

A Parent's Guide to Educational Choice

Public, Private, Charter, and Homeschool — What the Evidence Shows, and How to Decide

A fourteen-page evidence-based guide for parents weighing real options for real children. Honest description of public, private, charter, and homeschool; what the research actually shows (and doesn't); a decision framework; and the questions worth asking any school. Non-partisan.

Free to print, photocopy, and share. No login, no email capture, no tracking.

Why This Guide Exists

Few decisions shape a child’s life more than where and how they go to school. American families today have more options than at any point in the country’s history — traditional public schools, magnet and specialty programs within public districts, charter schools, religious and secular private schools, and homeschooling in many forms. In a growing number of states, public funding now follows the child through vouchers, tax-credit scholarships, or education savings accounts (ESAs).

That abundance can be disorienting. Each option has advocates who describe it as the obvious right answer and critics who describe it as deeply flawed. The tone of the public debate is usually hotter than the evidence warrants. What most parents actually need is honest description, a fair sense of the tradeoffs, and a framework for matching a particular child to a particular school.

This guide tries to provide that. It is non-partisan, and it is candid about what research can and cannot tell us. It does not recommend one model over another as a universal answer, because the evidence does not support doing so. For most families, the better question is which model fits this child, in this community, at this time — and that question, this guide tries to help with directly.

This guide cannot tell you whether a specific school is good. That judgment requires visiting, asking questions, and thinking about your particular child. What it can do is tell you what to look for, what to ask, and how to weigh what you find.

How to use it

Read the overview chapter first, then go straight to whichever options are realistic for your family. Skip what doesn’t apply. The decision framework at the end pulls everything together.

The Landscape: Four Main Options

Roughly 54 million American children are enrolled in K–12 education. They are spread across four main settings, plus a growing layer of choice programs that allow public funding to follow students into private and home settings.

Where students are

- Traditional public schools: About 84–85 percent of students. Tuition-free, neighborhood-based, governed by elected school boards.
- Public charter schools: About 7 percent. Publicly funded, tuition-free, open to all by lottery, but operating with more independence than traditional public schools.
- Private schools: About 8–9 percent. Tuition-funded (with some aid), about three-quarters religious. Catholic schools are the largest single category.
- Homeschooling: About 4–7 percent and growing. Nearly doubled since 2019. Now includes far more secular families, families of color, and academically-driven families than it did a decade ago.

How the options actually compare

- Cost to family — Public: free. Private: \$5K–\$70K+. Charter: free. Homeschool: \$200–\$15K plus parent time.
- Admission — Public: by address. Private: selective. Charter: lottery if full. Homeschool: family choice.
- Curriculum — Public: state-aligned. Private: school chooses. Charter: mostly state-aligned. Homeschool: family chooses.
- Special education — Public: strongest infrastructure. Private: limited; specialty schools exist. Charter: required, varies. Homeschool: family must arrange.
- Accountability — Public: elected boards. Private: to families and boards. Charter: to state authorizer. Homeschool: to family and state rules.

A note on geography

The options available to a family depend enormously on where they live. Urban families typically have all four options within reach. Rural families often have one realistic public school, perhaps one religious private school, and homeschooling — with no charters and few co-ops. National debates that assume every family faces the same menu are usually misleading. Start with what is actually available to you.

What the Research Actually Shows

Before getting to the individual options, it helps to be calibrated about what is and is not known. Educational research is genuinely difficult because students are not randomly assigned to schools; families choose them, and families differ in ways that affect outcomes regardless of the school. This is called the selection problem, and it shapes nearly every comparison.

