

## **Higher Education: Soaring Out of Reach for California Families**

September, 2006

By Earl Hadley, Robert Loper and Eric Lotke

# Higher Education Soaring Out of Reach for California Families

*By Earl Hadley, Robert Loper and Eric Lotke*

*September 2006*

---

Students and their families are scrambling to pay for college. Tuition costs are rising far faster than inflation, while real wages have been stagnant for years. Federal assistance to students and parents has been shrinking and states have been cutting back institutional support. For most families the only solution has been to borrow the money needed for college, but Congress has recently raised interest rates on student loans and cut \$12 billion from the program.

What has been the result? Hundreds of thousands of students are foregoing higher education, or dropping out early because they cannot afford to attend.<sup>1</sup> Graduates of four-year colleges now have an average loan debt of \$23,600<sup>2</sup> plus \$2,000 in credit card debt.<sup>3</sup> The United States used to lead the world in the number of students receiving higher education. Now we rank 13<sup>th</sup> in affordability and 4<sup>th</sup> in accessibility among European and North American countries.<sup>4</sup>

## **I. The Affordability Crisis**

Similar to health care costs, the price for higher education has been going up faster than inflation for years. The most recent data from the U.S. Census Bureau reveal that since George Bush came to office, the average cost of tuition at a public college has increased 42 percent<sup>5</sup> but median household income has fallen 2 percent.<sup>6</sup>

With the economy tight, taxes low, and states in fiscal trouble, states have been cutting back public support for colleges and universities.<sup>7</sup> Missing the public support, schools then increase tuitions to make up the difference.

In California, state appropriations for higher education per student fell by 18% between 2000 and 2005.<sup>8</sup> At the same time:

- The cost of tuition for attending a public four-year college went up by \$1762 between 2000 and 2005.<sup>9</sup>
- The total cost of college in California for one student costs 26% of a median family's income for a public institution and 58% for a private institution.<sup>10</sup>

Yet as the costs rise and state appropriations fall, family incomes have stagnated. In California:

- Median household income has fallen by 2% between 2000 and 2005.<sup>11</sup>
- But tuition changed by 69% over the same time.<sup>12</sup>

Though states have cut back on funding higher education, families haven't given up on sending their children to college. But to get there, they need to borrow money. According to the Higher Education Project of State Public Interest Resource Groups (PIRGs):<sup>13</sup>

- One-third of college students graduated with debt in 1993.

- Two-thirds of college students graduated with debt in 2004.
- The average student debt burden in 2004 was almost 60% higher than the mid-1990's.

## The Federal Role

Higher education is primarily a state and local function, but the federal government plays an important role. Because states often link their tax policies to federal rules, the tax cuts conservatives pushed through over the past five years at the federal level have left states with less revenue. The Center on Budget and Policy Priorities estimates that these policies cost states \$100 billion from 2001-2004.<sup>14</sup> The tax cuts in President Bush's fiscal year 2007 budget are projected to cause states to lose an additional \$38 billion over the next decade.

- California stands to lose \$5 billion as a result of federal tax cuts.<sup>15</sup>

Federal support of higher education has not kept pace with increasing costs. Pell grants have not increased in size in four years – despite promises to do so – and their size relative to the cost of college keeps shrinking. The maximum Pell Grant Award is worth less, in real dollars, than it was 30 years ago.<sup>16</sup> And because aggregate limits on federal student loans haven't increased, students must turn to the private sector for additional loans.<sup>17</sup>

- In 1981, a student could work full time all summer at minimum wage and earn about two-thirds of annual college costs.
- Today, a student earning minimum wage has to work full time for a full year to afford one year of education at a four-year public university — assuming she saves every penny.

Heather Boushey, Center for Economic and Policy Research.<sup>18</sup>

The difficulties imposed by rising tuition were recently compounded by Congressional action raising interest rates on federal student loans. Under the new law, the rate of Stafford Loans for students is fixed at 6.8% instead of the current variable rate averaging 6.1%. For parents who take out PLUS loans on behalf of their children, the rate jumped to a fixed 8.5%. These fixed rates build in profits for the banks even though the federal government guarantees against default. In recent years, the variable interest rate has gone as low as 4.75% and the Congressional Budget Office estimates future interest rates to average 6.4%.<sup>19</sup>

If the students don't like it, they are stuck. Under the old law, students could take advantage of the historically low interest rates to refinance or consolidate their loans, but the new law restricts such consolidation.<sup>20</sup> In other words, interest rates are higher, loans are bigger, and banks win.

The table in **Section III** shows how every member of Congress voted on these crucial matters.

## **II. The Conservative Failure on Higher Education**

The conservative record in higher education provides an easy-to-follow guide to the radical right's agenda for governing in the narrow interests of the well connected. The hallmarks are all there: indifference to the common good; dereliction of public responsibility; and policy favoritism for financial interests. At a time when having a college education has never been more important, conservatives are complacent about the decline in the value of federal grants and complicit in locking in high interest rates on student loans for the benefit of multibillion-dollar lenders. The failure to address increasing costs is putting higher education out of reach for more and more of our nation's young people.

The conservative failure in higher education is a triumph of politics over policy. While young Americans need education to compete in the global economy – and American security rests on the shoulders of a capable workforce – the plan is to cut taxes rather than invest in our future. In higher education policy, the four horsemen of catastrophic conservatism –shrinking government, privatization, corruption and cronyism – ride roughshod over responsible governance.

### **Shrinking Government**

In his first inaugural address, Ronald Reagan famously declared that government was the problem not the solution. This disdain for government is often seen as a hallmark of modern conservatism. But it is more accurate to say that conservatives are motivated more by an opposition to liberalism than to government itself. Their fundamental objection is to the uses to which liberals have used government authority, as conservatives are not shy about using government for purposes they approve of. The military can't be touched. Prisons can't be touched. Even conservatives are wary about taking on entitlement programs, especially for seniors.

As a result, programs for poor and for working people face the largest cuts. Last year, the biggest cut from any one program was \$12 billion from student loans. Instead of using funds to keep interest rates affordable or raise scholarship support, the cuts were used to pay for the \$400 billion in tax cuts, primarily benefiting the very affluent.

Smaller government is usually presented as matter of efficiency and of saving money. But too often, for middle income, working and poor people, smaller government translates into higher costs. On education, the record is especially clear. Families rich enough to write a check for full tuition receive tax breaks. Families with the greatest needs get smaller Pell Grants, and families in the middle are stuck with more debt and higher interest rates. Effective government in pursuit of a more generous vision of the common good has disappeared.

### **Privatization**

The primacy of politics over policy combines antiliberalism, privatization, corruption and cronyism into an integrated approach to governing. Each aspect reinforces the others so it can be difficult to disentangle the effects of one from the others. Unlike corruption and cronyism, there are arguments in principle that make antiliberalism and privatization seem defensible. These arguments provide a useful ideological cover to obscure who benefits from conservative policies.

Privatization advocates contend that outsourcing some government services to private companies can save taxpayers money because the private companies are more efficient. But all too often in practice, privatization works better for private interests than for the common good. The contrasting fortunes of two student loan programs, the Federal Family Education Loan Program (FFELP) and the William D. Ford Direct Loan Program (FDLP), tell the tale in higher education policy.

FFELP was created in the 1965 to make college more accessible to young people who needed to borrow money to go to school. With little credit history and few personal assets, students were not attractive candidates for private sector lending – certainly not for the large sums needed to finance a college education. Motivated by a vision of the common good, the federal government helped solve the problem by creating incentives for banks. FFELP guarantees lenders a higher interest rate than the base market rate, ensuring a healthy profit on monies loaned. On top of that, the government guarantees payment of principal and interest in case of default.<sup>21</sup> For the banks, it was a win-win proposition: higher interest rates with no real risk.

While “reinventing government” in the 1990’s, President Bill Clinton reexamined whether subsidies were still needed to encourage banks to lend to students. Indeed, Clinton questioned whether the middleman was necessary at all. In 1993, the Department of Education created the FDLP to loan money to students at low rates available only to the U.S. Treasury. Such loans reduced payments for students and did not increase the government’s risk because the old system already used the government to guarantee defaults.

Students flocked to the new program. By the 1997-98 school year, direct loans had grown to 33% of student borrowing, nearly \$11 billion.<sup>22</sup>

Ten years of experience now show that direct lending works. FFELP loans that use banks such as Sallie Mae as middlemen cost the government 11% of the total loan. Direct loans cost the government only 3.7%.<sup>23</sup> In other words, more than seven dollars were saved for every 100 dollars loaned. The direct loan program wasn’t just better for students; it was better for taxpayers too. Clinton’s question of whether the government should administer the loans directly had been answered: Yes.

