

SEED RESEARCH REPORT

Account Monitoring Report at December 31, 2005

April 20, 2006

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Saving for Education, Entrepreneurship, and Downpayment (SEED) is a national policy, practice and research initiative to explore the efficacy of long-term savings and investment accounts for all American children. The SEED initiative is organized and administered by the Corporation for Enterprise Development. SEED research is planned and conducted by the Center for Social Development at Washington University and the School of Social Welfare at the University of Kansas.

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SEED Participant Characteristics (N=1,089)
As of December 31, 2005

| <u>Gender</u> | <u>% Total</u> | <u>Number</u> | <u>Residence</u> | <u>% Total</u> | <u>Number</u> |
|---------------|----------------|---------------|------------------|----------------|---------------|
| Males: | 47.8 | 521 | Rural: | 12.8 | 139 |
| Females: | 52.2 | 568 | Urban: | 87.2 | 950 |

| <u>Ethnicity</u> | <u>% Total</u> | <u>Number</u> | <u>Marital Status of Primary Caregiver</u> | <u>% Total</u> | <u>Number</u> |
|-------------------------|----------------|---------------|--|----------------|---------------|
| African American: | 48.5 | 528 | Single: | 52.8 | 575 |
| Caucasian: | 19.5 | 212 | Married: | 33.9 | 369 |
| Latino or Hispanic: | 13.7 | 149 | Widowed: | 1.7 | 18 |
| Asian/Pacific Islander: | 3.0 | 33 | Divorced: | 8.0 | 87 |
| Native American: | 7.1 | 77 | Separated: | 3.7 | 40 |
| Other: | 8.3 | 90 | Missing: | 0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Age at Enrollment</u> | <u>% Total</u> | <u>Number</u> |
|--------------------------|----------------|---------------|
| 0 to 4: | 33.7 | 367 |
| 5 to 9: | 41.6 | 453 |
| 10 to 14: | 12.1 | 132 |
| 15 to 19: | 12.6 | 137 |
| 20 and over: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

| <u>Household Type</u> | <u>% Total</u> | <u>Number</u> |
|--|----------------|---------------|
| One or more adults, no children: | 0.6 | 6 |
| One adult, one child: | 10.8 | 118 |
| One adult, two children: | 12.4 | 135 |
| One adult, three children: | 8.4 | 91 |
| One adult, four or more children: | 6.7 | 73 |
| One Adult with Children: | 38.3 | 417 |
| Two or more adults, one child: | 12.8 | 139 |
| Two or more adults, two children: | 21.9 | 239 |
| Two or more adults, three children: | 15.7 | 171 |
| Two or more adults, four or more children: | 10.2 | 111 |
| Two or More Adults with Children: | 60.6 | 660 |
| Missing: | 0.6 | 6 |

SEED Participant Characteristics

Status of Primary Caregiver

| <u>Level of Education</u> | <u>% Total</u> | <u>Number</u> | <u>Monthly Gross Income of Household</u> | | |
|---------------------------|----------------|---------------|--|---------------|-----|
| | | | <u>% Total</u> | <u>Number</u> | |
| Completed grades K-5: | 1.9 | 21 | | | |
| Attended grades 6-8: | 1.8 | 20 | \$0 to \$999: | 34.7 | 378 |
| Attended grades 9-12: | 14.5 | 158 | \$1000 to \$1,999: | 30.2 | 329 |
| H.S. diploma or GED: | 26.0 | 283 | \$2,000 to \$2,999: | 20.7 | 225 |
| Some college: | 30.6 | 333 | \$3,000 to \$3,999: | 7.9 | 86 |
| Graduated 2-year college: | 10.6 | 115 | \$4,000 to \$4,999: | 2.7 | 29 |
| Graduated 4-year college: | 9.9 | 108 | \$5,000 and over: | 3.9 | 42 |
| Attended graduate school: | 4.7 | 51 | Missing: | 0.0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Income / Poverty %</u> | <u>% Total</u> | <u>Number</u> |
|---------------------------|----------------|---------------|
| 0-49: | 28.8 | 314 |
| 50-74: | 14.9 | 162 |
| 75-99: | 12.3 | 134 |
| 100-124: | 10.9 | 119 |
| 125-149: | 9.4 | 102 |
| 150-174: | 6.2 | 68 |
| 175-199: | 5.1 | 55 |
| 200+: | 12.4 | 135 |

Employment Status

| | | | | | |
|-------------------------------|------|-----|---------------------|------|-----|
| More than full-time: | 8.3 | 90 | Seeking employment: | 10.1 | 110 |
| Full-time: | 41.9 | 456 | Homemaker: | 13.2 | 144 |
| Part-time: | 13.0 | 142 | Disabled: | 5.1 | 55 |
| Laid off, waiting for return: | 2.3 | 25 | Retiree: | 1.1 | 12 |
| In school or training: | 4.3 | 47 | Missing: | 0.7 | 8 |

SEED Participant Characteristics

Household Recipient of AFDC/TANF

| | % Total | Number | Unknown |
|------------|---------|--------|---------|
| Formerly: | 32.9 | 358 | 26 |
| Currently: | 11.3 | 123 | 24 |

Household Recipient of SSI or SSDI

| | | | |
|------------|------|-----|----|
| Currently: | 13.6 | 148 | 15 |
|------------|------|-----|----|

Participant Currently Receives Food Stamps

| | | | |
|--|------|-----|----|
| | 38.4 | 418 | 31 |
|--|------|-----|----|

Insurance Coverage

| | % Total | Number | Unknown |
|--|---------|--------|---------|
| Health insurance for SEED participant: | 82.7 | 901 | 8 |
| Life insurance for primary caregiver: | 39.7 | 432 | 15 |

Direct Deposit

| | | | |
|--|------|-----|-----|
| Intends to use direct deposit into SEED account: | 19.6 | 213 | 196 |
|--|------|-----|-----|

Household Assets

| | | | |
|-------------------|------|-----|----|
| Vehicle: | 72.9 | 794 | 6 |
| Home: | 36.7 | 400 | 9 |
| Business: | 4.8 | 52 | 7 |
| Rental property: | 4.4 | 48 | 11 |
| Investments: | 18.5 | 202 | 16 |
| Checking account: | 61.2 | 667 | 10 |
| Savings account: | 48.9 | 533 | 10 |

Relationship of Primary Caregiver to SEED Participant

| | % Total | Number |
|---------------------------|---------|--------|
| Mother: | 81.1 | 883 |
| Father: | 11.1 | 121 |
| Grandparent: | 4.3 | 47 |
| Other relative: | 0.9 | 10 |
| Foster parent: | 1.6 | 17 |
| Other unrelated guardian: | 1.0 | 11 |
| Missing: | 0.0 | 0 |

SEED Participant Characteristics

Nationality of SEED Participant

| | % Total | Number |
|-------------------|---------|--------|
| U.S. citizen: | 97.6 | 1063 |
| Non-U.S. citizen: | 2.3 | 25 |
| Missing: | 0.1 | 1 |

Birthplace of SEED Participant

| | % Total | Number |
|----------------|---------|--------|
| U.S. born: | 92.7 | 1010 |
| Non-U.S. born: | 7.2 | 78 |
| Missing: | 0.1 | 1 |

Grade Level of SEED Participant

| | % Total | Number | | % Total | Number |
|---------------|---------|--------|-----------------|---------|--------|
| Preschool: | 51.9 | 565 | Grade 8: | 0.7 | 8 |
| Kindergarten: | 8.0 | 87 | Grade 9: | 5.7 | 62 |
| Grade 1: | 6.2 | 67 | Grade 10: | 1.9 | 21 |
| Grade 2: | 4.4 | 48 | Grade 11: | 2.3 | 25 |
| Grade 3: | 4.1 | 45 | Grade 12: | 2.1 | 23 |
| Grade 4: | 1.7 | 19 | 2 year college: | 0.2 | 2 |
| Grade 5: | 7.0 | 76 | 4 year college: | 0.1 | 1 |
| Grade 6: | 2.3 | 25 | Not in school: | 0.8 | 9 |
| Grade 7: | 0.5 | 5 | Missing: | 0.1 | 1 |

If SEED Participant is not in School, Has Participant Graduated High School?

| | % Total | Number |
|---------------------------|---------|--------|
| Yes: | 0.1 | 1 |
| No: | 0.2 | 2 |
| Child not yet school age: | 0.5 | 5 |
| Missing or N/A: | 99.3 | 1081 |

Employment Status of SEED Participant

| | % Total | Number |
|-------------------------------|---------|--------|
| Employed more than full-time: | 0.0 | 0 |
| Employed full-time: | 0.1 | 1 |
| Employed part-time: | 4.4 | 48 |
| Not employed: | 95.4 | 1039 |
| Missing: | 0.1 | 1 |

**Total SEED Accumulation
Ten SEED Partners Reporting
As of December 31, 2005
(N=1,089)***

| | | |
|-----------------------------------|--------------|---------------------|
| Participant Closing Balance | \$123,587.04 | |
| SEED Initial Deposits | \$517,875.00 | |
| Participant Matched Withdrawals | \$10,317.71 | |
| Total Participant Balances | | \$651,779.75 |
| | | |
| Match Allocated | \$324,630.66 | |
| Match Accrued** | \$6,155.00 | |
| Match Used | \$9,403.14 | |
| Total Match Dollars | | \$340,188.80 |
| | | |
| Total SEED Balances | | \$991,968.55 |
| | | |
| Average SEED Initial Deposit | | \$475.55 |
| Average Participant Savings*** | | \$122.96 |
| Average SEED Match**** | | \$312.39 |
| Average Total SEED Balance | | \$910.90 |

* This number includes eight participants who have exited SEED: one from Juma Ventures and seven from the Shriver Center.

** Match Accrued represents participant savings matches earned as of December 31, 2005, but not yet reflected in the Michigan Education Savings Program (MESP) match accounts at OLHSA.

*** Average Participant Savings includes the participant closing balance (excluding SEED initial deposits), participant matched withdrawals, and SEED incentives deposited into accounts.

**** Average SEED Match includes matches allocated, accrued, and used.

Results by SEED Partner As of December 31, 2005

Number of Participants: 1,089

The following pages provide the following descriptive information for each SEED Partner:

- Participant Characteristics
- Total SEED Accumulation

Comparisons of these descriptive statistics across SEED Partners may be misleading because they do not take into account different populations, program designs, program sizes, levels of resources, timing of enrollment, or other factors.

| SEED Partner* | Date First Account Opened | Number of Participants |
|--|------------------------------|---------------------------|
| Beyond Housing/NHS | November 2003 | 73 |
| Cherokee Nation | May 2005 | 74 |
| Foundation Communities | November 2003 | 67 |
| Fundación Chana y Samuel Levis | February 2005 | 53 |
| Harlem Children's Zone | October 2003 | 75 |
| Juma Ventures | March 2004 | 76 |
| Oakland Livingston Human Service Agency (OLHSA) | January 2005 | 439 |
| People for People | February 2005 | 75 |
| Sargent Shriver National Center on Poverty Law (Shriver Center) | November 2003 | 82 |
| Southern Good Faith Fund | December 2003 | 75 |
| Total Participants | | 1,089 |

* As of this report date, it is possible to report ten of the twelve SEED partners' data.

