

SEED RESEARCH REPORT

SEED Account Monitoring Research at June 30, 2006

August 2006

The Saving for Education, Entrepreneurship and Downpayment (SEED) initiative is a policy innovation and research partnership undertaken with CFED, the University of Kansas School of Social Welfare, the New America Foundation, the Initiative on Financial Security of the Aspen Institute, and RTI International.



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Account Monitoring in SEED

Saving for Education, Entrepreneurship and Downpayment (SEED) is a national policy, practice and research initiative designed to test the efficacy of and inform policy for a national system of asset-building accounts for children and youth. SEED Account Monitoring research includes work with non-profit community partners to study accounts established for low- and moderate-income children across the country and in Puerto Rico. SEED explores varying account structures and financial education for participants of varying ages and in different demographic, geographic, and organizational contexts. Saving at SEED community partner sites began in Fall 2003. This report provides a snapshot of the demographic profile of SEED participants and preliminary asset accumulation in SEED.¹ More detailed analysis is planned for a later date.

As of June 30, 2006, ten community organizations across the United States enrolled 1,171 participants in this initiative.² Children and youth of color constitute about 80% of SEED participants. African-Americans make up about 47% of the participants; 16% are Hispanics or Latinos; 7% are Native Americans; and 3% are Asian/Pacific Islanders. The median age of participants is five years. With regard to living arrangements, about 86% of participants live in urban areas, and 37% live in households with only one adult. About 34% of SEED primary caregivers are married. The gender distribution of participants is almost equal.

Turning to the educational attainment of the primary caregivers of SEED participants, almost 45% have high school diplomas or less education. Nineteen percent of caregivers never finished high school, and 26% completed high school or the GED credential. With regard to economic circumstances, 56% of the participants come from households with income below the federal poverty guidelines, while 88% have income less than two times the poverty line. About 63% of primary caregivers are employed in some capacity, and 11% are looking for employment. Some participants report that their households are receiving government support: 40% receive food stamps, 11% receive TANF, and 13% receive SSI or SSDI.

Vehicles are the most commonly held asset in SEED participant households, with over 7 in 10 caregivers reporting ownership. Homeownership is about half that of vehicle ownership, with less than 4 in 10 owning their homes. About 1 in 5 has assets in investments. Almost 7 in 10 are banked, owning either a checking account, a savings account, or both.

In general, SEED participants are children and youth of color in working poor families with low resources. As of June 30, 2006, SEED participants have accumulated almost \$1.2 million through a combination of SEED Initial Deposits, benchmark incentive deposits, participant savings, and SEED matches. On average, each child has \$1,071 "seeded" as an investment for the future.

SEED is led by six national partners: CFED, the Center for Social Development at Washington University in St. Louis, the University of Kansas School of Social Welfare, the New America Foundation, the Initiative on Financial Security of the Aspen Institute, and RTI International.

The 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.

¹ Participant characteristics are measured at enrollment.

² Full enrollment is projected at over 1,200 accounts.

SEED Participant Characteristics (N=1,171)
As of June 30, 2006

<u>Gender</u>	<u>% Total</u>	<u>Number</u>	<u>Residence</u>	<u>% Total</u>	<u>Number</u>
Males:	47.8	560	Rural:	13.8	162
Females:	52.2	611	Urban:	86.2	1009

<u>Ethnicity</u>	<u>% Total</u>	<u>Number</u>	<u>Marital Status of Primary Caregiver</u>	<u>% Total</u>	<u>Number</u>
African American:	46.8	548	Single:	52.6	616
Caucasian:	19.7	231	Married:	34.0	398
Latino or Hispanic:	15.7	184	Widowed:	1.5	18
Asian/Pacific Islander:	2.8	33	Divorced:	8.4	98
Native American:	6.7	79	Separated:	3.5	41
Other:	8.2	96	Missing:	0	0
Missing:	0.0	0			

<u>Age at Enrollment</u>	<u>% Total</u>	<u>Number</u>
0 to 4:	34.0	398
5 to 9:	42.4	496
10 to 14:	12.0	140
15 to 19:	11.7	137
20 and over:	0.0	0
Missing:	0.0	0

<u>Household Type</u>	<u>% Total</u>	<u>Number</u>
One or more adults, no children:	0.9	11
One adult, one child:	10.6	124
One adult, two children:	11.9	139
One adult, three children:	8.2	96
One adult, four or more children:	6.5	76
One Adult with Children:	37.1	435
Two or more adults, one child:	12.6	148
Two or more adults, two children:	22.5	264
Two or more adults, three children:	16.3	191
Two or more adults, four or more children:	10.3	121
Two or More Adults with Children:	61.8	724
Missing:	0.1	1

SEED Participant Characteristics

Status of Primary Caregiver

<u>Level of Education</u>	<u>% Total</u>	<u>Number</u>	<u>Monthly Gross Income of Household</u>		
Completed grades K-5:	2.1	25		<u>% Total</u>	<u>Number</u>
Attended grades 6-8:	2.1	25	\$0 to \$999:	33.6	394
Attended grades 9-12:	14.3	167	\$1000 To \$1,999:	31.0	363
H.S. diploma or GED:	26.2	307	\$2,000 to \$2,999:	20.7	242
Some college:	30.4	356	\$3,000 to \$3,999:	8.0	94
Graduated 2-year college:	10.5	123	\$4,000 to \$4,999:	2.7	32
Graduated 4-year college:	9.6	113	\$5,000 and over:	3.9	46
Attended graduate school:	4.7	55	Missing:	0.0	0
Missing:	0.0	0			

