SEED RESEARCH REPORT

IMPACT ASSESSMENT

Barriers to Asset Accumulation for Families in the SEED Pre-School Demonstration and Impact Assessment

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Saving for Education, Entrepreneurship, and Downpayment (SEED) is a national policy, practice, and research initiative to test the efficacy of progressive, universal children's savings accounts. National SEED partners are CFED, the Center for Social Development, the New America Foundation, the University of Kansas School of Social Welfare, and the Initiative on Financial Security of the Aspen Institute. The Center for Social Development and the University of Kansas plan and implement SEED research with guidance from a Research Advisory Council. Funding for SEED comes from the Ford Foundation, Charles and Helen Schwab Foundation, Jim Casey Youth Opportunity Initiative, Citigroup Foundation, Ewing Marion Kauffman Foundation, Charles Stewart Mott Foundation, Richard and Rhoda Goldman Fund, MetLife Foundation, Evelyn and Walter Haas, Jr. Fund, and the Edwin Gould Foundation for Children.

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Twelve community-based organizations in the United States and Puerto Rico operate children and youth savings programs as part of SEED. The SEED initiative rests in large part on the dedication and hard work of staff at:

Beyond Housing/NHS, *St. Louis*

Boys and Girls Clubs, *Delaware*

Cherokee Nation, *Oklahoma*

Foundation Communities, *Austin, TX*

Fundacion Chana Goldstein y Samuel Levis, *San Juan, Puerto Rico*

Southern Good Faith Fund, *Arkansas*

Harlem Children's Zone, *New York*

Juma Ventures, *San Francisco*

Mile High United Way, *Denver*

OLHSA, Inc., *Pontiac, MI*

People for People, Inc., *Philadelphia*

Sargent Shriver National Center on Poverty Law, *Chicago*

The SEED pre-school demonstration and impact assessment is a quasi-experiment involving families whose children attend Head Start centers administered by the Oakland Livingston Human Service Agency (OLHSA) in Pontiac, Michigan. Lead researchers for the impact assessment are Sondra Beverly at the University of Kansas and Trina Shanks at the University of Michigan. RTI International conducted baseline telephone interviews with parents for the impact assessment. The SEED research team at RTI International is led by Ellen Marks, and includes Bryan Rhodes and Kevin Townsend.

SEED staff members at OLHSA have contributed in innumerable and invaluable ways to this study while simultaneously planning and implementing the pre-school demonstration. A large quasi-experimental study is a daunting undertaking for any community agency, and OLHSA staff members have maintained both steadfast enthusiasm and dogged determination in resolving the challenges inherent in applied research of this nature.

The SEED initiative is funded by the Ford Foundation, Charles and Helen Schwab Foundation, Jim Casey Youth Opportunity Initiative, Citigroup Foundation, Ewing Marion Kauffman Foundation, Charles Stewart Mott Foundation, Richard and Rhoda Goldman Fund, MetLife Foundation, Evelyn and Walter Haas, Jr. Fund, and the Edwin Gould Foundation for Children.

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Barriers to Asset Accumulation for Families in the SEED Pre-School Demonstration and Impact Assessment

This report is one of a series of reports using baseline data from the SEED pre-school demonstration and impact assessment. It documents the prevalence of economic barriers to asset accumulation for the families that completed the baseline impact assessment survey.

Background

Saving for Education, Entrepreneurship, and Downpayment (SEED)

SEED is a national policy, practice, and research initiative designed to test the efficacy of a national system of progressively funded asset-building accounts for children and youth. There are currently twelve community-based organizations operating children and youth savings account programs across the United States and in Puerto Rico as part of SEED. With the help of staff members at these organizations, a team of researchers from a number of universities and firms are conducting several studies of the SEED initiative. These studies include monitoring asset accumulation in children's savings accounts, surveying parents of SEED participants, and interviewing youth who open accounts.