**Beyond Housing/NHS
SEED Participant Characteristics (N=73)
As of December 31, 2005**

| <u>Gender</u> | <u>% Total</u> | <u>Number</u> | <u>Residence</u> | <u>% Total</u> | <u>Number</u> |
|---------------|----------------|---------------|------------------|----------------|---------------|
| Males: | 50.7 | 37 | Rural: | 1.4 | 1 |
| Females: | 49.3 | 36 | Urban: | 98.6 | 72 |

| <u>Ethnicity</u> | <u>% Total</u> | <u>Number</u> | <u>Marital Status of Primary Caregiver</u> | <u>% Total</u> | <u>Number</u> |
|-------------------------|----------------|---------------|--|----------------|---------------|
| African American: | 79.5 | 58 | Single: | 45.2 | 33 |
| Caucasian: | 8.2 | 6 | Married: | 37.0 | 27 |
| Latino or Hispanic: | 1.4 | 1 | Widowed: | 0.0 | 0 |
| Asian/Pacific Islander: | 0.0 | 0 | Divorced: | 9.6 | 7 |
| Native American: | 0.0 | 0 | Separated: | 8.2 | 6 |
| Other: | 11.0 | 8 | Missing: | 0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Age at Enrollment</u> | <u>% Total</u> | <u>Number</u> |
|--------------------------|----------------|---------------|
| 0 to 4: | 0.0 | 0 |
| 5 to 9: | 100.0 | 73 |
| 10 to 14: | 0.0 | 0 |
| 15 to 19: | 0.0 | 0 |
| 20 and over: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

| <u>Household Type</u> | <u>% Total</u> | <u>Number</u> |
|--|----------------|---------------|
| One or more adults, no children: | 0.0 | 0 |
| One adult, one child: | 15.1 | 11 |
| One adult, two children: | 13.7 | 10 |
| One adult, three children: | 11.0 | 8 |
| One adult, four or more children: | 5.5 | 4 |
| One Adult with Children: | 45.2 | 33 |
| Two or more adults, one child: | 13.7 | 10 |
| Two or more adults, two children: | 30.1 | 22 |
| Two or more adults, three children: | 6.8 | 5 |
| Two or more adults, four or more children: | 4.1 | 3 |
| Two or More Adults with Children: | 54.8 | 40 |

Beyond Housing/NHS – SEED Participant Characteristics

Status of Primary Caregiver

| <u>Level of Education</u> | <u>% Total</u> | <u>Number</u> | <u>Monthly Gross Income of Household</u> | | |
|---------------------------|----------------|---------------|--|---------------|----|
| | | | <u>% Total</u> | <u>Number</u> | |
| Completed grades K-5: | 2.7 | 2 | | | |
| Attended grades 6-8: | 0.0 | 0 | \$0 to \$999: | 19.2 | 14 |
| Attended grades 9-12: | 2.7 | 2 | \$1000 to \$1,999: | 28.8 | 21 |
| H.S. diploma or GED: | 17.8 | 13 | \$2,000 to \$2,999: | 16.4 | 12 |
| Some college: | 21.9 | 16 | \$3,000 to \$3,999: | 12.3 | 9 |
| Graduated 2-year college: | 15.1 | 11 | \$4,000 to \$4,999: | 6.8 | 5 |
| Graduated 4-year college: | 20.5 | 15 | \$5,000 and over: | 16.4 | 12 |
| Attended graduate school: | 19.2 | 14 | Missing: | 0.0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Income / Poverty %</u> | <u>% Total</u> | <u>Number</u> |
|---------------------------|----------------|---------------|
| 0 – 49: | 9.6 | 7 |
| 50 – 74: | 11.0 | 8 |
| 75 – 99: | 16.4 | 12 |
| 100 – 124: | 4.1 | 3 |
| 125 – 149: | 8.2 | 6 |
| 150 – 174: | 9.6 | 7 |
| 175 – 199: | 5.5 | 4 |
| 200+: | 35.6 | 26 |

Employment Status

| | | | | | |
|-------------------------------|------|----|---------------------|-----|---|
| More than full-time: | 20.5 | 15 | Seeking employment: | 8.2 | 6 |
| Full-time: | 47.9 | 35 | Homemaker: | 4.1 | 3 |
| Part-time: | 12.3 | 9 | Disabled: | 2.7 | 2 |
| Laid off, waiting for return: | 1.4 | 1 | Retiree: | 1.4 | 1 |
| In school or training: | 1.4 | 1 | Missing: | 0.0 | 0 |

Beyond Housing/NHS – SEED Participant Characteristics

Household Recipient of AFDC/TANF

| | % Total | Number | Unknown |
|------------|---------|--------|---------|
| Formerly: | 32.9 | 24 | 0 |
| Currently: | 0.0 | 0 | 0 |

Household Recipient of SSI or SSDI

| | | | |
|------------|-----|---|---|
| Currently: | 9.6 | 7 | 0 |
|------------|-----|---|---|

Participant Currently Receives Food Stamps

| | | | |
|--|------|----|---|
| | 19.2 | 14 | 0 |
|--|------|----|---|

Insurance Coverage

| | % Total | Number | Unknown |
|--|---------|--------|---------|
| Health insurance for SEED participant: | 98.6 | 72 | 0 |
| Life insurance for primary caregiver: | 69.9 | 51 | 0 |

Direct Deposit

| | | | |
|--|------|----|---|
| Intends to use direct deposit into SEED account: | 32.9 | 24 | 0 |
|--|------|----|---|

Household Assets

| | | | |
|-------------------|------|----|---|
| Vehicle: | 86.3 | 63 | 0 |
| Home: | 35.6 | 26 | 0 |
| Business: | 6.8 | 5 | 0 |
| Rental property: | 6.8 | 5 | 0 |
| Investments: | 37.0 | 27 | 0 |
| Checking account: | 74.0 | 54 | 0 |
| Savings account: | 63.0 | 46 | 0 |

Relationship of Primary Caregiver to SEED Participant

| | % Total | Number |
|---------------------------|---------|--------|
| Mother: | 83.6 | 61 |
| Father: | 13.7 | 10 |
| Grandparent: | 2.7 | 2 |
| Other relative: | 0.0 | 0 |
| Foster parent: | 0.0 | 0 |
| Other unrelated guardian: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

Beyond Housing/NHS – SEED Participant Characteristics

Nationality of SEED Participant

| | % Total | Number |
|-------------------|---------|--------|
| U.S. citizen: | 98.6 | 72 |
| Non-U.S. citizen: | 1.4 | 1 |
| Missing: | 0.0 | 0 |

Birthplace of SEED Participant

| | % Total | Number |
|----------------|---------|--------|
| U.S. born: | 97.3 | 71 |
| Non-U.S. born: | 2.7 | 2 |
| Missing: | 0.0 | 0 |

Grade Level of SEED Participant

| | % Total | Number | | % Total | Number |
|---------------|---------|--------|-----------------|---------|--------|
| Preschool: | 0.0 | 0 | Grade 8: | 0.0 | 0 |
| Kindergarten: | 38.4 | 28 | Grade 9: | 0.0 | 0 |
| Grade 1: | 50.7 | 37 | Grade 10: | 0.0 | 0 |
| Grade 2: | 11.0 | 8 | Grade 11: | 0.0 | 0 |
| Grade 3: | 0.0 | 0 | Grade 12: | 0.0 | 0 |
| Grade 4: | 0.0 | 0 | 2-year college: | 0.0 | 0 |
| Grade 5: | 0.0 | 0 | 4-year college: | 0.0 | 0 |
| Grade 6: | 0.0 | 0 | Not in school: | 0.0 | 0 |
| Grade 7: | 0.0 | 0 | Missing: | 0.0 | 0 |

If SEED Participant is not in School, Has Participant Graduated High School?

| | % Total | Number |
|---------------------------|---------|--------|
| Yes: | 0.0 | 0 |
| No: | 0.0 | 0 |
| Child not yet school age: | 0.0 | 0 |
| Missing or N/A: | 100.0 | 73 |

Employment Status of SEED Participant

| | % Total | Number |
|-------------------------------|---------|--------|
| Employed more than full-time: | 0.0 | 0 |
| Employed full-time: | 0.0 | 0 |
| Employed part-time: | 0.0 | 0 |
| Not employed: | 100.0 | 73 |
| Missing: | 0.0 | 0 |

**Beyond Housing/NHS
Total SEED Accumulation
As of December 31, 2005
(N=73)**

| | | |
|-----------------------------------|-------------|--------------------|
| Participant Closing Balance | \$14,452.08 | |
| SEED Initial Deposits | \$18,250.00 | |
| Participant Matched Withdrawals | \$0.00 | |
| Total Participant Balances | | \$32,702.08 |
| | | |
| Match Allocated | \$32,182.80 | |
| Match Used | \$0.00 | |
| Total Match Dollars | | \$32,182.80 |
| | | |
| Total SEED Balances | | \$64,884.88 |
| | | |
| Average SEED Initial Deposit | | \$250.00 |
| Average Participant Savings* | | \$197.97 |
| Average SEED Match** | | \$440.86 |
| Average Total SEED Balance | | \$888.83 |

* Average Participant Savings includes the participant closing balance (excluding SEED initial deposits), participant matched withdrawals, and SEED incentives deposited into accounts.

** Average SEED Match includes matches allocated, accrued, and used.

Cherokee Nation
SEED Participant Characteristics (N=74)
 As of December 31, 2005

| <u>Gender</u> | <u>% Total</u> | <u>Number</u> | <u>Residence</u> | <u>% Total</u> | <u>Number</u> |
|---------------|----------------|---------------|------------------|----------------|---------------|
| Males: | 37.8 | 28 | Rural: | 64.9 | 48 |
| Females: | 62.2 | 46 | Urban: | 35.1 | 26 |

| <u>Ethnicity</u> | <u>% Total</u> | <u>Number</u> | <u>Marital Status of Primary Caregiver</u> | <u>% Total</u> | <u>Number</u> |
|-------------------------|----------------|---------------|--|----------------|---------------|
| African American: | 0.0 | 0 | Single: | 18.9 | 14 |
| Caucasian: | 0.0 | 0 | Married: | 47.3 | 35 |
| Latino or Hispanic: | 0.0 | 0 | Widowed: | 9.5 | 7 |
| Asian/Pacific Islander: | 0.0 | 0 | Divorced: | 17.6 | 13 |
| Native American: | 100.0 | 74 | Separated: | 6.8 | 5 |
| Other: | 0.0 | 0 | Missing: | 0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Age at Enrollment</u> | <u>% Total</u> | <u>Number</u> |
|--------------------------|----------------|---------------|
| 0 to 4: | 0.0 | 0 |
| 5 to 9: | 0.0 | 0 |
| 10 to 14: | 14.9 | 11 |
| 15 to 19: | 85.1 | 63 |
| 20 and over: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

| <u>Household Type</u> | <u>% Total</u> | <u>Number</u> |
|--|----------------|---------------|
| One or more adults, no children: | 0.0 | 0 |
| One adult, one child: | 14.9 | 11 |
| One adult, two children: | 5.4 | 4 |
| One adult, three children: | 8.1 | 6 |
| One adult, four or more children: | 1.4 | 1 |
| One Adult with Children: | 29.7 | 22 |
| Two or more adults, one child: | 21.6 | 16 |
| Two or more adults, two children: | 21.6 | 16 |
| Two or more adults, three children: | 13.5 | 10 |
| Two or more adults, four or more children: | 13.5 | 10 |
| Two or more Adults with Children: | 70.3 | 52 |

Cherokee Nation – SEED Participant Characteristics

Status of Primary Caregiver

| <u>Level of Education</u> | <u>% Total</u> | <u>Number</u> | <u>Monthly Gross Income of Household</u> | | |
|---------------------------|----------------|---------------|--|---------------|----|
| | | | <u>% Total</u> | <u>Number</u> | |
| Completed grades K-5: | 0.0 | 0 | | | |
| Attended grades 6-8: | 2.7 | 2 | \$0 to \$999: | 21.6 | 16 |
| Attended grades 9-12: | 16.2 | 12 | \$1000 to \$1,999: | 36.5 | 27 |
| H.S. diploma or GED: | 27.0 | 20 | \$2,000 to \$2,999: | 21.6 | 16 |
| Some college: | 29.7 | 22 | \$3,000 to \$3,999: | 10.8 | 8 |
| Graduated 2-year college: | 8.1 | 6 | \$4,000 to \$4,999: | 1.4 | 1 |
| Graduated 4-year college: | 9.5 | 7 | \$5,000 and over: | 8.1 | 6 |
| Attended graduate school: | 6.8 | 5 | Missing: | 0.0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Income / Poverty %</u> | <u>% Total</u> | <u>Number</u> |
|---------------------------|----------------|---------------|
| 0-49: | 13.5 | 10 |
| 50-74: | 20.3 | 15 |
| 75-99: | 17.6 | 13 |
| 100-124: | 6.8 | 5 |
| 125-149: | 5.4 | 4 |
| 150-174: | 10.8 | 8 |
| 175-199: | 12.2 | 9 |
| 200+: | 13.5 | 10 |

| <u>Employment Status</u> | | | | | |
|-------------------------------|------|----|---------------------|------|---|
| More than full-time: | 9.5 | 7 | Seeking employment: | 10.8 | 8 |
| Full-time: | 58.1 | 43 | Homemaker: | 0.0 | 0 |
| Part-time: | 4.1 | 3 | Disabled: | 8.1 | 6 |
| Laid off, waiting for return: | 0.0 | 0 | Retiree: | 6.8 | 5 |
| In school or training: | 2.7 | 2 | Missing: | 0.0 | 0 |

Cherokee Nation – SEED Participant Characteristics

Household Recipient of AFDC/TANF

| | % Total | Number | Unknown |
|------------|---------|--------|---------|
| Formerly: | 44.6 | 33 | 0 |
| Currently: | 35.1 | 26 | 0 |

Household Recipient of SSI or SSDI

| | | | |
|------------|------|----|---|
| Currently: | 17.6 | 13 | 0 |
|------------|------|----|---|

Participant Currently Receives Food Stamps

| | | | |
|--|------|----|---|
| | 29.7 | 22 | 0 |
|--|------|----|---|

Insurance Coverage

| | % Total | Number | Unknown |
|--|---------|--------|---------|
| Health insurance for SEED participant: | 43.2 | 32 | 0 |
| Life insurance for primary caregiver: | 29.7 | 22 | 0 |

