds, which likely holds true for would-be teachers as well.¹⁸
- Funding teacher candidates could cost a fraction of the federal investments in any number of areas, from Head Start to medical preparation. Supporting aspiring teachers as year-long residents could be achieved for as little as \$3.9 billion a year, while providing all candidates direct stipends between \$20,000 to \$40,000 dollars.¹⁹
- Because residency-prepared candidates are more likely to stay in the profession, over time the costs would decrease, perhaps as much as 2/3.²⁰

ENDNOTES

- ¹ Anthony P. Carnevale et al., "Learning While Earning: The New Normal" (Washington, D.C.: Georgetown University Center on Education and the Workforce, 2015), <https://bit.ly/2Jv26Tl>.
- ² College Board, "Trends in College Pricing 2019," *Trends in Higher Education* (New York, NY: College Board, November 2019), <https://research.collegeboard.org/pdf/trends-college-pricing-2019-full-report.pdf>.
- ³ Brad Hershbein, Benjamin Harris, and Melissa Kearney, "Major Decisions: Graduates' Earnings Growth and Debt Repayment" (Washington, D.C.: The Hamilton Project, 2014), <http://bit.ly/2FFV7G1>.
- ⁴ Bayliss Fiddiman, Colleen Campbell, and Lisette Partelow, "Student Debt: An Overlooked Barrier to Increasing Teacher Diversity" (Washington, D.C.: Center for American Progress, July 9, 2019), <https://www.americanprogress.org/issues/education-postsecondary/reports/2019/07/09/471850/student-debt-overlooked-barrier-increasing-teacher-diversity/>.
- ⁵ Jacqueline E. King, "Education Students and Diversity: A Review of New Evidence" (Washington, D.C.: American Association of Colleges for Teacher Education, February 2019).
- ⁶ John P. Papay et al., "Does an Urban Teacher Residency Increase Student Achievement? Early Evidence from Boston," *Educational Evaluation and Policy Analysis* 34, no. 4 (2012): 413–34; Rockman et al., "A Different, More Durable Model" (New York City: Rockman et al, September 2018); Eric Hanushek, "Teacher Deselection," in *Creating a New Teaching Profession*, ed. Dan Goldhaber and Jane Hannaway (Washington, D.C.: Urban Institute Press, 2009), 165–80, <https://stanford.io/2RwZOaW>; Henry M. Levin et al., "The Costs and Benefits of an Excellent Education for All of America's Children" (New York, NY: Columbia University, January 2007); Albert Shanker Institute, "The State of Teacher Diversity" (Washington, D.C.: Albert Shanker Institute, September 2015), <https://bit.ly/1F9uSWG>; The Sustainable Funding Project, "For the Public Good: Quality Preparation for Every Teacher" (New York, NY: Bank Street College of Education, Prepared to Teach, June 2016), <http://bit.ly/2tJJIUg>.
- ⁷ Linda Darling-Hammond et al., *Empowered Educators: How High-Performing Systems Shape Teaching Quality around the World* (San Francisco, CA: Jossey-Bass, 2017).
- ⁸ Karen DeMoss, "Build It and They Will Come (If They Can Afford It)" (Toronto, Canada, April 7, 2019).
- ⁹ Karen DeMoss, "Following the Money: Exploring Residency Funding through the Lens of Economics" (New York, NY: Prepared To Teach, Bank Street College of Education, April 2018), <https://educate.bankstreet.edu/faculty-staff/16/>.
- ¹⁰ Papay et al., "Does an Urban Teacher Residency Increase Student Achievement? Early Evidence from Boston."
- ¹¹ Roneeta Guha, Maria E. Hyler, and Linda Darling-Hammond, "The Teacher Residency: An Innovative Model for Preparing Teachers" (Palo Alto, CA: Learning Policy Institute, September 2016), <http://bit.ly/2paAIYG>.
- ¹² AACTE Clinical Practice Commission, "A Pivot toward Clinical Practice, Its Lexicon, and Renewing the Profession of Teaching," *Draft Executive Summary* (Washington, D.C., 2017), <https://bit.ly/3b4hF2V>.
- ¹³ DeMoss, "Following the Money."
- ¹⁴ Matthew Ronfeldt, Susanna Loeb, and James Wyckoff, "How Teacher Turnover Harms Student Achievement," *American Educational Research Journal* 50, no. 1 (February 2013): 4–36; Pam Grossman and Susanna Loeb, *Alternative Routes to Teaching: Mapping the New Landscape of Teacher Education* (Cambridge, MA: Harvard Education Press, 2008), <http://bit.ly/2DIRRvA>.
- ¹⁵ "The State of Racial Diversity in the Educator Workforce" (Washington, D.C.: U.S. Department of Education Office of Planning, Evaluation and Policy Development, July 2016), <https://www2.ed.gov/rschstat/eval/highered/racial-diversity/state-racial-diversity-workforce.pdf>; Anne Podolsky et al., "Solving the Teacher Shortage: How to Attract and Retain Excellent Educators" (Palo Alto, CA: Learning Policy Institute, September 2016), <https://bit.ly/2d2Bhdy>.
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- ¹⁸ Jillian Berman, "One Year after Offering Free Tuition, Applications to NYU Medical School Surge," *Market Watch*, January 16, 2019, <https://www.marketwatch.com/story/one-year-after-offering-free-tuition-applications-to-nyu-medical-school-surge-2019-01-15>.
- ¹⁹ Karen DeMoss, "Dollars and Sense: Funding Sustainable, Quality Teacher Preparation" (New York, NY: Prepared To Teach, Bank Street College of Education, May 2021).



²⁰ Papay et al., "Does an Urban Teacher Residency Increase Student Achievement? Early Evidence from Boston"; Rockman et al., "A Different, More Durable Model"; Desiree Carver-Thomas and Linda Darling-Hammond, "What Can We Do about Teacher Turnover?," *Edutopia*, November 2, 2017, <https://www.edutopia.org/article/what-can-we-do-about-teacher-turnover>; DeMoss, "Following the Money."