SEED Pre-School Demonstration and Impact Assessment

One of the research studies in SEED is a large pre-school demonstration and impact assessment. Oakland Livingston Human Service Agency (OLHSA), a large multi-service human service agency in Pontiac, Michigan, was selected as the site for this research initiative. The study involves families whose children attend Head Start centers administered by OLHSA. Primary research questions for the SEED impact assessment include:

- What are the patterns of participation in SEED at OLHSA?
- What is the impact of SEED on saving for children?
- What are the predictors of asset accumulation in SEED accounts?
- What is the impact of SEED on parents and families?
- What is the impact of SEED on children?

The research design is quasi-experimental. Fourteen Head Start centers administered by OLHSA were chosen to participate in the study. The research team created seven pairs of centers with members that were as similar as possible on organizational and demographic characteristics. One member of each pair was randomly assigned to become a treatment center, and the other member of each pair was defined as a comparison center. SEED outreach and programming occurred at the seven treatment centers. No outreach occurred at the seven comparison centers; families enrolled in these Head Start centers were not eligible to participate in SEED.

At OLHSA, the SEED package consists of a college savings account through the Michigan Education Savings Program (the state's 529 plan), financial education, and support from SEED

staff. When a parent enrolls in SEED at OLHSA, the SEED initiative provides $800 to establish the child's account. Families that meet income guidelines also receive a $200 deposit from the state of Michigan. Other deposits into the account (from parents or other individuals) are matched dollar for dollar, up to a maximum match of $1,200. SEED programming, including SEED match money, will be provided through December 2008.

Research Objective, Definitions, and Assumptions

In this report, we document the prevalence of economic barriers to asset accumulation in the families that completed the baseline impact assessment survey. The findings speak to an on-going debate in the asset-building field—whether low-income families *can* save. They also provide some potentially useful information for the SEED initiative. Knowing more about barriers to asset accumulation may help SEED program staff and other stakeholders decide whether their expectations for asset accumulation in SEED accounts are realistic. The findings may also identify barriers to asset accumulation that SEED staff can attempt to address through new or existing program components.

Before describing our methods (in the following section), we present some definitions and assumptions. *Saving* occurs when current income exceeds current consumption. Thus, a family can begin to save or increase its rate of saving by increasing income or by decreasing consumption. (Moving assets from one form to another—from an envelope at home to a savings account, for example, or from a savings account to an IRA—is not saving.) *Dissaving* is the opposite of saving and occurs when current consumption exceeds current income. *Asset accumulation* is an increase in assets; it occurs when saving is greater than dissaving. Asset accumulation is not an end in itself, but a way to obtain security, to finance retirement, and/or to purchase "big-ticket" goods and services, for example.

Economic barriers to saving exist when it is difficult for a family to consume less than its income, especially if it is also difficult for the family to increase income. For example, when a family's financial resources are so limited that they have difficulty purchasing adequate food, shelter, or health care, an economic barrier to saving exists. This is especially true if the family cannot increase income by working more or earning higher wages. *Economic barriers to asset accumulation* exist when there is an economic barrier to *saving* and/or when it is difficult for a family to maintain existing assets.[1] Families may have trouble maintaining assets if employment is sporadic, if they have frequent unexpected expenses (e.g., for health care or car repair), or if social network members often need financial assistance, to name just a few examples.

Methods

The data for this research come from 790 parents (or other primary caregivers) of children who were enrolled in the 14 selected Head Start centers in fall 2004. These parents completed 45-minute telephone interviews ("baseline interviews") conducted by RTI International.[2] The

[1] Our interest in barriers to asset accumulation, distinct from barriers to saving, is informed by Beverly, McBride, and Schreiner (2003).