Direct Deposit

| | | | |
|--|-----|---|---|
| Intends to use direct deposit into SEED account: | 0.0 | 0 | 0 |
|--|-----|---|---|

Household Assets

| | | | |
|-------------------|------|----|---|
| Vehicle: | 83.8 | 62 | 0 |
| Home: | 63.5 | 47 | 0 |
| Business: | 0.0 | 0 | 0 |
| Rental property: | 1.4 | 1 | 0 |
| Investments: | 16.2 | 12 | 0 |
| Checking account: | 48.6 | 36 | 0 |
| Savings account: | 23.0 | 17 | 0 |

Relationship of Primary Caregiver to SEED Participant

| | % Total | Number |
|---------------------------|---------|--------|
| Mother: | 45.9 | 34 |
| Father: | 20.3 | 15 |
| Grandparent: | 6.8 | 5 |
| Other relative: | 2.7 | 2 |
| Foster parent: | 14.9 | 11 |
| Other unrelated guardian: | 9.5 | 7 |
| Missing: | 0.0 | 0 |

Cherokee Nation – SEED Participant Characteristics

Nationality of SEED Participant

| | % Total | Number |
|-------------------|---------|--------|
| U.S. citizen: | 100.0 | 74 |
| Non-U.S. citizen: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

Birthplace of SEED Participant

| | % Total | Number |
|----------------|---------|--------|
| U.S. born: | 100.0 | 74 |
| Non-U.S. born: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

Grade Level of SEED Participant

| | % Total | Number | | % Total | Number |
|---------------|---------|--------|-----------------|---------|--------|
| Preschool: | 0.0 | 0 | Grade 8: | 9.5 | 7 |
| Kindergarten: | 0.0 | 0 | Grade 9: | 77.0 | 57 |
| Grade 1: | 0.0 | 0 | Grade 10: | 4.1 | 3 |
| Grade 2: | 0.0 | 0 | Grade 11: | 0.0 | 0 |
| Grade 3: | 0.0 | 0 | Grade 12: | 0.0 | 0 |
| Grade 4: | 0.0 | 0 | 2-year college: | 0.0 | 0 |
| Grade 5: | 0.0 | 0 | 4-year college: | 0.0 | 0 |
| Grade 6: | 4.1 | 3 | Not in school: | 0.0 | 0 |
| Grade 7: | 5.4 | 4 | Missing: | 0.0 | 0 |

If SEED Participant is not in School, Has Participant Graduated High School?

| | % Total | Number |
|---------------------------|---------|--------|
| Yes: | 0.0 | 0 |
| No: | 0.0 | 0 |
| Child not yet school age: | 0.0 | 0 |
| Missing or N/A: | 100.0 | 74 |

Employment Status of SEED Participant

| | % Total | Number |
|-------------------------------|---------|--------|
| Employed more than full-time: | 0.0 | 0 |
| Employed full-time: | 0.0 | 0 |
| Employed part-time: | 5.4 | 4 |
| Not employed: | 94.6 | 70 |
| Missing: | 0.0 | 0 |

**Cherokee Nation
Total SEED Accumulation
As of December 31, 2005
(N=74)**

| | | |
|-----------------------------------|-------------|--------------------|
| Participant Closing Balance | \$1,514.19 | |
| SEED Initial Deposits | \$37,000.00 | |
| Participant Matched Withdrawals | \$0.00 | |
| Total Participant Balances | | \$38,514.19 |
| | | |
| Match Allocated | \$38,514.19 | |
| Match Used | \$0.00 | |
| Total Match Dollars | | \$38,514.19 |
| | | |
| Total SEED Balances | | \$77,028.38 |
| | | |
| Average SEED Initial Deposit | | \$500.00 |
| Average Participant Savings* | | \$20.46 |
| Average SEED Match** | | \$520.46 |
| Average Total SEED Balance | | \$1,040.92 |

* Average Participant Savings includes the participant closing balance (excluding SEED initial deposits), participant matched withdrawals, and SEED incentives deposited into accounts.

** Average SEED Match includes matches allocated, accrued, and used.

**Foundation Communities
SEED Participant Characteristics (N=67)
As of December 31, 2005**

| <u>Gender</u> | <u>% Total</u> | <u>Number</u> | <u>Residence</u> | <u>% Total</u> | <u>Number</u> |
|---------------|----------------|---------------|------------------|----------------|---------------|
| Males: | 53.7 | 36 | Rural: | 0.0 | 0 |
| Females: | 46.3 | 31 | Urban: | 100.0 | 67 |

| <u>Ethnicity</u> | <u>% Total</u> | <u>Number</u> | <u>Marital Status of Primary Caregiver</u> | <u>% Total</u> | <u>Number</u> |
|-------------------------|----------------|---------------|--|----------------|---------------|
| African American: | 23.9 | 16 | Single: | 44.8 | 30 |
| Caucasian: | 20.9 | 14 | Married: | 31.3 | 21 |
| Latino or Hispanic: | 53.7 | 36 | Widowed: | 0.0 | 0 |
| Asian/Pacific Islander: | 0.0 | 0 | Divorced: | 20.9 | 14 |
| Native American: | 0.0 | 0 | Separated: | 3.0 | 2 |
| Other: | 1.5 | 1 | Missing: | 0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Age at Enrollment</u> | <u>% Total</u> | <u>Number</u> |
|--------------------------|----------------|---------------|
| 0 to 4: | 0.0 | 0 |
| 5 to 9: | 70.1 | 47 |
| 10 to 14: | 29.9 | 20 |
| 15 to 19: | 0.0 | 0 |
| 20 and over: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

| <u>Household Type</u> | <u>% Total</u> | <u>Number</u> |
|--|----------------|---------------|
| One or more adults, no children: | 0.0 | 0 |
| One adult, one child: | 25.4 | 17 |
| One adult, two children: | 14.9 | 10 |
| One adult, three children: | 9.0 | 6 |
| One adult, four or more children: | 13.4 | 9 |
| One Adult with Children: | 62.7 | 42 |
| Two or more adults, one child: | 1.5 | 1 |
| Two or more adults, two children: | 22.4 | 15 |
| Two or more adults, three children: | 10.4 | 7 |
| Two or more adults, four or more children: | 3.0 | 2 |
| Two or More Adults with Children: | 37.3 | 25 |

Foundation Communities – SEED Participant Characteristics

Status of Primary Caregiver

| <u>Level of Education</u> | <u>% Total</u> | <u>Number</u> | <u>Monthly Gross Income of Household</u> | | |
|---------------------------|----------------|---------------|--|---------------|----|
| | | | <u>% Total</u> | <u>Number</u> | |
| Completed grades K-5: | 0.0 | 0 | | | |
| Attended grades 6-8: | 4.5 | 3 | \$0 to \$999: | 14.9 | 10 |
| Attended grades 9-12: | 13.4 | 9 | \$1000 to \$1,999: | 32.8 | 22 |
| H.S. diploma or GED: | 26.9 | 18 | \$2,000 to \$2,999: | 46.3 | 31 |
| Some college: | 31.3 | 21 | \$3,000 to \$3,999: | 6.0 | 4 |
| Graduated 2-year college: | 9.0 | 6 | \$4,000 to \$4,999: | 0.0 | 0 |
| Graduated 4-year college: | 10.4 | 7 | \$5,000 and over: | 0.0 | 0 |
| Attended graduate school: | 4.5 | 3 | Missing: | 0.0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Income / Poverty %</u> | <u>% Total</u> | <u>Number</u> |
|---------------------------|----------------|---------------|
| 0-49: | 9.0 | 6 |
| 50-74: | 7.5 | 5 |
| 75-99: | 11.9 | 8 |
| 100-124: | 23.9 | 16 |
| 125-149: | 16.4 | 11 |
| 150-174: | 11.9 | 8 |
| 175-199: | 13.4 | 9 |
| 200+: | 6.0 | 4 |

Employment Status

| | | | | | |
|-------------------------------|------|----|---------------------|-----|---|
| More than full-time: | 4.5 | 3 | Seeking employment: | 0.0 | 0 |
| Full-time: | 65.7 | 44 | Homemaker: | 7.5 | 5 |
| Part-time: | 11.9 | 8 | Disabled: | 3.0 | 2 |
| Laid off, waiting for return: | 1.5 | 1 | Retiree: | 0.0 | 0 |
| In school or training: | 1.5 | 1 | Missing: | 4.5 | 3 |

Foundation Communities – SEED Participant Characteristics

Household Recipient of AFDC/TANF

| | % Total | Number | Unknown |
|------------|---------|--------|---------|
| Formerly: | 50.7 | 34 | 0 |
| Currently: | 7.5 | 5 | 0 |

Household Recipient of SSI or SSDI

| | | | |
|------------|-----|---|---|
| Currently: | 6.0 | 4 | 0 |
|------------|-----|---|---|

Participant Currently Receives Food Stamps

| | | | |
|--|------|----|---|
| | 26.9 | 18 | 0 |
|--|------|----|---|

Insurance Coverage

| | % Total | Number | Unknown |
|--|---------|--------|---------|
| Health insurance for SEED participant: | 74.6 | 50 | 0 |
| Life insurance for primary caregiver: | 46.3 | 31 | 0 |

Direct Deposit

| | | | |
|--|------|----|---|
| Intends to use direct deposit into SEED account: | 35.8 | 24 | 0 |
|--|------|----|---|

Household Assets

| | | | |
|-------------------|------|----|---|
| Vehicle: | 83.6 | 56 | 0 |
| Home: | 11.9 | 8 | 0 |
| Business: | 1.5 | 1 | 0 |
| Rental property: | 0.0 | 0 | 0 |
| Investments: | 17.9 | 12 | 0 |
| Checking account: | 77.6 | 52 | 0 |
| Savings account: | 49.3 | 33 | 0 |

Relationship of Primary Caregiver to SEED Participant

| | % Total | Number |
|---------------------------|---------|--------|
| Mother: | 89.6 | 60 |
| Father: | 10.4 | 7 |
| Grandparent: | 0.0 | 0 |
| Other relative: | 0.0 | 0 |
| Foster parent: | 0.0 | 0 |
| Other unrelated guardian: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

Foundation Communities – SEED Participant Characteristics

Nationality of SEED Participant

| | % Total | Number |
|-------------------|----------------|---------------|
| U.S. citizen: | 92.5 | 62 |
| Non-U.S. citizen: | 7.5 | 5 |
| Missing: | 0.0 | 0 |

Birthplace of SEED Participant

| | % Total | Number |
|----------------|----------------|---------------|
| U.S. born: | 91.0 | 61 |
| Non-U.S. born: | 9.0 | 6 |
| Missing: | 0.0 | 0 |

Grade Level of SEED Participant

| | % Total | Number | | % Total | Number |
|---------------|----------------|---------------|-----------------|----------------|---------------|
| Preschool: | 0.0 | 0 | Grade 8: | 0.0 | 0 |
| Kindergarten: | 14.9 | 10 | Grade 9: | 0.0 | 0 |
| Grade 1: | 10.4 | 7 | Grade 10: | 0.0 | 0 |
| Grade 2: | 23.9 | 16 | Grade 11: | 0.0 | 0 |
| Grade 3: | 25.4 | 17 | Grade 12: | 0.0 | 0 |
| Grade 4: | 10.4 | 7 | 2-year college: | 0.0 | 0 |
| Grade 5: | 13.4 | 9 | 4-year college: | 0.0 | 0 |
| Grade 6: | 1.5 | 1 | Not in school: | 0.0 | 0 |
| Grade 7: | 0.0 | 0 | Missing: | 0.0 | 0 |

If SEED Participant is not in School, Has Participant Graduated High School?

| | % Total | Number |
|---------------------------|----------------|---------------|
| Yes: | 0.0 | 0 |
| No: | 0.0 | 0 |
| Child not yet school age: | 0.0 | 0 |
| Missing or N/A: | 100.0 | 67 |

Employment Status of SEED Participant

| | % Total | Number |
|-------------------------------|----------------|---------------|
| Employed more than full-time: | 0.0 | 0 |
| Employed full-time: | 0.0 | 0 |
| Employed part-time: | 0.0 | 0 |
| Not employed: | 100.0 | 67 |
| Missing: | 0.0 | 0 |

**Foundation Communities
Total SEED Accumulation
As of December 31, 2005
(N=67)**

| | | |
|-----------------------------------|-------------|--------------------|
| Participant Closing Balance | \$12,487.33 | |
| SEED Initial Deposits* | \$11,925.00 | |
| Participant Matched Withdrawals | \$0.00 | |
| Total Participant Balances | | \$24,412.33 |
| | | |
| Match Allocated | \$24,273.90 | |
| Match Used | \$0.00 | |
| Total Match Dollars | | \$24,273.90 |
| | | |
| Total SEED Balances | | \$48,686.23 |
| | | |
| Average SEED Initial Deposit | | \$177.99 |
| Average Participant Savings** | | \$186.38 |
| Average SEED Match*** | | \$362.30 |
| Average Total SEED Balance | | \$726.66 |

* Data show that 53 participants have received the SEED Initial Deposit. These deposits were not made into participant accounts, but entered into MIS IDA once a participant saved \$50 in the account. Actual balances in the accounts may not equal the closing balance in MIS IDA.

