

# **SEED RESEARCH REPORT**

## **Account Monitoring Report At June 30, 2005**

**September 21, 2005**

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## **Center for Social Development at Washington University University of Kansas School of Social Welfare**

Saving for Education, Entrepreneurship, and Downpayment (SEED) is a national policy and practice 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=691)

As of June 30, 2005

### SEED Participant

<u>Gender</u>	% Total	Number	<u>Residence</u>	% Total	Number
Males:	47.6	329	Rural:	11.1	77
Females:	52.4	362	Urban:	88.9	614

### Ethnicity

African American:	60.2	416
Caucasian:	9.8	68
Latino or Hispanic:	11.6	80
Asian/Pacific Islander:	4.2	29
Native American:	7.8	54
Other:	6.4	44
Missing:	0.0	0

### Marital Status of Primary Caregiver

Single:	55.3	382
Married:	30.4	210
Widowed:	2.3	16
Divorced:	8.7	60
Separated:	3.3	23
Missing:	0	0

### Age at Enrollment

0 to 4:	15.8	109
5 to 9:	44.9	310
10 to 14:	21.7	150
15 to 19:	17.7	122
20 and Over:	0.0	0
Missing:	0.0	0

### Household Type

	% Total	Number
One or more Adults, No Children:	0.4	3
One Adult, One Child:	14.5	100
One Adult, Two Children:	12.9	89
One Adult, Three Children:	8.5	59
One Adult, Four or more Children:	7.2	50
<b>One Adult with Children:</b>	<b>43.1</b>	<b>298</b>
Two or more Adults, One Child:	13.5	93
Two or more Adults, Two Children:	19.3	133
Two or more Adults, Three Children:	13.8	95
Two or more Adults, Four or more Children:	10.0	69
<b>Two or more Adults with Children:</b>	<b>56.6</b>	<b>390</b>

## 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:	2.0	14			
Attended Grades 6-8:	2.5	17	\$0 To \$999:	24.6	170
Attended Grades 9-12:	11.6	80	\$1000 To \$1,999:	30.1	208
H.S. Diploma or GED:	21.6	149	\$2,000 to \$2,999:	25.8	178
Some College:	32.1	222	\$3,000 to \$3,999:	10.7	74
Graduated 2-Year College:	11.4	79	\$4,000 to \$4,999:	4.2	29
Graduated 4-Year College:	12.3	85	\$5,000 and over:	4.6	32
Attended Graduate School:	6.5	45	Missing:	0.0	0
Missing:	0.0	0			

<u>Income/Poverty %</u>	<u>% Total</u>	<u>Number</u>
0-49:	17.5	121
50-74:	13.0	90
75-99:	13.8	95
100-124:	13.0	90
125-149:	10.6	73
150-174:	7.8	54
175-199:	7.1	49
200+:	17.2	119

### Employment Status

More than Full-Time:	8.8	61	Seeking Employment:	8.4	58
Full-Time:	50.8	351	Homemaker:	6.9	48
Part-Time:	11.7	81	Disabled:	4.8	33
Laid Off, waiting for return:	1.9	13	Retiree:	1.3	9
In School or Training:	4.5	31	Missing:	0.9	6

## SEED Participant Characteristics

<b><u>Household Recipient of AFDC/TANF</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Formerly:	35.6	246	10
Currently:	11.9	82	8

<b><u>Household Recipient of SSI or SSDI</u></b>			
Currently:	14.0	97	6

<b><u>Participant currently receives food stamps</u></b>	29.7	205	25
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<b><u>Insurance Coverage</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Health insurance for SEED participant:	81.3	562	3
Life insurance for primary caregiver:	50.4	348	2

<b><u>Direct Deposit</u></b>			
Intends to use direct deposit into SEED account:	23.0	159	17

<b><u>Household Assets</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Vehicle:	70.3	486	3
Home:	36.3	251	5
Business:	5.1	35	2
Rental Property:	4.9	34	2
Investments:	22.1	153	3
Checking Account:	67.3	465	3
Savings Account:	54.1	374	3

### **Relationship of primary caregiver to SEED participant**

	<b>% Total</b>	<b>Number</b>
Mother:	76.7	530
Father:	13.2	91
Grandparent:	5.8	40
Other Relative:	1.3	9
Foster Parent:	1.3	9
Other Unrelated Guardian:	1.7	12
Missing:	0.0	0

## SEED Participant Characteristics

### Nationality of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Citizen:	96.2	665
Non-U.S. Citizen:	3.8	26
Missing:	0.0	0

### Birthplace of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Born:	93.3	645
Non-U.S. Born:	6.7	46
Missing:	0.0	0

### Grade Level of SEED Participant

	<b>% Total</b>	<b>Number</b>		<b>% Total</b>	<b>Number</b>
Preschool:	27.6	191	Grade 8:	1.2	8
Kindergarten:	11.4	79	Grade 9:	6.7	46
Grade 1:	8.7	60	Grade 10:	3.0	21
Grade 2:	6.4	44	Grade 11:	3.6	25
Grade 3:	6.1	42	Grade 12:	3.3	23
Grade 4:	4.9	34	2 Year College:	0.3	2
Grade 5:	7.7	53	4 Year College:	0.1	1
Grade 6:	4.8	33	Not in school:	1.0	7
Grade 7:	3.2	22	Missing:	0.0	0

### If SEED participant is not in school, has participant graduated high school?

	<b>% Total</b>	<b>Number</b>
Yes:	0.1	1
No:	0.3	2
Child not yet school age:	0.6	4
Missing or N/A:	99.0	684

### Employment status of SEED participant

	<b>% Total</b>	<b>Number</b>
Employed more than full time:	0.0	0
Employed full time:	0.1	1
Employed part time:	6.9	48
Not employed:	92.9	642
Missing:	0.0	0

**Total SEED Accumulation  
Eleven SEED Partners Reporting  
As of June 30, 2005  
(N=691<sup>\*</sup>)**

Participant Closing Balances	\$81,168.92	
SEED Initial Deposits	\$194,462.50	
Participant Matched Withdrawals	\$5,467.74	
<b>Total Participant Balances</b>		<b>\$281,099.16</b>
Match Allocated	\$204,020.77	
Match Used	\$17,841.66	
<b>Total Match Dollars</b>		<b>\$221,862.43</b>
<b>Total SEED Balances</b>		<b>\$502,961.59</b>
<b>Average SEED Balance Per Participant</b>		<b>\$727.87</b>

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<sup>\*</sup> This number includes eight participants who have exited the SEED Initiative: one from Juma Ventures and seven from the Shriver center.



## Results by SEED Partner As of June 30, 2005

The following pages provide descriptive information for each SEED Partner:

- Participant Characteristics
- Total SEED Accumulation

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

SEED Partner <sup>1</sup>	Date First Account Opened	Number of Participants
<b>Beyond Housing</b>	<b>November 2003</b>	<b>74</b>
<b>Boys and Girls Clubs of Delaware</b>	<b>April 2004</b>	<b>71</b>
<b>Cherokee Nation</b>	<b>May 2005</b>	<b>54</b>
<b>Foundation Communities</b>	<b>November 2003</b>	<b>69</b>
<b>Fundación Chana Goldstein y Samuel Levis</b>	<b>February 2005</b>	<b>18</b>
<b>Harlem Children's Zone</b>	<b>October 2003</b>	<b>73</b>
<b>Juma Ventures</b>	<b>March 2004</b>	<b>76</b>
<b>Oakland Livingston Human Service Agency (OLHSA)</b>	<b>January 2005</b>	<b>62</b>
<b>People for People</b>	<b>February 2005</b>	<b>37</b>
<b>Sargent Shriver National Center on Poverty Law (Shriver Center)</b>	<b>November 2003</b>	<b>82</b>
<b>Southern Good Faith Fund</b>	<b>December 2003</b>	<b>75</b>
<b>Total SEED participants</b>		<b>691</b>

<sup>1</sup> As of this report date, eleven of the twelve SEED partners are able to report data. Mile High United Way had no open accounts as of June 30, 2005.

