



# Tax-Credit Scholarships Across the US

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## A Roadmap for Connecticut to Follow

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### AUTHORS

David Flemming  
Megan Card-Gimpelman  
Jacob Carson  
Rylee Donnellan



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# Executive Summary

The core concept of a tax-credit scholarship (TCS) program is straightforward: individuals or businesses contribute to Scholarship Granting Organizations (SGOs) in their state, which then award scholarships to eligible students based on specific criteria, allowing them to attend accredited private schools.

Despite the simplicity of the basic framework, the 26 TCS programs currently operating across the United States vary significantly from one state to another. State legislators continually refine each program to better meet the needs of students, families, SGOs, schools, and the donors who support the initiative. As Connecticut considers implementing its own TCS program, it would be prudent to learn from the approaches adopted in other states.

**Within these diverse program structures, evidence suggests that both TCS students and public-school students benefit from TCS initiatives.**

In Florida, TCS students, particularly those from disadvantaged backgrounds, were more likely to pursue post-secondary education compared to their public school counterparts. Before Illinois ended its TCS program in 2023 due to changing political dynamics, testing data showed that low-income TCS students outperformed their public school peers across various grades and subjects. Additionally, Florida's experience suggests that public school students benefit academically and behaviorally as TCS programs expand in their districts, signaling the broad benefits from expanded educational opportunities. New Hampshire regularly gathers feedback from TCS households, and the response is overwhelmingly positive, with parents reporting significant academic improvement after their children switched from public to private schools. These examples provide strong evidence that TCS programs lead to better academic outcomes for low-income students.

All the TCS programs we reviewed prioritize low-income students. Based on income eligibility criteria tied to the Federal Poverty Level (FPL), Rhode Island, New Hampshire, and Illinois have programs that were accessible to about 40% of public school students

in those states. However, limited applications and budget caps meant that only a small percentage of eligible students received scholarships. Pennsylvania's Opportunity Scholarship program was more restrictive, serving only 8% of students in poorly performing public school districts. Florida, while prioritizing low-income students, allows participation from students of all income levels.

This report is organized into three sections. The first section outlines the seven key features common to all TCS programs. The second section compares the TCS programs in five states — New Hampshire, Rhode Island, Pennsylvania, Illinois, and Florida. These states were selected due to their geographic and political similarities to Connecticut, as well as Florida's long-standing and large-scale program. Florida also has a smaller, targeted TCS program for students who are victims of bullying in public schools.

The final section of this report highlights the growing demand for TCS programs in Connecticut. Using testing data from the Connecticut Center for Educational Excellence (CTCEE), the first state-wide scholarship granting organization operating without the benefit of tax credits for donors, we observe trends consistent with those seen in other states. While our data is not statistically significant enough to draw firm conclusions about CTCEE students' academic performance relative to public school students, it mirrors the positive outcomes found in other TCS programs across the country.

In our state-by-state analysis, we also examine the TCS programs from the perspective of donors. In New Hampshire, Pennsylvania, Florida, and Illinois, tax credits are awarded on a "first come, first served" basis, whereas Rhode Island uses a lottery system, requiring more administrative oversight. Additionally, New Hampshire, Pennsylvania, Rhode Island, and Illinois each have per-donor caps ranging from \$100,000 to \$1 million, while Florida imposes no such limits, thanks to its larger budget cap. Pennsylvania and Rhode Island offer enhanced tax credits for businesses committing to multi-year donations.

# Introduction

Tax-credit scholarship programs (TCS) are an increasingly popular tool to jumpstart academic achievement for disadvantaged children across the United States. As of 2024, 21 states have at least one tax-credit scholarship program in their state statute, including Nebraska, which was the most recent state to pass a TCS program in 2023.<sup>1</sup>

While there are differences in the programs themselves, the growth of these programs follows a similar pattern. First, a diverse coalition of education-minded organizations signals support for a tax-credit scholarship law. State legislators pass the law, authorizing non-profit Scholarship Granting Organizations (SGOs) to begin soliciting donations from individuals and/or corporations (depending on the state). These individuals and/or corporations can use their donations as credits to partially offset other

taxes they owe their state government. After receiving donations, the SGOs begin accepting applications from students who have applied to a private school.

Scholarship grants are dependent upon student acceptance into that school and financial need. The number of students the SGOs assist depends on the amount of donations they are able to raise and the value of the scholarships they award. A TCS program incentivizes donations to SGOs, and states set caps on the value of the tax credit for individual donors and total credits awarded.

Upon receiving reports from the SGOs regarding the number of donations, number of applications, and academic achievement of the students who received scholarships, state governments may adjust the budget cap for these students based on scholarship demand.

## Section I: Features of Tax-Credit Scholarship Programs

As of October 2024, there were 26 tax-credit scholarship (TCS) programs across 21 different states, which were enacted as far back as 1997 and as recently as 2023.<sup>2</sup>

TCS legislation varies from state to state, with differences in the details of the law shaped by the specific goals of the TCS program as well as the state's economic and political environment.<sup>3</sup>

### There are seven basic features of TCS programs:

1. Income eligibility
2. Donor type
3. Tax Credit Value
4. Per-Donor Credit Caps
5. Total Credit Cap
6. Administrative Allowance
7. Testing Mandates

## Feature #1: Income Eligibility

Of the 26 tax credit scholarship programs, 17 establish income-based eligibility criteria.<sup>4</sup> These states aim to provide low-income families with the same school choice opportunities available to wealthier families or help students escape underperforming public schools.<sup>5</sup>

As of 2023, the average income eligibility limit for programs tied to the Federal Poverty Level (FPL) was 346% — equivalent to a household income of \$101,952 for a family of four — making approximately 63% of families eligible for TCS scholarships.<sup>6</sup>

## Feature #2: Donor Type

Of the 26 TCS programs, nine offer tax credits exclusively to businesses, seven offer tax credits exclusively to individuals and 10 offer tax credits to both businesses and individuals.<sup>7</sup>

