# WHO WOULD BENEFIT FROM PREPAID COLLEGE TUITION PLANS?

#### REA S. HEDERMAN

n 1997, Congress enacted legislation to provide taxpaying Americans with new ways to save for their children's college education. Specifically, Congress created taxadvantaged "education IRAs" in the Taxpayer's Relief Act of 1997, increasing the attractiveness of state-sponsored tuition savings and prepayment plans. Many Members of Congress now want to expand these opportunities.

Advocates of expansion claim that these plans will make it easier for families to save for college and will take the uncertainty out of planning for future costs of college education. They argue that it is time for Congress and President Bill Clinton to eliminate the double taxation of interest earned through these programs and end the tax disparity that currently exists between public and private colleges.

Indeed, the House Ways and Means Committee recently adopted, as part of its \$80 billion tax-cut package, a modest expansion of tuition savings and prepayment plans. H.R. 4579 would extend the same tax treatment that state-sponsored plans enjoy under the current law to plans at private colleges and universities.

Under this legislation, federal income tax on all interest earned through the plans—whether public or private—would be deferred until the student enrolls in college. The committee's proposal, however, does not go far enough for some Members who want to make all earnings through all of the tuition savings and prepayment plans tax-free, thus vastly expanding their benefits to participating families and children.<sup>1</sup>

How many children would benefit from the universal availability of tax-advantaged tuition savings and prepayment plans? A Center for Data Analysis study shows that about 30 million children could benefit, as demonstrated in the attached table by state and congressional district.

It should be noted that this study does not calculate the financial benefits that might flow to families from expanding tuition savings and prepayment plans, although the numbers doubtless are significant. American families accumulated more college debt during the first five years of the 1990s than in the previous three decades combined.<sup>2</sup> Recognizing that this trend cannot continue, several states have

<sup>1.</sup> John S. Barry, "Why Congress Must Fix the Tax Bill's Educational Savings Plans," Heritage Foundation *Executive Memorandum* No. 491, September 3, 1997. Legislation has been introduced by Representatives Bill Archer (R–TX), Kay Granger (R–TX), Philip English (R–PA), and Gerald Weller (R–IL), and Senators Jeff Sessions (R–AL), William Roth (R–DE), Bob Graham (D–FL), Mitch McConnell (R–KY), Paul Coverdell (R–GA), Thad Cochran (R–MS), Rod Grams (R–MN), and Spencer Abraham (R–MI).

established tuition savings and prepaid tuition plans.<sup>3</sup>

A common criticism of educational savings accounts is that they are a tax break solely for the rich and upper class, so not many children will benefit from them. However, the experience of the existing state plans indicates that working, middle-income families represent a significant portion of participants. For example, families with annual incomes of less than \$35,000 purchased 62 percent of the prepaid tuition contracts sold by Pennsylvania in 1996. The average monthly contribution to a family's college savings account during 1995 in Kentucky was \$43.

The attached table shows the number of children who stand to benefit from expanded educational savings accounts and tuition prepayment plans.

#### Methodology

The data in the attached table came from the 1997 March Current Population Survey produced by the Bureau of the Census, and other data tabulated by the Census Bureau for The Heritage Foundation.<sup>5</sup>

Children were considered eligible if they were members of a family that had an annual monetary income of at least 125 percent of the poverty threshold.<sup>6</sup> The analysis was conducted at the state level, which gave the aggregate number of children eligible. The children were distributed based on each district's percentage of children above the 125 percent of poverty level.

Finally, the number of children in each district was multiplied by the percentage of eligible high school graduates in 1994 who went on to attend college in that state.<sup>7</sup>

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<sup>2. &</sup>quot;College Debt and the American Family," Report from the Education Resources Institute and the Institute for Higher Education Policy, September 1995, p. 6.

<sup>3.</sup> For an overview of the state-based plans, see College Savings Plans Network, National Association of State Treasurers, *Special Report on State College Plans* (Lexington, Ky.: Council of State Governments, 1996).

<sup>4.</sup> Nina H. Shokraii and John S. Barry, "Education: Empowering Parents, Teachers, and Principals," in Stuart M. Butler and Kim R. Holmes, eds., *Issues '98: The Candidate's Briefing Book* (Washington, D.C.: The Heritage Foundation, 1998), p. 280.

<sup>5.</sup> Data available upon request from the author.