<u>Income / Poverty %</u>	<u>% Total</u>	<u>Number</u>
0-49:	27.7	324
50-74:	15.6	183
75-99:	12.7	149
100-124:	10.9	128
125-149:	9.7	114
150-174:	5.9	69
175-199:	5.0	59
200+:	12.4	145

<u>Employment Status</u>	<u>%Total</u>	<u>Number</u>		<u>%Total</u>	<u>Number</u>
More than full-time:	8.4	98	Seeking employment:	10.8	127
Full-time:	41.2	482	Homemaker:	13.8	162
Part-time:	13.1	153	Disabled:	4.9	57
Laid off, waiting for return:	2.3	27	Retiree:	1.0	12
In school or training:	4.2	49	Missing:	0.3	4

SEED Participant Characteristics

Household Recipient of AFDC/TANF

	% Total	Number	Unknown
Formerly:	33.4	391	22
Currently:	11.1	130	20

Household Recipient of SSI or SSDI

Currently:	13.3	156	6
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<u>Participant Currently Receives Food Stamps</u>	39.5	462	29
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Insurance Coverage

	% Total	Number	Unknown
Health insurance for SEED participant:	83.1	973	7
Life insurance for primary caregiver:	38.6	452	11

Direct Deposit

Intends to use direct deposit into SEED account:	19.4	227	220
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Household Assets

Vehicle:	74.0	867	4
Home:	37.2	436	7
Business:	4.8	56	5
Rental property:	4.4	51	9
Investments:	18.5	217	14
Checking account:	60.1	704	10
Savings account:	48.9	573	10

Relationship of Primary Caregiver to SEED Participant

	% Total	Number
Mother:	81.4	953
Father:	11.0	129
Grandparent:	4.3	50
Other relative:	0.9	11
Foster parent:	1.5	17
Other unrelated guardian:	0.9	11
Missing:	0.0	0

SEED Participant Characteristics

Nationality of SEED Participant

	% Total	Number
U.S. citizen:	97.8	1145
Non-U.S. citizen:	2.1	25
Missing:	0.1	1

Birthplace of SEED Participant

	% Total	Number
U.S. born:	90.9	1065
Non-U.S. born:	9.0	105
Missing:	0.1	1

Grade Level of SEED Participant

	% Total	Number		% Total	Number
Preschool:	52.9	619	Grade 8:	0.7	8
Kindergarten:	7.7	90	Grade 9:	5.3	62
Grade 1:	6.5	76	Grade 10:	1.8	21
Grade 2:	4.3	50	Grade 11:	2.1	25
Grade 3:	4.2	49	Grade 12:	2.0	23
Grade 4:	1.9	22	2-year college:	0.2	2
Grade 5:	7.1	83	4-year college:	0.1	1
Grade 6:	2.1	25	Not in school:	0.8	9
Grade 7:	0.4	5	Missing:	0.1	1

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

	% Total	Number
Yes:	0.1	1
No:	0.3	3
Child not yet school age:	0.4	5
N/A:	99.2	1162

Employment Status of SEED Participant

	% Total	Number
Employed more than full-time:	0.0	0
Employed full-time:	0.1	1
Employed part-time:	4.1	48
Not employed:	95.7	1121
Missing:	0.1	1

**Total SEED Asset Accumulation
 Nine SEED Partners Reporting
 As of June 30, 2006
 (N=1,089)***

Participant Closing Balance	\$186,531.40	
SEED Initial Deposits	\$547,875.00	
Participant Matched Withdrawals	\$13,633.20	
Total Participant Balances		\$748,039.60
Match Allocated	\$397,835.38	
Match Accrued**	\$7,560.00	
Match Used	\$12,487.66	
Total Match Dollars		\$417,883.04
Total SEED Balances		\$1,165,922.64
SEED Benchmark Incentives Distributed***		\$40,433.00
Participant Closing Balance less Benchmark Incentives Distributed		\$146,098.40
Average SEED Initial Deposit		\$503.10
Average Deposits****		\$183.81
Average SEED Match*****		\$383.73
Average Total SEED Balance		\$1,070.64

* Asset accumulation data from the Shriver Center are not available at this time. While participant characteristics are reported for 1,171 participants, asset accumulation is reported for 1,089 participants.

** Match Accrued represents participant savings matches earned as of June 30, 2006, but not yet reflected in the Michigan Education Savings Program (MESP) match accounts at OLHSA.

*** As reported by SEED Community Partners. In SEED, some benchmark incentives are deposited into participant accounts; others are paid outright to participants. Benchmarks paid outright may subsequently be deposited into SEED accounts at the household's discretion.

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

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

**Results by SEED Partner
As of June 30, 2006
Number of Participants: 1,171**

The following sections of the report provide descriptive Participant Characteristics and Total SEED Asset Accumulation for each SEED partner. Comparisons of these descriptive statistics across SEED partners may be misleading because they do not take into account different populations, program designs, program sizes, levels of resources, timing of enrollment, or other factors. As presented in Table 1, SEED programs operate in 10 locations across the U.S. and in Puerto Rico, and participants range from pre-school to high school-age students. The number of participants by site ranges from 67 to 82, with the exception of OLHSA, where a quasi-experimental Pre-School Demonstration and Impact Assessment is being conducted. Target enrollment at OLHSA is 500 SEED participants. Target enrollment at all other sites was 75.