What was the response to the decline in guaranteed profits for banks as loan volume under the direct loan program increased? The government-sponsored entity set up to create a secondary market for federal student loans, the Student Loan Marketing Association (SLM or “Sallie Mae”) got congressional approval to reorganize itself as a private, for-profit entity (SLM Corp.). Sallie Mae changed from a government-sponsored institution dedicated to the common good into a Fortune 500 company dedicated to profiting shareholders. Government guarantees of above-market interest rates and against loan default amount to a license for the company to make money. In 2004, SLM Corp. recorded over \$1.9 billion in profits.<sup>24</sup>

But Sallie Mae’s biggest competitive threat is the direct loan program, so it engaged in a cutthroat campaign to undercut the success of the direct loan program. Sallie Mae has engaged in an arm-twisting campaign to get universities to opt out of the direct loan program, lobbied politicians to preserve FFELP, and donated heavily to political campaigns.

By 2003-04, direct loans had dropped to 23% of the federal student loan market, and the chief executive of Sallie Mae brought home some \$33.6 million in salary, bonus, and stock option payments the year before.<sup>25</sup> This corporate opportunism gives the lie to blanket faith in the superiority of private markets.

Allowing Sallie Mae to become a for-profit entity and discouraging the growth of the direct loan program were not about saving taxpayers money or making college more accessible to students in need. These actions were about selling out the public interest and guaranteeing profits for banks.

If the federal government ended FFELP and relied solely on the direct loan program to guarantee student loans, the cost savings would be \$60 billion over 10 years.<sup>26</sup> This would be enough money to increase Pell Grants for all recipients by \$1000.<sup>27</sup>

### **Pay-to-Play politics**

Shrinking government and privatization are the window dressing for conservative rule; corruption is at the heart of how the business of politics gets done. Money has always bought access, influence and favors in politics. But with the rise of the “pay-to-play” K Street Project, conservatives have built a political machine driven by profit. The basics are not complicated: corporate interests hire ex-Republican staffers as lobbyists and make campaign donations to politicians. Public policies are enacted that benefit these corporate interests. Except in rare occasions, the actors are careful to avoid explicit quid pro quo arrangements and thus are able to escape legal censure. But financial disclosure requirements put the money trail into the public record.

Educational lending companies and their employees have given \$3.5 million to members of Congress since the 2004 election cycle.<sup>28</sup> Three-quarters of that total went to Republicans, and nearly \$600,000 went to just two men: John Boehner, then chairman of the education subcommittee, now majority leader; and "Buck" McKeon, presently the committee chair.

“Relax. Stay calm.”

“Know that I have all of you in my two trusted hands.”

“I’ve got enough rabbits up my sleeve to be able to get where we need to.”

*John Boehner to the Consumer Bankers Association, December 2005.*<sup>29</sup>

Sallie Mae, the nation's largest educational lender, stands the most to gain. Its PAC donated almost \$1 million to political campaigns last election cycle.<sup>30</sup> Sallie Mae officials gave John Boehner, then Chairman of the House Committee on Education and the Workforce, more than \$100,000 in 2003-04.<sup>31</sup> Nelnet, the other student loan giant, was close behind. This pattern of giving has continued with the new chairman, “Buck” McKeon.

Additional detail on funding is in the table in **Section III**.

**Who Gives:  
Student Loan Industry's Top Contributors**

<u>Company</u>	<u>All</u>	<u>To Republicans</u>	<u>To Democrats</u>
Sallie Mae	\$2,755,291	\$1,839,042	\$916,249
Nelnet	\$557,975	\$450,975	\$107,000

**SOURCE:** Center for Responsive Politics, 1994-March 2006

For Sallie Mae, it isn't just money that talks. Executives and officials have plenty of personal time with the chairman himself. Boehner has flown multiple times on Sallie Mae's corporate jet with CEO Albert Lord, often to Florida to play golf.<sup>32</sup> In 2004, Sallie Mae helped sponsor a Boehner party at the Republican National Convention.<sup>33</sup> A month later, Sallie Mae's lobbyist hosted a fundraiser for Boehner in her home, where 34 of the company's top executives delivered personal contributions.<sup>34</sup>

The largess extends to the entire Boehner family. John's wife, Debbie, often joins him on corporate trips. One of his daughters, Tricia, was hired by a Sallie Mae subsidiary after Boehner mentioned her to the previous owners while playing golf.<sup>35</sup>

The investment has paid off. "Relax. Stay calm," Boehner told lenders at the annual meeting of the Consumer Bankers Association in December 2005, when legislation governing the interest rate hikes and the size of origination fees was in doubt. "At the end of the day, I believe you'll be at least satisfied, or even perhaps happy." For good measure, he added, "Know that I have all of you in my two trusted hands .... I've got enough rabbits up my sleeve to be able to get where we need to."<sup>36</sup>

### **Cronyism**

The final trick in the conservative playbook is cronyism. The most publicly pernicious example of cronyism in the Bush administration is undoubtedly the appointment of the supremely unqualified "Heckuva job" Brownie as FEMA director. But cronyism plays an important role behind the scenes in enabling and covering up conservative corruption. When you're running what amounts to a racket on behalf of corporate interests, it is essential to have people at the top who aren't going to blow the whistle on the operation. Career civil servants have a responsibility to the public to implement programs effectively. Political appointees serve at the discretion of the president and have a different allegiance that can lead cronies and hacks to put political interests ahead of the public interest.

The fate of the direct loan program demonstrates what can be done to undermine a program that is inconvenient to corporate interests. After Bush took office, he appointed William Hansen, the former CEO of the Education Finance Council (the lenders' trade association) as deputy secretary of education. In his previous job, Hansen had opposed the direct loan program and

even sued to limit it. A few years later, when the head of the federal office of student aid, Gregory Woods, died of cancer, President Bush replaced him with Theresa Shaw, former senior vice president of Sallie Mae, and dismissed half the staff of the office.<sup>37</sup> Despite the fact that the direct loan program saved taxpayers money, its share of the federal student loan market dropped to 23%. The always-helpful representative from Sallie Mae, then-chairman Boehner, abetted the decline of the program saying during floor debate in the House that “the idea that the federal government can provide [student loans] cheaper than the private sector is, on its face, not possible.”<sup>38</sup>

### III. Scorecard

Congress has had several opportunities in recent years to do right by American families. It has had the opportunity to raise interest rates, or to lower them; to increase Pell grants, or to let them sit. The following table shows how each member of Congress decided to represent their constituents.

#### House of Representatives

Representative Name	State	Dist.	Party	Stop the \$12 Billion Cut to Student Loans (S.1932 /(H. Con. Res. 95)	Stop the \$14.3 Billion Cut to Student loans (HR. 4241)	Cut interest rates and increase grants (HR 609; .AMDT.772)	Grade
Bonner, Jo	Alabama	1	R	N	N	N	F
Everett, Terry	Alabama	2	R	N	N	N	F
Rogers, Mike	Alabama	3	R	N	N	N	F
Aderholt, Robert	Alabama	4	R	N	N	N	F
Cramer, Robert	Alabama	5	D	Y	Y	Y	A
Bachus, Spencer	Alabama	6	R	N	N	N	F
Davis, Artur	Alabama	7	D	Y	Y	Y	A
Young, Don	Alaska	0	R	N	N	N	F
Renzi, Rick	Arizona	1	R	N	N	N	F
Franks, Trent	Arizona	2	R	N	N	N	F
Shadegg, John	Arizona	3	R	N	N	N	F
Pastor, Ed	Arizona	4	D	Y	Y	Y	A
Hayworth, J.D.	Arizona	5	R	N	N	N	F
Flake, Jeff	Arizona	6	R	N	N	N	F
Grijalva, Raul	Arizona	7	D	Y	Y	Y	A
Kolbe, Jim	Arizona	8	R	N	N	N	F
Berry, Marion	Arkansas	1	D	Y	Y	Y	A
Snyder, Vic	Arkansas	2	D	Y	Y	Y	A
Boozman, John	Arkansas	3	R	N	N	N	F
Ross, Mike	Arkansas	4	D	Y	Y	Y	A
Thompson, Mike	California	1	D	Y	Y	Y	A
Herger, Wally	California	2	R	N	N	N	F
Lungren, Daniel E.	California	3	R	N	N	N	F
Doolittle, John	California	4	R	N	N	N	F
Matsui, Doris O.	California	5	D	Y	Y	Y	A