** Average Participant Savings includes the participant closing balance (excluding SEED initial deposits), participant matched withdrawals, and SEED incentives deposited into accounts.

*** Average SEED Match includes matches allocated, accrued, and used.

Fundación Chana y Samuel Levis
SEED Participant Characteristics (N=53)
 As of December 31, 2005

| <u>Gender</u> | % Total | Number | <u>Residence</u> | % Total | Number |
|---------------|---------|--------|------------------|---------|--------|
| Males: | 50.9 | 27 | Rural: | 83.0 | 44 |
| Females: | 49.1 | 26 | Urban: | 17.0 | 9 |

| <u>Ethnicity</u> | % Total | Number | <u>Marital Status of Primary Caregiver</u> | % Total | Number |
|-------------------------|---------|--------|--|---------|--------|
| African American: | 0.0 | 0 | Single: | 39.6 | 21 |
| Caucasian: | 0.0 | 0 | Married: | 50.9 | 27 |
| Latino or Hispanic: | 100.0 | 53 | Widowed: | 0.0 | 0 |
| Asian/Pacific Islander: | 0.0 | 0 | Divorced: | 0.0 | 0 |
| Native American: | 0.0 | 0 | Separated: | 9.4 | 5 |
| Other: | 0.0 | 0 | Missing: | 0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Age at Enrollment</u> | % Total | Number |
|--------------------------|---------|--------|
| 0 to 4: | 1.9 | 1 |
| 5 to 9: | 79.2 | 42 |
| 10 to 14: | 18.9 | 10 |
| 15 to 19: | 0.0 | 0 |
| 20 and over: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

| <u>Household Type</u> | % Total | Number |
|--|-------------|-----------|
| One or more adults, no children: | 0.0 | 0 |
| One adult, one child: | 1.9 | 1 |
| One adult, two children: | 7.5 | 4 |
| One adult, three children: | 5.7 | 3 |
| One adult, four or more children: | 9.4 | 5 |
| One Adult with Children: | 24.5 | 13 |
| Two or more adults, one child: | 9.4 | 5 |
| Two or more adults, two children: | 22.6 | 12 |
| Two or more adults, three children: | 34.0 | 18 |
| Two or more adults, four or more children: | 9.4 | 5 |
| Two or more Adults with Children: | 75.5 | 40 |

Fundación Chana y Samuel Levis – SEED Participant Characteristics

Status of Primary Caregiver

| <u>Level of Education</u> | <u>% Total</u> | <u>Number</u> | <u>Monthly Gross Income of Household</u> | | |
|---------------------------|----------------|---------------|--|---------------|----|
| | | | <u>% Total</u> | <u>Number</u> | |
| Completed grades K-5: | 3.8 | 2 | | | |
| Attended grades 6-8: | 1.9 | 1 | \$0 to \$999: | 26.4 | 14 |
| Attended grades 9-12: | 3.8 | 2 | \$1000 to \$1,999: | 41.5 | 22 |
| H.S. diploma or GED: | 22.6 | 12 | \$2,000 to \$2,999: | 24.5 | 13 |
| Some college: | 11.3 | 6 | \$3,000 to \$3,999: | 7.5 | 4 |
| Graduated 2-year college: | 15.1 | 8 | \$4,000 to \$4,999: | 0.0 | 0 |
| Graduated 4-year college: | 37.7 | 20 | \$5,000 and over: | 0.0 | 0 |
| Attended graduate school: | 3.8 | 2 | Missing: | 0.0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Income / Poverty %</u> | <u>% Total</u> | <u>Number</u> |
|---------------------------|----------------|---------------|
| 0 – 49: | 24.5 | 13 |
| 50 – 74: | 30.2 | 16 |
| 75 – 99: | 7.5 | 4 |
| 100 – 124: | 11.3 | 6 |
| 125 – 149: | 17.0 | 9 |
| 150 – 174: | 0.0 | 0 |
| 175 – 199: | 5.7 | 3 |
| 200+: | 3.8 | 2 |

Employment Status

| | | | | | |
|-------------------------------|------|----|---------------------|------|----|
| More than full-time: | 3.8 | 2 | Seeking employment: | 1.9 | 1 |
| Full-time: | 45.3 | 24 | Homemaker: | 20.8 | 11 |
| Part-time: | 11.3 | 6 | Disabled: | 11.3 | 6 |
| Laid off, waiting for return: | 0.0 | 0 | Retiree: | 3.8 | 2 |
| In school or training: | 1.9 | 1 | Missing: | 0.0 | 0 |

Fundación Chana y Samuel Levis – SEED Participant Characteristics

| <u>Household Recipient of AFDC/TANF</u> | % Total | Number | Unknown |
|--|----------------|---------------|----------------|
| Formerly: | 1.9 | 1 | 0 |
| Currently: | 0.0 | 0 | 0 |

| <u>Household Recipient of SSI or SSDI</u> | % Total | Number | Unknown |
|--|----------------|---------------|----------------|
| Currently: | 15.1 | 8 | 0 |

| <u>Participant Currently Receives Food Stamps</u> | % Total | Number | Unknown |
|--|----------------|---------------|----------------|
| | 20.8 | 11 | 0 |

| <u>Insurance Coverage</u> | % Total | Number | Unknown |
|--|----------------|---------------|----------------|
| Health insurance for SEED participant: | 83.0 | 44 | 0 |
| Life insurance for primary caregiver: | 35.8 | 19 | 0 |

| <u>Direct Deposit</u> | % Total | Number | Unknown |
|--|----------------|---------------|----------------|
| Intends to use direct deposit into SEED account: | 24.5 | 13 | 0 |

| <u>Household Assets</u> | % Total | Number | Unknown |
|--------------------------------|----------------|---------------|----------------|
| Vehicle: | 96.2 | 51 | 0 |
| Home: | 67.9 | 36 | 0 |
| Business: | 0.0 | 0 | 0 |
| Rental property: | 3.8 | 2 | 0 |
| Investments: | 9.4 | 5 | 0 |
| Checking account: | 50.9 | 27 | 0 |
| Savings account: | 64.2 | 34 | 0 |

Relationship of Primary Caregiver to SEED Participant

| | % Total | Number |
|---------------------------|----------------|---------------|
| Mother: | 77.4 | 41 |
| Father: | 20.8 | 11 |
| Grandparent: | 1.9 | 1 |
| Other relative: | 0.0 | 0 |
| Foster parent: | 0.0 | 0 |
| Other unrelated guardian: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

Fundación Chana y Samuel Levis – SEED Participant Characteristics

Nationality of SEED Participant

| | % Total | Number |
|-------------------|---------|--------|
| U.S. citizen: | 100.0 | 53 |
| Non-U.S. citizen: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

Birthplace of SEED Participant

| | % Total | Number |
|----------------|---------|--------|
| U.S. born: | 17.0 | 9 |
| Non-U.S. born: | 83.0 | 44 |
| Missing: | 0.0 | 0 |

Grade Level of SEED Participant

| | % Total | Number | | % Total | Number |
|---------------|---------|--------|-----------------|---------|--------|
| Preschool: | 0.0 | 0 | Grade 8: | 0.0 | 0 |
| Kindergarten: | 17.0 | 9 | Grade 9: | 0.0 | 0 |
| Grade 1: | 20.8 | 11 | Grade 10: | 0.0 | 0 |
| Grade 2: | 20.8 | 11 | Grade 11: | 0.0 | 0 |
| Grade 3: | 26.4 | 14 | Grade 12: | 0.0 | 0 |
| Grade 4: | 1.9 | 1 | 2-year college: | 0.0 | 0 |
| Grade 5: | 13.2 | 7 | 4-year college: | 0.0 | 0 |
| Grade 6: | 0.0 | 0 | Not in school: | 0.0 | 0 |
| Grade 7: | 0.0 | 0 | Missing: | 0.0 | 0 |

If SEED Participant is not in School, Has Participant Graduated High School?

| | % Total | Number |
|---------------------------|---------|--------|
| Yes: | 0.0 | 0 |
| No: | 0.0 | 0 |
| Child not yet school age: | 0.0 | 0 |
| Missing or N/A: | 100.0 | 53 |

Employment Status of SEED Participant

| | % Total | Number |
|-------------------------------|---------|--------|
| Employed more than full-time: | 0.0 | 0 |
| Employed full-time: | 0.0 | 0 |
| Employed part-time: | 0.0 | 0 |
| Not employed: | 100.0 | 53 |
| Missing: | 0.0 | 0 |

Fundación Chana y Samuel Levis
Total SEED Accumulation
As of December 31, 2005
(N=53)

| | | |
|-----------------------------------|-------------|--------------------|
| Participant Closing Balance | \$5,533.07 | |
| SEED Initial Deposits* | \$5,750.00 | |
| Participant Matched Withdrawals | \$0.00 | |
| Total Participant Balances | | \$11,283.07 |
| | | |
| Match Allocated | \$11,283.07 | |
| Match Used | \$0.00 | |
| Total Match Dollars | | \$11,283.07 |
| | | |
| Total SEED Balances | | \$22,566.14 |
| | | |
| Average SEED Initial Deposit | | \$108.49 |
| Average Participant Savings** | | \$104.40 |
| Average SEED Match*** | | \$212.89 |
| Average Total SEED Balance | | \$425.78 |

* A total of 46 participants have received the SEED Initial Deposit.

** Average Participant Savings includes the participant closing balance (excluding SEED initial deposits), participant matched withdrawals, and SEED incentives deposited into accounts.

*** Average SEED Match includes matches allocated, accrued, and used.

**Harlem Children's Zone
SEED Participant Characteristics (N=75)
As of December 31, 2005**

| <u>Gender</u> | <u>% Total</u> | <u>Number</u> | <u>Residence</u> | <u>% Total</u> | <u>Number</u> |
|---------------|----------------|---------------|------------------|----------------|---------------|
| Males: | 48.0 | 36 | Rural: | 0.0 | 0 |
| Females: | 52.0 | 39 | Urban: | 100.0 | 75 |

| <u>Ethnicity</u> | <u>% Total</u> | <u>Number</u> | <u>Marital Status of Primary Caregiver</u> | <u>% Total</u> | <u>Number</u> |
|-------------------------|----------------|---------------|--|----------------|---------------|
| African American: | 89.3 | 67 | Single: | 85.3 | 64 |
| Caucasian: | 0.0 | 0 | Married: | 13.3 | 10 |
| Latino or Hispanic: | 6.7 | 5 | Widowed: | 0.0 | 0 |
| Asian/Pacific Islander: | 0.0 | 0 | Divorced: | 0.0 | 0 |
| Native American: | 0.0 | 0 | Separated: | 1.3 | 1 |
| Other: | 4.0 | 3 | Missing: | 0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Age at Enrollment</u> | <u>% Total</u> | <u>Number</u> |
|--------------------------|----------------|---------------|
| 0 to 4: | 29.3 | 22 |
| 5 to 9: | 70.7 | 53 |
| 10 to 14: | 0.0 | 0 |
| 15 to 19: | 0.0 | 0 |
| 20 and over: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

| <u>Household Type</u> | <u>% Total</u> | <u>Number</u> |
|--|----------------|---------------|
| One or more adults, no children: | 0.0 | 0 |
| One adult, one child: | 20.0 | 15 |
| One adult, two children: | 21.3 | 16 |
| One adult, three children: | 5.3 | 4 |
| One adult, four or more children: | 2.7 | 2 |
| One Adult with Children: | 49.3 | 37 |
| Two or more adults, one child: | 12.0 | 9 |
| Two or more adults, two children: | 20.0 | 15 |
| Two or more adults, three children: | 12.0 | 9 |
| Two or more adults, four or more children: | 6.7 | 5 |
| Two or more Adults with Children: | 50.7 | 38 |