Table 1. SEED Partner Locations and Participants

SEED Partner	Location	Grade Level or Age of Participants Recruited	Number of Participants
Beyond Housing/NHS	St. Louis, MO	Kindergarten and first grade students	73
Cherokee Nation	Tahlequah, OK	High school students	74
Foundation Communities	Austin, TX	Elementary school students	67
Fundación Chana y Samuel Levis	Vega Baja, PR	Elementary school students	81
Harlem Children's Zone	New York, NY	Preschool and kindergarten students	75
Juma Ventures	San Francisco, CA	High school students and other youth ages 14-18	76
OLHSA	Pontiac, MI	Preschool students	493
People for People	Philadelphia, PA	Middle school students	75
Sargent Shriver National Center on Poverty Law	Chicago, IL	Elementary school students	82
Southern Good Faith Fund	Helena, AR	Preschool students	75
Total Participants			1,171

Table 2. SEED Participation

SEED Partner	Quarter First Account Opened	Minimum Length of Participation (quarters)	Maximum Length of Participation (quarters)	Mean Length of Participation (quarters)
Beyond Housing/NHS	Q4 2003	6	11	10
Cherokee Nation	Q2 2005	3	5	5
Foundation Communities	Q4 2003	5	11	9
Fundación Chana y Samuel Levis	Q1 2005	2	6	3
Harlem Children's Zone	Q1 2004	6	10	9
Juma Ventures	Q1 2004	6	10	9
OLHSA	Q4 2004	1	7	4
People for People	Q2 2005	3	5	5
Sargent Shriver National Center on Poverty Law	Q4 2003	5	11	9
Southern Good Faith Fund	Q4 2003	5	11	7
All SEED Participants	Q4 2003	1	11	6

Table 2 summarizes the quarterly period when SEED accounts were first opened, as well as length of participation in SEED (the number of quarters that a SEED account has been open). The quarter in which accounts were first opened ranges from the last quarter of 2003 to the second quarter of 2005. At present, length of participation varies greatly in SEED, as programs launched at different points in time. Average length of participation among all participants is six quarters, with a minimum length of one quarter and maximum of 11. Actual number of accounts opened during each quarterly period are presented in Figure 1.

Figure 1. Accounts Opened by Quarter

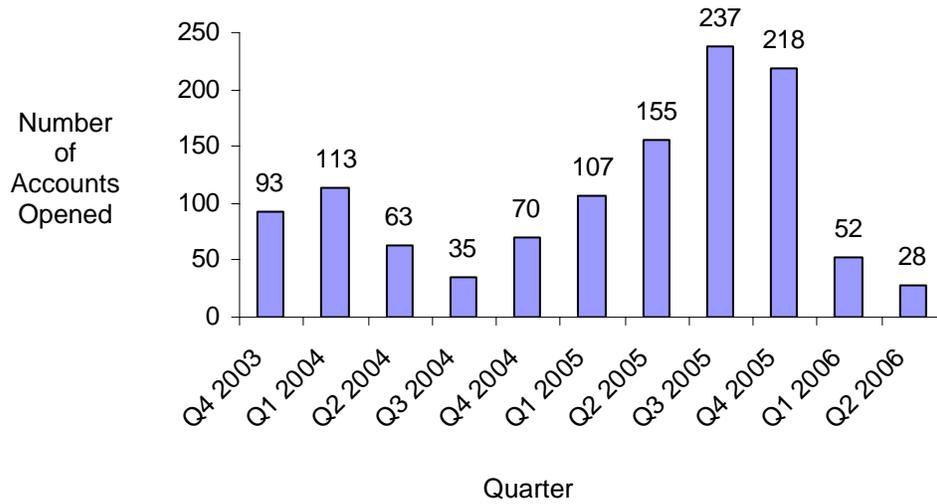


Figure 2 depicts cumulative participation in SEED. At June 30, 2006, the number of active SEED participants was 1,162. Nine of the 1,171 total participants have exited SEED.

Figure 2. SEED Participation Over Time

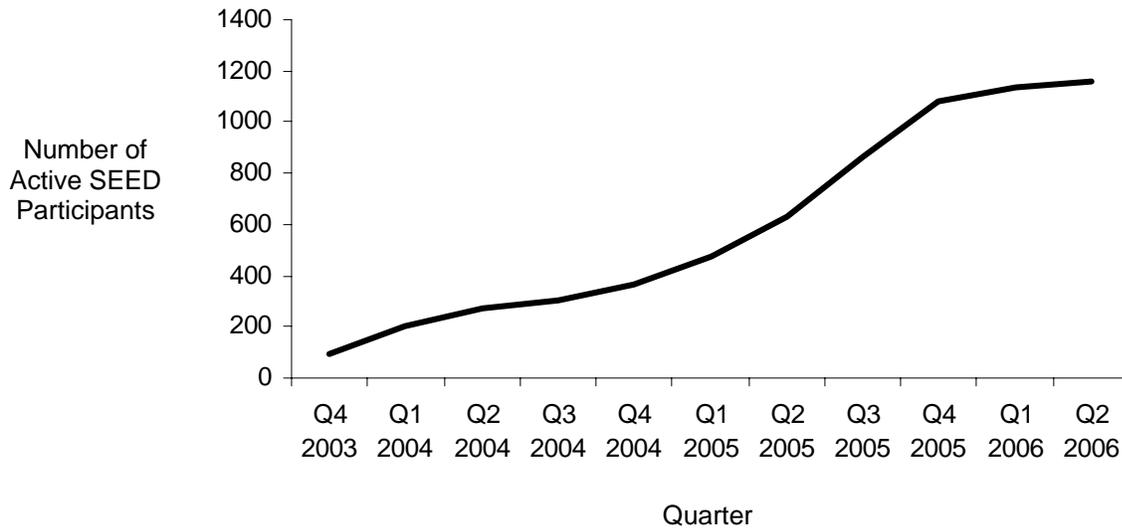


Table 3. SEED Account Structures

SEED Partner	SEED Initial Deposit	Benchmark Incentives	Match Limit	Total Incentive Funds
Beyond Housing/NHS	\$500	\$250	\$1,250	\$2,000
Cherokee Nation	\$1,000	\$250	\$750	\$2,000
Foundation Communities	\$500	\$500	\$1,000	\$2,000
Fundación Chana y Samuel Levis	\$250	\$500	*	*
Harlem Children’s Zone	\$500	\$750	\$1,250	\$2,500
Juma Ventures	\$0	\$500	\$1,500	\$2,000
OLHSA	\$800	\$0	\$1,200	\$2,000
People for People	\$500	\$300	\$1,200	\$2,000
Sargent Shriver National Center on Poverty Law	*	*	*	*
Southern Good Faith Fund	\$1,000	\$75	\$1,000	\$2,075