Reasonably well-established findings

- Family factors dominate. Going back to the 1966 Coleman Report and confirmed many times since, parental involvement, home environment, expectations, and stability explain more variation in outcomes than the type of school. This is not a counsel of despair — it is the most empowering finding in the literature.
- Teacher quality matters enormously. The difference between a strong teacher and a weak one is one of the largest controllable factors in any school. Good and weak teachers exist in every sector.
- Specific urban charter networks produce real gains. Lottery studies of oversubscribed charters in Boston, New York, and elsewhere consistently show large positive effects, especially for disadvantaged students.
- Catholic schools show modest positive effects for disadvantaged students, even after controlling for family background.
- Virtual charter schools underperform substantially compared with brick-and-mortar alternatives, on average.

Things that are not settled

- The overall academic effect of “private schooling” is mixed once family background is controlled for.
- The average effect of homeschooling is unclear because most studies use volunteer samples that are not representative.
- The long-term effects of universal voucher and ESA programs are still emerging.

Anyone who tells you the research clearly proves one model is best is overstating what the evidence shows. The honest answer is: specific schools matter more than school type, and what your family does day-to-day matters more than either.

Traditional Public Schools

The default option for most American children, and for good reason: public schools educate roughly 85 percent of students, including students with serious disabilities, English language learners, and children whose families lack resources to navigate alternatives. They are the only sector with a legal duty to educate every child in their attendance zone.

The strongest case for

- They are tuition-free and serve every child, including those other sectors can decline.
- They have the most developed infrastructure for special education, English language learners, and ancillary services like nutrition, transportation, counseling, and athletics.
- Top suburban and magnet public schools are among the best K–12 schools anywhere.
- They are democratically accountable through elected boards and open meetings.
- They are stable. A family that moves or changes circumstances always has a public school available.

The strongest case against

- Quality varies enormously, and many urban and rural districts have produced poor outcomes for decades.
- They are designed for the typical learner; gifted, twice-exceptional, and intensely interested students often find limited fit.
- Curriculum and culture reflect state and local choices that may not match a particular family's values.
- Without competition, individual schools can be slow to change.
- Behavioral and discipline climates have shifted in ways some families find concerning.

Who they tend to fit well

Families whose local public school has a good reputation, families needing significant special education services, families who value the civic mission of common schools, and families with limited time or resources to navigate alternatives. For many families, an excellent public school is the best option available, period.

How to evaluate one

- Look at growth measures, not just raw test scores. Raw scores mostly reflect who attends the school. Growth measures — how much students improved — tell you what the school actually adds.
- Look at subgroup data. A school can have a good average and still fail kids like yours. Check how the school does for students at your child's level and background.
- Visit during school hours. Hallways between classes tell you almost everything about the discipline climate.
- Ask about teacher and principal turnover. High turnover is a warning sign. Long-tenured leadership is usually a good one.

- Talk to current parents. Online ratings and report cards are useful, but a few honest conversations with families who are there now will tell you more.

Private Schools

Private schools serve about 8–9 percent of American students. The category is enormously diverse — it includes parish Catholic schools at one end and \$70,000 boarding schools at the other, religious schools of many traditions, secular independent schools, and specialized programs for specific needs or pedagogies. Generalizing about “private schools” as a category is rarely useful.

The strongest case for

- Academic rigor and smaller classes at many (not all) schools.
- Religious and values formation that public schools, by design, cannot provide.
- Distinctive cultures — academically intense, faith-formed, arts-focused, classical — that can be cultivated more readily without the scale and political constraints of the public sector.
- Greater control over peer environment and behavioral norms.
- Specialty programs (dyslexia schools, autism programs, gifted academies) for children whose needs aren’t met elsewhere.

The strongest case against

- Cost. Even with aid, private school is a stretch or impossible for most middle-class families.
- Selection effects often masquerade as school effects: a school whose students do well may be one whose students would have done well anywhere.
- Most private schools have limited capacity for serious special education.
- Quality varies. Charging tuition is not a quality guarantee.
- Less external accountability than public schools, which can be a feature or a problem.

Who they tend to fit well

Families whose values — religious, pedagogical, or cultural — align with a specific school’s mission. Families whose children need something the local public option can’t provide. Families with the financial means or access to scholarship aid. Families willing to invest time in the school community, since most private schools expect significant parent engagement.