<b>Woolsey, Lynn</b>	California	6	D	Y	Y	Y	A
<b>Miller, George</b>	California	7	D	Y	Y	Y	A
<b>Pelosi, Nancy</b>	California	8	D	Y	Y	Y	A
<b>Lee, Barbara</b>	California	9	D	Y	Y	Y	A
<b>Tauscher, Ellen</b>	California	10	D	Y	Y	Y	A
<b>Pombo, Richard</b>	California	11	R	N	N	N	C
<b>Lantos, Tom</b>	California	12	D	Y	Y	Y	A
<b>Stark, Fortney Pete</b>	California	13	D	Y	Y	Y	A
<b>Eshoo, Anna G.</b>	California	14	D	Y	Y	Y	A
<b>Honda, Mike</b>	California	15	D	Y	Y	Y	A
<b>Lofgren, Zoe</b>	California	16	D	Y	Y	Y	A
<b>Farr, Sam</b>	California	17	D	Y	Y	Y	A
<b>Cardoza, Dennis</b>	California	18	D	Y	Y	Y	A
<b>Radanovich, George P.</b>	California	19	R	N	N	N	F
<b>Costa, Jim</b>	California	20	D	Y	Y	Y	A
<b>Nunes, Devin</b>	California	21	R	N	N	N	F
<b>Thomas, Bill</b>	California	22	R	N	N	N	F
<b>Capps, Lois</b>	California	23	D	Y	Y	Y	A
<b>Gallegly, Elton</b>	California	24	R	N	N	N	F
<b>McKeon, Buck</b>	California	25	R	N	N	N	F
<b>Dreier, David</b>	California	26	R	N	N	N	F
<b>Sherman, Brad</b>	California	27	D	Y	Y	Y	A
<b>Berman, Howard</b>	California	28	D	Y	Y	Y	A
<b>Schiff, Adam</b>	California	29	D	Y	Y	Y	A
<b>Waxman, Henry</b>	California	30	D	Y	Y	Y	A
<b>Becerra, Xavier</b>	California	31	D	Y	Y	Y	A
<b>Solis, Hilda</b>	California	32	D	Y	Y	Y	A
<b>Watson, Diane E.</b>	California	33	D	Y	Y	A	N/A
<b>Roybal-Allard, Lucille</b>	California	34	D	Y	Y	Y	A
<b>Waters, Maxine</b>	California	35	D	Y	Y	Y	A
<b>Harman, Jane</b>	California	36	D	Y	Y	Y	A
<b>Millender-McDonald, Juanita</b>	California	37	D	Y	Y	N	C
<b>Napolitano, Grace</b>	California	38	D	Y	Y	Y	A
<b>Sanchez, Linda</b>	California	39	D	Y	Y	Y	A
<b>Royce, Ed</b>	California	40	R	N	N	N	F
<b>Lewis, Jerry</b>	California	41	R	N	N	N	F
<b>Miller, Gary</b>	California	42	R	A	N	N	N/A
<b>Baca, Joe</b>	California	43	D	Y	Y	Y	A
<b>Calvert, Ken</b>	California	44	R	N	N	N	F
<b>Bono, Mary</b>	California	45	R	N	N	N	F
<b>Rohrabacher, Dana</b>	California	46	R	N	N	N	F
<b>Sanchez, Loretta</b>	California	47	D	Y	Y	Y	A
<b>Campbell, John</b>	California	48	R	N	NA	N	N/A
<b>Issa, Darrell</b>	California	49	R	N	N	A	N/A
<b>Bilbray, Brian P.</b>	California	50	R	A	A	A	N/A

<b>OPEN</b>	California	50			NA	NA	NA	N/A
<b>Filner, Bob</b>	California	51	D		Y	Y	Y	A
<b>Hunter, Duncan</b>	California	52	R		N	N	N	F
<b>Davis, Susan</b>	California	53	D		Y	Y	A	N/A
<b>DeGette, Diana</b>	Colorado	1	D		Y	Y	Y	A
<b>Udall, Mark</b>	Colorado	2	D		Y	Y	Y	A
<b>Salazar, John T.</b>	Colorado	3	D		Y	Y	Y	A
<b>Musgrave, Marilyn</b>	Colorado	4	R		N	N	N	F
<b>Hefley, Joel</b>	Colorado	5	R		N	N	N	F
<b>Tancredo, Tom</b>	Colorado	6	R		N	N	N	F
<b>Beauprez, Bob</b>	Colorado	7	R		N	N	N	F
<b>Larson, John B.</b>	Connecticut	1	D		Y	Y	Y	A
<b>Simmons, Rob</b>	Connecticut	2	R		Y	Y	Y	A
<b>DeLauro, Rosa L.</b>	Connecticut	3	D		Y	Y	Y	A
<b>Shays, Christopher</b>	Connecticut	4	R		N	Y	Y	C
<b>Johnson, Nancy L.</b>	Connecticut	5	R		N	Y	Y	C
<b>Castle, Michael N.</b>	Delaware	0	R		N	N	N	F
<b>Miller, Jeff</b>	Florida	1	R		N	N	A	N/A
<b>Boyd, Allen</b>	Florida	2	D		Y	Y	Y	A
<b>Brown, Corrine</b>	Florida	3	D		Y	Y	Y	A
<b>Crenshaw, Ander</b>	Florida	4	R		N	N	N	F
<b>Brown-Waite, Virginia</b>	Florida	5	R		N	N	N	F
<b>Stearns, Cliff</b>	Florida	6	R		N	N	N	F
<b>Mica, John</b>	Florida	7	R		N	N	N	F
<b>Keller, Ric</b>	Florida	8	R		N	N	N	F
<b>Bilirakis, Michael</b>	Florida	9	R		N	N	N	F
<b>Young, C.W. Bill</b>	Florida	10	R		N	N	N	F
<b>Davis, Jim</b>	Florida	11	D		Y	Y	A	N/A
<b>Putnam, Adam</b>	Florida	12	R		N	N	N	F
<b>Harris, Katherine</b>	Florida	13	R		N	N	N	F
<b>Mack, Connie</b>	Florida	14	R		N	N	N	F
<b>Weldon, Dave</b>	Florida	15	R		N	N	N	F
<b>Foley, Mark</b>	Florida	16	R		N	N	N	F
<b>Meek, Kendrick</b>	Florida	17	D		Y	Y	Y	A
<b>Ros-Lehtinen, Ileana</b>	Florida	18	R		N	N	N	F
<b>Wexler, Robert</b>	Florida	19	D		Y	Y	Y	A
<b>Wasserman Schultz, Debbie</b>	Florida	20	D		Y	Y	Y	A
<b>Diaz-Balart, L.</b>	Florida	21	R		N	N	N	F
<b>Shaw, E. Clay</b>	Florida	22	R		N	N	N	F
<b>Hastings, Alcee L.</b>	Florida	23	D		Y	Y	Y	A
<b>Feeney, Tom</b>	Florida	24	R		N	N	N	F
<b>Diaz-Balart, M.</b>	Florida	25	R		N	N	N	F
<b>Kingston, Jack</b>	Georgia	1	R		N	N	N	F
<b>Bishop, Timothy</b>	Georgia	2	D		Y	Y	Y	A
<b>Marshall, Jim</b>	Georgia	3	D		Y	Y	Y	A

<b>McKinney, Cynthia</b>	Georgia	4	D	Y	Y	Y	A
<b>Lewis, John</b>	Georgia	5	D	Y	Y	Y	A
<b>Price, Tom</b>	Georgia	6	R	N	N	N	F
<b>Linder, John</b>	Georgia	7	R	N	N	N	F
<b>Westmoreland, Lynn</b>	Georgia	8	R	N	N	N	F
<b>Norwood, Charlie</b>	Georgia	9	R	N	N	N	F
<b>Deal, Nathan</b>	Georgia	10	R	N	N	N	F
<b>Gingrey, Phil</b>	Georgia	11	R	N	N	N	F
<b>Barrow, John</b>	Georgia	12	D	Y	Y	Y	A
<b>Scott, David</b>	Georgia	13	D	Y	Y	Y	A
<b>Abercrombie, Neil</b>	Hawaii	1	D	Y	Y	Y	A
<b>Case, Ed</b>	Hawaii	2	D	Y	Y	Y	A
<b>Otter, Butch</b>	Idaho	1	R	N	N	N	F
<b>Simpson, Mike</b>	Idaho	2	R	N	N	N	F
<b>Rush, Bobby L.</b>	Illinois	1	D	Y	Y	Y	A
<b>Jackson Jr., Jesse</b>	Illinois	2	D	Y	Y	Y	A
<b>Lipinski, Daniel</b>	Illinois	3	D	Y	Y	Y	A
<b>Gutierrez, Luis</b>	Illinois	4	D	Y	Y	Y	A
<b>Emanuel, Rahm</b>	Illinois	5	D	Y	Y	Y	A
<b>Hyde, Henry</b>	Illinois	6	R	N	N	N	F
<b>Davis, Danny K.</b>	Illinois	7	D	Y	Y	Y	A
<b>Bean, Melissa L.</b>	Illinois	8	D	Y	Y	Y	A
<b>Schakowsky, Jan</b>	Illinois	9	D	Y	Y	Y	A
<b>Kirk, Mark</b>	Illinois	10	R	N	N	N	F
<b>Weller, Jerry</b>	Illinois	11	R	N	N	N	F
<b>Costello, Jerry</b>	Illinois	12	D	Y	Y	Y	A
<b>Biggert, Judy</b>	Illinois	13	R	N	N	N	F
<b>Hastert, Denny</b>	Illinois	14	R	N	N		F
<b>Johnson, Timothy V.</b>	Illinois	15	R	Y	Y	Y	F
<b>Manzullo, Donald</b>	Illinois	16	R	N	N	N	F
<b>Evans, Lane</b>	Illinois	17	D	Y	Y	A	N/A
<b>Lahood, Ray</b>	Illinois	18	R	N	N	N	F
<b>Shimkus, John</b>	Illinois	19	R	N	N	N	F
<b>Visclosky, Peter</b>	Indiana	1	D	Y	Y	Y	A
<b>Chocola, Chris</b>	Indiana	2	R	N	N	N	F
<b>Souder, Mark E.</b>	Indiana	3	R	N	N	N	F
<b>Buyer, Steve</b>	Indiana	4	R	N	N	N	F
<b>Burton, Dan</b>	Indiana	5	R	N	N	N	F
<b>Pence, Mike</b>	Indiana	6	R	N	N	N	F
<b>Carson, Julia</b>	Indiana	7	D	Y	Y	Y	A
<b>Hostettler, John N.</b>	Indiana	8	R	N	N	N	F
<b>Sodrel, Michael E.</b>	Indiana	9	R	N	N	N	F
<b>Nussle, Jim</b>	Iowa	1	R	N	N	N	F
<b>Leach, Jim</b>	Iowa	2	R	Y	Y	Y	A
<b>Boswell, Leonard</b>	Iowa	3	D	Y	A	Y	N/A
<b>Latham, Tom</b>	Iowa	4	R	N	N	N	F
<b>King, Steve</b>	Iowa	5	R	N	N	N	F