Harlem Children's Zone – SEED Participant Characteristics

Status of Primary Caregiver

| <u>Level of Education</u> | <u>% Total</u> | <u>Number</u> | <u>Monthly Gross Income of Household</u> | | |
|---------------------------|----------------|---------------|--|---------------|----|
| | | | <u>% Total</u> | <u>Number</u> | |
| Completed grades K-5: | 5.3 | 4 | | | |
| Attended grades 6-8: | 1.3 | 1 | \$0 to \$999: | 41.3 | 31 |
| Attended grades 9-12: | 9.3 | 7 | \$1000 to \$1,999: | 17.3 | 13 |
| H.S. diploma or GED: | 28.0 | 21 | \$2,000 to \$2,999: | 26.7 | 20 |
| Some college: | 29.3 | 22 | \$3,000 to \$3,999: | 12.0 | 9 |
| Graduated 2-year college: | 12.0 | 9 | \$4,000 to \$4,999: | 2.7 | 2 |
| Graduated 4-year college: | 12.0 | 9 | \$5,000 and over: | 0.0 | 0 |
| Attended graduate school: | 2.7 | 2 | Missing: | 0.0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Income / Poverty %</u> | <u>% Total</u> | <u>Number</u> |
|---------------------------|----------------|---------------|
| 0-49: | 33.3 | 25 |
| 50-74: | 10.7 | 8 |
| 75-99: | 4.0 | 3 |
| 100-124: | 6.7 | 5 |
| 125-149: | 10.7 | 8 |
| 150-174: | 5.3 | 4 |
| 175-199: | 10.7 | 8 |
| 200+: | 18.7 | 14 |

Employment Status

| | | | | | |
|-------------------------------|------|----|---------------------|------|---|
| More than full-time: | 8.0 | 6 | Seeking employment: | 10.7 | 8 |
| Full-time: | 45.3 | 34 | Homemaker: | 8.0 | 6 |
| Part-time: | 14.7 | 11 | Disabled: | 1.3 | 1 |
| Laid off, waiting for return: | 1.3 | 1 | Retiree: | 0.0 | 0 |
| In school or training: | 10.7 | 8 | Missing: | 0.0 | 0 |

Harlem Children’s Zone – SEED Participant Characteristics

Household Recipient of AFDC/TANF

| | % Total | Number | Unknown |
|------------|---------|--------|---------|
| Formerly: | 26.7 | 20 | 0 |
| Currently: | 9.3 | 7 | 0 |

Household Recipient of SSI or SSDI

| | | | |
|------------|-----|---|---|
| Currently: | 4.0 | 3 | 0 |
|------------|-----|---|---|

| | | | |
|---|------|----|---|
| <u>Participant Currently Receives Food Stamps</u> | 42.7 | 32 | 0 |
|---|------|----|---|

Insurance Coverage

| | % Total | Number | Unknown |
|--|---------|--------|---------|
| Health insurance for SEED participant: | 86.7 | 65 | 0 |
| Life insurance for primary caregiver: | 49.3 | 37 | 0 |

Direct Deposit

| | | | |
|--|------|----|---|
| Intends to use direct deposit into SEED account: | 22.7 | 17 | 0 |
|--|------|----|---|

Household Assets

| | | | |
|-------------------|------|----|---|
| Vehicle: | 24.0 | 18 | 0 |
| Home: | 13.3 | 10 | 0 |
| Business: | 1.3 | 1 | 0 |
| Rental property: | 8.0 | 6 | 0 |
| Investments: | 24.0 | 18 | 0 |
| Checking account: | 64.0 | 48 | 0 |
| Savings account: | 54.7 | 41 | 0 |

Relationship of Primary Caregiver to SEED Participant

| | % Total | Number |
|---------------------------|---------|--------|
| Mother: | 94.7 | 71 |
| Father: | 2.7 | 2 |
| Grandparent: | 2.7 | 2 |
| Other relative: | 0.0 | 0 |
| Foster parent: | 0.0 | 0 |
| Other unrelated guardian: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

Harlem Children’s Zone – SEED Participant Characteristics

Nationality of SEED Participant

| | % Total | Number |
|-------------------|----------------|---------------|
| U.S. citizen: | 98.7 | 74 |
| Non-U.S. citizen: | 1.3 | 1 |
| Missing: | 0.0 | 0 |

Birthplace of SEED Participant

| | % Total | Number |
|----------------|----------------|---------------|
| U.S. born: | 97.3 | 73 |
| Non-U.S. born: | 2.7 | 2 |
| Missing: | 0.0 | 0 |

Grade Level of SEED Participant

| | % Total | Number | | % Total | Number |
|---------------|----------------|---------------|-----------------|----------------|---------------|
| Preschool: | 70.7 | 53 | Grade 8: | 0.0 | 0 |
| Kindergarten: | 28.0 | 21 | Grade 9: | 0.0 | 0 |
| Grade 1: | 1.3 | 1 | Grade 10: | 0.0 | 0 |
| Grade 2: | 0.0 | 0 | Grade 11: | 0.0 | 0 |
| Grade 3: | 0.0 | 0 | Grade 12: | 0.0 | 0 |
| Grade 4: | 0.0 | 0 | 2-year college: | 0.0 | 0 |
| Grade 5: | 0.0 | 0 | 4-year college: | 0.0 | 0 |
| Grade 6: | 0.0 | 0 | Not in school: | 0.0 | 0 |
| Grade 7: | 0.0 | 0 | Missing: | 0.0 | 0 |

If SEED Participant is not in School, Has Participant Graduated High School?

| | % Total | Number |
|---------------------------|----------------|---------------|
| Yes: | 0.0 | 0 |
| No: | 0.0 | 0 |
| Child not yet school age: | 0.0 | 0 |
| Missing or N/A: | 100.0 | 75 |

Employment Status of SEED Participant

| | % Total | Number |
|-------------------------------|----------------|---------------|
| Employed more than full-time: | 0.0 | 0 |
| Employed full-time: | 0.0 | 0 |
| Employed part-time: | 0.0 | 0 |
| Not employed: | 100.0 | 75 |
| Missing: | 0.0 | 0 |

**Harlem Children's Zone
Total SEED Accumulation
As of December 31, 2005
(N=75)**

| | | |
|-----------------------------------|-------------|--------------------|
| Participant Closing Balance | \$14,474.55 | |
| SEED Initial Deposits | \$18,750.00 | |
| Participant Matched Withdrawals | \$0.00 | |
| Total Participant Balances | | \$33,224.55 |
| | | |
| Match Allocated | \$33,169.41 | |
| Match Used | \$0.00 | |
| Total Match Dollars | | \$33,169.41 |
| | | |
| Total SEED Balances | | \$66,393.96 |
| | | |
| Average SEED Initial Deposit | | \$250.00 |
| Average Participant Savings* | | \$192.99 |
| Average SEED Match** | | \$442.26 |
| Average Total SEED Balance | | \$885.25 |

* Average Participant Savings includes the participant closing balance (excluding SEED initial deposits), participant matched withdrawals, and SEED incentives deposited into accounts.

** Average SEED Match includes matches allocated, accrued, and used.

Juma Ventures
SEED Participant Characteristics (N=76)
 As of December 31, 2005

| <u>Gender</u> | % Total | Number | <u>Residence</u> | % Total | Number |
|---------------|---------|--------|------------------|---------|--------|
| Males: | 32.9 | 25 | Rural: | 0.0 | 0 |
| Females: | 67.1 | 51 | Urban: | 100.0 | 76 |

| <u>Ethnicity</u> | % Total | Number | <u>Marital Status of Primary Caregiver</u> | % Total | Number |
|-------------------------|---------|--------|--|---------|--------|
| African American: | 28.9 | 22 | Single: | 93.4 | 71 |
| Caucasian: | 1.3 | 1 | Married: | 3.9 | 3 |
| Latino or Hispanic: | 22.4 | 17 | Widowed: | 1.3 | 1 |
| Asian/Pacific Islander: | 38.2 | 29 | Divorced: | 1.3 | 1 |
| Native American: | 0.0 | 0 | Separated: | 0.0 | 0 |
| Other: | 9.2 | 7 | Missing: | 0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Age at Enrollment</u> | % Total | Number |
|--------------------------|---------|--------|
| 0 to 4: | 0.0 | 0 |
| 5 to 9: | 0.0 | 0 |
| 10 to 14: | 2.6 | 2 |
| 15 to 19: | 97.4 | 74 |
| 20 and over: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

| <u>Household Type</u> | % Total | Number |
|--|-------------|-----------|
| One or more adults, no children: | 2.6 | 2 |
| One adult, one child: | 17.1 | 13 |
| One adult, two children: | 5.3 | 4 |
| One adult, three children: | 2.6 | 2 |
| One adult, four or more children: | 1.3 | 1 |
| One Adult with Children: | 26.3 | 20 |
| Two or more adults, one child: | 30.3 | 23 |
| Two or more adults, two children: | 26.3 | 20 |
| Two or more adults, three children: | 9.2 | 7 |
| Two or more adults, four or more children: | 5.3 | 4 |
| Two or more Adults with Children: | 71.1 | 54 |

Juma Ventures – SEED Participant Characteristics

Status of Primary Caregiver

| <u>Level of Education</u> | <u>% Total</u> | <u>Number</u> | <u>Monthly Gross Income of Household</u> | | |
|---------------------------|----------------|---------------|--|----------------|---------------|
| Completed grades K-5: | 6.6 | 5 | | <u>% Total</u> | <u>Number</u> |
| Attended grades 6-8: | 10.5 | 8 | \$0 to \$999: | 10.5 | 8 |
| Attended grades 9-12: | 26.3 | 20 | \$1000 to \$1,999: | 25.0 | 19 |
| H.S. diploma or GED: | 18.4 | 14 | \$2,000 to \$2,999: | 30.3 | 23 |
| Some college: | 22.4 | 17 | \$3,000 to \$3,999: | 17.1 | 13 |
| Graduated 2-year college: | 5.3 | 4 | \$4,000 to \$4,999: | 7.9 | 6 |
| Graduated 4-year college: | 9.2 | 7 | \$5,000 and over: | 9.2 | 7 |
| Attended graduate school: | 1.3 | 1 | Missing: | 0.0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Income / Poverty %</u> | <u>% Total</u> | <u>Number</u> |
|---------------------------|----------------|---------------|
| 0 – 49: | 7.9 | 6 |
| 50 – 74: | 5.3 | 4 |
| 75 – 99: | 9.2 | 7 |
| 100 – 124: | 15.8 | 12 |
| 125 – 149: | 11.8 | 9 |
| 150 – 174: | 10.5 | 8 |
| 175 – 199: | 10.5 | 8 |
| 200+: | 28.9 | 22 |

Employment Status

| | | | | | |
|-------------------------------|------|----|---------------------|-----|---|
| More than full-time: | 7.9 | 6 | Seeking employment: | 5.3 | 4 |
| Full-time: | 60.5 | 46 | Homemaker: | 1.3 | 1 |
| Part-time: | 9.2 | 7 | Disabled: | 2.6 | 2 |
| Laid off, waiting for return: | 1.3 | 1 | Retiree: | 1.3 | 1 |
| In school or training: | 9.2 | 7 | Missing: | 1.3 | 1 |

Juma Ventures – SEED Participant Characteristics

| <u>Household Recipient of AFDC/TANF</u> | % Total | Number | Unknown |
|--|----------------|---------------|----------------|
| Formerly: | 15.8 | 12 | 0 |
| Currently: | 5.3 | 4 | 0 |

| <u>Household Recipient of SSI or SSDI</u> | | | |
|--|------|----|---|
| Currently: | 22.4 | 17 | 0 |

| <u>Participant Currently Receives Food Stamps</u> | | | |
|--|------|----|---|
| | 17.1 | 13 | 0 |

| <u>Insurance Coverage</u> | % Total | Number | Unknown |
|--|----------------|---------------|----------------|
| Health insurance for SEED participant: | 77.6 | 59 | 0 |
| Life insurance for primary caregiver: | 38.2 | 29 | 0 |

| <u>Direct Deposit</u> | | | |
|--|------|----|---|
| Intends to use direct deposit into SEED account: | 22.4 | 17 | 0 |

| <u>Household Assets</u> | | | |
|--------------------------------|------|----|---|
| Vehicle: | 64.5 | 49 | 0 |
| Home: | 32.9 | 25 | 0 |
| Business: | 3.9 | 3 | 0 |
| Rental property: | 2.6 | 2 | 0 |
| Investments: | 11.8 | 9 | 0 |
| Checking account: | 78.9 | 60 | 0 |
| Savings account: | 72.4 | 55 | 0 |

Relationship of Primary Caregiver to SEED Participant

| | % Total | Number |
|---------------------------|----------------|---------------|
| Mother: | 65.8 | 50 |
| Father: | 23.7 | 18 |
| Grandparent: | 2.6 | 2 |
| Other relative: | 3.9 | 3 |
| Foster parent: | 2.6 | 2 |
| Other unrelated guardian: | 1.3 | 1 |
| Missing: | 0.0 | 0 |

Juma Ventures – SEED Participant Characteristics

Nationality of SEED Participant

| | % Total | Number |
|-------------------|---------|--------|
| U.S. citizen: | 78.9 | 60 |
| Non-U.S. citizen: | 21.1 | 16 |
| Missing: | 0.0 | 0 |

Birthplace of SEED Participant

| | % Total | Number |
|----------------|---------|--------|
| U.S. born: | 72.4 | 55 |
| Non-U.S. born: | 27.6 | 21 |
| Missing: | 0.0 | 0 |