## Beyond Housing

### SEED Participant Characteristics (N=74)

As of June 30, 2005

#### SEED Participant

<u>Gender</u>	<u>% Total</u>	<u>Number</u>	<u>Residence</u>	<u>% Total</u>	<u>Number</u>
Males:	51.4	38	Rural:	1.4	1
Females:	48.6	36	Urban:	98.6	73

#### Ethnicity

African American:	79.7	59
Caucasian:	8.1	6
Latino or Hispanic:	1.4	1
Asian/Pacific Islander:	0.0	0
Native American:	0.0	0
Other:	10.8	8
Missing:	0.0	0

#### Marital Status of Primary Caregiver

Single:	44.6	33
Married:	37.8	28
Widowed:	0.0	0
Divorced:	9.5	7
Separated:	8.1	6
Missing:	0	0

#### Age at Enrollment

0 to 4:	0.0	0
5 to 9:	100.0	74
10 to 14:	0.0	0
15 to 19:	0.0	0
20 and Over:	0.0	0
Missing:	0.0	0

#### Household Type

	<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:	13.5	10
One Adult, Three Children:	10.8	8
One Adult, Four or more Children:	5.4	4
<b>One Adult with Children:</b>	<b>44.6</b>	<b>33</b>
Two or more Adults, One Child:	13.5	10
Two or more Adults, Two Children:	31.1	23
Two or more Adults, Three Children:	6.8	5
Two or more Adults, Four or more Children:	4.1	3
<b>Two or more Adults with Children:</b>	<b>55.5</b>	<b>41</b>

## Beyond Housing – 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:	18.9	14
Attended Grades 9-12:	2.7	2	\$1000 To \$1,999:	29.7	22
H.S. Diploma or GED:	17.6	13	\$2,000 to \$2,999:	16.2	12
Some College:	23.0	17	\$3,000 to \$3,999:	12.2	9
Graduated 2-Year College:	14.9	11	\$4,000 to \$4,999:	6.8	5
Graduated 4-Year College:	20.3	15	\$5,000 and over:	16.2	12
Attended Graduate School:	18.9	14	Missing:	0.0	0
Missing:	0.0	0			

<u>Income/Poverty %</u>	<u>% Total</u>	<u>Number</u>
0-49:	9.5	7
50-74:	10.8	8
75-99:	17.6	13
100-124:	6.8	5
125-149:	5.4	4
150-174:	9.5	7
175-199:	5.4	4
200+:	35.1	26

### Employment Status

More than Full-Time:	20.3	15	Seeking Employment:	8.1	6
Full-Time:	48.6	36	Homemaker:	4.1	3
Part-Time:	12.2	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 – SEED Participant Characteristics

<b><u>Household Recipient of AFDC/TANF</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Formerly:	33.8	25	0
Currently:	0.0	0	0

<b><u>Household Recipient of SSI or SSDI</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Currently:	8.1	6	0

<b><u>Participant currently receives food stamps</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
	18.9	14	0

<b><u>Insurance Coverage</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Health insurance for SEED participant:	98.6	73	0
Life insurance for primary caregiver:	68.9	51	0

<b><u>Direct Deposit</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Intends to use direct deposit into SEED account:	32.4	24	0

<b><u>Household Assets</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Vehicle:	86.5	64	0
Home:	36.5	27	0
Business:	8.1	6	0
Rental Property:	6.8	5	0
Investments:	36.5	27	0
Checking Account:	74.3	55	0
Savings Account:	62.2	46	0

### **Relationship of primary caregiver to SEED participant**

	<b>% Total</b>	<b>Number</b>
Mother:	83.8	62
Father:	13.5	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 – SEED Participant Characteristics

### Nationality of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Citizen:	98.6	73
Non-U.S. Citizen:	1.4	1
Missing:	0.0	0

### Birthplace of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Born:	97.3	72
Non-U.S. Born:	2.7	2
Missing:	0.0	0

### Grade Level of SEED Participant

	<b>% Total</b>	<b>Number</b>		<b>% Total</b>	<b>Number</b>
Preschool:	0.0	0	Grade 8:	0.0	0
Kindergarten:	37.8	28	Grade 9:	0.0	0
Grade 1:	51.4	38	Grade 10:	0.0	0
Grade 2:	10.8	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?

	<b>% Total</b>	<b>Number</b>
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

	<b>% Total</b>	<b>Number</b>
Employed more than full time:	0.0	0
Employed full time:	0.0	0
Employed part time:	0.0	0
Not employed:	100.0	74
Missing:	0.0	0

**Beyond Housing  
Total SEED Accumulation  
As of June 30, 2005  
(N=74)**

Participant Closing Balances	\$10,932.02	
SEED Initial Deposits	\$18,500.00	
Participant Matched Withdrawals	\$0.00	
<b>Total Participant Balances</b>		<b>\$29,432.02</b>
Match Allocated	\$29,432.02	
Match Used	\$0.00	
<b>Total Match Dollars</b>		<b>\$29,432.02</b>
<b>Total SEED Balances</b>		<b>\$58,864.04</b>

**Boys and Girls Clubs of Delaware**  
**SEED Participant Characteristics (N=71)**  
 As of June 30, 2005

**SEED Participant**

<u>Gender</u>	<u>% Total</u>	<u>Number</u>	<u>Residence</u>	<u>% Total</u>	<u>Number</u>
Males:	59.2	42	Rural:	0.0	0
Females:	40.8	29	Urban:	100.0	71

<u>Ethnicity</u>	<u>% Total</u>	<u>Number</u>	<u>Marital Status of Primary Caregiver</u>	<u>% Total</u>	<u>Number</u>
African American:	84.5	60	Single:	43.7	31
Caucasian:	11.3	8	Married:	28.2	20
Latino or Hispanic:	2.8	2	Widowed:	1.4	1
Asian/Pacific Islander:	0.0	0	Divorced:	16.9	12
Native American:	0.0	0	Separated:	9.9	7
Other:	1.4	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:	4.2	3
10 to 14:	95.8	68
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:	21.1	15
One Adult, Two Children:	18.3	13
One Adult, Three Children:	5.6	4
One Adult, Four or more Children:	18.3	13
<b>One Adult with Children:</b>	<b>63.3</b>	<b>45</b>
Two or more Adults, One Child:	8.5	6
Two or more Adults, Two Children:	7.0	5
Two or more Adults, Three Children:	9.9	7
Two or more Adults, Four or more Children:	11.3	8
<b>Two or more Adults with Children:</b>	<b>36.7</b>	<b>26</b>

## Boys and Girls Clubs of Delaware – 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:	15.5	11
Attended Grades 9-12:	4.2	3	\$1000 To \$1,999:	29.6	21
H.S. Diploma or GED:	23.9	17	\$2,000 to \$2,999:	28.2	20
Some College:	39.4	28	\$3,000 to \$3,999:	15.5	11
Graduated 2-Year College:	11.3	8	\$4,000 to \$4,999:	9.9	7
Graduated 4-Year College:	18.3	13	\$5,000 and over:	1.4	1
Attended Graduate School:	2.8	2	Missing:	0.0	0
Missing:	0.0	0			