<b>Moran, Jerry</b>	Kansas	1	R	N	N	N	F
<b>Ryun, Jim</b>	Kansas	2	R	N	N	N	F
<b>Moore, Dennis</b>	Kansas	3	D	Y	Y	Y	A
<b>Tiahart, Todd</b>	Kansas	4	R	N	N	N	F
<b>Whitfield, Ed</b>	Kentucky	1	R	N	N	N	F
<b>Lewis, Ron</b>	Kentucky	2	R	N	N	N	F
<b>Northup, Anne</b>	Kentucky	3	R	N	N	N	F
<b>Davis, Geoff</b>	Kentucky	4	R	N	N	N	F
<b>Rogers, Haroild</b>	Kentucky	5	R	N	N	N	F
<b>Chandler, Ben</b>	Kentucky	6	D	Y	Y	Y	A
<b>Jindal, Bobby</b>	Louisiana	1	R	N	N	N	F
<b>Jefferson, William</b>	Louisiana	2	D	Y	Y	Y	A
<b>Melancon, Charlie</b>	Louisiana	3	D	Y	Y	Y	A
<b>McCrery, Jim</b>	Louisiana	4	R	N	N	N	F
<b>Alexander, Rodney</b>	Louisiana	5	R	N	N	N	F
<b>Baker, Richard</b>	Louisiana	6	R	N	N	N	F
<b>Boustany, Charles</b>	Louisiana	7	R	N	N	N	F
<b>Allen, Tom</b>	Maine	1	D	Y	Y	Y	A
<b>Michaud, Michael</b>	Maine	2	D	Y	Y	Y	A
<b>Gilchrest, Wayne</b>	Maryland	1	R	N	N	A	N/A
<b>Ruppersberger, Dutch</b>	Maryland	2	D	Y	Y	A	N/A
<b>Cardin, Benjamin</b>	Maryland	3	D	Y	Y	Y	A
<b>Wynn, Albert</b>	Maryland	4	D	Y	Y	Y	A
<b>Hoyer, Steny H.</b>	Maryland	5	D	Y	Y	Y	A
<b>Bartlett, Roscoe</b>	Maryland	6	R	N	N	N	F
<b>Cummings, Elijah</b>	Maryland	7	D	Y	Y	Y	A
<b>Van Hollen, Chris</b>	Maryland	8	D	Y	Y	Y	A
<b>Olver, John</b>	Massachusetts	1	D	Y	Y	Y	A
<b>Neal, Richard E.</b>	Massachusetts	2	D	Y	Y	Y	A
<b>McGovern, James</b>	Massachusetts	3	D	Y	Y	Y	A
<b>Frank, Barney</b>	Massachusetts	4	D	Y	Y	Y	A
<b>Meehan, Marty</b>	Massachusetts	5	D	Y	Y	Y	A
<b>Tierney, John</b>	Massachusetts	6	D	Y	Y	Y	A
<b>Markey, Ed</b>	Massachusetts	7	D	Y	Y	Y	A
<b>Capuano, Michael</b>	Massachusetts	8	D	Y	Y	Y	A
<b>Lynch, Stephen F.</b>	Massachusetts	9	D	Y	Y	Y	A
<b>Delahunt, William</b>	Massachusetts	10	D	Y	Y	Y	A
<b>Stupak, Bart</b>	Michigan	1	D	Y	Y	Y	A
<b>Hoekstra, Pete</b>	Michigan	2	R	N	N	N	F
<b>Ehlers, Vernon J.</b>	Michigan	3	R	N	N	N	F
<b>Camp, Dave</b>	Michigan	4	R	N	N	N	F
<b>Kildee, Dale</b>	Michigan	5	D	Y	Y	Y	A
<b>Upton, Fred</b>	Michigan	6	R	N	N	N	F
<b>Schwarz, John J.H.</b>	Michigan	7	D	N	N	N	F
<b>Rogers, Mike</b>	Michigan	8	R	N	N	N	F
<b>Knollenberg, Joseph</b>	Michigan	9	R	N	N	N	F

<b>Miller, Candice</b>	Michigan	10	R	N	N	N	F
<b>McCotter, Thaddeus</b>	Michigan	11	R	N	N	N	F
<b>Levin, Sander</b>	Michigan	12	D	Y	Y	Y	A
<b>Kilpatrick, Carolyn</b>	Michigan	13	D	Y	Y	Y	A
<b>Conyers, John</b>	Michigan	14	D	Y	Y	Y	A
<b>Dingell, John</b>	Michigan	15	D	Y	Y	Y	A
<b>Gutknecht, Gil</b>	Minnesota	1	R	N	N	N	F
<b>Kline, John</b>	Minnesota	2	R	N	N	N	F
<b>Ramstad, Jim</b>	Minnesota	3	R	Y	Y	N	C
<b>McCollum, Betty</b>	Minnesota	4	D	Y	Y	Y	A
<b>Sabo, Martin O.</b>	Minnesota	5	D	Y	Y	Y	A
<b>Kennedy, Mark</b>	Minnesota	6	R	N	N	N	F
<b>Peterson, Collin C.</b>	Minnesota	7	D	Y	Y	Y	A
<b>Oberstar, James L.</b>	Minnesota	8	D	Y	Y	Y	A
<b>Wicker, Roger</b>	Mississippi	1	R	N	N	N	F
<b>Thompson, Bennie</b>	Mississippi	2	D	Y	Y	Y	A
<b>Pickering, Charles</b>	Mississippi	3	R	N	N	N	F
<b>Taylor, Gene</b>	Mississippi	4	D	Y	Y	Y	A
<b>Clay, William</b>	Missouri	1	D	Y	Y	A	N/A
<b>Akin, Todd</b>	Missouri	2	R	N	N	N	F
<b>Carnahan, Russ</b>	Missouri	3	D	Y	Y	Y	A
<b>Skelton, Ike</b>	Missouri	4	D	Y	Y	Y	A
<b>Cleaver, Emanuel</b>	Missouri	5	D	Y	Y	Y	A
<b>Graves, Sam</b>	Missouri	6	R	N	N	N	F
<b>Blunt, Roy</b>	Missouri	7	R	N	N	N	F
<b>Emerson, Jo Ann</b>	Missouri	8	R	N	N	N	F
<b>Hulshof, Kenny</b>	Missouri	9	R	N	N	N	F
<b>Rehberg, Dennis</b>	Montana	0	R	N	N	N	F
<b>Fortenberry, Jeff</b>	Nebraska	1	R	N	N	N	F
<b>Terry, Lee</b>	Nebraska	2	R	N	N	N	F
<b>Osborne, Tom</b>	Nebraska	3	R	N	N	N	F
<b>Berkley, Shelley</b>	Nevada	1	D	Y	Y	Y	A
<b>Gibbons, Jim</b>	Nevada	2	R	N	N	N	F
<b>Porter, Jon</b>	Nevada	3	R	N	N	N	F
<b>Bradley, Jeb</b>	New Hampshire	1	R	N	N	N	F
<b>Bass, Charles</b>	New Hampshire	2	R	N	N	N	F
<b>Andrews, Robert E.</b>	New Jersey	1	D	Y	Y	Y	A
<b>LoBiondo, Frank</b>	New Jersey	2	R	N	N	Y	C
<b>Saxton, Jim</b>	New Jersey	3	R	N	N	N	F
<b>Smith, Chris</b>	New Jersey	4	R	Y	Y	N	C
<b>Garrett, Scott</b>	New Jersey	5	R	N	N	N	F
<b>Pallone, Frank</b>	New Jersey	6	D	Y	Y	Y	A
<b>Ferguson, Michael</b>	New Jersey	7	R	N	N	N	F
<b>Pascrell, Bill</b>	New Jersey	8	D	Y	Y	Y	A
<b>Rothman, Steven</b>	New Jersey	9	D	Y	Y	Y	A