<sup>6.</sup> At 125 percent of the poverty level, there is a notable increase in the number of tax filers who could realize tax savings from these plans.

<sup>7. &</sup>quot;Quality Counts," Education Week, Vol. XII, No. 17 (January 8, 1998), p. 79.

State	Congressional District	U.S. Representative	Party	•	ole Children in Families ver 125% of Poverty Level
				Total	
AL	District 1	S. Callahan	R	109,958	70,373
AL	District 2	T. Everett	R	115,268	73,771
AL	District 3	B. Riley	R	108,420	69,389
AL	District 4	R. Aderholt	R	109,574	70,127
AL	District 5	B. Cramer	D	115,499	73,919
AL	District 6	S. Bachus	R	116,191	74,362
AL	District 7	E. Hilliard	D	93,876	60,081
AK	Single District	D. Young	R	192,307	71,154
AR	District 1	M. Berry	D	118,855	57,050
AR	District 2	V. Snyder	D	133,368	64,017
AR	District 3	A. Hutchinson	R	130,365	62,575
AR	District 4	J. Dickey	R	117,854	56,570
AZ	District 1	M. Salmon	R	141,109	70,555
ΑZ	District 2	E. Pastor	D	132,973	66,486
ΑZ	District 3	B. Stump	R	136,589	68,295
ΑZ	District 4	J. Shadegg	R	139,219	69,609
ΑZ	District 5	J. Kolbe	R	128,124	64,062
AZ	District 6	J.D. Hayworth	R	143,739	71,870
СА	District 1	F. Riggs	R	118,120	72,053
CA	District 2	W. Herger	R	108,623	66,260
СА	District 3	V. Fazio	D	118,120	72,053
CA	District 4	J. Doolittle	R	119,307	72,777
CA	District 5	R. Matsui	D	106,249	64,812
CA	District 6	L. Woolsey	D	109,217	66,622
CA	District 7	G. Miller	D	121,682	74,226
CA	District 8	N. Pelosi	D	67,073	40,915
CA	District 9	B. Lee	D	89,629	54,674
CA CA	District 10	E. Tauscher R. Pombo	D R	124,649 120,494	76,036 72,502
CA	District 11 District 12	T. Lantos	D	120,494	73,502 61,915
CA	District 12	P. Stark	D	125,243	76,398
CA	District 14	A. Eshoo	D	99,126	60,467
CA	District 15	T. Campbell	R	112,184	68,433
CA	District 16	Z. Lofgren	R	127,261	77,629
CA	District 17	S. Farr	D	118,536	72,307
CA	District 18	G. Condit	D	128,211	78,209
CA	District 19	G. Radanvich	R	118,702	72,408
CA	District 20	C. Dooley	D	115,087	70,203

	Congressional	U.S.	Б	Number of Eligible Children in Fami with Income Over 125% of Pover	
State	District	Representative	Party		Level
					Number vyno Are
					Likely to Attend
				Total	College <sup>1</sup>
СА	District 21	W. Thomas	R	125,718	76,688
CA	District 21	L. Capps	D	103,477	63,121
CA	District 23	E. Gallegly	R	131,713	80,345
CA	District 24	B. Sherman	D	105,655	64,450
CA	District 25	B. McKeon	R	133,434	81,395
CA	District 26	H. Berman	D	116,102	70,822
CA			R	98,817	
	District 27	J. Rogan			60,279
CA	District 28	D. Dreier	R	126,430	77,122
CA	District 29	H. Waxman	D	59,772	36,461
CA	District 30	X. Becerra	D	98,889	60,322
CA	District 31	M. Martinez	D	118,714	72,415
CA	District 32	J. Dixon	D	91,410	55,760
CA	District 33	L. Roybal-Allard	D	115,075	70,196
CA	District 34	E. Torres	D	134,740	82,191
CA	District 35	M. Waters	D	111,223	67,846
CA	District 36	J. Harman	D	94,555	57,679
CA	District 37	J. Millender-McDon	D	125,421	76,507
CA	District 38	S. Horn	R	102,865	62,748
CA	District 39	E. Royce	R	122,097	74,479
CA	District 40	J. Lewis	R	127,855	77,991
CA	District 41	J. Kim	R	140,379	85,631
CA	District 42	G. Brown	D	143,584	87,586
CA	District 43	K. Calvert	R	139,489	85,088
CA	District 44	M. Bono	R	116,636	71,148
CA	District 45	D. Rohrabacher	R	100,313	61,191
CA	District 46	L. Sanchez	D	121,147	73,900
CA	District 47	C. Cox	R	113,965	69,519
CA	District 48	R. Packard	R	123,450	75,305
CA	District 49	B. Bilbray	R	74,523	45,459
CA	District 50	B. Filner	D	119,901	73,140
CA	District 51	R. Cunningham	R	120,732	73,646
CA	District 52	D. Hunter	R	124,056	75,674
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СО	District 1	D. DeGette	D	97,017	50,449
CO	District 2	D. Skaggs	D	137,236	71,363
CO	District 3	S. McInnis	R	123,228	64,079
CO	District 4	B. Schaffer	R	137,667	71,587
CO	District 5	J. Hefley	R	147,008	76,444
CO	District 6	D. Schaefer	R	142,118	73,901
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СТ	District 1	B. Kennelly	D	105,416	62,195
СТ	District 2	S. Gejdenson	D	116,249	68,587
CT	District 3	R. DeLauro	D	107,728	63,560
СТ	District 4	C. Shays	R	107,593	63,480
СТ	District 5	J. Maloney	D	121,727	71,819