## Feature #3: Tax Credit Value

The tax credit value is an important feature of TCS legislation since it determines how attractive the program is to potential donors seeking a tax credit, which can range from 50% to 100% of a donor's contribution.<sup>8</sup> Donors making a \$1,000 donation can claim \$1,000 against their state tax liability if their state has a 100% credit value, or \$500 if their state has a 50% credit value. Currently, 15 programs have a tax credit value of 100%, leaving 11 programs with a tax credit value ranging between 50% and 90%.<sup>9</sup> While lower credit values allow the state to achieve greater fiscal savings for each individual tax credit taken, higher credit values are correlated with more tax credits taken, potentially resulting in greater overall fiscal savings.<sup>10</sup>

## Feature #4: Per-Donor Credit Caps

TCS programs often have a cap on the amount of tax credits a donor can claim per year to help manage the fiscal impact of their programs.<sup>11</sup> Nine programs have no per-donor caps, four differ based on a donor's total tax liability, and six have caps that differ depending on if an individual, couple, or business is donating. Eight TCS programs have caps that range from \$100,000 to \$1 million, with an average donor cap of \$500,000.<sup>12</sup>

## Feature #5: Total Budget Cap

Total budget caps determine how many donor tax credits the state government is willing to hand out each year for the program. Currently, 18 TCS programs have a flat budget cap, meaning that once the dollar value of scholarships reaches a certain threshold during a fiscal year, no more scholarships may be given out.<sup>13,14</sup> Figure 1 exhibits this wide range.

**Figure 1: Average Eligibility Rate of TCS Programs, by Total Credit Limit (2023)<sup>15</sup>**

Total Credit Limits	Average Eligibility Rate	Number of Programs
<\$10 million	41%	9
\$11-\$100 million	58%	10
\$100+ million	78%	4
No limit	86%	5

## Feature #6: Administrative Allowances

To give states the best opportunity to meet the needs of low-income students, SGOs are allowed to use a certain percentage of donations for operating costs, such as salaries, advertising, overhead, etc.<sup>16</sup> Figure 2 illustrates the potential link between a higher administrative allowance and the number of SGOs that operate within a TCS program. We will discuss Pennsylvania and Florida, the states with the highest and lowest administrative allowances, in the later sections of this report.

Figure 2: Average Number of SGOs, by Admin Allowance (2023)<sup>17</sup>

Admin Allowance	Average Number of SGOs	Programs
20%	208	2
10%	17	14
8%	11	2
5%	4	5
3%	2	2

## Feature #7: Testing Mandates

Standardized testing mandates are mixed across TCS programs, with 52% of states requiring some form of testing requirement for scholarship recipients. Popular surveys suggest that testing requirements are supported by the majority of both Democrats and Republicans.<sup>18</sup> Six TCS programs require scholarship recipients to take either a state test or a nationally norm-referenced (NNR) test, which are national tests such as the Measures of Academic Progress (MAP), the Stanford Achievement Test, the Iowa Assessments or the TerraNova, which evaluate students' educational achievement. Five programs require a national test, and two require a state test, with the remaining 15 programs not requiring test mandates.<sup>19</sup> Standardized tests are a useful tool for parents and lawmakers to decide if TCS programs are providing a better educational outcome as well as keeping educators accountable.<sup>20</sup>

However, it is important that TCS programs choose the right kind of standardized test to use. Studies show state testing has been found to discourage private schools from participating in TCS programs. A 2019 survey, conducted by researchers at the University of Arkansas, found that private school leaders in California and New York were less likely to join a hypothetical school choice program which mandated a standardized state test, while an NNR test mandate had no effect on the likelihood of private schools joining the program.<sup>21</sup>

A 2018 survey of private school leaders conducted by the University of Arkansas College of Education & Health Professions found in Florida that a state standardized test mandate decreased the willingness of a private school to join a new school choice program by 44%.<sup>22</sup> A survey conducted in 2015, published by the American Enterprise Institute for Public Policy Research, a think-tank based in Washington D.C.,<sup>23</sup> found that 81% of private school leaders in Louisiana were concerned about administering the state's accountability test. This was because of their unwillingness to use a test based on the state's public school curriculum, rather than an NNR achievement-based test more aligned with private school curricula.<sup>24</sup>

These results indicate that standardized testing is generally not a concern for most private schools when it involves a nationally norm-referenced test. However, the use of a state test tied to a specific curriculum — rather than one aligned with broader educational achievement — appears to undermine the schools' autonomy, independence, and ability to recruit talented teachers and administrators.<sup>25</sup>

## Objectives and Scope of TCS Programs

Two leading school choice organizations, ExcellEd and EdChoice, describe TCS programs as those allowing parents to select the schools best suited to the needs of their children.<sup>26,27</sup> The success of TCS programs can be measured by cost-effectiveness of TCS programs, the number of scholarships granted, educational impact, and parent satisfaction.

In 2020-21, TCS programs handed out an average of 12,808 scholarships at an average value of \$3,600. In 2023-24, TCS programs handed out 13,400 scholarships to students, at an average value of \$4,000. The average K-12 private school cost approximately \$12,800 in 2024, meaning the average scholarship covered 31% of a private school's tuition.<sup>28</sup>

Some TCS programs require that scholarship recipients were previously enrolled in a public school in order to be eligible. This ensures that every student who receives a scholarship represents a net savings for the school district and taxpayers. When a student who would have gone to public school enrolls in a private school, there will be “more resources per student for the fewer students who remain.”<sup>29</sup> Especially in school districts with large class sizes, this factor can help public school students succeed at higher rates.<sup>30</sup>

TCS programs, and other similar reforms, provide students with an excellent education at a fraction of the cost of public education, all while leaving the public school system very well funded. A 2024 EdChoice study notes:

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*“The total number of students participating in education choice programs in FY 2022 was just under 600,000 and represented only 2.4% of all publicly funded K–12 students in states with choice programs. In FY 2022, total taxpayer funding for education choice programs under study was 1.0% of total funding for public school systems in these 26 states. Education choice programs in Arizona, Florida, and Wisconsin received the largest shares, about 3% of total public funding for K–12. Nowhere else did they exceed 2%. For 21 of the 26 states analyzed, the share was below 1%. In total, choice programs enroll 2.4% of publicly funded K–12 students while receiving only 1% of public funding. Therefore, education choice programs are funded at a lower public cost when compared to public K–12 school systems.”<sup>31</sup>*

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## Tax Credit Scholarship Programs of Select States

State	Rhode Island	New Hampshire	Pennsylvania	Illinois	Florida
<b>Name</b>	Tax Credits for Contributions to Scholarship Organizations	Education Tax Credit Program	Opportunity Scholarship Tax Credit	Invest in Kids Program	Tax Credit Scholarship Program
<b>Years active</b>	2006 - Present	2012 - Present	2001 - Present	2017 - 2023	2001 - Present
<b>Participating students</b>	470 (2022)	1,228 (2024)	24,420 (2022)	9,029 (2022)	125,657 (2024)
<b>Average scholarship amount</b>	\$3,009	\$3,676	\$1,853	\$8,340	\$7,815
<b>Students in state eligible (%)</b>	43%	40%	8%	39%	100%
<b>Eligibility (FPL: Federal Poverty Level)</b>	Households at or below 250% Federal Poverty Level.	Households at or below 300% Federal Poverty Level	Households at or below \$112,348 plus \$19,775. Must live in low-achieving school district.	Households at or below 300% Federal Poverty Level.	"1st priority: Households >185% FPL 2nd priority: 185%-400% FPL 3rd priority: 401% FPL+"
<b>Award priority</b>	N/A	Students currently in public school	Renewing students	Renewing students	N/A
<b>Participating schools</b>	49	68	252	N/A	1,990
<b>Testing Mandates</b>	No test requirement.	No test requirement.	No test requirement.	State test required.	National or state test required.
<b>Donor type</b>	Businesses	Individuals/businesses	Businesses	Individuals/businesses	Individuals/businesses
<b>Tax Credit Value</b>	75% for donation in first year. 90% for donations in consecutive years.	85%	75% for donation in first year. 90% for donations in consecutive years.	75%	100%
<b>Per-Donor Cap</b>	\$100,000	\$600,000	\$750,000.00	\$1 million.	None.
<b>Total Credit Cap</b>	\$1.6 million	\$5.1 million	\$65 million	\$75 million	\$873 million. Cap increases by 25% for the next year, as long as 90% of the cap was used in the previous year.
<b>Scholarship Orgs</b>	7	2	163	6	2
<b>SGO Administrative Allowance</b>	10%	10%	20%	5%	3%, after three years of SGO operation.



# Section 2: Tax-Credit Scholarship Programs in Select States

## TCS in Illinois worked, until the government shut it down

Illinois' TCS program launched in 2017, with the "Invest in Kids Act," before being forced to shut down in 2023 due to changing political dynamics.<sup>32</sup> It was dedicated to offering low-income families a choice of where their children attended school, regardless of their socioeconomic background.

An EdChoice study estimates that Invest in Kids freed up over \$361.7 million of tax revenue for Illinois over the five years the TCS program existed.<sup>33</sup> Private school tuition is generally lower than the cost of Illinois public school spending per student, and parents are still expected to pay the cost of whatever the scholarship doesn't cover. As students switch from public school to private schools, more dollars are left to educate public school students, as well as allowing for smaller class sizes, where students can receive more personalized instruction.

Before the program ended, individuals and businesses could apply for a 75% credit against their state income tax liability for their donations to SGOs (\$1 million maximum per-donor donation).<sup>34</sup> Tax credits were awarded on a "first come, first served basis" until credits reached the \$75 million statewide cap or county cap. Online applications were automatically approved if the credit caps had not been reached.<sup>35</sup>

County caps allowed counties with more low-income children to receive a larger share of the tax credits. Cook County, with 40.5% of Illinois' total population, received \$55.4 million in cap space in 2023, nearly three-quarters of the \$75 million total cap space.<sup>36</sup> After receiving approval for their tax credit application, the business or individual had 60 days to donate to their chosen SGO.<sup>37</sup>

In the 2022-2023 school year, 9,656 students received the Invest in Kids Tax Credit Scholarship.<sup>38</sup> From the time that Illinois' TCS launched, 40,940 students were granted the scholarship and were able to attend schools that better fit their needs.<sup>39</sup> Households with lower incomes were given priority and received an overwhelming majority of the scholarships.

The success of the Invest in Kids program can be attributed to its ability to provide educational opportunities that catered to the specific needs of low-income families.<sup>40</sup> 67% of these students came from households earning less than 185% FPL (the level that Illinois considers "low-income"), 86% were at 250% FPL or less, and 96% of students came from households below 300% FPL.<sup>41</sup> For context, the average Illinois household median income was \$80,306, which for a two-person household (the most common type in Illinois) was 407% of the 2023 FPL.<sup>42 43</sup>

Although many children were granted opportunities with this program, there was still a long waiting list for more low-income students who wanted to attend better schools. As of March 2023, Illinois' largest state scholarship granting organization, Empower Illinois, had 24,000 students already in line for the 2023-2024 school year, before the program was shut down.<sup>44</sup>

To be eligible for a scholarship, TCS students are required to take Illinois Assessment Readiness (IAR) exams, just like their public school peers. Illinois Policy Institute analyzed testing data from 6,293 TCS students.<sup>45</sup>

Figure 3, below, shows that accounting for income level, students participating in Illinois' TCS program generally perform better than their low-income public-school counterparts.