[2] Parents entered the sample in one of two ways. First, in fall 2004, all parents with children enrolled in the 14 centers were invited to participate in a research study. A total of 732 parents consented and completed interviews. After these interviews ended, SEED staff began outreach for the SEED program at the seven treatment centers. Staff at OLHSA (like staff at many SEED sites) found recruitment to be much more difficult than expected. To

sample includes 409 families from the comparison centers and 381 from treatment centers. We do not distinguish between these two sub-samples in this report, however, because we are not documenting differences between the treatment and comparison groups nor investigating the impact of the SEED program. Instead, we have descriptive questions about the sample as a whole and about certain demographic sub-groups.

Demographic and economic characteristics of the families in the sample are summarized in Table 1. Most of the parents are female. At baseline, just under half of the parents had never been married; just over one-third were currently married. Most parents are White or African-American, and most were born in the United States. About 70% of the sample had at least a high school education, including 39% with more than a high school education.[3] The median family income (for the 553 parents who reported precise amounts) was about $15,000. Most families had multiple children, and most had at least one employed adult. About one-fourth lived in owner-occupied housing. About three-fourths had either a checking or savings account. Just under one-half reported having some savings.

We consider several broad definitions of economic barriers to asset accumulation, including income-poverty, housing cost burden, food insufficiency, network demands, and economic pressure. Each of these phenomena provides some indication that a family's need for economic and material resources may outstrip supply, making saving and asset accumulation difficult. Whenever possible, we have created more than one definition in each of these categories. For example, for income-poverty, we examine the percent of families with incomes at or below 150% of the federal poverty guideline, and the percent of families with incomes at or below 100% of the federal poverty guideline. Whenever there are multiple definitions, we believe that the broader definition more accurately reflects the percent of people with economic barriers to asset accumulation, and we highlight these "primary" definitions in the text. In addition, for those who prefer to define economic barriers more narrowly, we report findings for "secondary" definitions in Table 2. Detailed definitions of economic barriers are provided below.

We report the prevalence of economic barriers for the full sample of SEED families and for sub-groups defined by parent race,[4] marital status, and nativity status (whether born in the United States or elsewhere). These sub-group analyses do not control for income differences (or other observed or unobserved group differences). Families headed by African-American parents have lower average and median incomes than families headed by White parents. Families headed by never-married parents have lower average and median incomes than families headed by married couples and by separated, divorced, and widowed parents. Families headed by native and non-native parents have very similar average incomes, but the median income for non-native families

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increase the size of the research sample and to achieve program goals, eligibility for the SEED program was extended to families enrolled in the seven treatment centers in fall 2005. A second round of baseline interviewing occurred in fall 2005; all families whose children had been in Head Start the prior year (2004-2005) and who had enrolled in the SEED program after the original round of baseline interviewing were invited to participate. A total of 58 families completed interviews in fall 2005.

[3] The "more than high school" category includes those with vocational diplomas as well as those with some college credits or college degrees.

[4] We do not report findings for the 10% of parents who are not White or African-American because this "other race" category is very diverse.

is higher. Observed sub-group differences in economic barriers might be explained by income (or by characteristics associated with income).

Findings

Income-Poverty

According to the National Academy of Sciences Panel on Poverty and Family Assistance, poverty is "a circumstance defined by a low level of material goods and services or a low level of resources to obtain those goods and services" (Citro & Michael, 1995, p. 21). Families that are poor are likely to have trouble reallocating resources from consumption and resisting pressures to dissave. In the United States, poverty is typically defined by low levels of income. One of the most common ways to measure poverty uses the federal poverty guidelines (FPGs), which are income standards that vary by family size.[5] A family with income at or below the appropriate standard is often considered "poor." Many have argued that federal poverty guidelines and thresholds are too low, that is, that they underestimate the resources needed to purchase basic goods and services and so undercount the number of people who are income-poor (see, e.g., Ruggles, 1990). And, several federal programs—including Head Start, the Food Stamp Program, and the National School Lunch Program—provide assistance to families with incomes above 100% of FPG. Our primary definition of income-poverty identifies families with incomes at or below 150% of FPG. (Our secondary definition identifies those with incomes at or below 100% of FPG.) Income data come from the following survey question: "Thinking about all of the sources of income you have told me about, what was the total income for your household during the past 12 months?"[6]

In the full sample of families, almost 85% had incomes at or below 150% of FPG (Table 2). Families headed by never-married parents were more likely to be poor than those headed by previously-married parents and married couples. Families headed by parents born outside the United States were more likely to be poor than those headed by native parents. In our sample, families headed by African-American parents were just slightly more likely to be poor than families headed by White parents.