<b>Payne, Donald M.</b>	New Jersey	10	D	Y	Y	Y	A
<b>Frelinghuysen, Rodney</b>	New Jersey	11	R	N	N	N	F
<b>Holt, Rush</b>	New Jersey	12	D	Y	Y	Y	A
<b>OPEN</b>	New Jersey	13		*	Y		N/A
<b>Wilson, Heather</b>	New Mexico	1	R	Y	Y	N	C
<b>Pearce, Steve</b>	New Mexico	2	R	N	N	N	F
<b>Udall, Tom</b>	New Mexico	3	D	Y	Y	Y	A
<b>Bishop, Rob</b>	New York	1	D	Y	Y	Y	A
<b>Israel, Steve</b>	New York	2	D	Y	Y	Y	A
<b>King, Pete</b>	New York	3	R	N	N	N	F
<b>McCarthy, Carolyn</b>	New York	4	D	Y	Y	Y	A
<b>Ackerman, Gary</b>	New York	5	D	Y	Y	Y	A
<b>Meeks, Gregory W.</b>	New York	6	D	Y	Y	A	N/A
<b>Crowley, Joseph</b>	New York	7	D	Y	Y	Y	A
<b>Nadler, Jerrold</b>	New York	8	D	Y	Y	Y	A
<b>Weiner, Anthony D.</b>	New York	9	D	Y	Y	Y	A
<b>Towns, Edolphus</b>	New York	10	D	Y	A	Y	N/A
<b>Owens, Major</b>	New York	11	D	Y	Y	Y	A
<b>Velazquez, Nydia M.</b>	New York	12	D	Y	Y	Y	A
<b>Fossella, Vito</b>	New York	13	R	N	N	N	F
<b>Maloney, Carolyn</b>	New York	14	D	Y	Y	Y	A
<b>Rangel, Charles B.</b>	New York	15	D	Y	Y	Y	A
<b>Serrano, José E.</b>	New York	16	D	Y	Y	Y	A
<b>Engel, Eliot</b>	New York	17	D	Y	Y	Y	A
<b>Lowey, Nita</b>	New York	18	D	Y	Y	Y	A
<b>Kelly, Sue</b>	New York	19	R	N	N	N	F
<b>Sweeney, John E.</b>	New York	20	R	Y	Y	N	C
<b>McNulty, Michael R.</b>	New York	21	D	Y	Y	Y	A
<b>Hinchey, Maurice</b>	New York	22	D	Y	Y	Y	A
<b>McHugh, John M.</b>	New York	23	R	Y	Y	N	C
<b>Boehlert, Sherwood</b>	New York	24	R	N	N	N	F
<b>Walsh, Jim</b>	New York	25	R	N	N	N	F
<b>Reynolds, Thomas M.</b>	New York	26	R	N	N	N	F
<b>Higgins, Brian</b>	New York	27	D	Y	Y	Y	A
<b>Slaughter, Louise</b>	New York	28	D	Y	Y	Y	A
<b>Kuhl, John R.</b>	New York	29	R	N	N	N	F
<b>Butterfield, G.K.</b>	North Carolina	1	D	Y	Y	Y	A
<b>Etheridge, Bob</b>	North Carolina	2	D	Y	Y	Y	A
<b>Jones, Walter B.</b>	North Carolina	3	R	Y	Y	N	C
<b>Price, David</b>	North Carolina	4	D	Y	Y	Y	A
<b>Foxx, Virginia</b>	North Carolina	5	R	N	N	N	F
<b>Coble, Tom</b>	North Carolina	6	R	N	N	N	F
<b>McIntyre, Mike</b>	North Carolina	7	D	Y	Y	Y	A
<b>Hayes, Robin</b>	North Carolina	8	R	N	N	N	F

<b>Myrick, Sue</b>	North Carolina	9	R	N	N	N	F
<b>McHenry, Patrick T.</b>	North Carolina	10	R	N	N	N	F
<b>Taylor, Charles H.</b>	North Carolina	11	R	N	N	N	F
<b>Watt, Mel</b>	North Carolina	12	D	Y	Y	Y	A
<b>Miller, Brad</b>	North Carolina	13	D	Y	Y	Y	A
<b>Pomeroy, Earl</b>	North Dakota	0	D	Y	Y	Y	A
<b>Chabot, Steve</b>	Ohio	1	R	N	N	N	F
<b>Schmidt, Jean</b>	Ohio	2	R	N	N	N	F
<b>Turner, Michael</b>	Ohio	3	R	N	N	N	F
<b>Oxley, Michael G.</b>	Ohio	4	R	N	N	N	F
<b>Gillmor, Paul</b>	Ohio	5	R	N	N	N	F
<b>Strickland, Ted</b>	Ohio	6	D	Y	Y	Y	A
<b>Hobson, David</b>	Ohio	7	R	N	N	N	F
<b>Boehner, John A.</b>	Ohio	8	R	N	N	N	F
<b>Kaptur, Marcy</b>	Ohio	9	D	Y	Y	Y	A
<b>Kucinich, Dennis J.</b>	Ohio	10	D	Y	Y	Y	A
<b>Jones, Stephanie T.</b>	Ohio	11	D	Y	Y	Y	A
<b>Tiberi, Pat</b>	Ohio	12	R	N	N	N	F
<b>Brown, Sherrod</b>	Ohio	13	D	Y	Y	Y	A
<b>LaTourette, Steven</b>	Ohio	14	R	Y	N	N	F
<b>Pryce, Deborah</b>	Ohio	15	R	N	N	N	F
<b>Regula, Ralph</b>	Ohio	16	R	N	N	N	F
<b>Ryan, Tim</b>	Ohio	17	D	Y	Y	Y	A
<b>Ney, Robert W.</b>	Ohio	18	R	Y	Y	N	C
<b>Sullivan, John</b>	Oklahoma	1	R	N	N	N	F
<b>Boren, Dan</b>	Oklahoma	2	D	Y	Y	Y	A
<b>Lucas, Frank</b>	Oklahoma	3	R	N	N	N	F
<b>Cole, Tom</b>	Oklahoma	4	R	N	N	A	N/A
<b>Istook, Ernest J.</b>	Oklahoma	5	R	A	N	N	N/A
<b>Wu, David</b>	Oregon	1	D	Y	Y	Y	A
<b>Walden, Greg</b>	Oregon	2	R	N	N	N	F
<b>Blumenauer, Earl</b>	Oregon	3	D	A	Y	Y	N/A
<b>DeFazio, Peter</b>	Oregon	4	D	Y	Y	Y	A
<b>Hooley, Darlene</b>	Oregon	5	D	Y	Y	Y	A
<b>Brady, Robert</b>	Pennsylvania	1	D	Y	Y	Y	A
<b>Fattah, Chaka</b>	Pennsylvania	2	D	Y	Y	Y	A
<b>English, Phil</b>	Pennsylvania	3	R	N	N	N	F
<b>Hart, Melissa</b>	Pennsylvania	4	R	N	N	N	F
<b>Peterson, John E.</b>	Pennsylvania	5	R	N	N	N	F
<b>Gerlach, Jim</b>	Pennsylvania	6	R	Y	Y	N	C
<b>Weldon, Curt</b>	Pennsylvania	7	R	N	N	N	F
<b>Fitzpatrick, Michael</b>	Pennsylvania	8	R	N	N	N	F
<b>Shuster, Bill</b>	Pennsylvania	9	R	N	N	N	F
<b>Sherwood, Don</b>	Pennsylvania	10	R	N	N	N	F
<b>Kanjorski, Paul E.</b>	Pennsylvania	11	D	Y	Y	Y	A
<b>Murtha, John</b>	Pennsylvania	12	D	Y	Y	Y	A