State	Congressional District	U.S. Representative	Party	Number of Eligible Children in Families with Income Over 125% of Poverty Level	
				Total	Number vvno Are Likely to Attend College <sup>1</sup>
СТ	District 6	N. Johnson	R	117,467	69,305
DE	Single District	M. Castle	R	148,092	96,260
DC	Delegate	E. Holmes-Norton	D	55,515	34,364
FL	District 1	J. Scarborough	R	105,015	51,457
FL	District 2	A. Boyd	D	102,603	50,276
FL	District 3	C. Brown	D	97,342	47,697
FL	District 4	T. Fowler	R	107,207	52,532
FL	District 5	K. Thurman	D	77,566	38,008
FL	District 6	C. Stearns	R	108,084	52,961
FL	District 7	J. Mica B. McCollum	R	108,150	52,994 51,202
FL FL	District 8 District 9	M. Bilirakis	R R	104,862 96,634	51,382
FL FL	District 9	B. Young	R	77,829	47,350 38,136
FL	District 11	J. Davis	D	95,193	46,645
FL	District 12	C. Canady	R	106,550	52,209
FL	District 13	D. Miller	R	77,939	38,190
FL	District 14	P. Goss	R	84,034	41,177
FL .	District 15	D. Weldon	R	99,600	48,804
FL	District 16	M. Foley	R	94,711	46,408
FL	District 17	C. Meek	D	102,516	50,233
FL	District 18	I. Ros-Lehtinen	R	82,718	40,532
FL	District 19	R. Wexler	D	88,791	43,508
FL	District 20	P. Deutsch	D	105,673	51,780
FL	District 21	L. Diaz-Balart	R	111,395	54,583
FL	District 22	C. Shaw	R	58,339	28,586
FL	District 23	A. Hastings	D	99,819	48,911
GA	District 1	J. Kingston	R	122,289	72,151
GA	District 2	S. Bishop	D	104,436	61,617
GA	District 3	M. Collins	R	139,461	82,282
GA	District 4	C. McKinney	D	129,267	76,268
GΑ	District 5	J. Lewis	D	94,173	55,562
GA	District 6	N. Gingrich	R	140,511	82,901
GΑ	District 7	B. Barr	R	130,930	77,249
GA	District 8	S. Chambliss	R	125,811	74,228
GA	District 9	N. Deal	D	126,757	74,786
GA GA	District 10 District 11	C. Norwood J. Linder	R R	125,162 123,877	73,845 73,087

