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## Swimming Without a Suit

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Speaking of financial crises and how they can expose weak companies and weak countries, Warren Buffett once famously quipped that “only when the tide goes out do you find out who is not wearing a bathing suit.” So true. But what’s really unnerving is that America appears to be one of those countries that has been swimming buck naked — in more ways than one.

Credit bubbles are like the tide. They can cover up a lot of rot. In our case, the excess consumer demand and jobs created by our credit and housing bubbles have masked not only our weaknesses in manufacturing and other economic fundamentals, but something worse: how far we have fallen behind in K-12 education and how much it is now costing us. That is the conclusion I drew from a new study by the consulting firm McKinsey, entitled “The Economic Impact of the Achievement Gap in America’s Schools.”

Just a quick review: In the 1950s and 1960s, the U.S. dominated the world in K-12 education. We also dominated economically. In the 1970s and 1980s, we still had a lead, albeit smaller, in educating our population through secondary school, and America continued to lead the world economically, albeit with other big economies, like China, closing in. Today, we have fallen behind in both per capita high school graduates and their quality. Consequences to follow.

For instance, in the 2006 Program for International Student Assessment that measured the applied learning and problem-solving skills of 15-year-olds in 30 industrialized countries, the U.S. ranked 25th out of the 30 in math and 24th in science. That put our average youth on par with those from Portugal and the Slovak Republic, “rather than with students in countries that are more relevant competitors for service-sector and

high-value jobs, like Canada, the Netherlands, Korea, and Australia,” McKinsey noted.

Actually, our fourth-graders compare well on such global tests with, say, Singapore. But our high school kids really lag, which means that “the longer American children are in school, the worse they perform compared to their international peers,” said McKinsey.

There are millions of kids who are in modern suburban schools “who don’t realize how far behind they are,” said Matt Miller, one of the authors. “They are being prepared for \$12-an-hour jobs — not \$40 to \$50 an hour.”

It is not that we are failing across the board. There are huge numbers of exciting education innovations in America today — from new modes of teacher compensation to charter schools to school districts scattered around the country that are showing real improvements based on better methods, better principals and higher standards. The problem is that they are too scattered — leaving all kinds of achievement gaps between whites, African-Americans, Latinos and different income levels.

Using an economic model created for this study, McKinsey showed how much those gaps are costing us. Suppose, it noted, “that in the 15 years after the 1983 report ‘A Nation at Risk’ sounded the alarm about the ‘rising tide of mediocrity’ in American education,” the U.S. had lifted lagging student achievement to higher benchmarks of performance? What would have happened?

The answer, says McKinsey: If America had closed the international achievement gap between 1983 and 1998 and had raised its performance to the level of such nations as Finland and South Korea, United States G.D.P. in 2008 would have been between \$1.3 trillion and \$2.3 trillion higher. If we had closed the racial achievement gap and black and Latino student performance had caught up with that of white students by 1998, G.D.P. in 2008 would have been between \$310 billion and \$525 billion higher. If the gap between low-income students and the rest had been

narrowed, G.D.P. in 2008 would have been \$400 billion to \$670 billion higher.

There are some hopeful signs. President Obama recognizes that we urgently need to invest the money and energy to take those schools and best practices that are working from islands of excellence to a new national norm. But we need to do it with the sense of urgency and follow-through that the economic and moral stakes demand.

With Wall Street's decline, though, many more educated and idealistic youth want to try teaching. Wendy Kopp, the founder of Teach for America, called the other day with these statistics about college graduates signing up to join her organization to teach in some of our neediest schools next year: "Our total applications are up 40 percent. Eleven percent of all Ivy League seniors applied, 16 percent of Yale's senior class, 15 percent of Princeton's, 25 percent of Spellman's and 35 percent of the African-American seniors at Harvard. In 130 colleges, between 5 and 15 percent of the senior class applied."

Part of it, said Kopp, is a lack of jobs elsewhere.. But part of it is "students responding to the call that this is a problem our generation can solve." May it be so, because today, educationally, we are not a nation at risk. We are a nation in decline, and our nakedness is really showing.