Cost notes

- Parish Catholic elementary: typically \$5,000–\$8,000.
- Catholic and Christian high schools: typically \$8,000–\$22,000.
- Independent day schools (major cities): \$25,000–\$65,000.
- Boarding schools: \$50,000–\$75,000+.

- Most established schools offer financial aid based on need. Don't rule out a school based on sticker price alone — ask about aid.

How to evaluate one

- Verify accreditation. Most reputable schools are accredited by a regional body or an association tied to their tradition.
- Tour during a normal school day. Watch real classes, not just polished open-house events.
- Ask what kind of student thrives there — and what kind doesn't. Honest answers reveal real self-knowledge. "We serve every child equally well" usually means they haven't thought about it.
- Watch for warning signs: leadership turnover, financial distress, declining enrollment, recent scandals, or unwillingness to share basic information.
- Confirm the religious fit, if applicable. Some religious schools expect active family participation in the tradition. Others are more relaxed. A mismatch creates friction.

Charter and Magnet Schools

Charter schools are publicly funded and tuition-free, but operate independently of the local school district under a contract with a state authorizer. About 3.7 million American students attend them. Magnet schools are public schools within a district that have a specialized theme — STEM, performing arts, language immersion — and draw students from across the district. Both can be excellent options where they exist.

Charter schools: the case for

- Some networks (KIPP, Success Academy, Uncommon Schools, IDEA, and others) have produced large positive effects in rigorous lottery-based studies, particularly for disadvantaged urban students.
- Tuition-free and open to all by lottery, so they extend choice to families who couldn't access private alternatives.
- Pedagogical variety — classical, Montessori, no-excuses, project-based, STEM — that the traditional sector usually can't match.
- Real accountability: charters that underperform get closed, at rates of about 2–5 percent per year.

Charter schools: the case against

- Quality varies wildly. Some charters significantly outperform their neighborhood public alternatives; others significantly underperform.
- Virtual charters consistently underperform brick-and-mortar schools.
- They can close. About 16 percent of charters opened in one major study period had closed by the end of it. A family's school could be one of them.
- Special education capacity varies; some charters serve students with disabilities well, others poorly.

Magnet schools and other specialized public options

Often overlooked in choice debates. Magnet schools, exam schools (Stuyvesant, Boston Latin, Thomas Jefferson), gifted programs, dual-language immersion, career and technical education (CTE) academies, and intra- or inter-district open enrollment can offer the academic strengths of private or charter options without tuition. Availability and admission processes vary enormously by district. Many families miss these options simply because they don't know to apply by the deadlines, which are often months ahead of the start of the school year.

How to evaluate a specific charter or magnet

- Look at the network or authorizer's track record, not just the local school. Established networks generally have stronger evidence than stand-alone charters.
- Check the lottery and enrollment process well in advance. Deadlines are often in the fall for the following year.
- Visit and watch the discipline climate. "No-excuses" models work brilliantly for some kids and feel oppressive to others. Make sure your child fits the model.

- Ask about attrition. What share of students who start in a given grade are still there at graduation? High attrition is a meaningful signal.
- For virtual charters, be skeptical. The research on average outcomes is consistent and not encouraging. Have a specific reason if you go this route.

Homeschooling

Homeschooling is the fastest-changing sector. It nearly doubled during the pandemic and has settled at about 5–7 percent of American K–12 students. The demographics have shifted: religiously motivated families remain the largest single group, but the sector now also includes substantial numbers of secular families, families of color, and academic enrichment families. The support ecosystem — co-ops, hybrid schools, microschoools, online classes, curriculum publishers — is far more developed than it was a decade ago.