State	Congressional District	U.S. Representative Pa		Number of Eligible Children in Families with Income Over 125% of Poverty Level	
				<del>-</del>	Likely to Attend
				Total	College <sup>1</sup>
HI	District 1	N. Abercrombie	D	85,883	53,247
HI	District 2	P. Mink	D	105,297	65,284
ID	District 1	H. Chenoweth	R	111,901	53,713
ID	District 2	M. Crapo	R	134,379	64,502
	District 1	D. D. v.l.		0/ 017	(10/2
<u>IL</u>	District 1	B. Rush	D	96,817	61,963
<u>IL</u>	District 2	J. Jackson	D	122,876	78,641
<u>IL</u>	District 3	W. Lipinski	D	120,353	77,026
IL II	District 4	L. Gutierrez	D	128,044	81,948
IL	District 5	R. Blagojevich	D	92,506	59,204
<u>IL</u>	District 6	H. Hyde	R	130,909	83,782
<u>IL</u>	District 7	D. Davis P. Crane	D R	90,865	58,154
<u>IL</u> IL	District 8 District 9	S. Yates	D	146,021 86,834	93,453 55,574
<u>IL</u>  L	District 10	J. Porter	R	138,134	88,406
<u>IL</u>  L	District 10	J. Weller	R	136,665	87,466
<u>IL</u> IL	District 12	J. Costello	D	113,207	72,452
<u>IL</u> IL	District 13	H. Fawell	R	155,443	99,483
IL IL	District 14	D. Hastert	R	150,405	96,259
<u>IL</u> IL	District 15	T. Ewing	R	116,361	74,471
IL	District 16	D. Manzullo	R	140,412	89,864
IL	District 17	L. Evans	D	118,541	75,866
IL	District 18	R. LaHood	R	127,725	81,744
IL	District 19	G. Poshard	D	113,300	72,512
IL	District 20	J. Shimkus	R	123,317	78,923
INI	District 1	D. Visalasky		111 / 20	/1 /01
IN	District 1	P. Visclosky	D	111,638	61,401
IN IN	District 2 District 3	D. McIntosh	R	103,673	57,020 63,693
IN	District 4	T. Roemer M. Souder	R	115,806 127,521	70,137
IN	District 5	S. Buyer	R	118,667	65,267
IN	District 6	D. Burton	R	125,156	68,836
IN	District 7	E. Pease	R	108,033	59,418
IN	District 8	J. Hostettler	R	101,105	55,608
IN	District 9	L. Hamilton	D	116,673	64,170
IN	District 10	J. Carson	D	98,097	53,953
IA	District 1	J. Leach	R	134,186	85,879
IA	District 2	J. Nussle	R	136,633	87,445
IA	District 3	L. Boswell	D	127,263	81,449
IA	District 4	G. Ganske	R	135,757	86,884
ΙA	District 5	T. Latham	R	140,138	89,688

State	Congressional District	al U.S. Representative	Party	Number of Eligible Children in Families with Income Over 125% of Poverty Level	
					Number vyno Are Likely to Attend
				<b>+</b>	
				Total	College <sup>1</sup>
KS	District 1	J. Moran	R	144,997	82,649
KS	District 2	J. Ryun	R	137,921	78,615
KS	District 3	V. Snowbarger	R	148,361	84,566
KS	District 4	T. Tiahrt	R	148,709	84,764
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KY	District 1	E. Whitfield	R	108,223	53,029
KY	District 2	R. Lewis	R	122,191	59,874
KY	District 3	A. Northup	R	106,786	52,325
KY KY	District 4 District 5	J. Bunning H. Rogers	R R	106,793 122,476	52,329 60,013
KY	District 6	S. Baesler	D	95,828	46,956
N I	District 0	3. Daesiei	D	95,020	40,930
LA	District 1	B. Livingston	R	108,873	57,703
LA	District 2	W. Jefferson	D	83,892	44,463
LA	District 3	B. Tauzin	R	114,456	60,662
LA	District 4	J. McCrery	R	81,386	43,135
LA	District 5	J. Cooksey	R	103,361	54,782
LA	District 6	R. Baker	R	111,951	59,334
LA	District 7	C. John	D	111,808	59,258
ME	District 1	T. Allen	D	98,056	49,028
ME	District 2	J. Baldacci	D	87,165	43,582
MD	District 1	M/ Cilobrost		122.452	/7240
MD MD	District 1 District 2	W. Gilchrest R. Ehrlich	R R	122,453 126,439	67,349 69,541
MD	District 3	B. Cardin	D	116,874	64,281
MD	District 4	A. Wynn	D	132,915	73,103
MD	District 5	S. Hoyer	D	135,008	74,254
MD	District 6	R. Bartlett	R	132,118	72,665
MD	District 7	E. Cummings	D	98,541	54,197
MD	District 8	C. Morella	R	132,018	72,610
MA	District 1	J. Olver	D	120,136	78,088
MA	District 2	R. Neal	D	126,714	82,364
MA	District 3	J. McGovern	D	124,290	80,789
MA	District 4	B. Frank	D	123,852	80,504
MA	District 5	M. Meehan	D	131,445	85,439
MA	District 6	J. Tierney	D	119,674	77,788
MA	District 7	E. Markey	D	104,556	67,961
MA	District 8	J. Kennedy	D	76,744	49,883