Housing Cost Burden

The U.S. Department of Housing and Urban Development (HUD) has defined "cost burden" as one of several "housing problems." According to HUD, a household has a moderate cost burden when monthly housing costs (including mortgage or rent payment and utility payments) are between 31% and 50% of current gross income. A severe cost burden exists when housing costs exceed 50% of reported income. Housing is considered affordable when housing costs are 30% or less of income (U.S. Department of Housing and Urban Development, 1998, Appendix B).

[5] FPGs are set annually by the U.S. Department of Health and Human Services and are primarily designed to determine eligibility for federal assistance. They are a simplification of the poverty thresholds computed annually by the U.S. Census Bureau, which are used mainly for statistical purposes (U.S. Department of Health and Human Services, 2006).

[6] Some parents did not answer this question but did give an income *category* in a follow-up question. We were often able to code these responses as above or below 150% or 100% of FPG.

The SEED survey asked parents how much they had paid in mortgage or rent in the previous month. By combining this information with self-reported household income, we identified families with moderate and severe cost burdens.[7] Our primary definition of housing cost burden identifies those with either moderate or severe burdens. (Our secondary definition identifies only families with severe burdens.) In the full sample, 65% had either moderate or severe cost burdens (Table 2). Families headed by White parents, those headed by previously-married and never-married parents, and especially those headed by non-native parents were more likely to have cost burdens.

Food Insufficiency

Food insufficiency has been defined as "an inadequate amount of food intake due to a lack of money or resources" (Briefel & Woteki, 1992, p. 24S). In several national surveys sponsored by the federal government, food insufficiency has been measured by asking respondents whether their households "have enough food to eat, sometimes not enough to eat, or often not enough to eat" (Briefel & Woteki, 1992). Households in the latter two categories are defined as food insufficient.[8] The SEED survey asked parents whether, in the past 12 months, they always had enough to eat, sometimes had enough to eat, or often did not have enough to eat. Our primary definition of food insufficiency classifies families in the latter two categories as food insufficient. (Our secondary definition identifies only families that often did not have enough to eat.)

In the full sample, about 22% of families reported food insufficiency (Table 2). The prevalence of food insufficiency was fairly stable across race and nativity groups. Families headed by never-married parents were more likely to be food insufficient than other marital-status groups.

Social Network Demands

A few scholars have hypothesized that the nature of an individual's social network affects asset accumulation. Of particular interest to us is the possibility that some families have trouble accumulating assets because social network members frequently ask for economic assistance. This idea flows from a ground-breaking ethnographic study by Stack (1974) who observed that frequent demands from social network members made it difficult for African-Americans to accumulate assets. The hypothesis has been supported in at least two recent multivariate studies (Chiteji & Hamilton, 2005; Heflin & Patillo, 2002).[9] The SEED survey asked parents whether the following statement was often, sometimes, or rarely true: "Friends or relatives expect me to help them out when I have extra money." Our sole definition of social network demands identifies families that were often expected to share extra money.

[7] The survey did not collect information about utility payments, so our definitions underestimate the proportion of families with a cost burden, relative to the HUD definition. Of course, if respondents under-reported their incomes or over-reported their housing costs, our estimates may be biased upwards.

[8] Often, households are defined as food sufficient only if they indicate, through a follow-up question, that inadequate intake was due to lack of resources (Bickel, Nord, Price, Hamilton, & Cook, 2000).