## Illinois Reading % proficiency on IAR tests, TCS scholarship recipients and public students, 2023

	TCS low-income students 100-185% FPL avg	Low-income public students >185% FPL	All public students ~400% FPL average
Grade 3	18.1%	15.6%	28.8%
Grade 4	20.9%	20.5%	35.4%
Grade 5	19.2%	19.7%	35.2%
Grade 6	21.3%	19.5%	34.2%
Grade 7	29.4%	23.0%	37.9%
Grade 8	27.1%	25.9%	40.5%

## Illinois Math % proficiency on IAR tests, TCS scholarship recipients and public student, 2023

	TCS low-income students 100-185% FPL avg	Low-income public students >185% FPL	All public students ~400% FPL average
Grade 3	18.9%	17.2%	33.0%
Grade 4	14.2%	12.9%	27.7%
Grade 5	11.3%	11.1%	25.6%
Grade 6	15.1%	9.8%	23.4%
Grade 7	20.3%	12.6%	26.9%
Grade 8	23.9%	11.1%	26.7%

Illinois TCS students demonstrated higher proficiency rates compared to their low-income peers in public schools on the Illinois Assessment Readiness exams for grades 3, 4, 6, 7 and 8 and in all grades for math. Low-income public-school students only performed better in fifth grade reading, edging out TCS students by 0.5%.<sup>46</sup>

The gaps in math proficiency for older students were especially pronounced. 5.3% more TCS students were proficient than public students in grade 6 math, and 7.7% in grade 7 math. A whopping 23.9% of TCS students were proficient in grade 8 math, more than double the 11.1% of proficient grade 8 public school students, and just 2.8% behind the 26.7% of students at all income levels who were proficient.

While slight differences in the definition of “low-income” may complicate comparisons, the overall data strongly suggests that students participating in the Invest in Kids scholarship program were better positioned to succeed academically than their low-income peers in Illinois public schools.<sup>47</sup> This evidence highlights the program’s role in helping disadvantaged

students achieve better educational outcomes.<sup>48</sup> TCS students were able to access private schools with smaller class sizes and more individualized instruction, which likely contributed to their higher proficiency rates.<sup>49</sup> Political dynamics resulted in the program’s downfall. Despite proposals to scale back the program to \$50 million annually, legislative leaders chose not to pursue the bill.<sup>50</sup> Governor J.B. Pritzker indicated his willingness to sign an extension, but legislators ultimately decided against it.<sup>51</sup> This decision occurred against the backdrop of a \$2 billion increase in public school funding in Illinois.<sup>52</sup>

## New Hampshire parents boast about children’s improvements

In 2012, the New Hampshire legislature enacted the New Hampshire Education Tax Credit Program, which introduced tax credits for businesses donating to scholarship organizations.<sup>53</sup> The program aims to provide low-income families with the financial means to choose educational institutions that best fit their

childrens' needs.<sup>54</sup> The scholarships could be utilized for private schools, out-of-district public schools, and homeschools.<sup>55</sup>

An EdChoice study estimates that New Hampshire's TCS program freed up over \$77.1 million for New Hampshire over 10 years.<sup>56</sup> As previously noted, public schools in each of the states analyzed had more per capita resources, decreased class sizes, and improved educational outcomes.

New Hampshire is unique among the programs studied for preferring current public school students to receive scholarships, ensuring that more dollars fund scholarships for children who would not otherwise have attended public school, resulting in larger savings.

Businesses and individuals may apply for an 85% credit against their interest and dividends tax—New Hampshire has no personal income tax for a tax credit to be applied against—for their donations to SGOs (\$600,000 maximum donation). Tax credits are awarded on a “first come, first served basis” until credits reach the \$5.1 million cap. After receiving approval for their tax credit application, applicants have 60 days to donate to their chosen SGO.<sup>57</sup>

The New Hampshire Department of Revenue requires that each SGO submit an annual Education Report for financial accountability of the SGO and keep track of educational progress made by scholarship recipients.

The SGO Children's Education Fund provided about 90% of the scholarship funds and number of scholarships to students from 2021, 2022 and 2023, while the SGO Giving & Going Alliance provided the other 10%.<sup>58</sup> The Children's Education Fund and Giving & Going Alliance have seen donations range between \$2.5 million and \$3.5 million from 2021 to 2024. During that time, the number of scholarships given out has more than doubled from 604 in 2021 to 1,224 in 2024.

The parents of scholarship recipients are asked to respond to a survey, which is included in each SGO's Education Report. About 9 in 10 parents respond each year. The scholarship organizations asked parents if

they agreed with the statement, “My child has seen a measurable improvement in academic achievement.” For each of the past 4 years (as far back as records are publicly available), between 90.7% and 94.6% of parent respondents agreed with that statement, while 71.4% to 76.9% strongly agreed. Between 5.2% and 9.1% reported no change in satisfaction, while only 0.2% to 0.7% disagreed, indicating that few parents perceived either no change or a decrease in their child's academic performance.

Next, parents were prompted, “I am satisfied with the school my child is attending, as compared to the school my child attended prior to the availability of the education tax credit program.” Between 90.6% and 93.7% of parents agreed with that statement in each of the four years, while 76.8% to 81.2% of parents strongly agreed. Between 5.7% and 8.9% of parents reported no change in satisfaction, while only 0.5% to 1.5% disagreed.

Finally, parents were asked if they agreed that “my child would have been unable to attend the school of his/her choice without the education tax credit program.” Between 87.3% and 91.3% of parents agreed or strongly agreed with that statement in each of the four years, indicating that the vast majority of families would not have been able to send their child to the school of their choice had it not been for the scholarship.

The SGO reports also note that scholarships covered about half the private school tuition costs (between 49.4% to 55.7% in the past four years), while parents paid the other half.

## Florida's Two Scholarship Programs Serve 100,000+ Students Every Year

Florida has two TCS programs, the Hope Scholarship Program and the Florida Tax Credit Scholarship Program.

The Hope Scholarship Program is smaller in scope, granting scholarships to a few hundred K-12 students each year after launching in 2018. It is open to student

victims of bullying and violence in public schools. Scholarships can be used toward tuition to private schools, or toward transportation to other public schools. The program is funded by vehicle buyers who may direct up to \$105 of their vehicle sales tax toward the fund.