<b>Schwartz, Allyson Y.</b>	Pennsylvania	13	R	Y	Y	Y	A
<b>Doyle, Mike</b>	Pennsylvania	14	D	Y	Y	Y	A
<b>Dent, Charles W.</b>	Pennsylvania	15	R	N	N	N	F
<b>Pitts, Joseph R.</b>	Pennsylvania	16	R	N	N	N	F
<b>Holden, Tim</b>	Pennsylvania	17	D	Y	Y	Y	A
<b>Murphy, Tim</b>	Pennsylvania	18	R	N	N	N	F
<b>Platts, Todd</b>	Pennsylvania	19	R	N	N	Y	C
<b>Kennedy, Patrick</b>	Rhode Island	1	D	Y	Y	Y	A
<b>Langevin, Jim</b>	Rhode Island	2	D	Y	Y	Y	A
<b>Brown, Henry</b>	South Carolina	1	R	N	N	N	F
<b>Wilson, Joe</b>	South Carolina	2	R	N	N	N	F
<b>Barrett, J. Gresham</b>	South Carolina	3	R	N	N	N	F
<b>Inglis, Bob</b>	South Carolina	4	R	N	N	N	F
<b>Spratt, John</b>	South Carolina	5	D	Y	Y	Y	A
<b>Clyburn, James E.</b>	South Carolina	6	D	Y	Y	Y	A
<b>Herseth, Stephanie</b>	South Dakota	0	D	Y	Y	Y	A
<b>Jenkins, William L.</b>	Tennessee	1	R	N	N	N	F
<b>Duncan, John J.</b>	Tennessee	2	R	N	N	N	F
<b>Wamp, Zach</b>	Tennessee	3	R	N	N	N	F
<b>Davis, Lincoln</b>	Tennessee	4	D	Y	Y	Y	A
<b>Cooper, Jim</b>	Tennessee	5	D	Y	Y	Y	A
<b>Gordon, Bart</b>	Tennessee	6	D	Y	Y	N	C
<b>Blackburn, Marsha</b>	Tennessee	7	R	N	N	N	F
<b>Tanner, John</b>	Tennessee	8	D	Y	Y	Y	A
<b>Ford, Harold</b>	Tennessee	9	D	Y	Y	Y	A
<b>Gohmert, Louie</b>	Texas	1	R	N	N	N	F
<b>Poe, Ted</b>	Texas	2	R	N	N	N	C
<b>Johnson, Sam</b>	Texas	3	R	N	N	N	A
<b>Hall, Ralph M.</b>	Texas	4	R	N	N	N	F
<b>Hensarling, Jeb</b>	Texas	5	R	N	N	N	F
<b>Barton, Joe</b>	Texas	6	R	N	N	N	F
<b>Culberson, John</b>	Texas	7	R	N	N	N	F
<b>Brady, Kevin</b>	Texas	8	R	N	N	N	F
<b>Green, Al</b>	Texas	9	D	Y	Y	Y	A
<b>McCaul, Michael T.</b>	Texas	10	R	N	N	N	F
<b>Conaway, K. Michael</b>	Texas	11	R	N	N	N	F
<b>Granger, Kay</b>	Texas	12	R	N	N	N	F
<b>Thornberry, Mac</b>	Texas	13	R	N	N	N	F
<b>Paul, Ron</b>	Texas	14	R	Y	Y	N	C
<b>Hinojosa, Rubén</b>	Texas	15	D	Y	Y	Y	A
<b>Reyes, Silvestre</b>	Texas	16	D	Y	Y	Y	A
<b>Edwards, Chet</b>	Texas	17	D	Y	Y	Y	A
<b>Jackson-Lee, Sheila</b>	Texas	18	D	Y	Y	A	N/A

<b>Neugebauer, Randy</b>	Texas	19	R	N	N	N	F
<b>Gonzalez, Charlie</b>	Texas	20	D	Y	Y	Y	A
<b>Smith, Lamar</b>	Texas	21	R	N	N	N	F
<b>DeLay, Tom</b>	Texas	22	R	N	N	N	F
<b>Bonilla, Henry</b>	Texas	23	R	N	N	N	F
<b>Marchant, Kenny</b>	Texas	24	R	N	N	N	F
<b>Doggett, Lloyd</b>	Texas	25	D	Y	Y	Y	A
<b>Burgess, Michael</b>	Texas	26	R	N	N	N	F
<b>Ortiz, Solomon P.</b>	Texas	27	D	Y	Y	Y	A
<b>Cuellar, Henry</b>	Texas	28	D	Y	Y	Y	A
<b>Green, Gene</b>	Texas	29	D	Y	Y	Y	A
<b>Johnson, E. B.</b>	Texas	30	D	Y	Y	Y	F
<b>Carter, John</b>	Texas	31	R	N	N	N	F
<b>Sessions, Pete</b>	Texas	32	R	N	N	N	F
<b>Bishop, Sanford D.</b>	Utah	1	R	N	N	N	F
<b>Matheson, Jim</b>	Utah	2	D	Y	Y	Y	A
<b>Cannon, Chris</b>	Utah	3	R	N	N	N	F
<b>Sanders, Bernie</b>	Vermont	0	I	Y	Y	Y	A
<b>Davis, Jo Ann</b>	Virginia	1	R	N	N	N	F
<b>Drake, Thelma D.</b>	Virginia	2	R	N	N	N	F
<b>Scott, Robert C.</b>	Virginia	3	D	Y	Y	Y	A
<b>Forbes, J. Randy</b>	Virginia	4	R	N	N	N	F
<b>Goode, Virgil H.</b>	Virginia	5	R	N	N	N	F
<b>Goodlatte, Bob</b>	Virginia	6	R	N	N	N	F
<b>Cantor, Eric</b>	Virginia	7	R	N	N	N	F
<b>Moran, Jim</b>	Virginia	8	D	Y	Y	Y	A
<b>Boucher, Rick</b>	Virginia	9	D	Y	Y	Y	A
<b>Wolf, Frank</b>	Virginia	10	R	N	N	N	F
<b>Davis, Tom</b>	Virginia	11	R	N	N	N	F
<b>Inslee, Jay</b>	Washington	1	D	Y	Y	Y	A
<b>Larsen, Rick</b>	Washington	2	D	Y	Y	Y	A
<b>Baird, Brian</b>	Washington	3	D	Y	Y	Y	A
<b>Hastings, Doc</b>	Washington	4	R	N	N	N	F
<b>McMorris, Cathy</b>	Washington	5	R	N	N	N	F
<b>Dicks, Norman D.</b>	Washington	6	D	Y	Y	Y	A
<b>McDermott, Jim</b>	Washington	7	D	Y	Y	Y	A
<b>Reichert, David G.</b>	Washington	8	R	N	N	Y	C
<b>Smith, Adam</b>	Washington	9	D	Y	Y	Y	A
<b>Mollohan, Alan B.</b>	West Virginia	1	D	Y	Y	Y	A
<b>Capito, Shelley M.</b>	West Virginia	2	R	N	N	N	F
<b>Rahall, Nick</b>	West Virginia	3	D	Y	Y	Y	A
<b>Ryan, Paul</b>	Wisconsin	1	R	N	N	N	F
<b>Baldwin, Tammy</b>	Wisconsin	2	D	Y	Y	Y	A
<b>Kind, Ron</b>	Wisconsin	3	D	Y	Y	Y	A
<b>Moore, Gwen</b>	Wisconsin	4	D	Y	Y	Y	A
<b>Sensenbrenner, F. James</b>	Wisconsin	5	R	N	N	N	F
<b>Petri, Thomas</b>	Wisconsin	6	R	N	N	N	F

<b>Obey, David R.</b>	Wisconsin	7	D	Y	Y	Y	A
<b>Green, Mark</b>	Wisconsin	8	R	N	N	N	F
<b>Cubin, Barbara</b>	Wyoming	1	R	N	N	N	F