[9] Chiteji and Hamilton (2005) and Heflin and Patillo (2002) found that families were less likely to have bank accounts when they had poor siblings and parents. Heflin and Patillo also found that these kin characteristics decreased the likelihood of homeownership for Whites, but not for African-Americans. Chiteji and Hamilton found that poverty in extended families decreased the likelihood of stock ownership. Both sets of researchers conclude that poverty in the extended family can constrain asset accumulation.

In the full sample, about 23% of parents said that they were often expected to provide assistance when they had extra income (Table 2). African-American parents were much more likely than White parents to report pressure to share resources. Within marital-status groups, never-married parents were most likely to report this pressure. There was relatively little difference between native and non-native parents.

Economic Pressure

The SEED survey asked parents how much they agreed or disagreed with the following statement: "My family has enough money to afford the kind of home we need." Comparably worded questions asked whether families could afford clothing, furniture, a car, food, medical care, and "leisure and recreational activities."[10] We created an index of economic pressure by summing the number of items with a response of "strongly disagree." According to our primary definition, a family was experiencing economic pressure if a parent answered "strongly disagree" to at least one of the seven items.[11] (Our secondary definition identifies families with difficulty affording at least two items.) This approach to defining economic barriers may be viewed as "subjective", because people may have very different views about why type of home they "need", what type of car they "need", and so forth. Still, we believe there is value in allowing individuals to assess their own economic well-being.[12]

In the full sample, 35% of families reported economic pressure (Table 2). Families headed by Whites, by never-married parents, and by U.S. natives were more likely to report economic pressure than their respective comparison groups.

Discussion

Barriers in the Full Sample

Within the full sample, the percentage of families classified as having economic barriers to asset accumulation varies widely across definitions. The least common of the five barriers is food insufficiency (experienced by 22% of the sample). This finding is not surprising because food insufficiency is probably the most severe economic barrier to asset accumulation in our list. We suspect that many families would fall behind on bills or give up medical care, furniture, clothing, or car maintenance before reducing the size or frequency of meals.[13] Thus, cutting back on meals is probably a "last resort" strategy, and families forced to make this choice almost

[10] These questions were modeled after questions used by Conger and colleagues (e.g., Conger, Conger, & Elder, 1997; Conger et al., 2002).

[11] The percentage of parents responding "strongly disagree" to each item is as follows: home, 26%; car, 16%; recreation, 16%, furniture, 12%; medical care, 12%; clothes 11%; and food, 3%.

[12] Income-poverty has sometimes been defined "subjectively." For example, the minimum income question ("Living where you do now and meeting the expenses you consider necessary, what would be the smallest income you and your family would need to make ends meet?") and the income evaluation question ("Which after-tax monthly income would you, in your circumstances, consider to be very bad? bad? insufficient? sufficient? good? very good?") have been used to define poverty thresholds. This approach to poverty measurement was of particular interest in the 1970s and 1980s (e.g., Colasanto, Kapteyn, & van der Gaag, 1984; Danziger, van der Gaag, Taussig, & Smolensky, 1984; Goedhart, Halberstadt, Kapteyn, & van Praag, 1977; Hagenaars, 1986).

[13] The fact that parents in this study were least likely to report being unable to afford food (see note 11) provides some support for this belief.

certainly cannot save or even maintain existing assets. Even though food insufficiency is the least common barrier, it is noteworthy—and troubling—that almost one-fourth of the sample faces this obstacle.

The second least common barrier to asset accumulation is network demands (23%). Most of the families in our sample have low-incomes. These parents probably rarely have "extra" money and so may have been unlikely to answer that they "often" felt pressure to share extra money. The network members of the low-income families in our sample may also be fairly likely to need assistance, but perhaps they recognize the limited resources of our sample members and so do not ask for help. These explanations are speculative.