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*“The Hope Scholarship is for students in grades kindergarten through 12 who are enrolled in a Florida public school and have been subjected to an incident of battery; harassment; hazing; bullying; kidnapping; simple battery; robbery; sexual offenses, sexual harassment, sexual assault, or sexual battery; threat or intimidation; or fighting at school to have the opportunity to transfer to another public school with capacity or to receive a scholarship to enroll in an approved private school.”<sup>59</sup>*

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Scholarship recipients are eligible to receive scholarships between \$7,010 and \$7,917 toward private school tuition, depending on the student’s school district and grade level, or up to \$750 for transportation to a different public school.

During the 2022-23 school year, 944 Connecticut public school students were reported as having been bullied at least once.<sup>60</sup> If a similar program were launched in Connecticut, it seems likely that many of these students would apply for such a program.

The Florida Tax Credit Scholarship Program (FTCSP), launched in 2001, is the country’s largest and second-longest running TCS program, providing a wealth of data on student performance. As of the 2023-24 school year, the Florida Tax Credit Scholarship Program supports over 126,000 students.

An EdChoice study estimates that the FTCSP freed up over \$3.1 billion for Florida over 20 years.<sup>61</sup> As students switch from public school to private schools, more dollars are left to educate public school students, as well as allowing for smaller class sizes, where students can receive more personalized instruction.

Despite the large number of scholarships awarded, Florida has only three SGOs administering its programs. This is likely due to its 3% administrative allowance, the lowest of any state in the country.<sup>62,63,64</sup> Therefore, Florida SGO’s must spend at least 97% of the donations they receive on scholarships. This low allowance was designed in conjunction with its large \$873 million cap, the largest cap of any in the country. The cost of administering each scholarship may decrease, as the number of scholarships increases, allowing SGOs to use fewer resources per student than smaller SGOs in other states.

FTCSP is accessible to K-12 students who are residents of Florida and eligible to enroll in public schools.<sup>65</sup> Each scholarship, averages approximately \$8,000.<sup>66</sup> In 2023, Florida legislators updated the law, outlining three priority levels for applicants. The program prioritizes households with incomes at or below 185% of the FPL and foster children.<sup>67</sup> Households with incomes between 186-400% of the FPL receive secondary consideration. Households with incomes above 400% FPL receive final priority. For context, the median household income for a two-person household (the most common type in Florida) was \$73,311, or 359% of the FPL.<sup>68</sup>

The Florida Tax Credit Scholarship Program has been shown to yield significant positive educational outcomes for its recipients. A 2019 Urban Institute study found that Florida’s FTCSP students were more likely to attend college and get college degrees than Florida students attending public schools.<sup>69</sup> The authors sought to measure academic achievement through college enrollment and performance.

The study compared the academic achievement of 16,111 students who entered the program between 2004-2010 to another cadre of Florida public school students who had never participated in a TCS program. 57% of students who attended a TCS school in grades 3 through 7 enrolled in a college within two years of high school graduation, compared to 51% of their public school peers. 8% of TCS students chose to attend a 4-year private school, nearly double the 5% rate of their public school counterparts.<sup>70</sup> 10% of students who attended a TCS school in grades 3

through 7 went on to earn a bachelor's degree, 1% more than the 9% of public school students. 9% of students who attended a TCS school in grades 3 through 7 earned an associate's degree, 1% more than the 8% of public schools students.

The improved outcomes for Florida's TCS recipients are notable, and the program's benefits extended beyond the direct scholarship recipients. A 2021 study published by the National Bureau of Economic Research, the country's top public policy research think tank, found that public school students benefit from the presence of nearby students attending schools participating in the TCS.<sup>71,72</sup> The study's data accounted for over 1.1 million Florida public school students from the 2002-03 to 2016-17 academic years. As TCS programs proliferated in and around public-school districts in Florida, public school students saw improved standardized test scores, reduced suspension rates, and fewer absences, especially among lower income students.

The study employed a comprehensive model to analyze the impact of competitive pressure on public schools, focusing on students in grades 3 through 8 to ensure consistent test score availability. A "Competitive Pressure Index" was used to capture the overall competitive environment, considering factors like the number of private schools nearby, distance to the nearest private school and the number of private school slots.

The results indicate that increased competition due to the TCS program leads to significant improvements in public school outcomes. For example, a 10% rise in TCS students corresponds to a 0.4% improvement in math and reading scores in public schools with higher initial competition. Improvements were most notable in reading scores (0.7%), and behavioral issues such as reduced suspensions (-0.4%) and absences (-0.5%). These effects are particularly pronounced among lower-income students.

The study also considers variations in student demographics, such as socioeconomic status and race. It finds that students from lower-income backgrounds experience greater gains from increased competition,

particularly in reading. Racial and ethnic differences show that Hispanic students, in particular, benefit.

The results remain consistent across different measures of competition and sample sizes. Moreover, while alternative explanations, such as changes in student composition or policies like No Child Left Behind were considered, they did not account for observed improvements as thoroughly.

In summary, Florida's experience with the FTC Scholarship Program suggests that TCS programs have helped both Florida TCS and public-school students. These effects include improved academic performance and reduced behavioral issues, especially in schools facing higher levels of competition. The study highlights the importance of considering both local and district-level competition in future research. While lower-income students benefit the most, the positive effects extend broadly, suggesting that competition might drive overall enhancements in public school quality.

## **An Overview of Rhode Island's TCS and Its Unique Credit Lottery**

The Rhode Island Tax Credits for Contributions to Scholarship Organization (TCCS), has provided scholarships for about 400 lower-income students a year since 2006.<sup>73</sup> Scholarship recipients must come from a lower-income household, making up to 250 percent of the federal poverty level.<sup>74</sup>

Rhode Island businesses donate to SGOs in exchange for tax credits. These businesses submit a "Business Entity Tax Credit Application" to the Rhode Island Division of Taxation indicating the SGO to which they intend to donate.<sup>75</sup> If they make a one-year commitment to donate, they receive a 75% tax credit. If they make at least a two-year commitment, they receive a 90% tax credit (the second year's donation must be at least 80% of the first year's donation to receive the larger tax credit).