<u>Income/Poverty %</u>	<u>% Total</u>	<u>Number</u>
0-49:	7.0	5
50-74:	9.9	7
75-99:	12.7	9
100-124:	21.1	15
125-149:	7.0	5
150-174:	15.5	11
175-199:	5.6	4
200+:	21.1	15

### Employment Status

More than Full-Time:	7.0	5	Seeking Employment:	2.8	2
Full-Time:	70.4	50	Homemaker:	0.0	0
Part-Time:	8.5	6	Disabled:	5.6	4
Laid Off, waiting for return:	0.0	0	Retiree:	2.8	2
In School or Training:	2.8	2	Missing:	0.0	0



## Boys and Girls Clubs of Delaware – SEED Participant Characteristics

<b><u>Household Recipient of AFDC/TANF</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Formerly:	50.7	36	0
Currently:	21.1	15	0

<b><u>Household Recipient of SSI or SSDI</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Currently:	11.3	8	0

<b><u>Participant currently receives food stamps</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
	19.7	14	0

<b><u>Insurance Coverage</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Health insurance for SEED participant:	95.8	68	0
Life insurance for primary caregiver:	77.5	55	0

<b><u>Direct Deposit</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Intends to use direct deposit into SEED account:	9.9	7	0

<b><u>Household Assets</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Vehicle:	88.7	63	0
Home:	42.3	30	0
Business:	4.2	3	0
Rental Property:	4.2	3	0
Investments:	43.7	31	0
Checking Account:	78.9	56	0
Savings Account:	70.4	50	0

### **Relationship of primary caregiver to SEED participant**

	<b>% Total</b>	<b>Number</b>
Mother:	73.2	52
Father:	11.3	8
Grandparent:	11.3	8
Other Relative:	1.4	1
Foster Parent:	0.0	0
Other Unrelated Guardian:	2.8	2
Missing:	0.0	0

## Boys and Girls Clubs of Delaware – SEED Participant Characteristics

### Nationality of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Citizen:	98.6	70
Non-U.S. Citizen:	1.4	1
Missing:	0.0	0

### Birthplace of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Born:	97.2	69
Non-U.S. Born:	2.8	2
Missing:	0.0	0

### Grade Level of SEED Participant

	<b>% Total</b>	<b>Number</b>		<b>% Total</b>	<b>Number</b>
Preschool:	0.0	0	Grade 8:	4.2	3
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:	7.0	5	Grade 12:	0.0	0
Grade 4:	21.1	15	2 Year College:	0.0	0
Grade 5:	22.5	16	4 Year College:	0.0	0
Grade 6:	19.7	14	Not in school:	0.0	0
Grade 7:	25.4	18	Missing:	0.0	0

### If SEED participant is not in school, has participant graduated high school?

	<b>% Total</b>	<b>Number</b>
Yes:	0.0	0
No:	0.0	0
Child not yet school age:	0.0	0
Missing or N/A:	100.0	71

### Employment status of SEED participant

	<b>% Total</b>	<b>Number</b>
Employed more than full time:	0.0	0
Employed full time:	0.0	0
Employed part time:	0.0	0
Not employed:	100.0	71
Missing:	0.0	0

**Boys and Girls Clubs of Delaware  
Total SEED Accumulation  
As of June 30, 2005  
(N=71)**

Participant Closing Balances	\$498.34	
SEED Initial Deposits Withdrawn *	\$13,312.50	
Participant Matched Withdrawals *	\$3,313.53	
<b>Total Participant Balances</b>		<b>\$17,124.37</b>
Match Allocated	\$498.34	
Match Used	\$15,687.46	
<b>Total Match Dollars</b>		<b>\$16,185.80</b>
<b>Total SEED Balances</b>		<b>\$33,310.17</b>

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\* Boys and Girls Clubs of Delaware employ an account sweep of the entire balance into commingled investment accounts on an intermittent basis.

## Cherokee Nation

### SEED Participant Characteristics (N=54)

As of June 30, 2005

#### SEED Participant

<u>Gender</u>	<u>% Total</u>	<u>Number</u>	<u>Residence</u>	<u>% Total</u>	<u>Number</u>
Males:	38.9	21	Rural:	53.7	29
Females:	61.1	33	Urban:	46.3	25

<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:	24.1	13
Caucasian:	0.0	0	Married:	44.4	24
Latino or Hispanic:	0.0	0	Widowed:	11.1	6
Asian/Pacific Islander:	0.0	0	Divorced:	16.7	9
Native American:	100.0	54	Separated:	3.7	2
Other:	0.0	0	Missing:	0	0
Missing:	0.0	0			

#### Age at Enrollment

0 to 4:	0.0	0
5 to 9:	0.0	0
10 to 14:	11.1	6
15 to 19:	88.9	48
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:	18.5	10
One Adult, Two Children:	3.7	2
One Adult, Three Children:	5.6	3
One Adult, Four or more Children:	1.9	1
<b>One Adult with Children:</b>	<b>29.7</b>	<b>16</b>
Two or more Adults, One Child:	24.1	13
Two or more Adults, Two Children:	20.4	11
Two or more Adults, Three Children:	16.7	9
Two or more Adults, Four or more Children:	9.3	5
<b>Two or more Adults with Children:</b>	<b>70.5</b>	<b>38</b>

## 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:	3.7	2	\$0 To \$999:	27.8	15
Attended Grades 9-12:	20.4	11	\$1000 To \$1,999:	29.6	16
H.S. Diploma or GED:	20.4	11	\$2,000 to \$2,999:	24.1	13
Some College:	31.5	17	\$3,000 to \$3,999:	9.3	5
Graduated 2-Year College:	3.7	2	\$4,000 to \$4,999:	0.0	0
Graduated 4-Year College:	11.1	6	\$5,000 and over:	9.3	5
Attended Graduate School:	9.3	5	Missing:	0.0	0
Missing:	0.0	0			

<u>Income/Poverty %</u>	<u>% Total</u>	<u>Number</u>
0-49:	20.4	11
50-74:	16.7	9
75-99:	14.8	8
100-124:	7.4	4
125-149:	3.7	2
150-174:	9.3	5
175-199:	14.8	8
200+:	13.0	7

### Employment Status

More than Full-Time:	5.6	3	Seeking Employment:	13.0	7
Full-Time:	57.4	31	Homemaker:	0.0	0
Part-Time:	3.7	2	Disabled:	11.1	6
Laid Off, waiting for return:	0.0	0	Retiree:	3.7	2
In School or Training:	1.9	1	Missing:	3.7	2

## Cherokee Nation – SEED Participant Characteristics

<b><u>Household Recipient of AFDC/TANF</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Formerly:	44.4	24	1
Currently:	38.9	21	1

<b><u>Household Recipient of SSI or SSDI</u></b>			
Currently:	20.4	11	1

<b><u>Participant currently receives food stamps</u></b>	27.8	15	1
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<b><u>Insurance Coverage</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Health insurance for SEED participant:	33.3	18	2
Life insurance for primary caregiver:	29.6	16	1

<b><u>Direct Deposit</u></b>			
Intends to use direct deposit into SEED account:	0.0	0	2

<b><u>Household Assets</u></b>			
Vehicle:	83.3	45	2
Home:	61.1	33	2
Business:	0.0	0	1
Rental Property:	1.9	1	1
Investments:	16.7	9	2
Checking Account:	44.4	24	2
Savings Account:	16.7	9	2