Grade Level of SEED Participant

| | % Total | Number | | % Total | Number |
|---------------|---------|--------|-----------------|---------|--------|
| Preschool: | 0.0 | 0 | Grade 8: | 1.3 | 1 |
| Kindergarten: | 0.0 | 0 | Grade 9: | 6.6 | 5 |
| Grade 1: | 0.0 | 0 | Grade 10: | 23.7 | 18 |
| Grade 2: | 0.0 | 0 | Grade 11: | 32.9 | 25 |
| Grade 3: | 0.0 | 0 | Grade 12: | 30.3 | 23 |
| Grade 4: | 0.0 | 0 | 2-year college: | 2.6 | 2 |
| Grade 5: | 0.0 | 0 | 4-year college: | 1.3 | 1 |
| Grade 6: | 0.0 | 0 | Not in school: | 1.3 | 1 |
| Grade 7: | 0.0 | 0 | Missing: | 0.0 | 0 |

If SEED Participant is not in School, Has Participant Graduated High School?

| | % Total | Number |
|---------------------------|---------|--------|
| Yes: | 1.3 | 1 |
| No: | 0.0 | 0 |
| Child not yet school age: | 0.0 | 0 |
| Missing or N/A: | 98.7 | 75 |

Employment Status of SEED Participant

| | % Total | Number |
|-------------------------------|---------|--------|
| Employed more than full-time: | 0.0 | 0 |
| Employed full-time: | 1.3 | 1 |
| Employed part-time: | 57.9 | 44 |
| Not employed: | 40.8 | 31 |
| Missing: | 0.0 | 0 |

Juma Ventures
Total SEED Accumulation
As of December 31, 2005
(N=76)*

| | | |
|-----------------------------------|-------------|--------------------|
| Participant Closing Balance | \$29,755.58 | |
| SEED Initial Deposits | \$0.00 | |
| Participant Matched Withdrawals | \$10,317.71 | |
| Total Participant Balances | | \$40,073.29 |
| | | |
| Match Allocated | \$25,557.81 | |
| Match Used** | \$9,403.14 | |
| Total Match Dollars | | \$34,960.95 |
| | | |
| Total SEED Balances | | \$75,034.24 |
| | | |
| Average SEED Initial Deposit | | \$0.00 |
| Average Participant Savings*** | | \$527.28 |
| Average SEED Match**** | | \$460.01 |
| Average Total SEED Balance | | \$987.29 |

* One participant has exited the program.

** At this site, the maximum total match is \$1,500. However, participant savings used for computer purchase are only matched up to \$750. Thus, participant Matched Withdrawals and Match Used are not equal, as some participants used savings in excess of \$750 to purchase a computer.

*** Average Participant Savings includes the participant closing balance (excluding SEED initial deposits), participant matched withdrawals, and SEED incentives deposited into accounts.

**** Average SEED Match includes matches allocated, accrued, and used.

OLHSA
SEED Participant Characteristics (N=439)
 As of December 31, 2005

| <u>Gender</u> | % Total | Number | <u>Residence</u> | % Total | Number |
|---------------|---------|--------|------------------|---------|--------|
| Males: | 50.1 | 220 | Rural: | 4.6 | 20 |
| Females: | 49.9 | 219 | Urban: | 95.4 | 419 |

| <u>Ethnicity</u> | % Total | Number | <u>Marital Status of Primary Caregiver</u> | % Total | Number |
|-------------------------|---------|--------|--|---------|--------|
| African American: | 32.1 | 141 | Single: | 48.1 | 211 |
| Caucasian: | 42.8 | 188 | Married: | 39.0 | 171 |
| Latino or Hispanic: | 8.4 | 37 | Widowed: | 0.5 | 2 |
| Asian/Pacific Islander: | 0.9 | 4 | Divorced: | 8.4 | 37 |
| Native American: | 0.7 | 3 | Separated: | 4.1 | 18 |
| Other: | 15.0 | 66 | Missing: | 0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Age at Enrollment</u> | % Total | Number |
|--------------------------|---------|--------|
| 0 to 4: | 64.2 | 282 |
| 5 to 9: | 35.8 | 157 |
| 10 to 14: | 0.0 | 0 |
| 15 to 19: | 0.0 | 0 |
| 20 and over: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

| <u>Household Type</u> | % Total | Number |
|--|-------------|------------|
| One or more adults, no children: | 0.7 | 3 |
| One adult, one child: | 6.6 | 29 |
| One adult, two children: | 11.6 | 51 |
| One adult, three children: | 7.3 | 32 |
| One adult, four or more children: | 7.3 | 32 |
| One Adult with Children: | 32.8 | 144 |
| Two or more adults, one child: | 11.6 | 51 |
| Two or more adults, two children: | 22.3 | 98 |
| Two or more adults, three children: | 19.1 | 84 |
| Two or more adults, four or more children: | 12.1 | 53 |
| Two or more Adults with Children: | 65.1 | 286 |
| Missing: | 1.4 | 6 |

OLHSA – SEED Participant Characteristics

Status of Primary Caregiver

| <u>Level of Education</u> | <u>% Total</u> | <u>Number</u> | <u>Monthly Gross Income of Household</u> | | |
|---------------------------|----------------|---------------|--|---------------|-----|
| | | | <u>% Total</u> | <u>Number</u> | |
| Completed grades K-5: | 1.1 | 5 | | | |
| Attended grades 6-8: | 0.9 | 4 | \$0 to \$999: | 47.6 | 209 |
| Attended grades 9-12: | 18.5 | 81 | \$1000 to \$1,999: | 27.6 | 121 |
| H.S. diploma or GED: | 30.1 | 132 | \$2,000 to \$2,999: | 15.5 | 68 |
| Some college: | 29.8 | 131 | \$3,000 to \$3,999: | 4.6 | 20 |
| Graduated 2-year college: | 11.2 | 49 | \$4,000 to \$4,999: | 1.6 | 7 |
| Graduated 4-year college: | 5.2 | 23 | \$5,000 and over: | 3.2 | 14 |
| Attended graduate school: | 3.2 | 14 | Missing: | 0.0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Income / Poverty %</u> | <u>% Total</u> | <u>Number</u> |
|---------------------------|----------------|---------------|
| 0-49: | 43.1 | 189 |
| 50-74: | 15.0 | 66 |
| 75-99: | 10.5 | 46 |
| 100-124: | 10.7 | 47 |
| 125-149: | 8.2 | 36 |
| 150-174: | 3.9 | 17 |
| 175-199: | 1.4 | 6 |
| 200+: | 7.3 | 32 |

Employment Status

| | | | | | |
|-------------------------------|------|-----|---------------------|------|-----|
| More than full-time: | 6.8 | 30 | Seeking employment: | 13.0 | 57 |
| Full-time: | 28.2 | 124 | Homemaker: | 22.8 | 100 |
| Part-time: | 14.8 | 65 | Disabled: | 6.2 | 27 |
| Laid off, waiting for return: | 2.7 | 12 | Retiree: | 0.2 | 1 |
| In school or training: | 4.3 | 19 | Missing: | 0.9 | 4 |

OLHSA – SEED Participant Characteristics

Household Recipient of AFDC/TANF

| | % Total | Number | Unknown |
|------------|---------|--------|---------|
| Formerly: | 30.8 | 135 | 26 |
| Currently: | 11.4 | 50 | 24 |

Household Recipient of SSI or SSDI

| | | | |
|------------|------|----|----|
| Currently: | 11.4 | 50 | 15 |
|------------|------|----|----|

Participant Currently Receives Food Stamps

| | | | |
|--|------|-----|---|
| | 53.1 | 233 | 7 |
|--|------|-----|---|

Insurance Coverage

| | % Total | Number | Unknown |
|--|---------|--------|---------|
| Health insurance for SEED participant: | 88.4 | 388 | 8 |
| Life insurance for primary caregiver: | 28.2 | 124 | 15 |

Direct Deposit

| | | | |
|--|------|----|-----|
| Intends to use direct deposit into SEED account: | 15.0 | 66 | 196 |
|--|------|----|-----|

Household Assets

| | | | |
|-------------------|------|-----|----|
| Vehicle: | 80.6 | 354 | 6 |
| Home: | 38.3 | 168 | 9 |
| Business: | 7.5 | 33 | 7 |
| Rental property: | 4.3 | 19 | 11 |
| Investments: | 18.2 | 80 | 16 |
| Checking account: | 57.2 | 251 | 10 |
| Savings account: | 44.0 | 193 | 10 |

Relationship of Primary Caregiver to SEED Participant

| | % Total | Number |
|---------------------------|---------|--------|
| Mother: | 85.9 | 377 |
| Father: | 9.6 | 42 |
| Grandparent: | 3.2 | 14 |
| Other relative: | 0.5 | 2 |
| Foster parent: | 0.7 | 3 |
| Other unrelated guardian: | 0.2 | 1 |
| Missing: | 0.0 | 0 |

OLHSA – SEED Participant Characteristics

Nationality of SEED Participant

| | % Total | Number |
|-------------------|---------|--------|
| U.S. citizen: | 99.3 | 436 |
| Non-U.S. citizen: | 0.5 | 2 |
| Missing: | 0.2 | 1 |

Birthplace of SEED Participant

| | % Total | Number |
|----------------|---------|--------|
| U.S. born: | 99.1 | 435 |
| Non-U.S. born: | 0.7 | 3 |
| Missing: | 0.2 | 1 |

Grade Level of SEED Participant

| | % Total | Number | | % Total | Number |
|---------------|---------|--------|-----------------|---------|--------|
| Preschool: | 99.3 | 436 | Grade 8: | 0.0 | 0 |
| Kindergarten: | 0.0 | 0 | Grade 9: | 0.0 | 0 |
| Grade 1: | 0.0 | 0 | Grade 10: | 0.0 | 0 |
| Grade 2: | 0.0 | 0 | Grade 11: | 0.0 | 0 |
| Grade 3: | 0.0 | 0 | Grade 12: | 0.0 | 0 |
| Grade 4: | 0.0 | 0 | 2-year college: | 0.0 | 0 |
| Grade 5: | 0.0 | 0 | 4-year college: | 0.0 | 0 |
| Grade 6: | 0.0 | 0 | Not in school: | 0.5 | 2 |
| Grade 7: | 0.0 | 0 | Missing: | 0.2 | 1 |

If SEED Participant is not in School, Has Participant Graduated High School?

| | % Total | Number |
|---------------------------|---------|--------|
| Yes: | 0.0 | 0 |
| No: | 0.0 | 0 |
| Child not yet school age: | 0.2 | 1 |
| Missing or N/A: | 99.8 | 438 |

Employment Status of SEED Participant

| | % Total | Number |
|-------------------------------|---------|--------|
| Employed more than full-time: | 0.0 | 0 |
| Employed full-time: | 0.0 | 0 |
| Employed part-time: | 0.0 | 0 |
| Not employed: | 99.8 | 438 |
| Missing: | 0.2 | 1 |

OLHSA
Total SEED Accumulation
As of December 31, 2005
(N=439)

| | | |
|-----------------------------------|--------------|---------------------|
| Participant Closing Balance * | \$31,186.23 | |
| SEED Initial Deposits | \$351,200.00 | |
| Participant Matched Withdrawals | \$0.00 | |
| Total Participant Balances | | \$382,386.23 |
| | | |
| Match Allocated ** | \$70,980.00 | |
| Match Accrued *** | \$6,155.00 | |
| Match Used | \$0.00 | |
| Total Match Dollars | | \$77,135.00 |
| | | |
| Total SEED Balances | | \$459,521.23 |
| | | |
| Average SEED Initial Deposit | | \$800.00 |
| Average Participant Savings **** | | \$71.04 |
| Average SEED Match ***** | | \$175.71 |
| Average Total SEED Balance | | \$1,046.75 |

* Five SEED participants had accounts open prior to SEED. For these participants, the pre-existing account became the SEED account. The Participant Closing Balance excludes the portion of the balance attributable to deposits made prior to the participant's enrollment in SEED.

** Match Allocated includes a \$200 matching grant from the Michigan Education Savings Program (MESP) for 285 of the 439 participants.

*** Match Accrued represents participant savings matches earned as of December 31, 2005, but not yet reflected in the MESP match accounts.

**** Average Participant Savings includes the participant closing balance (excluding SEED initial deposits), participant matched withdrawals, and SEED incentives deposited into accounts.