Within 30 days of submitting their application, these businesses will receive a tax credit certificate or a denial

letter from the Division of Taxation. If approved, the businesses have 120 days to make their donation to one of seven qualified SGOs in Rhode Island. A Rhode Island certified public accountant must verify that the contribution was made to the SGO. Thereafter, the business can attach the certificate to apply against any one of six taxes they owe the Division of Taxation: the Business Corporation Tax, the Public Service Corporation Tax, Taxation of Banks, Tax on Bank Deposits, Taxation of Insurance Companies or the Personal Income Tax (for S-Corps, LLCs, LLPs).

The most unique feature of Rhode Island's TCS program involves the way it selects businesses to receive the tax credit. When applications opened on July 1, 2024, 52 Rhode Island businesses applied to receive a tax credit certificate, specifying how much they would donate if their application was approved. Currently, the program restricts businesses from receiving an annual tax credit of more than \$1.6 million. The Division of Taxation noted that "the amount of credit applied for exceeded the amount of credit available," in part because Rhode Island had already credited \$714,400 in 2024 to businesses which had applied in 2023 for two-year certificates. A lottery drawing was held three weeks later, determining 14 new businesses of the 52 applicants would receive the tax credit.<sup>76</sup>

The financial methods of the program have demonstrated efficiency and the potential for cost savings over the years. The program boasts a 90% scholarship-to-contribution ratio, indicating that the majority of the donated funds are being used for scholarships rather than administrative costs. In 2022, the average scholarship amount awarded was \$3,009, which covers approximately 16% of the average expenditure per student in Rhode Island public schools.<sup>77</sup>

An EdChoice study estimates that the TCCS freed up over \$83.7 million for Rhode Island over 16 years.<sup>78</sup> As students switch from public school to private schools, more dollars are left to educate public school students, as well as allowing for smaller class sizes, where students can receive more personalized instruction.

Rhode Island does not require reporting on the academic outcomes of scholarship recipients. Without such data, the program's effectiveness in improving educational outcomes cannot be assessed.

## **Pennsylvania Gives Students an Escape from Failing Schools**

Pennsylvania launched its Opportunity Scholarship Tax Credit (OSTC) program in 2012. This TCS program specifically targets students in low-performing public schools.<sup>79</sup> The implementation of this program aims to offer greater educational opportunity and access to higher-quality educational environments. The program served 23,430 students in 2022, offering scholarships that averaged \$1,853 each.

An EdChoice study estimates that the OSTC program freed up over \$205.3 million for Pennsylvania over 10 years.<sup>80</sup>

This TCS program relies on funding from businesses that participate by making donations to SGOs in exchange for credits offsetting one of nine taxes: the Capital Stock/Foreign Franchise Tax, Corporate Net Income Tax, Bank Shares Tax, Personal Income Tax, Title Insurance & Trust Company Shares Tax, Insurance Premium Tax, Mutual Thrift Tax, Malt Beverage Tax or the Surplus Lines Tax.<sup>81</sup> They can receive 75% of their contributions back as tax credits, with the option to receive 90% credit for a commitment of at least two years.<sup>82</sup>

Pennsylvania gives SGOs the freedom to use up to 20% of donations for administrative expenses, (double the next closest TCS state program) and 80% on scholarships. Given that Pennsylvania has 208 SGOs (more than double the number of SGOs participating in TCS programs in other states), it seems likely that higher admin allowances incentivize a greater number of SGOs to offer scholarships.

Eligibility for the OSTC is determined by the student's residing district and household income. Only students from public school districts that scored in the bottom 15% of districts, based on standardized

test scores, are eligible.<sup>83</sup> This list of the bottom 15% districts is assessed annually, suggesting that students cannot count on receiving a scholarship every year if their public school district improves their test scores. Students in these districts also must be from families with a household income of less than \$108,444 plus \$19,088 per dependent child.<sup>84</sup>

SGOs are allowed to offer scholarships with a maximum amount that is determined by the number of scholarship recipients attending the specific private school. If 50% or fewer of the students at the school are on scholarship, SGOs are limited to paying \$8,500 toward tuition and fees, or \$15,000 if that student is special needs. If at least 51% of the students at a

specific school are on scholarship, these schools are designated “economically disadvantaged schools” and SGOs are allowed to give students up to \$10,500 toward tuition and fees, or \$19,000 if that student is special needs.

Scholarships rarely approach the maximum level of funding. The average scholarship OSTC for the 2021-22 school year was \$1,853, the lowest total for any of the five states reviewed here.

There are no testing mandates for the OSTC, making comparisons between Pennsylvania public school students and TCS students difficult.

## Section 3: Tax-Credit Scholarships in Connecticut

Connecticut Center for Educational Excellence (CTCEE) launched as an SGO in 2022. In 2023, it published *Expanding Educational Opportunity*, showing that low-income students were performing far worse academically than their higher-income peers in every county in Connecticut.<sup>85</sup>

To help address these disparities, CTCEE became the first SGO in the state to offer K-8 scholarships for private schools to children from anywhere in Connecticut during the 2022-23 school year. CTCEE received 833 applications from 94 municipalities in just four months. CTCEE prioritized families without consideration for prior academic achievement when selecting students for scholarships. It also prioritized returning students in its application process. Every student who received a scholarship during the 2023-24 school year and whose family continued to qualify for a scholarship was offered one during the 2024-25 school year (an Urban Institute study showed that those who receive a TCS scholarship for multiple years are more likely to attend college).<sup>86</sup> Families seeking CTCEE scholarships were eligible to use them toward tuition at any one of several hundred accredited private schools in Connecticut.<sup>87</sup>

CTCEE serves students from households who would never be able to attend private schools without assistance. 145 out of the 225 households (64.4%) eligible for scholarships qualified for free or reduced-price lunches (185% or less of Federal Poverty Level). The other 80 CTCEE households (35.6%) were between 186-250% of the Federal Poverty Level. Households approaching the maximum CTCEE income levels were still far below Connecticut’s median household income of \$91,665 in 2024, which for a two-person household (the most common in Connecticut) was 465% of the FPL. Scholarship eligible households averaged 152% FPL (\$29,974 for a 2-person household). CTCEE was able to offer 169 children in these 225 households a scholarship to attend school, making selections based on financial need, without regard for academic achievement.