SEED account structures are presented in Table 3. In SEED, each partner receives \$2,000 in initiative funds per account, which are allocated between an Initial Deposit, benchmark incentives, and matching dollars. Account structures are unique at SEED programs, with the exception of match rate, which is a consistent rate of 1:1 across sites. In addition, some sites—such as Fundación Chana y Samuel Levis, Harlem Children’s Zone, and Southern Good Faith Fund—have raised funds to provide supplemental benchmark incentives or matching dollars to SEED participants.

The SEED Initial Deposit is the amount provided to “seed” each account. In general, one-half of the total SEED Initial Deposit is placed into the account. The remaining half is provided through a 1:1 match on account deposits. At OLHSA, however, the full amount is deposited at account opening. SEED Initial Deposits range from \$0 to \$1,000.

Benchmark incentives are a potential source of SEED deposits. Types of benchmarks offered vary widely across sites. Some examples include a \$50 incentive for a parent attending a financial workshop, or a \$20 incentive for a child making the honor roll at school. At certain sites, benchmarks are deposited automatically into participant accounts. At others, benchmarks are paid to participants outright, and these may be deposited into the SEED account at the household’s discretion. In Table 3, the match limit is the amount of funds available per account to match deposits other than the SEED Initial Deposit. Current match limits range from \$750 at Cherokee Nation to \$1,500 at Juma Ventures.

* Under reconsideration.

Beyond Housing/NHS
SEED Participant Characteristics (N=73)
 As of June 30, 2006

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

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

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

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

Beyond Housing/NHS – SEED Participant Characteristics

Status of Primary Caregiver

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

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

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

Beyond Housing/NHS – SEED Participant Characteristics

Household Recipient of AFDC/TANF

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

Household Recipient of SSI or SSDI

Currently:	9.6	7	0
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<u>Participant Currently Receives Food Stamps</u>	19.2	14	0
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Insurance Coverage

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

Direct Deposit

Intends to use direct deposit into SEED account:	32.9	24	0
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Household Assets

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

Relationship of Primary Caregiver to SEED Participant

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

Beyond Housing/NHS – SEED Participant Characteristics

Nationality of SEED Participant

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

Birthplace of SEED Participant

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

Grade Level of SEED Participant

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

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

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

Employment Status of SEED Participant

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

**Beyond Housing/NHS
Total SEED Asset Accumulation
As of June 30, 2006
(N=73)**

Participant Closing Balance	\$19,094.32	
SEED Initial Deposits	\$18,250.00	
Participant Matched Withdrawals	\$0.00	
Total Participant Balances		\$37,344.32
Match Allocated	\$36,274.31	
Match Used	\$0.00	
Total Match Dollars		\$36,274.31
Total SEED Balances		\$73,618.63
SEED Benchmark Incentives Distributed*		\$5,086.00
Participant Closing Balance less Benchmark Incentives Distributed		\$14,008.32
Average SEED Initial Deposit		\$250.00
Average Deposits**		\$261.57
Average SEED Match***		\$496.91
Average Total SEED Balance		\$1,008.47

* As reported by the SEED Community Partner. In SEED, some benchmark incentives are deposited into participant accounts; others are paid outright to participants. Benchmarks paid outright may subsequently be deposited into SEED accounts at the household's discretion.

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

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

**Cherokee Nation
SEED Participant Characteristics (N=74)
As of June 30, 2006**

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

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

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

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

Cherokee Nation – SEED Participant Characteristics

Status of Primary Caregiver

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

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

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

Cherokee Nation – SEED Participant Characteristics

Household Recipient of AFDC/TANF

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

Household Recipient of SSI or SSDI

Currently:	17.6	13	0
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<u>Participant Currently Receives Food Stamps</u>	29.7	22	0
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Insurance Coverage

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

Direct Deposit

Intends to use direct deposit into SEED account:	0.0	0	0
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Household Assets

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

Relationship of Primary Caregiver to SEED Participant

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

Cherokee Nation – SEED Participant Characteristics

Nationality of SEED Participant

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

Birthplace of SEED Participant

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

Grade Level of SEED Participant

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

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

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

Employment Status of SEED Participant

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

Cherokee Nation
Total SEED Asset Accumulation
As of June 30, 2006
(N=74)

Participant Closing Balance	\$4,589.25	
SEED Initial Deposits	\$37,000.00	
Participant Matched Withdrawals	\$0.00	
Total Participant Balances		\$41,589.25
Match Allocated	\$41,589.25	
Match Used	\$0.00	
Total Match Dollars		\$41,589.25
Total SEED Balances		\$83,178.50
SEED Benchmark Incentives Distributed*		\$4,012.00
Participant Closing Balance less Benchmark Incentives Distributed		\$577.25
Average SEED Initial Deposit		\$500.00
Average Deposits**		\$62.02
Average SEED Match***		\$562.02
Average Total SEED Balance		\$1,124.03

* As reported by the SEED Community Partner. In SEED, some benchmark incentives are deposited into participant accounts; others are paid outright to participants. Benchmarks paid outright may subsequently be deposited into SEED accounts at the household's discretion.