***** Average SEED Match includes matches allocated, accrued, and used.

People for People
SEED Participant Characteristics (N=75)
 As of December 31, 2005

| <u>Gender</u> | <u>% Total</u> | <u>Number</u> | <u>Residence</u> | <u>% Total</u> | <u>Number</u> |
|---------------|----------------|---------------|------------------|----------------|---------------|
| Males: | 53.3 | 40 | Rural: | 1.3 | 1 |
| Females: | 46.7 | 35 | Urban: | 98.7 | 74 |

| <u>Ethnicity</u> | <u>% Total</u> | <u>Number</u> | <u>Marital Status of Primary Caregiver</u> | <u>% Total</u> | <u>Number</u> |
|-------------------------|----------------|---------------|--|----------------|---------------|
| African American: | 98.7 | 74 | Single: | 57.3 | 43 |
| Caucasian: | 0.0 | 0 | Married: | 32.0 | 24 |
| Latino or Hispanic: | 0.0 | 0 | Widowed: | 1.3 | 1 |
| Asian/Pacific Islander: | 0.0 | 0 | Divorced: | 8.0 | 6 |
| Native American: | 0.0 | 0 | Separated: | 1.3 | 1 |
| Other: | 1.3 | 1 | Missing: | 0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Age at Enrollment</u> | <u>% Total</u> | <u>Number</u> |
|--------------------------|----------------|---------------|
| 0 to 4: | 0.0 | 0 |
| 5 to 9: | 0.0 | 0 |
| 10 to 14: | 100.0 | 75 |
| 15 to 19: | 0.0 | 0 |
| 20 and over: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

| <u>Household Type</u> | <u>% Total</u> | <u>Number</u> |
|--|----------------|---------------|
| One or more adults, no children: | 0.0 | 0 |
| One adult, one child: | 12.0 | 9 |
| One adult, two children: | 18.7 | 14 |
| One adult, three children: | 8.0 | 6 |
| One adult, four or more children: | 6.7 | 5 |
| One Adult with Children: | 45.3 | 34 |
| Two or more adults, one child: | 10.7 | 8 |
| Two or more adults, two children: | 20.0 | 15 |
| Two or more adults, three children: | 17.3 | 13 |
| Two or more adults, four or more children: | 6.7 | 5 |
| Two or more Adults with Children: | 54.7 | 41 |

People for People – SEED Participant Characteristics

Status of Primary Caregiver

| <u>Level of Education</u> | <u>% Total</u> | <u>Number</u> | <u>Monthly Gross Income of Household</u> | | |
|---------------------------|----------------|---------------|--|---------------|----|
| | | | <u>% Total</u> | <u>Number</u> | |
| Completed grades K-5: | 0.0 | 0 | | | |
| Attended grades 6-8: | 0.0 | 0 | \$0 to \$999: | 21.3 | 16 |
| Attended grades 9-12: | 8.0 | 6 | \$1000 to \$1,999: | 44.0 | 33 |
| H.S. diploma or GED: | 33.3 | 25 | \$2,000 to \$2,999: | 26.7 | 20 |
| Some college: | 37.3 | 28 | \$3,000 to \$3,999: | 5.3 | 4 |
| Graduated 2-year college: | 9.3 | 7 | \$4,000 to \$4,999: | 0.0 | 0 |
| Graduated 4-year college: | 12.0 | 9 | \$5,000 and over: | 2.7 | 2 |
| Attended graduate school: | 0.0 | 0 | Missing: | 0.0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Income / Poverty %</u> | <u>% Total</u> | <u>Number</u> |
|---------------------------|----------------|---------------|
| 0-49: | 22.7 | 17 |
| 50-74: | 13.3 | 10 |
| 75-99: | 17.3 | 13 |
| 100-124: | 10.7 | 8 |
| 125-149: | 9.3 | 7 |
| 150-174: | 14.7 | 11 |
| 175-199: | 5.3 | 4 |
| 200+: | 6.7 | 5 |

Employment Status

| | | | | | |
|-------------------------------|------|----|---------------------|-----|---|
| More than full-time: | 10.7 | 8 | Seeking employment: | 4.0 | 3 |
| Full-time: | 53.3 | 40 | Homemaker: | 9.3 | 7 |
| Part-time: | 13.3 | 10 | Disabled: | 5.3 | 4 |
| Laid off, waiting for return: | 4.0 | 3 | Retiree: | 0.0 | 0 |
| In school or training: | 0.0 | 0 | Missing: | 0.0 | 0 |

People for People – SEED Participant Characteristics

Household Recipient of AFDC/TANF

| | % Total | Number | Unknown |
|------------|----------------|---------------|----------------|
| Formerly: | 37.3 | 28 | 0 |
| Currently: | 16.0 | 12 | 0 |

Household Recipient of SSI or SSDI

| | | | |
|------------|------|----|---|
| Currently: | 14.7 | 11 | 0 |
|------------|------|----|---|

| | | | |
|--|------|----|---|
| <u>Participant Currently Receives Food Stamps</u> | 29.3 | 22 | 0 |
|--|------|----|---|

Insurance Coverage

| | % Total | Number | Unknown |
|--|----------------|---------------|----------------|
| Health insurance for SEED participant: | 93.3 | 70 | 0 |
| Life insurance for primary caregiver: | 68.0 | 51 | 0 |

Direct Deposit

| | | | |
|--|------|----|---|
| Intends to use direct deposit into SEED account: | 25.3 | 19 | 0 |
|--|------|----|---|

Household Assets

| | | | |
|-------------------|------|----|---|
| Vehicle: | 68.0 | 51 | 0 |
| Home: | 46.7 | 35 | 0 |
| Business: | 0.0 | 0 | 0 |
| Rental property: | 5.3 | 4 | 0 |
| Investments: | 26.7 | 20 | 0 |
| Checking account: | 85.3 | 64 | 0 |
| Savings account: | 61.3 | 46 | 0 |

Relationship of Primary Caregiver to SEED Participant

| | % Total | Number |
|---------------------------|----------------|---------------|
| Mother: | 86.7 | 65 |
| Father: | 1.3 | 1 |
| Grandparent: | 9.3 | 7 |
| Other relative: | 1.3 | 1 |
| Foster parent: | 0.0 | 0 |
| Other unrelated guardian: | 1.3 | 1 |
| Missing: | 0.0 | 0 |

People for People – SEED Participant Characteristics

Nationality of SEED Participant

| | % Total | Number |
|-------------------|---------|--------|
| U.S. citizen: | 100.0 | 75 |
| Non-U.S. citizen: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

Birthplace of SEED Participant

| | % Total | Number |
|----------------|---------|--------|
| U.S. born: | 100.0 | 75 |
| Non-U.S. born: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

Grade Level of SEED Participant

| | % Total | Number | | % Total | Number |
|---------------|---------|--------|-----------------|---------|--------|
| Preschool: | 0.0 | 0 | Grade 8: | 0.0 | 0 |
| Kindergarten: | 0.0 | 0 | Grade 9: | 0.0 | 0 |
| Grade 1: | 0.0 | 0 | Grade 10: | 0.0 | 0 |
| Grade 2: | 0.0 | 0 | Grade 11: | 0.0 | 0 |
| Grade 3: | 0.0 | 0 | Grade 12: | 0.0 | 0 |
| Grade 4: | 4.0 | 3 | 2-year college: | 0.0 | 0 |
| Grade 5: | 72.0 | 54 | 4-year college: | 0.0 | 0 |
| Grade 6: | 24.0 | 18 | Not in school: | 0.0 | 0 |
| Grade 7: | 0.0 | 0 | Missing: | 0.0 | 0 |

If SEED Participant is not in School, Has Participant Graduated High School?

| | % Total | Number |
|---------------------------|---------|--------|
| Yes: | 0.0 | 0 |
| No: | 0.0 | 0 |
| Child not yet school age: | 0.0 | 0 |
| Missing or N/A: | 100.0 | 75 |

Employment Status of SEED Participant

| | % Total | Number |
|-------------------------------|---------|--------|
| Employed more than full-time: | 0.0 | 0 |
| Employed full-time: | 0.0 | 0 |
| Employed part-time: | 0.0 | 0 |
| Not employed: | 100.0 | 75 |
| Missing: | 0.0 | 0 |

People for People
Total SEED Accumulation
As of December 31, 2005
(N=75)

| | | |
|-----------------------------------|-------------|--------------------|
| Participant Closing Balance | \$4,499.42 | |
| SEED Initial Deposits | \$18,750.00 | |
| Participant Matched Withdrawals | \$0.00 | |
| Total Participant Balances | | \$23,249.42 |
| | | |
| Match Allocated* | \$23,249.42 | |
| Match Used | \$0.00 | |
| Total Match Dollars | | \$23,249.42 |
| | | |
| Total SEED Balances | | \$46,498.84 |
| | | |
| Average SEED Initial Deposit | | \$250.00 |
| Average Participant Savings** | | \$59.99 |
| Average SEED Match*** | | \$309.99 |
| Average Total SEED Balance | | \$619.98 |

* Each SEED participant has an individual match account, into which People for People staff deposit matching funds when a deposit in the participant's savings account is made. Actual balances in the individual match accounts may not equal the amount of match allocated in MIS IDA.

** Average Participant Savings includes the participant closing balance (excluding SEED initial deposits), participant matched withdrawals, and SEED incentives deposited into accounts.

*** Average SEED Match includes matches allocated, accrued, and used.

Shriver Center
SEED Participant Characteristics (N=82)
 As of December 31, 2005

| <u>Gender</u> | % Total | Number | <u>Residence</u> | % Total | Number |
|---------------|---------|--------|------------------|---------|--------|
| Males: | 47.6 | 39 | Rural: | 0.0 | 0 |
| Females: | 52.4 | 43 | Urban: | 100.0 | 82 |

| <u>Ethnicity</u> | % Total | Number | <u>Marital Status of Primary Caregiver</u> | % Total | Number |
|-------------------------|---------|--------|--|---------|--------|
| African American: | 100.0 | 82 | Single: | 69.5 | 57 |
| Caucasian: | 0.0 | 0 | Married: | 23.2 | 19 |
| Latino or Hispanic: | 0.0 | 0 | Widowed: | 0.0 | 0 |
| Asian/Pacific Islander: | 0.0 | 0 | Divorced: | 6.1 | 5 |
| Native American: | 0.0 | 0 | Separated: | 1.2 | 1 |
| Other: | 0.0 | 0 | Missing: | 0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Age at Enrollment</u> | % Total | Number |
|--------------------------|---------|--------|
| 0 to 4: | 14.6 | 12 |
| 5 to 9: | 68.3 | 56 |
| 10 to 14: | 17.1 | 14 |
| 15 to 19: | 0.0 | 0 |
| 20 and over: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

| <u>Household Type</u> | % Total | Number |
|--|-------------|-----------|
| One or more adults, no children: | 0.0 | 0 |
| One adult, one child: | 9.8 | 8 |
| One adult, two children: | 17.1 | 14 |
| One adult, three children: | 20.7 | 17 |
| One adult, four or more children: | 9.8 | 8 |
| One Adult with Children: | 57.4 | 47 |
| Two or more adults, one child: | 4.9 | 4 |
| Two or more adults, two children: | 8.5 | 7 |
| Two or more adults, three children: | 13.4 | 11 |
| Two or more adults, four or more children: | 15.9 | 13 |
| Two or more Adults with Children: | 42.7 | 35 |

Shriver Center – SEED Participant Characteristics

Status of Primary Caregiver

| <u>Level of Education</u> | <u>% Total</u> | <u>Number</u> | <u>Monthly Gross Income of Household</u> | | |
|---------------------------|----------------|---------------|--|---------------|----|
| | | | <u>% Total</u> | <u>Number</u> | |
| Completed grades K-5: | 3.7 | 3 | | | |
| Attended grades 6-8: | 1.2 | 1 | \$0 to \$999: | 42.7 | 35 |
| Attended grades 9-12: | 11.0 | 9 | \$1000 to \$1,999: | 28.0 | 23 |
| H.S. diploma or GED: | 22.0 | 18 | \$2,000 to \$2,999: | 17.1 | 14 |
| Some college: | 48.8 | 40 | \$3,000 to \$3,999: | 8.5 | 7 |
| Graduated 2-year college: | 3.7 | 3 | \$4,000 to \$4,999: | 3.7 | 3 |
| Graduated 4-year college: | 6.1 | 5 | \$5,000 and over: | 0.0 | 0 |
| Attended graduate school: | 3.7 | 3 | Missing: | 0.0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Income / Poverty %</u> | <u>% Total</u> | <u>Number</u> |
|---------------------------|----------------|---------------|
| 0 – 49: | 30.5 | 25 |
| 50 – 74: | 17.1 | 14 |
| 75 – 99: | 13.4 | 11 |
| 100 – 124: | 14.6 | 12 |
| 125 – 149: | 7.3 | 6 |
| 150 – 174: | 3.7 | 3 |
| 175 – 199: | 3.7 | 3 |
| 200+: | 9.8 | 8 |