The strongest case for

- Individualized pacing. A homeschool curriculum can move faster where a child is advanced and slower where they're struggling, in ways no classroom can match.
- Time efficiency. Most families find that 2–4 hours of focused instruction per day covers what a full school day delivers.
- Family relationships and the ability to pass on specific traditions and values during the formative years.
- Full curriculum control.
- A clean break for kids who've struggled in conventional schools because of bullying, anxiety, or fit problems.
- Time for serious passions — music, athletics, deep academic interests — that conventional schedules don't accommodate.

The strongest case against

- Quality depends almost entirely on the parent. There's no built-in floor.
- Most states don't require parent qualifications. Teaching unfamiliar high school subjects (advanced math, lab sciences, foreign languages) requires real planning or outside help.
- Socialization happens through deliberate activities, not by accident. Some families do this beautifully; others under-invest and the kids struggle.
- The educating parent — usually the mother — makes a substantial career and income sacrifice.
- Evidence on average outcomes is weak. Strong claims in either direction outrun what the research supports.

What it actually costs

- Minimalist (library, free curricula): \$200–\$800 per year per child.
- Standard curriculum and supplies: \$500–\$1,500 per year.
- Co-ops, online classes, modest extras: \$1,500–\$4,000 per year.
- Hybrid school, tutors, advanced online courses: \$5,000–\$15,000 per year.
- The biggest cost for most families is the educating parent's forgone income. ESA programs in some states now offset both.

Who tends to make it work

Families with one parent able to dedicate substantial time, reasonable academic preparation in that parent, financial stability, access to a homeschool community (co-ops, hybrid schools, activities), and a child whose temperament fits home-based learning. Without those foundations, homeschooling is hard to sustain regardless of how committed the family is to the idea.

Before you start

- Check your state's requirements. Rules range from essentially nothing (Texas, Idaho, Oklahoma) to substantial oversight (New York, Pennsylvania).
- Find your local homeschool community before you commit. Co-ops, hybrid schools, and activity groups make this sustainable. Isolated homeschoolers usually struggle.
- Plan for high school early. Transcripts, standardized tests, and dual enrollment all need intentional planning if college is on the table.

What Actually Matters Most for Outcomes

The research on what actually drives student outcomes is, in some ways, deflating to people invested in school-choice debates. The biggest factors are not the sector. They are these:

The boring fundamentals

- Family practices. Reading together, conversation, supporting academic work, maintaining stability and reasonable expectations — these shape outcomes more than school type. They are also the factors most under your control.
- Specific teachers. Within any school, the variation between strong and weak teachers is enormous. Several years with strong teachers in a row can close almost any gap. Several years with weak ones can open one.
- Peer culture. Classmates who take school seriously — who prepare, engage, and set the social norm — produce real positive effects that compound over years.
- Curriculum content. Especially in reading. Schools using systematic phonics-based instruction (“the science of reading”) produce dramatically better reading outcomes than those that don’t.
- School climate and basic safety. Kids in chaotic environments can’t learn. The underlying requirement is functional order, not severity.

Things that matter less than people think

- Moderate variations in class size (20 vs. 25).
- Technology and facilities, beyond a functional floor.
- Brand prestige.
- Most newly-adopted programs claiming transformative results.

The most durable insight from decades of research: the family that raises the child shapes the child more than any school does. Choosing thoughtfully and then investing in the day-to-day life of your child’s education is what is most likely to matter.

Children Who Don't Fit the Typical Mold

Most of this guide assumes a roughly typical learner. For children whose circumstances fall outside that range — significant disabilities, gifted profiles, twice-exceptional, chronic health conditions — the analysis shifts. A few orienting points:

Significant disabilities

Public schools have, by far, the strongest infrastructure: federally mandated special education services under IDEA, specialists, therapists, and accumulated expertise. Charters must also provide special education, but capacity varies. Most private schools have limited capacity, with the major exception of specialized schools designed for specific disabilities (dyslexia, autism, behavioral or emotional needs) — which can be transformative but are expensive. Homeschooling works for some families with serious resources and outside support, but is hard to sustain alone.

