

1832

Andrew Jackson vs Henry Clay

A 50-minute lesson on the 1832 U.S. presidential election. Includes lesson plan, background reading with primary source, student worksheet, answer key, and discussion prompts.

ERA Second Party System	CYCLE 1832 of 286 total EV
WINNER Andrew Jackson (Democratic) · 219 EV	RUNNER-UP Henry Clay (National Republican) · 49 EV
KEY ISSUE Bank of the United States; nullification crisis; tariff policy	TURNOUT 57.0%

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2. Lesson plan (50 min)
3. Background: key terms + source
4. Worksheet (6 questions)
5. Answer key

1832: Andrew Jackson vs Henry Clay

Standards alignment

NCSS · D2.His.4.6-8 (chronological reasoning) · D2.His.14.6-8 (causation). CCSS · CCSS.ELA-LITERACY.RH.6-8.2 (central ideas in primary sources).

Timing

5 min **Warm-up** List two political conditions in 1832 that would make Bank policy a central campaign issue. For each, identify the specific 1816-1832 development most responsible.

15 min **Reading + vocab** The 1832 election was the 12th U.S. presidential election. It was the first in which all three major parties chose their candidates through national conventions rather than through congressional caucuses. The election's central issue was Andrew Jackson's war against the Second Bank of the United States. Jackson's landslide victory consolidated the Democratic Party's national dominance and set the policy template that defined Jacksonian Democracy.

The Second Bank had been chartered in 1816 for 20 years. Its president, Nicholas Biddle of Philadelphia, ran the bank effectively. The Bank served as the federal government's depository, issued the most stable paper currency in the U.S., and regulated state-bank credit by demanding redemption in specie. Biddle was politically arrogant and believed the Bank had become essential to American economic stability.

Jackson had distrusted banks since the 1790s. His specific grievance against the Second Bank combined ideological opposition (concentrated economic power threatens democratic government) with personal grievance (Bank credit had nearly destroyed him during 1820s land speculation) and political calculation (the Bank had been a Federalist creation later adopted by the Republicans). His December 1829 first annual message had recommended against Bank recharter.

Nicholas Biddle and Henry Clay made the fateful decision to push for early recharter in 1832 - four years before the existing charter expired. The strategy was political: Biddle and Clay believed forcing a Bank fight in an election year would either destroy Jackson politically (if he vetoed) or rob him of populist credibility (if he signed). Congress passed the recharter in early July 1832 by 28-20 in the Senate and 107-85 in the House.

Jackson vetoed the recharter on July 10, 1832. His veto message, drafted by Treasury Secretary Roger Taney (later Chief Justice), articulated a populist case against concentrated economic power. The message argued the Bank served "the

rich and powerful too often bend the acts of government to their selfish purposes" - making the rich richer at the expense of "the humble members of society - the farmers, mechanics, and laborers, who have neither the time nor the means of securing like favors to themselves." The veto became the founding document of American economic populism. The Senate failed to override (Congress was 22-19 in favor; two-thirds needed to override).

The campaign was a referendum on Jackson and the Bank. Three party conventions met. The Anti-Masonic Party (the first U.S. third party of national significance) had held the first national party convention in September 1831 in Baltimore, nominating William Wirt of Maryland. The National Republican Convention nominated Henry Clay in December 1831 in Baltimore, the second national convention. The Democratic National Convention met in Baltimore in May 1832 - the third party to use the format - and renominated Jackson with Martin Van Buren as his new running mate (replacing Calhoun, who had broken with Jackson over nullification).

Jackson won 219 electoral votes to Clay's 49 and Wirt's 7. Jackson carried 16 states. Clay carried Connecticut (8 EV), Delaware (3), Kentucky (15), Maryland (5 of 10 electors), Massachusetts (14), and Rhode Island (4). Wirt carried only Vermont (7 EV). South Carolina cast its 11 electoral votes for John Floyd of Virginia as a protest against Jackson on the nullification question. Jackson won 54.2 percent of the popular vote. Turnout reached 57.0 percent of eligible voters.