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

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

Foundation Communities
SEED Participant Characteristics (N=67)
 As of June 30, 2006

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

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

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

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

Foundation Communities – SEED Participant Characteristics

Status of Primary Caregiver

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

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

<u>Employment Status</u>	<u>%Total</u>	<u>Number</u>		<u>%Total</u>	<u>Number</u>
More than full-time:	4.5	3	Seeking employment:	0.0	0
Full-time:	65.7	44	Homemaker:	7.5	5
Part-time:	11.9	8	Disabled:	3.0	2
Laid off, waiting for return:	1.5	1	Retiree:	0.0	0
In school or training:	1.5	1	Missing:	4.5	3

Foundation Communities – SEED Participant Characteristics

Household Recipient of AFDC/TANF

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

Household Recipient of SSI or SSDI

Currently:	6.0	4	0
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Participant Currently Receives Food Stamps

	26.9	18	0
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Insurance Coverage

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

Direct Deposit

Intends to use direct deposit into SEED account:	35.8	24	0
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Household Assets

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

Relationship of Primary Caregiver to SEED Participant

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

Foundation Communities – SEED Participant Characteristics

Nationality of SEED Participant

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

Birthplace of SEED Participant

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

Grade Level of SEED Participant

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

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

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

Employment Status of SEED Participant

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

Foundation Communities
Total SEED Asset Accumulation
As of June 30, 2006
(N=67)*

Participant Closing Balance	\$15,907.53	
SEED Initial Deposits	\$16,500.00	
Participant Matched Withdrawals	\$0.00	
Total Participant Balances		\$32,407.53
Match Allocated	\$30,471.30	
Match Used	\$0.00	
Total Match Dollars		\$30,471.30
Total SEED Balances		\$62,878.83
SEED Benchmark Incentives Distributed**		\$6,400.00
Participant Closing Balance less Benchmark Incentives Distributed		\$9,507.53
Average SEED Initial Deposit		\$246.27
Average Deposits***		\$237.43
Average SEED Match****		\$454.80
Average Total SEED Balance		\$938.49

* One participant has exited the program.

** As reported by the SEED Community Partner. In SEED, some benchmark incentives are deposited into participant accounts; others are paid outright to participants. Benchmarks paid outright may subsequently be deposited into SEED accounts at the household's discretion.

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

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

Fundación Chana y Samuel Levis
SEED Participant Characteristics (N=81)
 As of June 30, 2006

<u>Gender</u>	<u>% Total</u>	<u>Number</u>	<u>Residence</u>	<u>% Total</u>	<u>Number</u>
Males:	46.9	38	Rural:	80.2	65
Females:	53.1	43	Urban:	19.8	16

<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:	44.4	36
Caucasian:	0.0	0	Married:	45.7	37
Latino or Hispanic:	100.0	81	Widowed:	0.0	0
Asian/Pacific Islander:	0.0	0	Divorced:	2.5	2
Native American:	0.0	0	Separated:	7.4	6
Other:	0.0	0	Missing:	0	0
Missing:	0.0	0			

<u>Age at Enrollment</u>	<u>% Total</u>	<u>Number</u>
0 to 4:	1.2	1
5 to 9:	76.5	62
10 to 14:	22.2	18
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:	1.2	1
One adult, one child:	0.0	0
One adult, two children:	11.1	9
One adult, three children:	6.2	5
One adult, four or more children:	6.2	5
One Adult with Children:	23.5	19
Two or more adults, one child:	7.4	6
Two or more adults, two children:	28.4	23
Two or more adults, three children:	30.9	25
Two or more adults, four or more children:	8.6	7
Two or More Adults with Children:	75.3	61
Missing:	0.0	0

Fundación Chana y Samuel Levis – SEED Participant Characteristics

Status of Primary Caregiver

<u>Level of Education</u>	<u>% Total</u>	<u>Number</u>	<u>Monthly Gross Income of Household</u>		
Completed grades K-5:	7.4	6		<u>% Total</u>	<u>Number</u>
Attended grades 6-8:	3.7	3	\$0 to \$999:	33.3	27
Attended grades 9-12:	4.9	4	\$1000 to \$1,999:	35.8	29
H.S. diploma or GED:	24.7	20	\$2,000 to \$2,999:	24.7	20
Some college:	13.6	11	\$3,000 to \$3,999:	4.9	4
Graduated 2-year college:	13.6	11	\$4,000 to \$4,999:	1.2	1
Graduated 4-year college:	29.6	24	\$5,000 and over:	0.0	0
Attended graduate school:	2.5	2	Missing:	0.0	0
Missing:	0.0	0			

<u>Income / Poverty %</u>	<u>% Total</u>	<u>Number</u>
0-49:	29.6	24
50-74:	28.4	23
75-99:	6.2	5
100-124:	13.6	11
125-149:	13.6	11
150-174:	1.2	1
175-199:	3.7	3
200+:	3.7	3

<u>Employment Status</u>	<u>%Total</u>	<u>Number</u>		<u>%Total</u>	<u>Number</u>
More than full-time:	4.9	4	Seeking employment:	4.9	4
Full-time:	43.2	35	Homemaker:	21.0	17
Part-time:	12.3	10	Disabled:	7.4	6
Laid off, waiting for return:	0.0	0	Retiree:	2.5	2
In school or training:	3.7	3	Missing:	0.0	0

Fundación Chana y Samuel Levis – SEED Participant Characteristics

<u>Household Recipient of AFDC/TANF</u>	% Total	Number	Unknown
Formerly:	7.4	6	0
Currently:	2.5	2	0