State	Congressional District	U.S. Representative	Party	with Income Ov	le Children in Families ver 125% of Poverty Level
- Ctato	2.51.101				Number vyno Are
					Likely to Attend
				Total	College <sup>1</sup>
MA	District 9	I Moaklov	D	Total 109,865	71,412
MA	District 10	J. Moakley W. Delahunt	D	121,290	78,838
IVIA	District To	vv. Delanum	D	121,290	70,030
MI	District 1	B. Stupak	D	119,337	71,602
MI	District 2	P. Hoekstra	R	134,397	80,638
MI	District 3	V. Ehlers	R	136,876	82,125
MI	District 4	D. Camp	R	119,719	71,831
MI	District 5	J. Barcia	D	121,053	72,632
MI	District 6	F. Upton	R	118,194	70,916
MI	District 7	N. Smith	R	124,675	74,805
MI	District 8	D. Stabenow	D	124,294	74,576
MI	District 9	D. Kildee	D	119,337	71,602
MI	District 10	D. Bonior	D	127,725	76,635
MI	District 11	J. Knollenberg	R	125,438	75,263
MI	District 12	S. Levin	D	120,862	72,517
MI	District 13	L. Rivers	D	116,668	70,001
MI	District 14	J. Conyers	D	101,418	60,851
MI	District 15	C. Kilpatrick	D	74,348	44,609
MI	District 16	J. Dingell	D	122,006	73,204
		J			
MN	District 1	G. Gutknecht	R	140,016	74,208
MN	District 2	D. Minge	D	146,786	77,796
MN	District 3	J. Ramstad	R	149,042	78,992
MN	District 4	B. Vento	D	120,351	63,786
MN	District 5	M. Sabo	D	90,263	47,840
MN	District 6	B. Luther	D	162,582	86,168
MN	District 7	C. Peterson	D	134,321	71,190
MN	District 8	J. Oberstar	D	131,204	69,538
MS	District 1	R. Wicker	R	103,157	71,178
MS	District 2	B. Thompson	D	83,724	57,770
MS	District 3	C. Pickering	R	100,691	69,477
MS	District 4	M. Parker	R	93,730	64,674
MS	District 5	G. Taylor	D	102,093	70,444
IVIO	District 5	G. Taylor		102,073	70,111
MO	District 1	B. Clay	D	132,587	67,619
MO	District 2	J. Talent	R	178,713	91,144
MO	District 3	R. Gephardt	D	157,259	80,202
MO	District 4	I. Skelton	D	155,542	79,327
MO	District 5	K. McCarthy	D	140,310	71,558
MO	District 6	P. Danner	D	160,906	82,062
MO	District 7	R. Blunt	R	143,957	73,418
MO	District 8	J. Emerson	R	135,161	68,932

State	Congressional District	U.S. Representative	Party	Number of Eligible Children in Families with Income Over 125% of Poverty Level	
				<b>-</b>	Number vvno Are Likely to Attend
N 4 0	District 0	IZ I I dele e f		Total	College <sup>1</sup>
MO	District 9	K. Hulshof	R	163,266	83,266
MT	Single District	R. Hill	R	167,712	90,564
NE	District 1	D. Bereuter	R	114,111	68,466
NE	District 2	J. Christensen	R	121,139	72,684
NE	District 3	B. Barrett	R	116,184	69,710
NV	District 1	J. Ensign	R	151,025	57,389
NV	District 2	J. Gibbons	R	168,267	63,941
NH	District 1	J. Sununu	R	115,308	64,572
NH	District 2	C. Bass	R	116,934	65,483
NJ	District 1	R. Andrews	D	117,947	75,486
NJ	District 2	F. LoBiondo	R	108,200	69,248
NJ NJ	District 3 District 4	J. Saxton C. Smith	R R	119,218 113,568	76,300 72,684
NJ	District 5	M. Roukema	R	121,478	77,746
NJ	District 6	F. Pallone	D	104,669	66,988
NJ	District 7	B. Franks	R	108,200	69,248
NJ	District 8	W. Pascrell	D	102,127	65,361
NJ	District 9	S. Rothman	D	92,521	59,214
NJ	District 10	D. Payne	D	96,900	62,016
NJ	District 11	R. Frelinghuysen	R	117,665	75,305
NJ NJ	District 12	M. Pappas	R	119,360 90,685	76,390
INJ	District 13	R. Menendez		90,000	58,038
NM	District 1	H. Wilson	R	111,873	60,411
NM NM	District 2 District 3	J. Skeen B. Redmond	R R	110,860 114,946	59,864 62,071
NY	District 1	M. Forbes	R	126,450	88,515
NY	District 2	R. Lazio	R	121,392	84,975
NY	District 3	P. King	R	111,909	78,336
NY	District 4	C. McCarthy	D	112,225	78,557
NY	District 5	G. Ackerman	D	103,373	72,361