### **Relationship of primary caregiver to SEED participant**

	<b>% Total</b>	<b>Number</b>
Mother:	40.7	22
Father:	24.1	13
Grandparent:	7.4	4
Other Relative:	3.7	2
Foster Parent:	11.1	6
Other Unrelated Guardian:	13.0	7
Missing:	0.0	0

## Cherokee Nation – SEED Participant Characteristics

### Nationality of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Citizen:	100.0	54
Non-U.S. Citizen:	0.0	0
Missing:	0.0	0

### Birthplace of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Born:	100.0	54
Non-U.S. Born:	0.0	0
Missing:	0.0	0

### Grade Level of SEED Participant

	<b>% Total</b>	<b>Number</b>		<b>% Total</b>	<b>Number</b>
Preschool:	0.0	0	Grade 8:	7.4	4
Kindergarten:	0.0	0	Grade 9:	75.9	41
Grade 1:	0.0	0	Grade 10:	5.6	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:	5.6	3	Not in school:	0.0	0
Grade 7:	5.6	3	Missing:	0.0	0

### If SEED participant is not in school, has participant graduated high school?

	<b>% Total</b>	<b>Number</b>
Yes:	0.0	0
No:	0.0	0
Child not yet school age:	0.0	0
Missing or N/A:	100.0	54

### Employment status of SEED participant

	<b>% Total</b>	<b>Number</b>
Employed more than full time:	0.0	0
Employed full time:	0.0	0
Employed part time:	7.4	4
Not employed:	92.6	50
Missing:	0.0	0

**Cherokee Nation  
Total SEED Accumulation  
As of June 30, 2005  
(N=54)**

Participant Closing Balance	\$29.37	
SEED Initial Deposits	\$27,000.00	
Participant Matched Withdrawals	\$0.00	
<b>Total Participant Balances</b>		<b>\$27,029.37</b>
Match Allocated	\$27,029.37	
Match Used	\$0.00	
<b>Total Match Dollars</b>		<b>\$27,029.37</b>
<b>Total SEED Balances</b>		<b>\$54,058.74</b>



## Foundation Communities

### SEED Participant Characteristics (N=69)

As of June 30, 2005

#### SEED Participant

<u>Gender</u>	<u>% Total</u>	<u>Number</u>	<u>Residence</u>	<u>% Total</u>	<u>Number</u>
Males:	53.6	37	Rural:	0.0	0
Females:	46.4	32	Urban:	100.0	69

<u>Ethnicity</u>	<u>% Total</u>	<u>Number</u>	<u>Marital Status of Primary Caregiver</u>	<u>% Total</u>	<u>Number</u>
African American:	26.1	18	Single:	43.5	30
Caucasian:	20.3	14	Married:	33.3	23
Latino or Hispanic:	52.2	36	Widowed:	0.0	0
Asian/Pacific Islander:	0.0	0	Divorced:	20.3	14
Native American:	0.0	0	Separated:	2.9	2
Other:	1.4	1	Missing:	0	0
Missing:	0.0	0			

#### Age at Enrollment

0 to 4:	0.0	0
5 to 9:	69.6	48
10 to 14:	30.4	21
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:	24.6	17
One Adult, Two Children:	14.5	10
One Adult, Three Children:	8.7	6
One Adult, Four or more Children:	13.0	9
<b>One Adult with Children:</b>	<b>60.8</b>	<b>42</b>
Two or more Adults, One Child:	1.5	1
Two or more Adults, Two Children:	21.7	15
Two or more Adults, Three Children:	10.1	7
Two or more Adults, Four or more Children:	5.8	4
<b>Two or more Adults with Children:</b>	<b>39.1</b>	<b>27</b>

## 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:	4.3	3	\$0 To \$999:	14.5	10
Attended Grades 9-12:	15.9	11	\$1000 To \$1,999:	34.8	24
H.S. Diploma or GED:	26.1	18	\$2,000 to \$2,999:	44.9	31
Some College:	30.4	21	\$3,000 to \$3,999:	5.8	4
Graduated 2-Year College:	8.7	6	\$4,000 to \$4,999:	0.0	0
Graduated 4-Year College:	10.1	7	\$5,000 and over:	0.0	0
Attended Graduate School:	4.3	3	Missing:	0.0	0
Missing:	0.0	0			

<u>Income/Poverty %</u>	<u>% Total</u>	<u>Number</u>
0-49:	8.7	6
50-74:	7.3	5
75-99:	14.5	10
100-124:	23.2	16
125-149:	15.9	11
150-174:	11.6	8
175-199:	13.0	9
200+:	5.8	4

### Employment Status

More than Full-Time:	4.3	3	Seeking Employment:	0.0	0
Full-Time:	66.7	46	Homemaker:	7.2	5
Part-Time:	11.6	8	Disabled:	2.9	2
Laid Off, waiting for return:	1.4	1	Retiree:	0.0	0
In School or Training:	1.4	1	Missing:	4.3	3

## Foundation Communities – SEED Participant Characteristics

<b><u>Household Recipient of AFDC/TANF</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Formerly:	52.2	36	0
Currently:	7.2	5	0

<b><u>Household Recipient of SSI or SSDI</u></b>			
Currently:	5.8	4	0

<b><u>Participant currently receives food stamps</u></b>	26.1	18	0
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<b><u>Insurance Coverage</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Health insurance for SEED participant:	75.4	52	0
Life insurance for primary caregiver:	44.9	31	0

<b><u>Direct Deposit</u></b>			
Intends to use direct deposit into SEED account:	37.7	26	0

<b><u>Household Assets</u></b>			
Vehicle:	84.1	58	0
Home:	11.6	8	0
Business:	1.4	1	0
Rental Property:	0.0	0	0
Investments:	17.4	12	0
Checking Account:	75.4	52	0
Savings Account:	47.8	33	0

### **Relationship of primary caregiver to SEED participant**

	<b>% Total</b>	<b>Number</b>
Mother:	89.9	62
Father:	10.1	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

	<b>% Total</b>	<b>Number</b>
U.S. Citizen:	92.8	64
Non-U.S. Citizen:	7.2	5
Missing:	0.0	0

### Birthplace of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Born:	91.3	63
Non-U.S. Born:	8.7	6
Missing:	0.0	0

### Grade Level of SEED Participant

	<b>% Total</b>	<b>Number</b>		<b>% Total</b>	<b>Number</b>
Preschool:	0.0	0	Grade 8:	0.0	0
Kindergarten:	14.5	10	Grade 9:	0.0	0
Grade 1:	10.1	7	Grade 10:	0.0	0
Grade 2:	24.6	17	Grade 11:	0.0	0
Grade 3:	24.6	17	Grade 12:	0.0	0
Grade 4:	11.6	8	2 Year College:	0.0	0
Grade 5:	13.0	9	4 Year College:	0.0	0
Grade 6:	1.4	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?

	<b>% Total</b>	<b>Number</b>
Yes:	0.0	0
No:	0.0	0
Child not yet school age:	0.0	0
Missing or N/A:	100.0	69

### Employment status of SEED participant

	<b>% Total</b>	<b>Number</b>
Employed more than full time:	0.0	0
Employed full time:	0.0	0
Employed part time:	0.0	0
Not employed:	100.0	69
Missing:	0.0	0

**Foundation Communities  
Total SEED Accumulation  
As of June 30, 2005  
(N=69)**

Participant Closing Balance	\$8,802.67	
SEED Initial Deposits *	\$13,500.00	
Participant Matched Withdrawals	\$0.00	
<b>Total Participant Balances</b>		<b>\$22,302.67</b>
Match Allocated	\$22,175.26	
Match Used	\$0.00	
<b>Total Match Dollars</b>		<b>\$22,175.26</b>
<b>Total SEED Balances</b>		<b>\$44,477.93</b>

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\* A total of 54 participants have received the SEED initial deposit.