<u>Household Recipient of SSI or SSDI</u>			
Currently:	9.9	8	0

<u>Participant Currently Receives Food Stamps</u>			
	35.8	29	0

<u>Insurance Coverage</u>	% Total	Number	Unknown
Health insurance for SEED participant:	80.2	65	0
Life insurance for primary caregiver:	29.6	24	0

<u>Direct Deposit</u>			
Intends to use direct deposit into SEED account:	27.2	22	0

<u>Household Assets</u>			
Vehicle:	96.3	78	0
Home:	61.7	50	0
Business:	0.0	0	0
Rental property:	2.5	2	0
Investments:	14.8	12	0
Checking account:	45.7	37	0
Savings account:	53.1	43	0

Relationship of Primary Caregiver to SEED Participant

	% Total	Number
Mother:	80.2	65
Father:	18.5	15
Grandparent:	1.2	1
Other relative:	0.0	0
Foster parent:	0.0	0
Other unrelated guardian:	0.0	0
Missing:	0.0	0

Fundación Chana y Samuel Levis – SEED Participant Characteristics

Nationality of SEED Participant

	% Total	Number
U.S. citizen:	100.0	81
Non-U.S. citizen:	0.0	0
Missing:	0.0	0

Birthplace of SEED Participant

	% Total	Number
U.S. born:	12.3	10
Non-U.S. born:	87.7	71
Missing:	0.0	0

Grade Level of SEED Participant

	% Total	Number		% Total	Number
Preschool:	0.0	0	Grade 8:	0.0	0
Kindergarten:	14.8	12	Grade 9:	0.0	0
Grade 1:	24.7	20	Grade 10:	0.0	0
Grade 2:	16.0	13	Grade 11:	0.0	0
Grade 3:	22.2	18	Grade 12:	0.0	0
Grade 4:	4.9	4	2-year college:	0.0	0
Grade 5:	17.3	14	4-year college:	0.0	0
Grade 6:	0.0	0	Not in school:	0.0	0
Grade 7:	0.0	0	Missing:	0.0	0

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

	% Total	Number
Yes:	0.0	0
No:	1.2	1
Child not yet school age:	0.0	0
Missing or N/A:	98.8	80

Employment Status of SEED Participant

	% Total	Number
Employed more than full-time:	0.0	0
Employed full-time:	0.0	0
Employed part-time:	0.0	0
Not employed:	100.0	81
Missing:	0.0	0

Fundación Chana y Samuel Levis
Total SEED Asset Accumulation
As of June 30, 2006
(N=81)

Participant Closing Balance	\$12,865.80	
SEED Initial Deposits	\$10,125.00	
Participant Matched Withdrawals	\$0.00	
Total Participant Balances		\$22,990.80
Match Allocated	\$22,990.80	
Match Used	\$0.00	
Total Match Dollars		\$22,990.80
Total SEED Balances		\$45,981.60
SEED Benchmark Incentives Distributed*		\$3,335.00
Participant Closing Balance less Benchmark Incentives Distributed		\$9,530.80
Average SEED Initial Deposit		\$125.00
Average Deposits**		\$158.84
Average SEED Match***		\$283.84
Average Total SEED Balance		\$567.67

* As reported by the SEED Community Partner. In SEED, some benchmark incentives are deposited into participant accounts; others are paid outright to participants. Benchmarks paid outright may subsequently be deposited into SEED accounts at the household's discretion.

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

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

**Harlem Children's Zone
SEED Participant Characteristics (N=75)
As of June 30, 2006**

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

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

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

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

Harlem Children’s Zone – SEED Participant Characteristics

Status of Primary Caregiver

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

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

<u>Employment Status</u>	<u>%Total</u>	<u>Number</u>		<u>%Total</u>	<u>Number</u>
More than full-time:	8.0	6	Seeking employment:	10.7	8
Full-time:	45.3	34	Homemaker:	8.0	6
Part-time:	14.7	11	Disabled:	1.3	1
Laid off, waiting for return:	1.3	1	Retiree:	0.0	0
In school or training:	10.7	8	Missing:	0.0	0

Harlem Children’s Zone – SEED Participant Characteristics

Household Recipient of AFDC/TANF

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

Household Recipient of SSI or SSDI

Currently:	4.0	3	0
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<u>Participant Currently Receives Food Stamps</u>	42.7	32	0
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Insurance Coverage

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

Direct Deposit

Intends to use direct deposit into SEED account:	22.7	17	0
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Household Assets

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

Relationship of Primary Caregiver to SEED Participant

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

Harlem Children’s Zone – SEED Participant Characteristics

Nationality of SEED Participant

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

Birthplace of SEED Participant

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

Grade Level of SEED Participant

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

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

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

Employment Status of SEED Participant

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

**Harlem Children's Zone
Total SEED Asset Accumulation
As of June 30, 2006
(N=75)**

Participant Closing Balance	\$21,023.39	
SEED Initial Deposits	\$18,750.00	
Participant Matched Withdrawals	\$0.00	
Total Participant Balances		\$39,773.39
Match Allocated	\$39,684.24	
Match Used	\$0.00	
Total Match Dollars		\$39,684.24
Total SEED Balances		\$79,457.63
SEED Benchmark Incentives Distributed*		\$9,550.00
Participant Closing Balance less Benchmark Incentives Distributed		\$11,473.39
Average SEED Initial Deposit		\$250.00
Average Deposits**		\$280.31
Average SEED Match***		\$529.12
Average Total SEED Balance		\$1,059.44

* As reported by the SEED Community Partner. In SEED, some benchmark incentives are deposited into participant accounts; others are paid outright to participants. Benchmarks paid outright may subsequently be deposited into SEED accounts at the household's discretion.