Jackson's second term would deliver the Removal of Deposits (September 1833, when Jackson moved federal deposits from the Second Bank to state-chartered "pet banks"); the 1833 Compromise Tariff (resolving the Nullification Crisis through a gradual tariff reduction); the 1834 Senate censure of Jackson (for the Removal of Deposits; the only such censure in U.S. history, expunged in January 1837); and the 1836 Specie Circular (requiring gold or silver for federal land purchases, helping trigger the 1837 financial panic that hit Van Buren's presidency). The Bank War defined Jackson's second term and shaped American economic policy for the next century.

10 min	Primary source	Read aloud once. Annotate individually. Quick pair-share on the source-analysis question.
10 min	Discussion	Small groups (3–4). Pick one prompt; report back two sentences.
10 min	Worksheet	Six questions: 2 multiple-choice, 3 short-answer, 1 map-read.

Background

Before the worksheet, review the key terms below and then read the primary source carefully. The two source-analysis questions on the worksheet (questions 6 and 7) ask you to quote from the excerpt.

Key terms

Bank War

The 1832-36 political fight between President Andrew Jackson and the Second Bank of the United States. Jackson vetoed the Bank's recharter (1832), removed federal deposits (1833), and let the Bank's charter expire (1836). One of the most consequential economic-policy disputes in U.S. history.

Veto

The president's constitutional power to reject legislation passed by Congress. Congress can override a veto with a two-thirds vote in both houses. Jackson used the veto more than all six previous presidents combined - 12 vetoes in eight years. The Bank Veto of July 10, 1832 was the most consequential.

Anti-Masonic Party

The first U.S. third party of national significance. Founded in 1828 in response to the 1826 disappearance of William Morgan. Opposed Freemasonry and the influence of secret societies on politics. Held the first national party convention in September 1831 in Baltimore - the procedural innovation that transformed U.S. political organization.

Second Bank of the United States

The federal national bank chartered in 1816 for 20 years. Its president was Nicholas Biddle of Philadelphia. Served as federal depository, issued the most stable paper currency in the U.S., and regulated state-bank credit. Closed when Jackson let its charter expire in 1836.

National convention

A large meeting where a political party chooses its presidential nominee. The 1832 election was the first U.S. presidential election in which all three major parties used national conventions to nominate. Replaced the congressional caucus system.

Nullification Crisis

The 1832-33 confrontation between the federal government and South Carolina. South Carolina nullified the 1828 and 1832 federal tariffs, declaring them void within the state. President Jackson threatened military force. Resolved by the 1833 Compromise Tariff. Vice President Calhoun resigned in December 1832 in protest.

Bank Veto Message

ANDREW JACKSON, JULY 10, 1832

Jackson vetoed the recharter of the Second Bank of the United States on July 10, 1832 - one of the most consequential vetoes in U.S. history. The veto message, drafted by Treasury Secretary Roger Taney (later Chief Justice), articulated a populist case against concentrated economic power. The "humble members of society" passage became the founding statement of American economic populism.

"It is to be regretted that the rich and powerful too often bend the acts of government to their selfish purposes. Distinctions in society will always exist under every just government. Equality of talents, of education, or of wealth can not be produced by human institutions. In the full enjoyment of the gifts of Heaven and the fruits of superior industry, economy, and virtue, every man is equally entitled to protection by law; but when the laws undertake to add to these natural and just advantages artificial distinctions, to grant titles, gratuities, and exclusive privileges, to make the rich richer and the potent more powerful, the humble members of society - the farmers, mechanics, and laborers - who have neither the time nor the means of securing like favors to themselves, have a right to complain of the injustice of their Government."

Jackson, "Bank Veto Message" (Washington, DC, July 10, 1832). Public domain.

The 1832 Election

Read the background page, then answer the six questions below.

QUESTION 1 · MULTIPLE-CHOICE

How many electoral votes did Andrew Jackson win in 1832?

- A. 168
- B. 189
- C. 219
- D. 247

QUESTION 2 · MULTIPLE-CHOICE

Who was the president of the Second Bank of the United States during the Bank War?