## Senate

<b>Senator Name</b>	<b>State</b>	<b>Party</b>	<b>Stop the \$12 Billion Cut to Student Loans (S.1932)</b>	<b>Increase Funding of Pell Grants by \$5.4 Billion (S.CON.RES. 83/S.AMDT.177)</b>	<b>Increase Grant Funding by \$6 billion (S.CON.RES. 83/AMDT.3028)</b>	<b>Increase Grant Funding (S.CON.RES. 83/S.AMDT.3048)</b>	<b>Grade</b>
<b>Sessions, Jeff</b>	Alabama	R	N	N	N	N	F
<b>Shelby, Richard C.</b>	Alabama	R	N	N	N	N	F
<b>Murkowski, Lisa</b>	Alaska	R	N	N	N	Y	F
<b>Stevens, Ted</b>	Alaska	R	N	N	N	Y	F
<b>Kyl, Jon</b>	Arizona	R	N	N	N	N	F
<b>McCain, John</b>	Arizona	R	N	N	N	N	F
<b>Lincoln, Blanche L.</b>	Arkansas	D	Y	Y	Y	Y	A
<b>Pryor, Mark L.</b>	Arkansas	D	Y	Y	Y	Y	A
<b>Boxer, Barbara</b>	California	D	Y	Y	Y	Y	A
<b>Feinstein, Dianne</b>	California	D	Y	Y	Y	Y	A
<b>Allard, Wayne</b>	Colorado	R	N	N	N	N	F
<b>Salazar, Ken</b>	Colorado	D	Y	Y	Y	Y	A
<b>Dodd, Christopher J.</b>	Connecticut	D	Y	Y	Y	Y	A
<b>Lieberman, Joseph I.</b>	Connecticut	D	Y	Y	Y	Y	A
<b>Biden, Joseph R.</b>	Delaware	D	Y	Y	Y	Y	A
<b>Carper, Thomas R.</b>	Delaware	D	Y	Y	Y	Y	A
<b>Martinez, Mel</b>	Florida	R	N	N	N	N	F
<b>Nelson, Bill</b>	Florida	D	Y	Y	Y	Y	A
<b>Chambliss, Saxby</b>	Georgia	R	N	N	N	N	F
<b>Isakson, Johnny</b>	Georgia	R	N	N	N	N	F
<b>Akaka, Daniel</b>	Hawaii	D	Y	Y	Y	Y	A
<b>Inouye, Daniel K.</b>	Hawaii	D	Y	Y	Y	Y	A
<b>Craig, Larry E.</b>	Idaho	R	N	N	N	N	F
<b>Crapo, Mike</b>	Idaho	R	N	N	N	N	F
<b>Durbin, Richard</b>	Illinois	D	Y	Y	Y	Y	A
<b>Obama, Barack</b>	Illinois	D	Y	Y	Y	Y	A
<b>Bayh, Evan</b>	Indiana	D	Y	Y	Y	Y	A
<b>Lugar, Richard G.</b>	Indiana	R	N	N	N	Y	F
<b>Grassley, Chuck</b>	Iowa	R	N	N	N	Y	F
<b>Harkin, Tom</b>	Iowa	D	Y	Y	Y	Y	A
<b>Brownback, Sam</b>	Kansas	R	N	N	N	N	F

<b>Roberts, Pat</b>	Kansas	R	N	N	N	Y	F
<b>Bunning, Jim</b>	Kentucky	R	N	N	N	N	F
<b>McConnell, Mitch</b>	Kentucky	R	N	N	N	N	F
<b>Landrieu, Mary L.</b>	Louisiana	D	Y	Y	Y	Y	A
<b>Vitter, David</b>	Louisiana	R	N	N	N	N	F
<b>Collins, Susan M.</b>	Maine	R	Y	Y	Y	Y	A
<b>Snowe, Olympia</b>	Maine	R	Y	Y	Y	Y	A
<b>Mikulski, Barbara A.</b>	Maryland	D	Y	Y	Y	Y	A
<b>Sarbanes, Paul S.</b>	Maryland	D	Y	Y	Y	Y	A
<b>Kennedy, Edward M.</b>	Massachusetts	D	Y	Y	Y	Y	A
<b>Kerry, John F.</b>	Massachusetts	D	Y	Y	Y	Y	A
<b>Levin, Carl</b>	Michigan	D	Y	Y	Y	Y	A
<b>Stabenow, Debbie</b>	Michigan	D	Y	Y	Y	Y	A
<b>Coleman, Norm</b>	Minnesota	R	N	Y	Y	Y	A
<b>Dayton, Mark</b>	Minnesota	D	Y	Y	Y	Y	A
<b>Cochran, Thad</b>	Mississippi	R	N	N	N	Y	F
<b>Lott, Trent</b>	Mississippi	R	N	N	N	Y	F
<b>Bond, Christopher S.</b>	Missouri	R	N	N	N	N	F
<b>Talent, James M.</b>	Missouri	R	N	N	N	Y	F
<b>Baucus, Max</b>	Montana	D	Y	Y	Y	Y	A
<b>Burns, Conrad</b>	Montana	R	N	N	N	Y	F
<b>Hagel, Chuck</b>	Nebraska	R	N	N	N	Y	F
<b>Nelson, E. Benjamin</b>	Nebraska	D	Y	Y	Y	Y	A
<b>Ensign, John</b>	Nevada	R	N	N	N	N	F
<b>Reid, Harry</b>	Nevada	D	Y	Y	Y	Y	A
<b>Gregg, Judd</b>	New Hampshire	R	N	N	N	N	F
<b>Sununu, John E.</b>	New Hampshire	R	N	N	N	N	F
<b>Lautenberg, Frank R.</b>	New Jersey	D	Y	Y	Y	Y	A
<b>Menendez, Robert</b>	New Jersey	D	NA <sup>39</sup>	NA <sup>40</sup>	Y	Y	A
<b>Bingaman, Jeff</b>	New Mexico	D	Y	Y	Y	Y	A
<b>Domenici, Pete V.</b>	New Mexico	R	N	N	N	Y	F
<b>Clinton, Hillary R.</b>	New York	D	Y	Y	Y	Y	A
<b>Schumer, Charles E.</b>	New York	D	Y	Y	Y	Y	A
<b>Burr, Richard</b>	North Carolina	R	N	N	N	N	F
<b>Dole, Elizabeth</b>	North	R	N	N	N	Y	F

	Carolina						
<b>Conrad, Kent</b>	North Dakota	D	Y	Y	Y	Y	A
<b>Dorgan, Byron L.</b>	North Dakota	D	Y	Y	Y	Y	A
<b>DeWine, Mike</b>	Ohio	R	Y	Y	Y	Y	A
<b>Voinovich, George V.</b>	Ohio	R	N	N	N	Y	F
<b>Coburn, Tom</b>	Oklahoma	R	N	N	N	N	F
<b>Inhofe, James M.</b>	Oklahoma	R	N	N	N	N	F
<b>Smith, Gordon H.</b>	Oregon	R	Y	N	N	Y	C
<b>Wyden, Ron</b>	Oregon	D	Y	Y	Y	Y	A
<b>Santorum, Rick</b>	Pennsylvania	R	N	N	N	Y	F
<b>Specter, Arlen</b>	Pennsylvania	R	N	Y	N	Y	C
<b>Chafee, Lincoln</b>	Rhode Island	R	Y	Y	Y	Y	A
<b>Reed, Jack</b>	Rhode Island	D	Y	Y	Y	Y	A
<b>DeMint, Jim</b>	South Carolina	R	N	N	N	N	F
<b>Graham, Lindsey</b>	South Carolina	R	N	N	N	N	F
<b>Johnson, Tim</b>	South Dakota	D	Y	Y	Y	Y	A
<b>Thune, John</b>	South Dakota	R	N	N	N	Y	F
<b>Alexander, Lamar</b>	Tennessee	R	N	N	N	Y	F
<b>Frist, William H.</b>	Tennessee	R	N	N	N	Y	F
<b>Cornyn, John</b>	Texas	R	N	N	N	N	F
<b>Hutchison, Kay Bailey</b>	Texas	R	N	N	N	Y	F
<b>Bennett, Robert F.</b>	Utah	R	N	N	N	Y	F
<b>Hatch, Orrin G.</b>	Utah	R	N	N	N	Y	F
<b>Jeffords, James M.</b>	Vermont	I	Y	Y	Y	Y	A
<b>Leahy, Patrick J.</b>	Vermont	D	Y	Y	Y	Y	A
<b>Allen, George</b>	Virginia	R	N	N	N	N	F
<b>Warner, John</b>	Virginia	R	N	N	N	Y	F
<b>Cantwell, Maria</b>	Washington	D	Y	Y	Y	Y	A
<b>Murray, Patty</b>	Washington	D	Y	Y	Y	Y	A
<b>Byrd, Robert C.</b>	West Virginia	D	Y	Y	Y	Y	A
<b>Rockefeller, John D.</b>	West Virginia	D	Y	Y	Y	Y	A
<b>Feingold, Russell D.</b>	Wisconsin	D	Y	Y	Y	Y	A

<b>Kohl, Herb</b>	Wisconsin	D	Y	Y	Y	Y	A
<b>Enzi, Michael B.</b>	Wyoming	R	N	N	N	N	F
<b>Thomas, Craig</b>	Wyoming	R	N	N	N	N	F

## ENDNOTES

---

<sup>1</sup> Dr. Brian Fitzgerald, Staff Director, Advisory Committee on Student Financial Assistance. *Empty Promises: The Myth of College Access in America*. New England Board of Higher Education. September 27, 2004.

<sup>2</sup> National Center for Education Statistics. "Contexts of Postsecondary Education: Finance, Debt Burden of College Graduates." <http://nces.ed.gov/programs/coe/2004/section5/indicator38.asp> . \$23,600 was derived from using the National Center for Education Statistics figure of \$19,300 (in 1999 dollars), that includes all student borrowing, adjusted for inflation. The standard number of \$17,500 only includes federal loans and does not represent the totality of student loans.