## Fundación Chana Goldstein y Samuel Levis

### SEED Participant Characteristics (N=18)

As of June 30, 2005

#### SEED Participant

<u>Gender</u>	<u>% Total</u>	<u>Number</u>	<u>Residence</u>	<u>% Total</u>	<u>Number</u>
Males:	22.2	4	Rural:	100.0	18
Females:	77.8	14	Urban:	0.0	0

<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:	94.4	17
Caucasian:	0.0	0	Married:	5.6	1
Latino or Hispanic:	100.0	18	Widowed:	0.0	0
Asian/Pacific Islander:	0.0	0	Divorced:	0.0	0
Native American:	0.0	0	Separated:	0.0	0
Other:	0.0	0	Missing:	0	0
Missing:	0.0	0			

#### Age at Enrollment

0 to 4:	0.0	0
5 to 9:	88.9	16
10 to 14:	11.1	2
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:	5.6	1
One Adult, One Child:	0.0	0
One Adult, Two Children:	11.1	2
One Adult, Three Children:	16.7	3
One Adult, Four or more Children:	11.1	2
<b>One Adult with Children:</b>	<b>38.9</b>	<b>7</b>
Two or more Adults, One Child:	5.6	1
Two or more Adults, Two Children:	11.1	2
Two or more Adults, Three Children:	33.3	6
Two or more Adults, Four or more Children:	5.6	1
<b>Two or more Adults with Children:</b>	<b>55.6</b>	<b>10</b>

## Fundación Chana Goldstein 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:	0.0	0			
Attended Grades 6-8:	5.6	1	\$0 To \$999:	22.2	4
Attended Grades 9-12:	5.6	1	\$1000 To \$1,999:	44.4	8
H.S. Diploma or GED:	16.7	3	\$2,000 to \$2,999:	27.8	5
Some College:	11.1	2	\$3,000 to \$3,999:	5.6	1
Graduated 2-Year College:	16.7	3	\$4,000 to \$4,999:	0.0	0
Graduated 4-Year College:	38.9	7	\$5,000 and over:	0.0	0
Attended Graduate School:	5.6	1	Missing:	0.0	0
Missing:	0.0	0			

<u>Income/Poverty %</u>	<u>% Total</u>	<u>Number</u>
0-49:	16.7	3
50-74:	38.9	7
75-99:	5.6	1
100-124:	11.1	2
125-149:	22.2	4
150-174:	0.0	0
175-199:	5.6	1
200+:	0.0	0

### Employment Status

More than Full-Time:	0.0	0	Seeking Employment:	5.6	1
Full-Time:	61.1	11	Homemaker:	27.8	5
Part-Time:	0.0	0	Disabled:	0.0	0
Laid Off, waiting for return:	0.0	0	Retiree:	5.6	1
In School or Training:	0.0	0	Missing:	0.0	0

## Fundación Chana Goldstein y Samuel Levis – SEED Participant Characteristics

<b><u>Household Recipient of AFDC/TANF</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Formerly:	0.0	0	0
Currently:	0.0	0	0

<b><u>Household Recipient of SSI or SSDI</u></b>			
Currently:	5.6	1	0

<b><u>Participant currently receives food stamps</u></b>	27.8	5	0
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<b><u>Insurance Coverage</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Health insurance for SEED participant:	83.3	15	0
Life insurance for primary caregiver:	38.9	7	0

<b><u>Direct Deposit</u></b>			
Intends to use direct deposit into SEED account:	16.7	3	0

<b><u>Household Assets</u></b>			
Vehicle:	94.4	17	0
Home:	66.7	12	0
Business:	0.0	0	0
Rental Property:	0.0	0	0
Investments:	11.1	2	0
Checking Account:	38.9	7	0
Savings Account:	61.1	11	0

### **Relationship of primary caregiver to SEED participant**

	<b>% Total</b>	<b>Number</b>
Mother:	83.3	15
Father:	11.1	2
Grandparent:	5.6	1
Other Relative:	0.0	0
Foster Parent:	0.0	0
Other Unrelated Guardian:	0.0	0
Missing:	0.0	0



## Fundación Chana Goldstein y Samuel Levis – SEED Participant Characteristics

### Nationality of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Citizen:	100.0	18
Non-U.S. Citizen:	0.0	0
Missing:	0.0	0

### Birthplace of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Born:	38.9	7
Non-U.S. Born:	61.1	11
Missing:	0.0	0

### Grade Level of SEED Participant

	<b>% Total</b>	<b>Number</b>		<b>% Total</b>	<b>Number</b>
Preschool:	0.0	0	Grade 8:	0.0	0
Kindergarten:	11.1	2	Grade 9:	0.0	0
Grade 1:	22.2	4	Grade 10:	0.0	0
Grade 2:	33.3	6	Grade 11:	0.0	0
Grade 3:	33.3	6	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?

	<b>% Total</b>	<b>Number</b>
Yes:	0.0	0
No:	0.0	0
Child not yet school age:	0.0	0
Missing or N/A:	100.0	18

### Employment status of SEED participant

	<b>% Total</b>	<b>Number</b>
Employed more than full time:	0.0	0
Employed full time:	0.0	0
Employed part time:	0.0	0
Not employed:	100.0	18
Missing:	0.0	0

**Fundación Chana Goldstein y Samuel Levis**  
**Total SEED Accumulation**  
**As of June 30, 2005**  
**(N=18)**

Participant Closing Balance	\$1,150.98	
SEED Initial Deposits	\$0.00	
Participant Matched Withdrawals	\$0.00	
<b>Total Participant Balances</b>		<b>\$1,150.98</b>
Match Allocated	\$1,150.98	
Match Used	\$0.00	
<b>Total Match Dollars</b>		<b>\$1,150.98</b>
<b>Total SEED Balances</b>		<b>\$2,301.96</b>

## Harlem Children's Zone

### SEED Participant Characteristics (N=73)

As of June 30, 2005

#### SEED Participant

<u>Gender</u>	<u>% Total</u>	<u>Number</u>	<u>Residence</u>	<u>% Total</u>	<u>Number</u>
Males:	49.3	36	Rural:	0.0	0
Females:	50.7	37	Urban:	100.0	73

<u>Ethnicity</u>	<u>% Total</u>	<u>Number</u>	<u>Marital Status of Primary Caregiver</u>	<u>% Total</u>	<u>Number</u>
African American:	89.0	65	Single:	84.9	62
Caucasian:	0.0	0	Married:	13.7	10
Latino or Hispanic:	6.8	5	Widowed:	0.0	0
Asian/Pacific Islander:	0.0	0	Divorced:	0.0	0
Native American:	0.0	0	Separated:	1.4	1
Other:	4.1	3	Missing:	0	0
Missing:	0.0	0			

#### Age at Enrollment

0 to 4:	30.1	22
5 to 9:	69.9	51
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:	20.6	15
One Adult, Two Children:	21.9	16
One Adult, Three Children:	5.5	4
One Adult, Four or more Children:	1.4	1
<b>One Adult with Children:</b>	<b>49.4</b>	<b>36</b>
Two or more Adults, One Child:	12.3	9
Two or more Adults, Two Children:	19.2	14
Two or more Adults, Three Children:	12.3	9
Two or more Adults, Four or more Children:	6.9	5
<b>Two or more Adults with Children:</b>	<b>50.7</b>	<b>37</b>