CTCEE students did not have a single “unexcused absence” during the 2023-24 school year. In contrast, 20.7% of Connecticut public school students were “truant,” which is defined as four unexcused absences in a month or ten unexcused absences in a school year.<sup>88</sup> Connecticut low-income students (from households below 185% of FPL) had a 32.9% truancy rate, more than triple the 10.8% rate of students from households above 185% of FPL.

Applications On Hold/Pending Additional Funds	475
Additional Applications eligible but not currently under consideration	220
Average Qualified Family Size (per dependent statement on Federal1040)	4
Average Family of 4 Total Income for 2023 (per 2023 tax statements)	\$51,243
Total Number of CT K-8 Schools selected by applicant families	50
Average Tuition of Schools selected by funded families	\$6,304
Average CT Net Expenditure by County for 2022 public schools	\$20,693
In 2024 academic year - CTCEE Students pass rate	100%
CTCEE families unable to fulfill their obligation to schools for their portion of tuition 3%	3%

## CTCEE Students and Public School Student Performance

Of the 169 students who received a CTCEE scholarship, schools were able to provide testing data for 53. Many of the remaining students were the only CTCEE students at the school they chose to attend, making test collection difficult.

Thirteen of these 53 students took the Smarter Balanced Assessment Consortium (SBAC) test, the same test used in Connecticut public school to measure academic progress. The other 41 CTCEE students took one of four nationally norm-referenced (NNR) tests: Measures of Academic Progress (MAP), the Stanford Achievement Test, the Iowa Assessments or the TerraNova. These tests evaluate students’ educational achievement against the millions of other U.S. public and private school students taking the same test during a given year. While CTCEE students’ test scores cannot be directly compared to their Connecticut public school counterparts because both took different tests, their results can be compared to the other students who took the same NNR test. TCS students taking SBAC and NNR tests received incredibly high-test scores, especially considering their low-income backgrounds.

### Waterbury

Both Waterbury public school students and 13 Waterbury CTCEE students took the Smarter Balance Comparison (SBAC) test during the 2023-24 school year. Although this small sample size limits the ability to extrapolate from the program’s initial findings, it does conform with the statistically significant findings previously referenced from across the country. CTCEE students surpassed low-income Waterbury public students in every grade and subject. CTCEE Waterbury students also outperformed higher-income Waterbury students in five of six instances. Only in seventh grade English did higher-income Waterbury students surpass lower-income CTCEE students.

Eighth grade Waterbury CTCEE students performed particularly well. They were over eleven times as likely to express proficiency in math as Waterbury low-income public students (85.7% to 7.5%) and nearly four times as likely to express proficiency in English (85.7% to 21.6%).



## Waterbury: CTCEE Students Outperform Public Students on Smarter Balanced Assessments

SBAC test % meeting/exceeding expectations				
Grade	Subject	CTCEE students 152% average poverty	Public students: >185% poverty	Public students: <185% poverty
6	English	46.0%	23.7%	36.8%
6	Math	29.0%	11.9%	21.5%
7	English	30.0%	23.6%	33.5%
7	Math	30.0%	11.9%	21.9%
8	English	85.7%	21.6%	33.5%
8	Math	85.7%	7.5%	13.0%

## Wethersfield

Eight CTCEE students in Wethersfield took the MAP (Measures of Academic Progress, a NNR test) during the 2023-24 school year. MAP tests are used by over 500,000 students annually across 5,800 US school districts, including students at dozens of public schools in New York City.<sup>89</sup>

Wethersfield CTCEE students scored in the top half among all students nationally of each grade and subject who took the MAP tests, except for fourth grade English.

The 2023-24 test score gap between Wethersfield lower-income and higher-income public school students was among the highest among all municipalities studied. In every grade and subject, at least 20% more higher-income students expressed proficiency on their SBAC tests than lower-income students. The largest gap occurred in seventh grade math, where nearly three times as many higher-income students expressed proficiency as lower-income students (60.5% vs 22.9%).

### Wethersfield: CTCEE and Public School Students 2023-24 English/Math test results CTCEE MAP tests and Public SBAC tests

Grade	Subject	CTCEE students, national percentile (MAP)	Public students, SBAC test % meeting or exceeding expectations	
		152% average poverty	>185% poverty	<185% poverty
3	English	67%	34.99%	65.7%
3	Math	58%	NA	NA
4	English	25%	40.6%	62.7%
4	Math	68%	29.7%	NA
5	English	NA	39.7%	64%
5	Math	NA	28.8%	55.6%
6	English	65%	28.2%	67.5%
6	Math	52%	19.2%	55.0%
7	English	55%	38.8%	72.1%
7	Math	74%	22.9%	60.5%

# Newington

Fourteen CTCEE students in Newington took the Iowa Assessments, an NNR test taken by all Iowa public school K-12 students and by more than 10 million students around the world.<sup>90</sup> Kindergarten to sixth grade students scored in the 70<sup>th</sup> percentile or higher in math and English, except first grade math.

Fewer than half of all lower-income public school Newington students expressed proficiency in math and English, at every grade level. The gap between higher-income and lower-income students was at least 20% proficiency for every grade level.