Gifted students

Public gifted programs vary enormously and have been reduced or eliminated in some districts. Selective magnets and exam schools can be excellent fits where available. Some classical and STEM-focused charters serve gifted students well. Private schools designed for gifted students exist in major metros. Homeschooling, often combined with online programs (Johns Hopkins CTY, Stanford Online High School, Art of Problem Solving), is a common solution when local schools can't pace appropriately. Grade acceleration is research-supported and underused; ask your district about it specifically.

Twice-exceptional (gifted plus learning difference)

Often underserved everywhere. A psychological evaluation by someone familiar with 2e profiles is often worth the investment. A handful of specialized schools serve 2e students well; many families end up homeschooling or assembling a custom mix because no single institution does both halves of the picture.

Chronic health conditions or mental health needs

Public schools accommodate many through 504 plans and IEPs, with quality varying. When school attendance itself is unsustainable, virtual schools and homeschooling are commonly chosen.

For non-typical children, the right answer almost never falls cleanly into one sector. The decision usually involves more visits, more questions, and more iteration than a typical search. Plan for that.

Vouchers, ESAs, and What's New

Since 2021, the structure of American school choice has changed faster than in any equivalent period in the last half-century. Roughly 13 states now offer universal or near-universal education savings accounts (ESAs) or vouchers, meaning eligibility is open to all or nearly all students regardless of income. More than 30 states have some form of private-school choice program. This is a major shift, and it changes the practical math for many families.

The four main program types

- Vouchers — direct state payments for private school tuition.
- Tax-credit scholarships — state tax credits to donors funding scholarship organizations.
- Education Savings Accounts (ESAs) — state-funded accounts usable for tuition, tutoring, curricula, therapies, and other approved expenses. The most flexible and fastest-growing form.
- Tax deductions and credits — smaller benefits applied to private school or homeschool expenses.

Practical considerations

- Funding amounts average around \$7,500 per student per year nationally, with some states higher. Special-needs students sometimes qualify for substantially more.
- Programs and rules change frequently. Verify current details on your state's official program website, not on advocacy sites.
- Application deadlines are usually in the spring before the school year begins. Missing them often means losing a year of funding.
- Not all schools or services accept ESA funds. Confirm before planning.
- Programs can be modified or face legal challenges. Don't make a choice that depends entirely on funding continuing exactly as it does today.

Honest framing of the policy debate

Supporters point to parental rights, equity of access, accountability through competition, and pluralism. Critics point to effects on public school capacity, weaker accountability for participating private schools, and mixed-to-negative test-score evidence from well-studied voucher programs in Louisiana and Indiana. Both cases have weight. For an individual family, the policy debate is largely beyond your control; the practical question is which available program supports the school you're actually considering for your actual child.

Making the Decision: A Framework

There is no universal right answer. There is only the question of which available option fits this child, in this community, at this stage. The sequence below is a way of getting through that question without missing important steps.

Step 1 — Inventory what’s actually available

Most families know about their assigned public school and one or two other options. The full menu is usually larger:

- Assigned public school(s) at each level.
- Other public options in your district: magnets, gifted programs, immersion, exam schools, intra-district transfers.
- Inter-district transfers (where state law allows).
- Charter schools in your area, including networks with regional reach.
- Religious private schools.
- Secular private schools.
- Homeschool resources: co-ops, hybrid programs, microschoools, online options.
- Choice program eligibility in your state and what funding it actually provides.

Step 2 — Screen by fundamental fit

Cut options that are clearly wrong before deep evaluation:

- Cost (after realistic aid). Don’t exclude based on sticker price alone, but do be honest about what your family can sustain.
- Logistics. A school with a two-hour daily commute usually isn’t a real option.
- Fundamental values mismatch. A religious school whose tradition you don’t share, or a school whose core approach conflicts with what you value.
- Capacity. If homeschooling requires time you don’t actually have, name that now.