## 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:	5.5	4			
Attended Grades 6-8:	1.4	1	\$0 To \$999:	41.1	30
Attended Grades 9-12:	9.6	7	\$1000 To \$1,999:	16.4	12
H.S. Diploma or GED:	26.0	19	\$2,000 to \$2,999:	27.4	20
Some College:	30.1	22	\$3,000 to \$3,999:	12.3	9
Graduated 2-Year College:	12.3	9	\$4,000 to \$4,999:	2.7	2
Graduated 4-Year College:	12.3	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:	32.9	24
50-74:	9.6	7
75-99:	4.1	3
100-124:	6.9	5
125-149:	9.6	7
150-174:	6.9	5
175-199:	9.6	7
200+:	20.6	15

### Employment Status

More than Full-Time:	8.2	6	Seeking Employment:	9.6	7
Full-Time:	45.2	33	Homemaker:	8.2	6
Part-Time:	15.1	11	Disabled:	1.4	1
Laid Off, waiting for return:	1.4	1	Retiree:	0.0	0
In School or Training:	11.0	8	Missing:	0.0	0

## Harlem Children’s Zone – SEED Participant Characteristics

<b><u>Household Recipient of AFDC/TANF</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Formerly:	26.0	19	0
Currently:	8.2	6	0

<b><u>Household Recipient of SSI or SSDI</u></b>			
Currently:	4.1	3	0

<b><u>Participant currently receives food stamps</u></b>	42.5	31	0
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<b><u>Insurance Coverage</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Health insurance for SEED participant:	86.3	63	0
Life insurance for primary caregiver:	49.3	36	0

<b><u>Direct Deposit</u></b>			
Intends to use direct deposit into SEED account:	23.3	17	0

<b><u>Household Assets</u></b>			
Vehicle:	24.7	18	0
Home:	13.7	10	0
Business:	1.4	1	0
Rental Property:	8.2	6	0
Investments:	24.7	18	0
Checking Account:	64.4	47	0
Savings Account:	54.8	40	0

### **Relationship of primary caregiver to SEED participant**

	<b>% Total</b>	<b>Number</b>
Mother:	94.5	69
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

	<b>% Total</b>	<b>Number</b>
U.S. Citizen:	98.6	72
Non-U.S. Citizen:	1.4	1
Missing:	0.0	0

### Birthplace of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Born:	97.3	71
Non-U.S. Born:	2.7	2
Missing:	0.0	0

### Grade Level of SEED Participant

	<b>% Total</b>	<b>Number</b>		<b>% Total</b>	<b>Number</b>
Preschool:	72.6	53	Grade 8:	0.0	0
Kindergarten:	27.4	20	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:	0.0	0
Grade 7:	0.0	0	Missing:	0.0	0

### If SEED participant is not in school, has participant graduated high school?

	<b>% Total</b>	<b>Number</b>
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

	<b>% Total</b>	<b>Number</b>
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

**Harlem Children's Zone  
Total SEED Accumulation  
As of June 30, 2005  
(N=73)**

Participant Closing Balance	\$7,771.99	
SEED Initial Deposits	\$18,250.00	
Participant Matched Withdrawals	\$0.00	
<b>Total Participant Balances</b>		<b>\$26,021.99</b>
Match Allocated	\$26,021.99	
Match Used	\$0.00	
<b>Total Match Dollars</b>		<b>\$26,021.99</b>
<b>Total SEED Balances</b>		<b>\$52,043.98</b>

## Juma Ventures

### SEED Participant Characteristics (N=76)

As of June 30, 2005

#### SEED Participant

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

<u>Ethnicity</u>	<u>% Total</u>	<u>Number</u>	<u>Marital Status of Primary Caregiver</u>	<u>% Total</u>	<u>Number</u>
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			

#### Age at Enrollment

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>	<u>% Total</u>	<u>Number</u>
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
<b>One Adult with Children:</b>	<b>26.3</b>	<b>20</b>
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
<b>Two or more Adults with Children:</b>	<b>71.1</b>	<b>54</b>



## 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>	<u>% Total</u>	<u>Number</u>
Completed Grades K-5:	6.6	5			
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+:	29.0	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

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

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

<b><u>Participant currently receives food stamps</u></b>	17.1	13	0
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<b><u>Insurance Coverage</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Health insurance for SEED participant:	77.6	59	0
Life insurance for primary caregiver:	38.2	29	0

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

<b><u>Household Assets</u></b>			
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**

	<b>% Total</b>	<b>Number</b>
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

	<b>% Total</b>	<b>Number</b>
U.S. Citizen:	78.9	60
Non-U.S. Citizen:	21.1	16
Missing:	0.0	0

### Birthplace of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Born:	72.4	55
Non-U.S. Born:	27.6	21
Missing:	0.0	0

### Grade Level of SEED Participant

	<b>% Total</b>	<b>Number</b>		<b>% Total</b>	<b>Number</b>
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?

	<b>% Total</b>	<b>Number</b>
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

	<b>% Total</b>	<b>Number</b>
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

**Total SEED Accumulation**  
**Juma Ventures**  
**As of June 30, 2005**  
**(N=76\*)**

Participant Closing Balance	\$26,002.09	
SEED Initial Deposits	\$0.00	
Participant Matched Withdrawals	\$2,154.21	
<b>Total Participant Balances</b>		<b>\$28,156.30</b>
Match Allocated	\$22,348.59	
Match Used	\$2,154.20	
<b>Total Match Dollars</b>		<b>\$24,502.79</b>
<b>Total SEED Balances</b>		<b>\$52,659.09</b>

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\* One participant has exited the program.

## OLHSA

### SEED Participant Characteristics (N=62)

As of June 30, 2005

#### SEED Participant

<u>Gender</u>	<u>% Total</u>	<u>Number</u>	<u>Residence</u>	<u>% Total</u>	<u>Number</u>
Males:	51.6	32	Rural:	4.8	3
Females:	48.4	30	Urban:	95.2	59

<u>Ethnicity</u>	<u>% Total</u>	<u>Number</u>	<u>Marital Status of Primary Caregiver</u>	<u>% Total</u>	<u>Number</u>
African American:	9.7	6	Single:	21.0	13
Caucasian:	58.1	36	Married:	66.1	41
Latino or Hispanic:	1.6	1	Widowed:	0.0	0
Asian/Pacific Islander:	0.0	0	Divorced:	9.7	6
Native American:	0.0	0	Separated:	3.2	2
Other:	30.6	19	Missing:	0	0
Missing:	0.0	0			

#### Age at Enrollment

0 to 4:	40.3	25
5 to 9:	59.7	37
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:	1.6	1
One Adult, Two Children:	4.8	3
One Adult, Three Children:	3.2	2
One Adult, Four or more Children:	4.8	3
<b>One Adult with Children:</b>	<b>14.4</b>	<b>9</b>
Two or more Adults, One Child:	17.7	11
Two or more Adults, Two Children:	17.7	11
Two or more Adults, Three Children:	33.9	21
Two or more Adults, Four or more Children:	16.1	10
<b>Two or more Adults with Children:</b>	<b>85.4</b>	<b>53</b>