State	Congressional District	U.S. Representative	Party	with Income Ov	ole Children in Families wer 125% of Poverty Level
					Likely to Attend
				Tatal	
NIV	District /	C Maaka	D	Total	College <sup>1</sup>
NY NY	District 6	G. Meeks	D	113,173	79,221
	District 7	T. Manton	D	81,561	57,092
NY NY	District 8	J. Nadler	D	62,593	43,815
NY	District 9	C. Schumer E. Towns	D	90,096	63,067
NY	District 10		D D	88,199	61,739
NY	District 11	M. Owens N. Velazquez		107,167	75,017
NY	District 12		D	84,406 104,322	59,084
NY	District 13	V. Fossella	R		73,025
NY	District 14	C. Maloney	D D	51,529	36,070
NY	District 15	C. Rangel J. Serrano	D	68,283 80,612	47,798 56,428
NY	District 16 District 17	E. Engel	D	92,309	64,616
NY	District 18	N. Lowey	D	92,309	67,272
NY	District 19	S. Kelly	R	117,915	82,540
NY	District 20	B. Gilman	R	124,238	86,966
NY	District 20	M. McNulty	D	102,425	71,697
NY	District 22	G. Solomon	R	121,709	85,196
NY	District 23	S. Boehlert	R	110,960	77,672
NY	District 24	J. McHugh	R	117,283	82,098
NY	District 25	J. Walsh	R	115,070	80,549
NY	District 26	M. Hinchey	D	104,322	73,025
NY	District 27	B. Paxon	R	123,289	86,302
NY	District 28	L. Slaughter	D	105,586	73,910
NY	District 29	J. LaFalce	D	107,167	75,017
NY	District 30	J. Quinn	R	102,425	71,697
NY	District 31	A. Houghton	R	113,489	79,442
	District 61	7 ti 110 agritori		110/107	77,112
NC	District 1	E. Clayton	D	95,341	48,624
NC	District 2	B. Etheridge	D	108,085	55,123
NC	District 3	W. Jones	R	110,897	56,557
NC	District 4	D. Price	D	108,506	55,338
NC	District 5	R. Burr	R	103,406	52,737
NC	District 6	H. Coble	R	110,594	56,403
NC	District 7	M. McIntyre	D	107,856	55,006
NC	District 8	B. Hefner	D	120,546	61,479
NC	District 9	S. Myrick	R	118,039	60,200
NC	District 10	C. Ballenger	R	114,700	58,497
NC	District 11	C. Taylor	R	97,202	49,573
NC	District 12	M. Watt	D	102,001	52,021
ND	Single District	E. Pomeroy	D	131,864	89,667
ОН	District 1	S. Chabot	R	108,478	55,324
ОН	District 2	R. Portman	R	134,306	68,496