Step 3 — Evaluate finalists seriously

For the schools that survive the screen, do real diligence: visit, talk to current parents, read the report cards, ask substantive questions, look at growth measures and subgroup data, watch for warning signs. The frameworks earlier in this guide cover what to look for in each sector.

Step 4 — Match to your specific child

Bring together what you’ve learned about the schools with what you know about your child:

- Temperament: thrives in structure, or in flexibility?

- Academic profile: ahead, on pace, behind? In which subjects?
- Social profile: thrives in large groups or smaller ones?
- Specific interests, deep passions, or significant needs.
- Resilience and how much support they need at this age.

A common trap is choosing based on what looks impressive to other adults rather than what fits your child. The school you'd have wanted for yourself isn't always the right one for your child. Stay focused on the human in front of you.

Step 5 — Decide, commit, and revisit

After evaluation and matching, make the call. Accept that no decision is perfect; commit fully so the school has a real chance to work; then plan to revisit at natural transitions (elementary to middle, middle to high) or when something changes materially. Many families end up making different choices for different children, or for the same child at different stages. That is responding honestly to reality, not failing to plan.

Questions Worth Asking Any School

Tour visits and parent meetings tend to focus on what schools want to show. These questions cut through the marketing in any sector.

About the school

- What kind of student thrives here? What kind doesn't?
- How do you handle a student who is struggling academically? How about behaviorally?
- What does the workload and homework look like by grade?
- How long has the principal or head of school been in place? Why did the previous one leave?
- What is teacher turnover like? How do you support and retain strong teachers?
- What have been your biggest challenges in the past few years? What are you working on?

About curriculum and teaching

- What reading curriculum do you use, and how is it aligned with current research?
- What math sequence do you use, and how do you support both struggling and advanced students?
- How do you handle students who are significantly ahead or behind grade level?
- What are your expectations around homework, parental involvement, and screen time?

About culture and community

- How is communication with parents handled? How quickly should I expect a response from a teacher?
- How do you handle disagreements between parents and the school?
- What does the discipline approach look like in practice, not on paper?
- Where do graduates typically go next — not just the top students, but the median ones?

Watch for these warning signs

- Refusal to give specifics or discomfort with substantive questions.
- Frequent leadership turnover.
- Dramatic claims of superiority over alternatives.
- Financial distress signals (deficits, layoffs, declining enrollment over multiple years).
- Recent news coverage of significant problems and a defensive response.
- Universal answers — “we serve every child equally well” usually means they haven't thought about it.

Resources

Federal and official data

- National Center for Education Statistics (nces.ed.gov) — authoritative federal data on enrollment, demographics, and trends.
- Nation’s Report Card (nationsreportcard.gov) — NAEP results by state and large district.
- What Works Clearinghouse (ies.ed.gov/ncee/wwc) — federal ratings of education research rigor.
- Your state department of education — official school report cards, choice program rules, deadlines.

By sector

- GreatSchools.org — commercial school ratings; useful starting point, read critically.
- National Alliance for Public Charter Schools (publiccharters.org) — charter sector data and state laws.
- CREDO at Stanford (credo.stanford.edu) — the leading academic research on charter outcomes.
- National Association of Independent Schools (nais.org) — secular private schools.
- National Catholic Educational Association (ncea.org) — Catholic schools.
- Home School Legal Defense Association (hsllda.org) — state-by-state homeschool legal summaries.
- Coalition for Responsible Home Education (responsiblehomeschool.org) — alternative perspective on homeschool oversight.

Choice programs and policy

- EdChoice (edchoice.org) — state-by-state details on vouchers, ESAs, and tax-credit programs (pro-choice orientation).
- Education Commission of the States (ecs.org) — nonpartisan tracker of state education policy.

Special needs and gifted

- Wrightslaw (wrightslaw.com) — special education law, IEPs, 504 plans.
- Belin-Blank Center, University of Iowa — leading research on gifted education and grade acceleration.
- National Association for Gifted Children (nagc.org).

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