## 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:	0.0	0			
Attended Grades 6-8:	1.6	1	\$0 To \$999:	17.7	11
Attended Grades 9-12:	4.8	3	\$1000 To \$1,999:	32.3	20
H.S. Diploma or GED:	21.0	13	\$2,000 to \$2,999:	33.9	21
Some College:	24.2	15	\$3,000 to \$3,999:	6.5	4
Graduated 2-Year College:	25.8	16	\$4,000 to \$4,999:	1.6	1
Graduated 4-Year College:	11.3	7	\$5,000 and over:	8.1	5
Attended Graduate School:	11.3	7	Missing:	0.0	0
Missing:	0.0	0			

<u>Income/Poverty %</u>	<u>% Total</u>	<u>Number</u>
0-49:	16.1	10
50-74:	14.5	9
75-99:	12.9	8
100-124:	16.1	10
125-149:	22.6	14
150-174:	4.8	3
175-199:	3.2	2
200+:	9.7	6

### Employment Status

More than Full-Time:	4.8	3	Seeking Employment:	8.1	5
Full-Time:	33.9	21	Homemaker:	21.0	13
Part-Time:	12.9	8	Disabled:	12.9	8
Laid Off, waiting for return:	1.6	1	Retiree:	0.0	0
In School or Training:	4.8	3	Missing:	0.0	0

## OLHSA – SEED Participant Characteristics

<b><u>Household Recipient of AFDC/TANF</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Formerly:	9.7	6	9
Currently:	4.8	3	7

<b><u>Household Recipient of SSI or SSDI</u></b>			
Currently:	9.7	6	5

<b><u>Participant currently receives food stamps</u></b>	41.9	26	0
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<b><u>Insurance Coverage</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Health insurance for SEED participant:	90.3	56	1
Life insurance for primary caregiver:	43.5	27	1

<b><u>Direct Deposit</u></b>			
Intends to use direct deposit into SEED account:	35.5	22	15

<b><u>Household Assets</u></b>			
Vehicle:	91.9	57	1
Home:	66.1	41	3
Business:	19.4	12	1
Rental Property:	8.1	5	1
Investments:	30.6	19	1
Checking Account:	90.3	56	1
Savings Account:	62.9	39	1

### **Relationship of primary caregiver to SEED participant**

	<b>% Total</b>	<b>Number</b>
Mother:	71.0	44
Father:	25.8	16
Grandparent:	3.2	2
Other Relative:	0.0	0
Foster Parent:	0.0	0
Other Unrelated Guardian:	0.0	0
Missing:	0.0	0

## OLHSA – SEED Participant Characteristics

### Nationality of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Citizen:	96.8	60
Non-U.S. Citizen:	3.2	2
Missing:	0.0	0

### Birthplace of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Born:	96.8	60
Non-U.S. Born:	3.2	2
Missing:	0.0	0

### Grade Level of SEED Participant

	<b>% Total</b>	<b>Number</b>		<b>% Total</b>	<b>Number</b>
Preschool:	100.0	62	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:	0.0	0
Grade 7:	0.0	0	Missing:	0.0	0

### If SEED participant is not in school, has participant graduated high school?

	<b>% Total</b>	<b>Number</b>
Yes:	0.0	0
No:	0.0	0
Child not yet school age:	0.0	0
Missing or N/A:	100.0	62

### Employment status of SEED participant

	<b>% Total</b>	<b>Number</b>
Employed more than full time:	0.0	0
Employed full time:	0.0	0
Employed part time:	0.0	0
Not employed:	100.0	62
Missing:	0.0	0



**OLHSA**  
**Total SEED Accumulation**  
**As of June 30, 2005**  
**(N=62)**

Participant Closing Balances	\$16,852.00	
SEED Initial Deposits*	\$38,400.00	
Participant Matched Withdrawals	\$0.00	
<b>Total Participant Balances</b>		<b>\$55,252.00</b>
Match Allocated*	\$1,243.00	
Match Used	\$0.00	
<b>Total Match Dollars</b>		<b>\$1,243.00</b>
<b>Total SEED Balances</b>		<b>\$56,495.00</b>

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\* As of June 30, 2005, 48 participants received the SEED Initial Deposit of \$800 and a majority of participants had not yet received the Michigan Education Savings Program (MESP) State Matching Grant of \$200.

## People for People

### SEED Participant Characteristics (N=37)

As of June 30, 2005

#### SEED Participant

<u>Gender</u>	<u>% Total</u>	<u>Number</u>	<u>Residence</u>	<u>% Total</u>	<u>Number</u>
Males:	59.5	22	Rural:	2.7	1
Females:	40.5	15	Urban:	97.3	36

<u>Ethnicity</u>	<u>% Total</u>	<u>Number</u>	<u>Marital Status of Primary Caregiver</u>	<u>% Total</u>	<u>Number</u>
African American:	97.3	36	Single:	64.9	24
Caucasian:	0.0	0	Married:	24.3	9
Latino or Hispanic:	0.0	0	Widowed:	2.7	1
Asian/Pacific Islander:	0.0	0	Divorced:	5.4	2
Native American:	0.0	0	Separated:	2.7	1
Other:	2.7	1	Missing:	0	0
Missing:	0.0	0			

#### Age at Enrollment

0 to 4:	0.0	0
5 to 9:	0.0	0
10 to 14:	100.0	37
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:	13.5	5
One Adult, Two Children:	18.9	7
One Adult, Three Children:	8.1	3
One Adult, Four or more Children:	5.4	2
<b>One Adult with Children:</b>	<b>45.9</b>	<b>17</b>
Two or more Adults, One Child:	8.1	3
Two or more Adults, Two Children:	16.2	6
Two or more Adults, Three Children:	16.2	6
Two or more Adults, Four or more Children:	13.5	5
<b>Two or more Adults with Children:</b>	<b>54.0</b>	<b>20</b>

## 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:	18.9	7
Attended Grades 9-12:	8.1	3	\$1000 To \$1,999:	40.5	15
H.S. Diploma or GED:	35.1	13	\$2,000 to \$2,999:	29.7	11
Some College:	35.1	13	\$3,000 to \$3,999:	8.1	3
Graduated 2-Year College:	13.5	5	\$4,000 to \$4,999:	0.0	0
Graduated 4-Year College:	8.1	3	\$5,000 and over:	2.7	1
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:	21.6	8
50-74:	8.1	3
75-99:	24.3	9
100-124:	10.8	4
125-149:	8.1	3
150-174:	8.1	3
175-199:	8.1	3
200+:	10.8	4

### Employment Status

More than Full-Time:	18.9	7	Seeking Employment:	8.1	3
Full-Time:	29.7	11	Homemaker:	10.8	4
Part-Time:	18.9	7	Disabled:	8.1	3
Laid Off, waiting for return:	5.4	2	Retiree:	0.0	0
In School or Training:	0.0	0	Missing:	0.0	0

## People for People – SEED Participant Characteristics

<b><u>Household Recipient of AFDC/TANF</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Formerly:	45.9	17	0
Currently:	24.3	9	0

<b><u>Household Recipient of SSI or SSDI</u></b>			
Currently:	16.2	6	0

<b><u>Participant currently receives food stamps</u></b>			
	43.2	16	0

<b><u>Insurance Coverage</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Health insurance for SEED participant:	100.0	37	0
Life insurance for primary caregiver:	75.7	28	0

<b><u>Direct Deposit</u></b>			
Intends to use direct deposit into SEED account:	27.0	10	0

<b><u>Household Assets</u></b>			
Vehicle:	67.6	25	0
Home:	54.1	20	0
Business:	0.0	0	0
Rental Property:	8.1	3	0
Investments:	18.9	7	0
Checking Account:	89.2	33	0
Savings Account:	62.2	23	0

### **Relationship of primary caregiver to SEED participant**

	<b>% Total</b>	<b>Number</b>
Mother:	81.1	30
Father:	0.0	0
Grandparent:	13.5	5
Other Relative:	2.7	1
Foster Parent:	0.0	0
Other Unrelated Guardian:	2.7	1
Missing:	0.0	0

## People for People – SEED Participant Characteristics

### Nationality of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Citizen:	100.0	37
Non-U.S. Citizen:	0.0	0
Missing:	0.0	0

### Birthplace of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Born:	100.0	37
Non-U.S. Born:	0.0	0
Missing:	0.0	0

### Grade Level of SEED Participant

	<b>% Total</b>	<b>Number</b>		<b>% Total</b>	<b>Number</b>
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:	8.1	3	2 Year College:	0.0	0
Grade 5:	59.5	22	4 Year College:	0.0	0
Grade 6:	32.4	12	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?