## Newington: CTCEE and Public School Students 2023-24 English/Math test results CTCEE MAP tests and Public SBAC tests

Grade	Subject	CTCEE students, national percentile (MAP)	Public students, SBAC test % meeting or exceeding expectations	
		152% average poverty	>185% poverty	<185% poverty
K	English	98%	NA	NA
K	Math	96%	NA	NA
1	English	92%	NA	NA
1	Math	47%	NA	NA
2	English	88%	NA	NA
2	Math	90%	NA	NA
3	English	78%	37.0%	59.2%
3	Math	98%	44.6%	65.1%
4	English	86%	41.1%	68.3%
4	Math	78%	40.7%	68.9%
5	English	NA	30.5%	55.2%
5	Math	NA	19.2%	42.0%
6	English	90%	NA	NA
6	Math	70%	26.3%	49.1%

# Bridgeport

Five CTCEE students in Bridgeport took the TerraNova tests, an NNR test popular in private schools around the country and in the federally administered Department of Defense Dependents Schools.<sup>91</sup> CTCEE students scored in the 50<sup>th</sup> percentile or better in English for fifth, sixth and seventh grade. Seventh grade CTCEE students did particularly well, scoring in the 88<sup>th</sup> percentile for English and the 99<sup>th</sup> percentile for Math.

While income achievement gaps for Bridgeport public school fifth, sixth and seventh grade students were lower than in other municipalities, this was largely because test scores were low across the board, regardless of income level.

## Bridgton: CTCEE and Public School Students 2023-24 English/Math test results CTCEE Terranova tests & Public SBAC tests

Grade	Subject	CTCEE students, Terranova: national percentile	Public students, SBAC test: % meeting or exceeding expectations	
		152% average poverty	>185% poverty	<185% poverty
5	English	50%	17.4%	24.0%
5	Math	37%	6.7%	13.8%
6	English	63%	17.2%	28.9%
6	Math	50%	9.9%	19.4%
7	English	88%	24.7%	32.5%
7	Math	99%	14.0%	20.2%

## Windsor


Thirteen CTCEE students in Windsor took the Stanford Achievement Test, an NNR test which has been in use for over 100 years.<sup>92</sup> It is made available by Pearson to accredited private and public schools around the world.<sup>93</sup> Each grade tested (combining math and English) scored in the 74<sup>th</sup> percentile nationally or higher,

At least two thirds of Windsor public school students failed to meet expectations in English and Math, at every grade level.

## Windsor: CTCEE and Public School Students 2023-24 English/Math test results CTCEE Stanford tests & Public SBAC tests

Grade	Subject	CTCEE students, Stanford tests: national percentile	Subject	Public students, SBAC test: % meeting or exceeding expectations
		152% average poverty		>185% poverty
2	English/Math	80%	English	NA
2	NA	NA	Math	NA
3	English/Math	74%	English	20.4%
3	NA	NA	Math	25.5%
6	English/Math	75%	English	30.5%
6	NA	NA	Math	21.0%
8	English/Math	98%	English	31.0%
8	NA	NA	Math	26.8%
9	English/Math	99%	English	NA
9	NA	NA	Math	NA

## Windsor School administrators singled out two CTCEE students for praise:



“Caleb has been able to attend our school because of the CTCEE scholarships he has received. He is an outstanding student yet arrived with a very low performance record and significant discouragement due to his academic struggles. His School Ability Index shows remarkable improvement from grade 4 (107 with a 67<sup>th</sup> percentile) to the 5<sup>th</sup> grade (83<sup>rd</sup> percentile)...And he will continue in this positive direction. More important than his scores are his good attitude and excitement about being in school!”

“Ania’s grade 4 Stanford Achievement Test (SAT) scores (were) flat lined at the bottom. She was unable to spell or do simple math problems. Reading was also a challenge... Her SAT scores continue to improve, and she has an outstanding work ethic. She is now often the first to offer assistance to her classmates. We are SO DELIGHTED that the scholarship she receives has allowed her to be with us since her 4<sup>th</sup> grade year and are already looking forward to her excellent qualification for high school in another year.”



## Conclusion

Previously underperforming low-income children in public schools have demonstrated their potential to achieve a high-quality education when provided with a tax credit scholarship to attend private schools.

In Illinois, TCS students outperformed their low-income peers on standardized state tests, while in Florida, TCS students pursued post-secondary education at higher rates than their public-school counterparts. Hundreds of thousands of students have already benefited from the generosity of donors who support these programs.

Connecticut children deserve the same opportunity. The quality of public schools across Connecticut varies widely, as evidenced by the state's concerning test performance in many areas. Without competition, institutions often stagnate. Scholarships offer a powerful way to introduce competition into the education system, benefiting not only the students who attend private schools but also revitalizing public schools, which retain their funding while serving fewer students.

Tax credit scholarship programs are not just a lifeline for hundreds of students each year — they represent a transformative opportunity to reimagine education for low-income children across Connecticut. The success of programs like CTCEE provides a glimpse of a brighter future for students across the Constitution State.

# Authors

**David Flemming** is the former Policy Director at Yankee Institute.

**Megan Card-Gimpelman** graduated with a Master of Business Administration degree from the University of New Haven in December 2024. Megan enjoys traveling and has a strong interest in human resources and related fields. She is currently exploring different career opportunities and is eager to find the path that best aligns with her skills and passions.

**Jacob Carson** is a senior at the University of New Haven, majoring in Finance with a minor in Behavioral Economics. He serves as treasurer of the Sigma Chi fraternity and competes on the Cross Country and Track & Field teams. His research interests include economic and education policy and closing the achievement gap for low-income students. Jacob has also conducted independent studies on economic mobility and is pursuing opportunities in research and public policy.

**Rylee Donnellan** graduated from the University of New Haven with a degree in Marketing in the spring of 2024 and is currently pursuing my MBA at the university, with plans to graduate in May 2025. As a student-athlete, Rylee plays lacrosse for the university, balancing her academic, research, and athletic commitments. She has co-authored multiple research studies at the university, including an earlier project for the Yankee Institute and CTCEE. Rylee is passionate about marketing and looks forward to building a successful career in the industry after graduation.

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915 Silas Deane Highway  
Second Floor, Suite 2  
Wethersfield, CT 06109

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