When economic pressure is the criterion, just over one-third of families have an economic barrier to asset accumulation. Some may reject this criterion because it is much more subjective than the others, but our bias is to believe that most reports of economic pressure represent real economic pressure. We also believe that perceptions of financial situation are important: Families that *believe* that they do not have enough money to purchase needed necessities are probably unlikely to save (unless their financial situations improve).

According to the remaining two definitions of economic barriers—housing cost burden and income-poverty—a majority of families in our sample are likely to have difficulty accumulating assets. The data used to create these two estimates are imperfect because people may (accidentally or deliberately) under-report their incomes.[14] This under-reporting would cause our prevalence estimates to be biased upwards. Still, we are comfortable with the premise underlying these definitions—that a family with limited income and/or a family with high housing costs relative to income must make difficult choices about how to allocate resources. Saving and resisting pressures to dissave require more sacrifice for these families.

Barriers in Sub-Groups

African-American parents were more than twice as likely as White parents to report pressure to share extra money with network members. On the other hand, African-American parents were somewhat less likely than White parents to report economic pressure, despite lower average incomes. Given their history of poverty and oppression in the United States, African-Americans may have "grown accustomed to" higher levels of economic stress and so may have had a different frame of reference when describing their ability to afford "needed" goods and services.

African-American families were also less likely to report housing cost burden, at least when both moderate and severe burdens are considered. Racial prejudice and discrimination may be factors. If White families tend to prefer predominantly White neighborhoods, the demand for housing and the cost of housing are likely to be higher in predominantly White neighborhoods. African-American families may also prefer or may be steered toward housing in predominantly African-American neighborhoods. Lower housing costs in these neighborhoods might lead to a lower prevalence of moderate cost burden. These explanations are speculative.

[14] For example, they may forget or choose not to report income from informal work.

Within marital status groups, families headed by never-married parents were consistently more likely to report economic barriers. Overall, families headed by married couples were least likely to report barriers. Because income varies substantially across these three groups, these findings may reflect group differences in income (or in characteristics associated with income).

There were fairly large differences between families headed by native and non-native parents for three of the barriers. Families headed by non-native parents were more likely to report income-poverty and housing cost burden, despite higher incomes. On average, non-native families had slightly larger families than native families (4.8 vs. 4.2). Our measures of income-poverty consider family size, so it is plausible for non-native families to have higher average income *and* higher income-poverty rates. Differences in family size might also explain differences in housing cost burden if families in the Pontiac area must pay a premium for housing units with more than three bedrooms. This explanation is speculative.

Non-native families were much less likely than native families to report economic pressure. We suspect that differences in expectations explain this pattern. Non-native parents typically came from countries where standards of living are lower than standards in the United States (e.g., Mexico and Iraq). Thus, non-native parents probably have lower standards for "necessities", making them more likely to report that they could afford "needed" goods and services.

Conclusions

The research summarized here provides evidence regarding the ability of SEED families to accumulate assets in SEED accounts. The data and measures are not perfect, but they do hint at the prevalence and severity of economic barriers to asset accumulation. Based on the estimated prevalence of food insufficiency, we conclude that at least one-fourth of SEED families face severe economic barriers to saving and accumulating assets in SEED accounts. Unless these families experience substantial improvements in their financial situations, we would be surprised to see them make many personal deposits into their accounts. Other families that just manage to avoid food insufficiency may face resource constraints that are almost as challenging as these food-insufficient families. In addition, based on the estimated prevalence of income-poverty (85% percent of families at or below 150% of the federal poverty level), we conclude that almost all SEED families have some genuine economic barrier to saving and accumulating assets in SEED accounts. Thus, our first broad conclusion is that SEED stakeholders should have modest expectations for personal deposits in SEED accounts, especially because programming and match money will be provided for only four years.