- A. Henry Clay
- B. Nicholas Biddle
- C. Roger Taney
- D. Daniel Webster

QUESTION 3 · SHORT-ANSWER

Why was the 1832 election historically significant for U.S. political nomination procedures?

QUESTION 4 · SHORT-ANSWER

Jackson says in his Bank Veto Message that government should protect "the humble members of society" against "artificial distinctions." Explain his framing.

QUESTION 5 · SHORT-ANSWER

How did Nicholas Biddle's decision to push for early Bank recharter backfire politically?

QUESTION 6 · MAP-READ

On the 1832 election map, identify the six states Clay carried and the one state Wirt carried. What does the pattern tell you about the National Republican and Anti-Masonic coalitions?

Answer key

QUESTION 1

219. Jackson 219; Clay 49; Wirt 7; Floyd 11 (South Carolina protest). Jackson carried 16 states with 54.2% of the popular vote.

The 1832 result consolidated the Democratic Party's national dominance.

QUESTION 2

Nicholas Biddle. He was president of the Second Bank from 1823 to 1836. Politically arrogant, he believed the Bank was essential to American economic stability.

Biddle's decision to push for early recharter in 1832 was one of the most consequential strategic miscalculations in U.S. economic-policy history.

QUESTION 3

The 1832 election was the first U.S. presidential election in which all three major parties chose their candidates through national conventions rather than congressional caucuses. The Anti-Masonic Party had held the first national convention in September 1831 (nominating Wirt). The National Republican Convention nominated Clay in December 1831. The Democratic National Convention met in May 1832 and renominated Jackson with Van Buren as VP. After 1832, no major U.S. presidential candidate would ever again be nominated by a congressional caucus.

The convention transformation is one of the most consequential procedural changes in U.S. political organization. AP students should know that 1832 was the first all-conventions election.

QUESTION 4

Jackson argues that government should not create "artificial distinctions" (titles, gratuities, exclusive privileges) that "make the rich richer and the potent more powerful." He acknowledges natural inequalities of talent, education, and wealth as legitimate but distinguishes them from government-created inequalities. The Bank, in his framing, was government-created inequality: a private corporation given monopoly privileges by federal charter, profiting from public deposits at the expense of farmers, mechanics, and laborers. The framing positioned Jackson as the protector of natural rights against government-created economic distortion. The Bank Veto Message became the founding document of American economic populism.

AP students should be able to identify the natural-vs-artificial distinctions framework as ideologically distinct from later forms of economic populism.

QUESTION 5

Biddle and Clay believed forcing a Bank fight in 1832 would politically destroy Jackson: vetoing would alienate moderate voters and the business community; signing would betray Jackson's populist base. The strategy backfired because Jackson successfully reframed the Bank as a tool of "the rich and powerful" against "the farmers, mechanics, and laborers." The veto became a political asset, not a liability. Jackson's Bank Veto Message energized the populist Democratic base, mobilized new voters, and helped consolidate his 1832 coalition. The veto override failed (Congress was 22-19 in favor; two-thirds needed). The strategic miscalculation is one of the most-cited examples of opposition political planning backfiring.

The Biddle-Clay miscalculation is structurally important. AP students should be able to articulate how opposition strategy can backfire when underlying public sentiment is misread.

QUESTION 6

Clay states: Connecticut (8), Delaware (3), Kentucky (15, Clay's home state), Maryland (5 of 10 electors), Massachusetts (14), Rhode Island (4) = 49 EV. Wirt states: Vermont only (7 EV). National Republican pattern: New England-based commercial states plus Clay's home state. The pattern shows the National Republican coalition was the residual Federalist coalition of the 1820s plus Clay's personal Kentucky base - a regional party without national reach. Anti-Masonic pattern: Vermont was the strongest Anti-Masonic state because of its rural Protestant culture, anti-elite politics, and Daniel Webster's pro-Masonic positioning that had alienated Vermont voters. The party would decline after 1840.

The 1832 map shows the Whig/National Republican coalition as predominantly New England commercial plus Clay's upper-South base. AP students should be able to read it as a regional rather than national coalition.