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

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

Juma Ventures
SEED Participant Characteristics (N=76)
 As of June 30, 2006

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

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

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

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

Juma Ventures – SEED Participant Characteristics

Status of Primary Caregiver

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

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

<u>Employment Status</u>	<u>%Total</u>	<u>Number</u>		<u>%Total</u>	<u>Number</u>
More than full-time:	7.9	6	Seeking employment:	5.3	4
Full-time:	60.5	46	Homemaker:	1.3	1
Part-time:	9.2	7	Disabled:	2.6	2
Laid off, waiting for return:	1.3	1	Retiree:	1.3	1
In school or training:	9.2	7	Missing:	1.3	1

Juma Ventures – SEED Participant Characteristics

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

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

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

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

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

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

Relationship of Primary Caregiver to SEED Participant

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

Juma Ventures – SEED Participant Characteristics

Nationality of SEED Participant

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

Birthplace of SEED Participant

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

Grade Level of SEED Participant

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

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

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

Employment Status of SEED Participant

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

Juma Ventures
Total SEED Asset Accumulation
As of June 30, 2006
(N=76)*

Participant Closing Balance	\$32,597.87	
SEED Initial Deposits	\$0.00	
Participant Matched Withdrawals	\$13,633.20	
Total Participant Balances		\$46,231.07
Match Allocated	\$27,973.42	
Match Used**	\$12,487.66	
Total Match Dollars		\$40,461.08
Total SEED Balances		\$86,692.15
SEED Benchmark Incentives Distributed***		\$11,925.00
Participant Closing Balance less Benchmark Incentives Distributed		\$20,672.87
Average SEED Initial Deposit		\$0.00
Average Deposits****		\$608.30
Average SEED Match*****		\$532.38
Average Total SEED Balance		\$1,140.69

* One participant has exited the program.

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

*** As reported by the SEED Community Partner. In SEED, some benchmark incentives are deposited into participant accounts; others are paid outright to participants. Benchmarks paid outright may subsequently be deposited into SEED accounts at the household's discretion.

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

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

OLHSA
SEED Participant Characteristics (N=493)
 As of June 30, 2006

<u>Gender</u>	<u>% Total</u>	<u>Number</u>	<u>Residence</u>	<u>% Total</u>	<u>Number</u>
Males:	50.3	248	Rural:	4.5	22
Females:	49.7	245	Urban:	95.5	471

<u>Ethnicity</u>	<u>% Total</u>	<u>Number</u>	<u>Marital Status of Primary Caregiver</u>	<u>% Total</u>	<u>Number</u>
African American:	32.7	161	Single:	48.1	237
Caucasian:	42.0	207	Married:	38.5	190
Latino or Hispanic:	8.9	44	Widowed:	0.4	2
Asian/Pacific Islander:	0.8	4	Divorced:	9.3	46
Native American:	1.0	5	Separated:	3.7	18
Other:	14.6	72	Missing:	0	0
Missing:	0.0	0			

<u>Age at Enrollment</u>	<u>% Total</u>	<u>Number</u>
0 to 4:	63.5	313
5 to 9:	36.5	180
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:	1.6	8
One adult, one child:	7.1	35
One adult, two children:	10.1	50
One adult, three children:	7.1	35
One adult, four or more children:	7.1	35
One Adult with Children:	31.4	155
Two or more adults, one child:	12.0	59
Two or more adults, two children:	22.7	112
Two or more adults, three children:	19.7	97
Two or more adults, four or more children:	12.4	61
Two or More Adults with Children:	66.7	329
Missing:	0.2	1

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>		
Completed grades K-5:	1.0	5		<u>% Total</u>	<u>Number</u>
Attended grades 6-8:	1.4	7	\$0 to \$999:	43.0	212
Attended grades 9-12:	17.8	88	\$1000 To \$1,999:	30.0	148
H.S. diploma or GED:	30.0	148	\$2,000 to \$2,999:	15.8	78
Some college:	30.2	149	\$3,000 to \$3,999:	5.7	28
Graduated 2-year college:	11.0	54	\$4,000 to \$4,999:	1.8	9
Graduated 4-year college:	4.9	24	\$5,000 and over:	3.7	18
Attended graduate school:	3.7	18	Missing:	0.0	0
Missing:	0.0	0			

<u>Income / Poverty %</u>	<u>% Total</u>	<u>Number</u>
0-49:	38.1	188
50-74:	16.2	80
75-99:	11.6	57
100-124:	11.0	54
125-149:	9.3	46
150-174:	3.4	17
175-199:	2.0	10
200+:	8.3	41

<u>Employment Status</u>	<u>%Total</u>	<u>Number</u>		<u>%Total</u>	<u>Number</u>
More than full-time:	7.3	36	Seeking employment:	14.4	71
Full-time:	28.2	139	Homemaker:	22.7	112
Part-time:	14.6	72	Disabled:	5.9	29
Laid off, waiting for return:	2.8	14	Retiree:	0.2	1
In school or training:	3.9	19	Missing:	0.0	0

OLHSA – SEED Participant Characteristics

Household Recipient of AFDC/TANF

	% Total	Number	Unknown
Formerly:	33.1	163	22
Currently:	11.2	55	20

Household Recipient of SSI or SSDI

Currently:	11.8	58	6
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Participant Currently Receives Food Stamps

Insurance Coverage

	% Total	Number	Unknown
Health insurance for SEED participant:	89.0	439	7
Life insurance for primary caregiver:	28.2	139	11