<sup>3</sup> Brandy Gillenwater, *U. Kentucky Speaker Addresses Growing Burden Of Debt Faced By Students*, UNIVERSITY OF KENTUCKY KERNEL, March 8, 2006.

<sup>4</sup> Educational Policy Institute. *Global Higher Education Rankings*. Educational Policy Institute. 2005.

<sup>5</sup> U.S. Department of Education, National Center for Education Statistics, *Higher Education General Information Survey (HEGIS). Average Undergraduate Tuition and Fees and Room and Board Rates Charged for Full-Time Students in Degree-Granting Institutions, by Type and Control of Institution: 1964-65 through 2004-2005*.

<sup>6</sup> US Census Bureau, *Table H-8. Median Household Income by State: 1984 to 2005*.

<sup>7</sup> Institute for Higher Education Policy 2004.

<sup>8</sup> SHEEO. *State Higher Education Finance*. 2005.

<sup>9</sup> US Department of Education. National Center for Education Statistics. *Higher Education General Information Survey (HEGIS). Average Undergraduate Tuition and Fees and Room and Board Rates Charged for Full-Time Students in Degree-Granting Institutions, by Type and Control of Institution: 1964-65 through 2004-05*. U.S. Department of Education. National Center for Education Statistics. Integrated Postsecondary Education Data System (IPEDS). *Table 317. Average Undergraduate Tuition and Fees and Room and Board Rates Paid by Full-Time-Equivalent Students in Degree-Granting Institutions, by Control of Institution and by State: 1999-2000 and 2000-2001*. U.S. Department of Education. National Center for Education Statistics. Integrated Postsecondary Education Data System (IPEDS). *Table 313. Average Undergraduate Tuition, Fees, Room, and Board Charged for Full-Time Students in Degree-Granting Institutions, by Type and Control of Institution and State or Jurisdiction: 2003-2004 and 2004-2005*.

<sup>10</sup> US Census Bureau, *Table H-6. Regions—All Races by Median and Mean Income: 1975 to 2005*. US Census Bureau, *Table H-8. Median Household Income by State: 1984 to 2005*. U.S. Department of Education. National Center for Education Statistics. Integrated Postsecondary Education Data System (IPEDS). *Table 313. Average Undergraduate Tuition, Fees, Room, and Board Charged for Full-Time Students in Degree-Granting Institutions, by Type and Control of Institution and State or Jurisdiction: 2003-2004 and 2004-2005*.

<sup>11</sup> US Census Bureau, *Table H-6. Regions—All Races by Median and Mean Income: 1975 to 2005*. US Census Bureau, *Table H-8. Median Household Income by State: 1984 to 2005*. US Department of Education. National Center for Education Statistics. Higher Education General Information Survey (HEGIS). *Average Undergraduate Tuition and Fees and Room and Board Rates Charged for Full-Time Students in Degree-Granting Institutions, by Type and Control of Institution: 1964-65 through 2004-05*.

<sup>12</sup> U.S. Department of Education. National Center for Education Statistics. Integrated Postsecondary Education Data System (IPEDS). *Table 317. Average Undergraduate Tuition and Fees and Room and Board Rates Paid by Full-Time-Equivalent Students in Degree-Granting Institutions, by Control of Institution and by State: 1999-2000 and 2000-2001*. U.S. Department of Education. National Center for Education Statistics. Integrated Postsecondary Education Data System (IPEDS). *Table 313. Average Undergraduate Tuition, Fees, Room, and Board Charged for Full-Time Students in Degree-Granting Institutions, by Type and Control of Institution and State or Jurisdiction: 2003-2004 and 2004-2005*.

<sup>13</sup> State PIRG's Higher Education Project, *Background on Higher Education Act "Reauthorization" and H.R. 609*, March 28, 2006.

<sup>14</sup> Iris J. Lav and Andrew Brecher. *Passing Down The Deficit: Federal Policies Contribute to the Severity of the State Fiscal Crisis*. Center on Budget and Policy Priorities. May 12, 2004.

<sup>15</sup> Iris J. Lav. *Tax Cuts Proposed in President's Budget Would Ultimately Cause Large State Revenue Losses*. Center on Budget and Policy Priorities. March 16, 2006.

<sup>16</sup> Public Interest Resource Group, *Background on Higher Education Act Reauthorization*, March 28, 2006.

- 
- <sup>17</sup> Public Interest Resource Group, *Background on Higher Education Act Reauthorization*, March 28, 2006.
- <sup>18</sup> Sandra Block, *Students suffocate under tens of thousands in loans*, USA TODAY, February 22, 2006.
- <sup>19</sup> Tim Jones and Jodi S. Cohen, *College Students' Financial Burden Is About to Get Worse*, LOS ANGELES TIMES, March 5, 2006. See also College Board, *Trends in Student Aid, 2005*. See also Kim Clark, *Loan Shark: John Boehner targets students*, THE NEW REPUBLIC, February 20, 2006.
- <sup>20</sup> Public law 109-171.
- <sup>21</sup> The program includes commonly named loans such as Stafford, PLUS and HEAL loans. Note that the government paid only 98% of defaults. The newly passed Public Law 109-171 brings the default reimbursement as high as 100% and as low as 97%, depending upon details and timing.
- <sup>22</sup> Anya Kamenetz, *Shady Sallie: An inside look at what Bush has done to your student loan*, VILLAGE VOICE, January 13, 2006.
- <sup>23</sup> Kate Sabatini and John Irons, *Student Loans in Bush's Budget: Government will continue to pay billions to banks*, CENTER FOR AMERICAN PROGRESS, February 2006.
- <sup>24</sup> "Fortune 500, 2005: SLM," CNNMoney.com. Cited in *Student Loans in Bush's Budget: Government Will Continue To Pay Billions to Banks*, The Center for American Progress, February 2006.
- <sup>25</sup> Megan Barnett, Julian E. Barnes and Danielle Knight, *Big Money On Campus: In the multibillion-dollar world of student loans, big lenders are finding new ways to drain Uncle Sam's coffers*, U.S. NEWS AND WORLD REPORT, October 27, 2003.
- <sup>26</sup> Committee on Education and the Workforce, "Bipartisan Student Loan Bill Would Boost Funding for College Scholarships by \$12 Billion Without Costing Taxpayers a Dime, Says CBO." Cited in *Paying for Postsecondary Education: An Issue Brief on College Costs and Financial Aid*, The Center for American Progress, March 2005.
- <sup>27</sup> Committee on Education and the Workforce, "Bipartisan Student Loan Bill Would Boost Funding for College Scholarships by \$12 Billion Without Costing Taxpayers a Dime, Says CBO." Cited in *Paying for Postsecondary Education: An Issue Brief on College Costs and Financial Aid*, The Center for American Progress, March 2005.
- <sup>28</sup> Kim Clark, *The New Republic*, 2/20/06, citing Center for Responsive Politics.
- <sup>29</sup> Stephen Burd, *Lawmaker Tells Loan-Industry Officials he is On Their Side*, CHRONICLE OF HIGHER EDUCATION, DECEMBER 16, 2003.
- <sup>30</sup> Federal Election Commission, Committee Summary Reports. Cited in *Student Loans in Bush's Budget: Government Will Continue To Pay Billions to Banks*.
- <sup>31</sup> *Representative Boehner's Links to Student-Loan Giant Could Complicate His Climb Up Capitol Hill*, Chronicle of Higher Education, January 27, 2006.
- <sup>32</sup> Stephen Burd, *The Congressman and Sallie Mae*, CHRONICLE OF HIGHER EDUCATION, January 27, 2006. Sallie Mae claims that Boehner reimbursed them for the cost of the flight.
- <sup>33</sup> Stephen Burd, *The Congressman and Sallie Mae*, CHRONICLE OF HIGHER EDUCATION, January 27, 2006.
- <sup>34</sup> David Hammer, *Boehner's Special-Interest Past Colors Bid*, ASSOCIATED PRESS, January 14, 2006.
- <sup>35</sup> Stephen Koff, *Boehner in line to be House majority leader*, CLEVELAND PLAIN DEALER, January 10, 2006.
- <sup>36</sup> Stephen Burd, *Lawmaker Tells Loan-Industry Officials he is On Their Side*, CHRONICLE OF HIGHER EDUCATION, DECEMBER 16, 2003.
- <sup>37</sup> Anya Kamenetz, *Shady Sallie: An inside look at what Bush has done to your student loan*, VILLAGE VOICE, January 13, 2006.
- <sup>38</sup> *Student Loans in Bush's Budget: Government Will Continue To Pay Billions to Banks*, The Center for American Progress, p. 6. February 2006.
- <sup>39</sup> Was appointed to Senate mid-term, was not a member for the N/A votes.
- <sup>40</sup> Was appointed to Senate mid-term, was not a member for the N/A votes.