	<b>% Total</b>	<b>Number</b>
Yes:	0.0	0
No:	0.0	0
Child not yet school age:	0.0	0
Missing or N/A:	100.0	37

### Employment status of SEED participant

	<b>% Total</b>	<b>Number</b>
Employed more than full time:	0.0	0
Employed full time:	0.0	0
Employed part time:	0.0	0
Not employed:	100.0	37
Missing:	0.0	0

**People for People**  
**Total SEED Accumulation**  
**As of June 30, 2005**  
**(N=37)**

Participant Closing Balance	\$2,203.87	
SEED Initial Deposits	\$9,250.00	
Participant Matched Withdrawals	\$0.00	
<b>Total Participant Balances</b>		<b>\$11,453.87</b>
Match Allocated	\$11,453.87	
Match Used	\$0.00	
<b>Total Match Dollars</b>		<b>\$11,453.87</b>
<b>Total SEED Balances</b>		<b>\$22,907.74</b>

## Shriver Center

### SEED Participant Characteristics (N=82)

As of June 30, 2005

#### SEED Participant

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

<u>Ethnicity</u>	<u>% Total</u>	<u>Number</u>	<u>Marital Status of Primary Caregiver</u>	<u>% Total</u>	<u>Number</u>
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			

#### Age at Enrollment

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>	<u>% Total</u>	<u>Number</u>
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
<b>One Adult with Children:</b>	<b>57.4</b>	<b>47</b>
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
<b>Two or more Adults with Children:</b>	<b>42.7</b>	<b>35</b>

## 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

<b><u>Household Recipient of AFDC/TANF</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Formerly:	57.3	47	0
Currently:	23.2	19	0

<b><u>Household Recipient of SSI or SSDI</u></b>			
Currently:	20.7	17	0

<b><u>Participant currently receives food stamps</u></b>	25.6	21	24
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<b><u>Insurance Coverage</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Health insurance for SEED participant:	63.4	52	0
Life insurance for primary caregiver:	32.9	27	0

<b><u>Direct Deposit</u></b>			
Intends to use direct deposit into SEED account:	15.9	13	0

<b><u>Household Assets</u></b>			
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**

	<b>% Total</b>	<b>Number</b>
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

	<b>% Total</b>	<b>Number</b>
U.S. Citizen:	100.0	82
Non-U.S. Citizen:	0.0	0
Missing:	0.0	0

### Birthplace of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Born:	100.0	82
Non-U.S. Born:	0.0	0
Missing:	0.0	0

### Grade Level of SEED Participant

	<b>% Total</b>	<b>Number</b>		<b>% Total</b>	<b>Number</b>
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?

	<b>% Total</b>	<b>Number</b>
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

	<b>% Total</b>	<b>Number</b>
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 June 30, 2005**  
**(N=82<sup>\*</sup>)**

Participant Closing Balance	\$2,582.17	
SEED Initial Deposits	\$18,750.00	
Participant Matched Withdrawals	\$0.00	
<b>Total Participant Balances</b>		<b>\$21,332.17</b>
Match Allocated	\$21,332.17	
Match Used	\$0.00	
<b>Total Match Dollars</b>		<b>\$21,332.17</b>
<b>Total SEED Balances</b>		<b>\$42,664.34</b>

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\* Seven 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 pool to be used for new enrollees.

## Southern Good Faith Fund

### SEED Participant Characteristics (N=75)

As of June 30, 2005

#### SEED Participant

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

#### Ethnicity

African American:	90.7	68
Caucasian:	4.0	3
Latino or Hispanic:	0.0	0
Asian/Pacific Islander:	0.0	0
Native American:	0.0	0
Other:	5.3	4
Missing:	0.0	0

#### Marital Status of Primary Caregiver

Single:	41.3	31
Married:	42.7	32
Widowed:	9.3	7
Divorced:	5.3	4
Separated:	1.3	1
Missing:	0	0

#### Age at Enrollment

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

#### Household Type

	<u>% Total</u>	<u>Number</u>
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
<b>One Adult with Children:</b>	<b>34.7</b>	<b>26</b>
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
<b>Two or more Adults with Children:</b>	<b>65.3</b>	<b>49</b>

## 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:	22.7	17
75-99:	21.3	16
100-124:	6.7	5
125-149:	10.7	8
150-174:	1.3	1
175-199:	0.0	0
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

<b><u>Household Recipient of AFDC/TANF</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Formerly:	32.0	24	0
Currently:	0.0	0	0

<b><u>Household Recipient of SSI or SSDI</u></b>			
Currently:	24.0	18	0

<b><u>Participant currently receives food stamps</u></b>	42.7	32	0
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<b><u>Insurance Coverage</u></b>	<b>% Total</b>	<b>Number</b>	<b>Unknown</b>
Health insurance for SEED participant:	92.0	69	0
Life insurance for primary caregiver:	54.7	41	0

<b><u>Direct Deposit</u></b>			
Intends to use direct deposit into SEED account:	26.7	20	0

<b><u>Household Assets</u></b>			
Vehicle:	78.7	59	0
Home:	42.7	32	0
Business:	6.7	5	0
Rental Property:	9.3	7	0
Investments:	17.3	13	0
Checking Account:	64.0	48	0
Savings Account:	48.0	36	0

### **Relationship of primary caregiver to SEED participant**

	<b>% Total</b>	<b>Number</b>
Mother:	77.3	58
Father:	6.7	5
Grandparent:	12.0	9
Other Relative:	2.7	2
Foster Parent:	0.0	0
Other Unrelated Guardian:	1.3	1
Missing:	0.0	0

## Southern Good Faith Fund – SEED Participant Characteristics

### Nationality of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Citizen:	100.0	75
Non-U.S. Citizen:	0.0	0
Missing:	0.0	0

### Birthplace of SEED participant

	<b>% Total</b>	<b>Number</b>
U.S. Born:	100.0	75
Non-U.S. Born:	0.0	0
Missing:	0.0	0

### Grade Level of SEED Participant

	<b>% Total</b>	<b>Number</b>		<b>% Total</b>	<b>Number</b>
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?

	<b>% Total</b>	<b>Number</b>
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

	<b>% Total</b>	<b>Number</b>
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 June 30, 2005  
(N=75)**

Participant Closing Balance	\$4,343.42	
SEED Initial Deposits	\$37,500.00	
Participant Matched Withdrawals	\$0.00	
<b>Total Participant Balances</b>		<b>\$41,843.42</b>
Match Allocated	\$41,335.18	
Match Used	\$0.00	
<b>Total Match Dollars</b>		<b>\$41,335.18</b>
<b>Total SEED Balances</b>		<b>\$83,178.60</b>





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