State	Congressional District	U.S. Representative	Party	with Income Ov	le Children in Families ver 125% of Poverty Level Number vyno Are
					Likely to Attend
				Total	College <sup>1</sup>
ОН	District 3	T. Hall	D	111,622	56,927
ОН	District 4	M. Oxley	R	127,343	64,945
ОН	District 5	P. Gillmor	R	138,573	70,672
ОН	District 6	T. Strickland	D	107,579	54,865
ОН	District 7	D. Hobson	R	123,525	62,998
ОН	District 8	J. Boehner	R	132,958	67,809
ОН	District 9	M. Kaptur	D	118,135	60,249
ОН	District 10	D. Kucinich	D	110,948	56,583
ОН	District 11	L. Stokes	D	94,777	48,337
ОН	District 12	J. Kasich	R	119,932	61,165
OH	District 13	S. Brown	D	135,204	68,954
OH	District 14	T. Sawyer	D	109,600	55,896
OH	District 15	D. Pryce	R	109,600	55,896
OH	District 16	R. Regula	R	121,279	61,852
OH	District 17	J. Traficant	D	109,151	55,667
OH	District 18	B. Ney	R	113,868	58,073
ОН	District 19	S. LaTourette	R	119,258	60,822
OK	District 1	S. Largent	R	103,052	50,495
OK	District 2	T. Coburn	R	97,609	47,828
OK	District 3	W. Watkins	R	89,236	43,726
OK	District 4	J.C. Watts	R	106,521	52,195
OK	District 5	E. Istook	R	104,069	50,994
OK	District 6	F. Lucas	R	97,669	47,858
0.5				447.445	((0))
OR	District 1	E. Furse	D	117,445	66,944
OR	District 2	R. Smith	R	109,222	62,256
OR OR	District 3	E. Blumenauer	D	105,138	59,929
	District 4 District 5	P. DeFazio	D	105,910	60,369
OR	DISTRICT 5	D. Hooley	D	114,189	65,088
PA	District 1	R. Brady	D	86,253	49,164
PA	District 2	C. Fattah	D	83,100	47,367
PA	District 3	R. Borski	D	103,594	59,049
PA	District 4	R. Klink	D	108,323	61,744
PA	District 5	J. Peterson	R	105,396	60,076
PA	District 6	T. Holden	D	108,999	62,129
PA	District 7	C. Weldon	R	112,377	64,055
PA	District 8	J. Greenwood	R	131,745	75,094
PA	District 9	B. Shuster	R	111,927	63,798
PA	District 10	J. McDade	R	111,251	63,413
PA	District 11	P. Kanjorski	D	102,018	58,150
PA	District 12	J. Murtha	D	102,693	58,535
PA	District 13	J. Fox	R	116,656	66,494

State	Congressional District	U.S. Representative	Party	with Income Ov	le Children in Families er 125% of Poverty Level
					Number vyno Are Likely to Attend
				Total	College <sup>1</sup>
PA	District 14	W. Coyne	D	Total 84,452	48,137
PA	District 15	P. McHale	D	112,602	64,183
PA	District 16	J. Pitts	R	127,466	72,655
PA	District 17	G. Gekas	R	117,782	67,136
PA	District 17	M. Doyle	D	97,514	55,583
PA	District 19	W. Goodling	R	117,332	66,879
PA	District 20	F. Mascara	D	100,892	57,508
PA	District 21	P. English	R	109,675	62,515
	District 21	r · English		107,070	02,010
RI	District 1	P. Kennedy	D	79,820	51,883
RI	District 2	R. Weygand	D	83,345	54,174
SC	District 1	M. Sanford	R	115,317	66,884
SC	District 2	F. Spence	R	112,748	65,394
SC	District 3	L. Graham	R	109,390	63,446
SC	District 4	B. Inglis	R	110,114	63,866
SC	District 5	J. Spratt	D	112,814	65,432
SC	District 6	J. Clyburn	D	98,194	56,952
SD	Single District	J. Thune	R	140,376	70,188
TN	District 1	W. Jenkins	R	96,498	52,109
TN	District 2	J. Duncan	R	101,581	54,854
TN	District 3	Z. Wamp	R	104,267	56,304
TN	District 4	V. Hilleary	R	104,555	56,460
TN	District 5	B. Clement	D	100,143	54,077
TN	District 6	B. Gordon	D	125,082	67,544
TN	District 7	E. Bryant	R	124,123	67,026
TN	District 8	J. Tanner	D	108,871	58,791
TN	District 9	H. Ford	D	94,004	50,762
TX	District 1	M. Sandlin	D	109,450	54,725
TX	District 2	J. Turner	D	111,250	55,625
TX	District 3	S. Johnson	R	137,172	68,586
TX	District 4	R. Hall	D	124,931	62,466
TX	District 5	P. Sessions	R	109,090	54,545
TX	District 6	J. Barton	R	143,653	71,826
TX	District 7	B. Archer	R	140,772	70,386
TX	District 8	K. Brady	R	140,412	70,206
TX	District 9	N. Lampson	D	119,891	59,945
TX	District 10	L. Doggett	D	107,650	53,825
TX	District 11	C. Edwards	D	114,850	57,425