This broad conclusion is not surprising because the SEED pre-school demonstration was deliberately targeted toward low-income families. We are not suggesting that the SEED initiative is inappropriate or poorly-targeted. Indeed, it is these resource-constrained families that are most in need of subsidies and programmatic support for asset-building. In fact, our second broad conclusion is that the prevalence of economic barriers documented here underscores the value of at least three components of the SEED package provided to eligible families at OLHSA.

First, and most importantly, the prevalence of economic barriers underscores the value of the $800 initial deposit. This large deposit was probably the primary reason that most families enrolled in SEED. It was simultaneously an "attention-getter", an "usher", and the gateway to

additional supportive services. Thus, the initial deposit may lead parents to work toward a possibility—post-secondary education for their children—that they might not otherwise have even considered. And, even if families do not make personal deposits, the generous initial deposit, especially with growth over time, may make education more accessible for some.

Second, the evidence reported here reinforces the value of matching contributions for personal deposits. In the short-term, saving always requires some sacrifice, and this sacrifice is greater for resource-constrained families. Match money increases the returns to saving and so may encourage families that can make the sacrifice to do so.

Finally, the prevalence of economic barriers suggests that supportive services, like those provided by OLHSA to SEED families, may be quite important in helping resource-constrained families accumulate assets in children's savings accounts.

Table 1. Characteristics of the SEED Impact Assessment Baseline Sample (N=790)

Parent Characteristics		Family Characteristics	
Female	92.0%	Number of Children	
Marital Status		One child	20.8%
Never married	47.0%	Two children	37.0%
Currently married	34.9%	Three children	24.8%
Previously married	18.1%	Four or more children	17.5%
Race		Employed	78.2%
White	46.4%	Home owner	27.1%
African-American	43.4%	Account owner	72.8%
Other	10.2%	Had savings at baseline	46.9%
Hispanic	12.1%		
U.S. native	87.2%		
Education			
Less than high school education	29.2%		
High school diploma or GED	31.5%		
More than high school education	39.3%		

Notes: The sample was drawn from families with children enrolled in Head Start programs in the Pontiac, Michigan area in fall 2004. Due to missing data, actual sample size varies from 742 (race) to 790.

Table 2. Percent of SEED Families with Economic Barriers to Asset Accumulation

	Full Sample (n=790)	White (n=344)	African-American (n=322)	Currently Married (n=275)	Previously Married (n=143)	Never Married (n=371)	U.S. Native (n=688)	Non-Native (n=101)
Income-Poverty								
At or Below 150%	84.6%	82.0%	84.1%	79.5%	82.0%	89.4%	83.3%	95.1%
At or Below 100%	64.6%	58.0%	68.4%	52.5%	62.0%	74.3%	63.5%	73.4%
Housing Cost Burden								
Moderate or Severe	65.2%	67.1%	60.3%	63.6%	66.7%	66.8%	63.6%	81.2%
Severe	34.8%	30.3%	33.9%	27.3%	29.4%	43.0%	32.9%	48.5%
Food Insufficiency								
Sometimes or Often Not Enough to Eat	22.3%	20.7%	21.4%	20.5%	19.6%	24.6%	22.3%	22.5%
Often Not Enough to Eat	3.5%	4.1%	2.8%	4.5%	2.1%	3.3%	3.7%	2.0%
Network Demands								
Often Expected to Share Extra Money	23.3%	15.0%	33.4%	20.0%	22.5%	25.9%	23.5%	22.7%
Economic Pressure								
Difficulty Affording One or More Items	35.4%	37.5%	34.2%	31.6%	35.0%	38.5%	36.8%	25.7%
Difficulty Affording Two or More Items	21.9%	23.6%	19.6%	18.9%	25.9%	22.6%	22.4%	17.8%

Notes: The sample was drawn from families with children enrolled in Head Start programs in the Pontiac, Michigan area in 2004. Due to missing data, actual sample size in each cell varies. For example, within the full sample, cell counts range from 594 (housing cost burden) to 790.

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