Employment Status

| | | | | | |
|-------------------------------|------|----|---------------------|------|----|
| More than full-time: | 9.8 | 8 | Seeking employment: | 19.5 | 16 |
| Full-time: | 36.6 | 30 | Homemaker: | 7.3 | 6 |
| Part-time: | 17.1 | 14 | Disabled: | 1.2 | 1 |
| Laid off, waiting for return: | 7.3 | 6 | Retiree: | 0.0 | 0 |
| In school or training: | 1.2 | 1 | Missing: | 0.0 | 0 |

Shriver Center – SEED Participant Characteristics

Household Recipient of AFDC/TANF

| | % Total | Number | Unknown |
|------------|---------|--------|---------|
| Formerly: | 57.3 | 47 | 0 |
| Currently: | 23.2 | 19 | 0 |

Household Recipient of SSI or SSDI

| | | | |
|------------|------|----|---|
| Currently: | 20.7 | 17 | 0 |
|------------|------|----|---|

| | | | |
|---|------|----|----|
| <u>Participant Currently Receives Food Stamps</u> | 25.6 | 21 | 24 |
|---|------|----|----|

Insurance Coverage

| | % Total | Number | Unknown |
|--|---------|--------|---------|
| Health insurance for SEED participant: | 63.4 | 52 | 0 |
| Life insurance for primary caregiver: | 32.9 | 27 | 0 |

Direct Deposit

| | | | |
|--|------|----|---|
| Intends to use direct deposit into SEED account: | 15.9 | 13 | 0 |
|--|------|----|---|

Household Assets

| | | | |
|-------------------|------|----|---|
| Vehicle: | 37.8 | 31 | 0 |
| Home: | 15.9 | 13 | 0 |
| Business: | 4.9 | 4 | 0 |
| Rental property: | 2.4 | 2 | 0 |
| Investments: | 7.3 | 6 | 0 |
| Checking account: | 32.9 | 27 | 0 |
| Savings account: | 39.0 | 32 | 0 |

Relationship of Primary Caregiver to SEED Participant

| | % Total | Number |
|---------------------------|---------|--------|
| Mother: | 80.5 | 66 |
| Father: | 12.2 | 10 |
| Grandparent: | 6.1 | 5 |
| Other relative: | 0.0 | 0 |
| Foster parent: | 1.2 | 1 |
| Other unrelated guardian: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

Shriver Center – SEED Participant Characteristics

Nationality of SEED Participant

| | % Total | Number |
|-------------------|----------------|---------------|
| U.S. citizen: | 100.0 | 82 |
| Non-U.S. citizen: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

Birthplace of SEED Participant

| | % Total | Number |
|----------------|----------------|---------------|
| U.S. born: | 100.0 | 82 |
| Non-U.S. born: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

Grade Level of SEED Participant

| | % Total | Number | | % Total | Number |
|---------------|----------------|---------------|-----------------|----------------|---------------|
| Preschool: | 8.5 | 7 | Grade 8: | 0.0 | 0 |
| Kindergarten: | 23.2 | 19 | Grade 9: | 0.0 | 0 |
| Grade 1: | 13.4 | 11 | Grade 10: | 0.0 | 0 |
| Grade 2: | 15.9 | 13 | Grade 11: | 0.0 | 0 |
| Grade 3: | 17.1 | 14 | Grade 12: | 0.0 | 0 |
| Grade 4: | 9.8 | 8 | 2-year college: | 0.0 | 0 |
| Grade 5: | 7.3 | 6 | 4-year college: | 0.0 | 0 |
| Grade 6: | 3.7 | 3 | Not in school: | 0.0 | 0 |
| Grade 7: | 1.2 | 1 | Missing: | 0.0 | 0 |

If SEED Participant is not in School, Has Participant Graduated High School?

| | % Total | Number |
|---------------------------|----------------|---------------|
| Yes: | 0.0 | 0 |
| No: | 0.0 | 0 |
| Child not yet school age: | 0.0 | 0 |
| Missing or N/A: | 100.0 | 82 |

Employment Status of SEED Participant

| | % Total | Number |
|-------------------------------|----------------|---------------|
| Employed more than full-time: | 0.0 | 0 |
| Employed full-time: | 0.0 | 0 |
| Employed part-time: | 0.0 | 0 |
| Not employed: | 100.0 | 82 |
| Missing: | 0.0 | 0 |

Shriver Center
Total SEED Accumulation
As of December 31, 2005
(N=82)*

| | | |
|-------------------------------------|-------------|--------------------|
| Participant Closing Balance | \$2,666.81 | |
| SEED Initial Deposits | \$18,750.00 | |
| Participant Matched Withdrawals | \$0.00 | |
| Total Participant Balances** | | \$21,416.81 |
| | | |
| Match Allocated | \$21,416.81 | |
| Match Used | \$0.00 | |
| Total Match Dollars | | \$21,416.81 |
| | | |
| Total SEED Balances | | \$42,833.62 |
| | | |
| Average SEED Initial Deposit | | \$228.66 |
| Average Participant Savings*** | | \$32.52 |
| Average SEED Match**** | | \$261.18 |
| Average Total SEED Balance | | \$522.36 |

* Seven of the 82 participants have exited the program. These seven exited participants had total SEED Initial Deposits of \$1,500.00, which were returned to the Shriver Center's SEED funding pool for new enrollees.

** Total Participant Balances do not include fees erroneously charged to SEED accounts. Thus, actual participant balances and Account Monitoring Research data differ. Once all fees are reversed and transactions are reconciled, Account Monitoring Research data will be corrected as necessary to accurately reflect participant saving and account activity.

*** Average Participant Savings includes the participant closing balance (excluding SEED initial deposits), participant matched withdrawals, and SEED incentives deposited into accounts.

**** Average SEED Match includes matches allocated, accrued, and used.

Southern Good Faith Fund
SEED Participant Characteristics (N=75)
 As of December 31, 2005

| <u>Gender</u> | % Total | Number | <u>Residence</u> | % Total | Number |
|---------------|---------|--------|------------------|---------|--------|
| Males: | 44.0 | 33 | Rural: | 33.3 | 25 |
| Females: | 56.0 | 42 | Urban: | 66.7 | 50 |

| <u>Ethnicity</u> | % Total | Number | <u>Marital Status of Primary Caregiver</u> | % Total | Number |
|-------------------------|---------|--------|--|---------|--------|
| African American: | 90.7 | 68 | Single: | 41.3 | 31 |
| Caucasian: | 4.0 | 3 | Married: | 42.7 | 32 |
| Latino or Hispanic: | 0.0 | 0 | Widowed: | 9.3 | 7 |
| Asian/Pacific Islander: | 0.0 | 0 | Divorced: | 5.3 | 4 |
| Native American: | 0.0 | 0 | Separated: | 1.3 | 1 |
| Other: | 5.3 | 4 | Missing: | 0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Age at Enrollment</u> | % Total | Number |
|--------------------------|---------|--------|
| 0 to 4: | 66.7 | 50 |
| 5 to 9: | 33.3 | 25 |
| 10 to 14: | 0.0 | 0 |
| 15 to 19: | 0.0 | 0 |
| 20 and over: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

| <u>Household Type</u> | % Total | Number |
|--|-------------|-----------|
| One or more adults, no children: | 0.0 | 0 |
| One adult, one child: | 6.7 | 5 |
| One adult, two children: | 10.7 | 8 |
| One adult, three children: | 9.3 | 7 |
| One adult, four or more children: | 8.0 | 6 |
| One Adult with Children: | 34.7 | 26 |
| Two or more adults, one child: | 16.0 | 12 |
| Two or more adults, two children: | 25.3 | 19 |
| Two or more adults, three children: | 9.3 | 7 |
| Two or more adults, four or more children: | 14.7 | 11 |
| Two or more Adults with Children: | 65.3 | 49 |

Southern Good Faith Fund – SEED Participant Characteristics

Status of Primary Caregiver

| <u>Level of Education</u> | <u>% Total</u> | <u>Number</u> | <u>Monthly Gross Income of Household</u> | | |
|---------------------------|----------------|---------------|--|---------------|----|
| | | | <u>% Total</u> | <u>Number</u> | |
| Completed grades K-5: | 0.0 | 0 | | | |
| Attended grades 6-8: | 0.0 | 0 | \$0 to \$999: | 33.3 | 25 |
| Attended grades 9-12: | 13.3 | 10 | \$1000 to \$1,999: | 37.3 | 28 |
| H.S. diploma or GED: | 13.3 | 10 | \$2,000 to \$2,999: | 10.7 | 8 |
| Some College: | 40.0 | 30 | \$3,000 to \$3,999: | 10.7 | 8 |
| Graduated 2-year college: | 16.0 | 12 | \$4,000 to \$4,999: | 6.7 | 5 |
| Graduated 4-year college: | 8.0 | 6 | \$5,000 and over: | 1.3 | 1 |
| Attended graduate school: | 9.3 | 7 | Missing: | 0.0 | 0 |
| Missing: | 0.0 | 0 | | | |

| <u>Income / Poverty %</u> | <u>% Total</u> | <u>Number</u> |
|---------------------------|----------------|---------------|
| 0 – 49: | 21.3 | 16 |
| 50 – 74: | 21.3 | 16 |
| 75 – 99: | 22.7 | 17 |
| 100 – 124: | 6.7 | 5 |
| 125 – 149: | 8.0 | 6 |
| 150 – 174: | 2.7 | 2 |
| 175 – 199: | 1.3 | 1 |
| 200+: | 16.0 | 12 |

Employment Status

| | | | | | |
|-------------------------------|------|----|---------------------|-----|---|
| More than full-time: | 6.7 | 5 | Seeking employment: | 9.3 | 7 |
| Full-time: | 48.0 | 36 | Homemaker: | 6.7 | 5 |
| Part-time: | 12.0 | 9 | Disabled: | 5.3 | 4 |
| Laid off, waiting for return: | 0.0 | 0 | Retiree: | 2.7 | 2 |
| In school or training: | 9.3 | 7 | Missing: | 0.0 | 0 |

Southern Good Faith Fund – SEED Participant Characteristics

Nationality of SEED Participant

| | % Total | Number |
|-------------------|---------|--------|
| U.S. citizen: | 100.0 | 75 |
| Non-U.S. citizen: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

Birthplace of SEED Participant

| | % Total | Number |
|----------------|---------|--------|
| U.S. born: | 100.0 | 75 |
| Non-U.S. born: | 0.0 | 0 |
| Missing: | 0.0 | 0 |

Grade Level of SEED Participant

| | % Total | Number | | % Total | Number |
|---------------|---------|--------|-----------------|---------|--------|
| Preschool: | 92.0 | 69 | Grade 8: | 0.0 | 0 |
| Kindergarten: | 0.0 | 0 | Grade 9: | 0.0 | 0 |
| Grade 1: | 0.0 | 0 | Grade 10: | 0.0 | 0 |
| Grade 2: | 0.0 | 0 | Grade 11: | 0.0 | 0 |
| Grade 3: | 0.0 | 0 | Grade 12: | 0.0 | 0 |
| Grade 4: | 0.0 | 0 | 2-year college: | 0.0 | 0 |
| Grade 5: | 0.0 | 0 | 4-year college: | 0.0 | 0 |
| Grade 6: | 0.0 | 0 | Not in school: | 8.0 | 6 |
| Grade 7: | 0.0 | 0 | Missing: | 0.0 | 0 |

If SEED Participant is not in School, Has Participant Graduated High School?

| | % Total | Number |
|---------------------------|---------|--------|
| Yes: | 0.0 | 0 |
| No: | 2.7 | 2 |
| Child not yet school age: | 5.3 | 4 |
| Missing or N/A: | 92.0 | 69 |

Employment Status of SEED Participant

| | % Total | Number |
|-------------------------------|---------|--------|
| Employed more than full-time: | 0.0 | 0 |
| Employed full-time: | 0.0 | 0 |
| Employed part-time: | 0.0 | 0 |
| Not employed: | 100.0 | 75 |
| Missing: | 0.0 | 0 |

**Southern Good Faith Fund
Total SEED Accumulation
As of December 31, 2005
(N=75)**

| | | |
|-----------------------------------|-------------|--------------------|
| Participant Closing Balance | \$7,017.78 | |
| SEED Initial Deposits | \$37,500.00 | |
| Participant Matched Withdrawals | \$0.00 | |
| Total Participant Balances | | \$44,517.78 |
| | | |
| Match Allocated | \$44,003.25 | |
| Match Used | \$0.00 | |
| Total Match Dollars | | \$44,003.25 |
| | | |
| Total SEED Balances | | \$88,521.03 |
| | | |
| Average SEED Initial Deposit | | \$500.00 |
| Average Participant Savings* | | \$93.57 |
| Average SEED Match** | | \$586.71 |
| Average Total SEED Balance | | \$1,180.28 |

* Average Participant Savings includes the participant closing balance (excluding SEED initial deposits), participant matched withdrawals, and SEED incentives deposited into accounts.

** Average SEED Match includes matches allocated, accrued, and used.



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