			Number of Elig		ible Children in Families	
	Congressional	U.S.		•	ver 125% of Poverty	
State	District	Representative	Party		Level	
		•	,		Number vvno Are	
					Likely to Attend	
				Total	College <sup>1</sup>	
TX	District 12	K. Granger	R	121,331	60,665	
TX	District 12	W. Thornberry	R	110,890	55,445	
TX	District 14	R. Paul	R	117,730	58,865	
TX	District 15	R. Hinojosa	D	101,169	50,584	
TX	District 16	S. Reyes	D	114,490	57,245	
TX	District 17	C. Stenholm	D	114,130	57,065	
TX	District 18	S. Lee	D	96,128	48,064	
TX	District 19	L. Combest	R	130,332	65,166	
TX	District 20	H. Gonzalez	D	107,650	53,825	
TX	District 21	L. Smith	R	125,651	62,826	
TX	District 22	T. DeLay	R	142,573	71,286	
TX	District 23	H. Bonilla	R	118,090	59,045	
TX	District 24	M. Frost	D	132,852	66,426	
TX	District 25	K. Bentsen	D	128,891	64,446	
TX	District 26	R. Armey	R	132,132	66,066	
TX	District 27	S. Ortiz	D	109,810	54,905	
TX	District 28	C. Rodriguez	D	113,770	56,885	
TX	District 29	G. Green	D	118,090	59,045	
TX	District 30	E. Johnson	D	106,209	53,105	
UT	District 1	J. Hansen	R	180,375	101,010	
UT	District 2	M. Cook	R	166,456	93,215	
UT	District 3	C. Cannon	R	174,484	97,711	
VT	Single District	B. Sanders	I	114,170	58,227	
	J			-	·	
VA	District 1	H. Bateman	R	105,583	55,959	
VA	District 2	O. Pickett	D	103,453	54,830	
VA	District 3	R. Scott	D	80,333	42,576	
VA	District 4	N. Sisisky	D	101,961	54,039	
VA	District 5	V. Goode	D	87,791	46,529	
VA	District 6	B. Goodlatte	R	87,045	46,134	
VA	District 7	T. Bliley	R	106,223	56,298	
VA	District 8	J. Moran	D	83,103	44,045	
VA	District 9	R. Boucher	D	81,718	43,311	
VA	District 10	F. Wolf	R	116,770	61,888	
VA	District 11	T. Davis	R	111,017	58,839	
WA	District 1	R. White	R	135,518	77,245	
WA	District 2	J. Metcalf	R	131,200	74,784	
WA	District 3	L. Smith	R	128,543	73,269	

State	Congressional District	U.S. Representative	Party	Number of Eligible Children in Families with Income Over 125% of Poverty Level	
					Number vvno Are
					Likely to Attend
				Total	College <sup>1</sup>
WA	District 4	D. Hastings	R	125,111	71,313
WA	District 5	G. Nethercutt	R	118,578	67,590
WA	District 6	N. Dicks	D	121,236	69,104
WA	District 7	J. McDermott	D	79,606	45,375
WA	District 8	J. Dunn	R	145,372	82,862
WA	District 9	A. Smith	D	126,993	72,386
WV	District 1	A. Mollohan	D	75,146	37,573
WV	District 2	B. Wise	D	78,123	39,062
WV	District 3	N. Rahall	D	70,579	35,290
WI	District 1	M. Neumann	R	123,637	74,182
WI	District 2	S. Klug	R	117,215	74,162
WI	District 3	R. Kind	D	122,113	73,268
WI	District 4	G. Kleczka	D	119,686	71,812
WI	District 5	T. Barrett	D	93,816	56,290
WI	District 6	T. Petri	R	126,575	75,945
WI	District 7	D. Obey	D	124,616	74,770
WI	District 8	J. Johnson	D	126,466	75,880
WI	District 9	J. Sensenbrenner	R	138,982	83,389
WY	Single District	B. Cubin	R	105,143	55,726
	United States			48,464,580	30,048,040

<sup>1)</sup> This figure was obtained by multiplying the number of children considered eligible to use the pre-paid tuitions by the state percentage of high school graduates who attend college. This study does not attempt to predict the increase in number of children who would attend college as a result of the prepaid tuition plans.

<sup>2)</sup> All data were taken from the 1997 March Current Population Survey and other Bureau of the Census tabulations.