Direct Deposit

Intends to use direct deposit into SEED account:	14.4	71	220
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Household Assets

Vehicle:	81.1	400	4
Home:	38.5	190	7
Business:	7.5	37	5
Rental property:	4.5	22	9
Investments:	17.8	88	14
Checking account:	56.4	278	10
Savings account:	45.4	224	10

Relationship of Primary Caregiver to SEED Participant

	% Total	Number
Mother:	85.8	423
Father:	9.3	46
Grandparent:	3.4	17
Other relative:	0.6	3
Foster parent:	0.6	3
Other unrelated guardian:	0.2	1
Missing:	0.0	0

OLHSA – SEED Participant Characteristics

Nationality of SEED Participant

	% Total	Number
U.S. citizen:	99.4	490
Non-U.S. citizen:	0.4	2
Missing:	0.2	1

Birthplace of SEED Participant

	% Total	Number
U.S. born:	99.2	489
Non-U.S. born:	0.6	3
Missing:	0.2	1

Grade Level of SEED Participant

	% Total	Number		% Total	Number
Preschool:	99.4	490	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:	0.4	2
Grade 7:	0.0	0	Missing:	0.2	1

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

	% Total	Number
Yes:	0.0	0
No:	0.0	0
Child not yet school age:	0.2	1
Missing or N/A:	99.8	492

Employment Status of SEED Participant

	% Total	Number
Employed more than full-time:	0.0	0
Employed full-time:	0.0	0
Employed part-time:	0.0	0
Not employed:	99.8	492
Missing:	0.2	1

OLHSA
Total SEED Asset Accumulation
As of June 30, 2006
(N=493)

Participant Closing Balance [*]	\$57,417.67	
SEED Initial Deposits	\$391,000.00	
Participant Matched Withdrawals	\$0.00	
Total Participant Balances		\$448,417.67
Match Allocated ^{**}	\$119,746.00	
Match Accrued ^{***}	\$7,560.00	
Match Used	\$0.00	
Total Match Dollars		\$127,306.00
Total SEED Balances		\$575,723.67
SEED Benchmark Incentives Distributed ^{****}		\$0.00
Participant Closing Balance less Benchmark Incentives Distributed		\$57,417.67
Average SEED Initial Deposit		\$793.10
Average Deposits ^{*****}		\$116.47
Average SEED Match ^{*****}		\$258.23
Average Total SEED Balance		\$1,167.80

^{*} Five SEED participants had accounts open prior to SEED; these accounts became the SEED account. The Participant Closing Balance excludes the portion of the balance attributable to deposits made prior to enrollment in SEED.

^{**} Match Allocated includes a \$200 matching grant from the Michigan Education Savings Program (MESP) for 455 of the 493 participants.

^{***} Match Accrued represents participant savings matches earned as of June 30, 2006 but not yet reflected in the MESP match accounts.

^{****} OLHSA does not offer benchmark incentives.

^{*****} Average Deposits includes the participant closing balance (excluding SEED initial deposits), participant matched withdrawals, and benchmark incentives deposited into accounts.

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

People for People
SEED Participant Characteristics (N=75)
 As of June 30, 2006

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

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

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

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

People for People – SEED Participant Characteristics

Status of Primary Caregiver

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

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

<u>Employment Status</u>	<u>%Total</u>	<u>Number</u>		<u>%Total</u>	<u>Number</u>
More than full-time:	10.7	8	Seeking employment:	4.0	3
Full-time:	53.3	40	Homemaker:	9.3	7
Part-time:	13.3	10	Disabled:	5.3	4
Laid off, waiting for return:	4.0	3	Retiree:	0.0	0
In school or training:	0.0	0	Missing:	0.0	0

People for People – SEED Participant Characteristics

Household Recipient of AFDC/TANF

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

Household Recipient of SSI or SSDI

Currently:	14.7	11	0
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<u>Participant Currently Receives Food Stamps</u>	29.3	22	0
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Insurance Coverage

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

Direct Deposit

Intends to use direct deposit into SEED account:	25.3	19	0
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Household Assets

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

Relationship of Primary Caregiver to SEED Participant

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

People for People – SEED Participant Characteristics

Nationality of SEED Participant

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

Birthplace of SEED Participant

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

Grade Level of SEED Participant

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

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

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

Employment Status of SEED Participant

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

People for People
Total SEED Asset Accumulation
As of June 30, 2006
(N=75)

Participant Closing Balance	\$9,845.02	
SEED Initial Deposits	\$18,750.00	
Participant Matched Withdrawals	\$0.00	
Total Participant Balances		\$28,595.02
Match Allocated	\$28,595.02	
Match Used	\$0.00	
Total Match Dollars		\$28,595.02
Total SEED Balances		\$57,190.04
SEED Benchmark Incentives Distributed*		\$0.00
Participant Closing Balance less Benchmark Incentives Distributed		\$9,845.02
Average SEED Initial Deposit		\$250.00
Average Deposits**		\$131.27
Average SEED Match***		\$381.27
Average Total SEED Balance		\$762.53

* As reported by the SEED Community Partner. In SEED, some benchmark incentives are deposited into participant accounts; others are paid outright to participants. Benchmarks paid outright may subsequently be deposited into SEED accounts at the household's discretion.

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

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

Sargent Shriver National Center on Poverty Law
SEED Participant Characteristics (N=82)
 As of June 30, 2006

<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			

<u>Age at Enrollment</u>	<u>% Total</u>	<u>Number</u>
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
One Adult with Children:	57.3	47
Two or more adults, one child:	4.9	4
Two or more adults, two children:	8.5	7
Two or more adults, three children:	13.4	11
Two or more adults, four or more children:	15.9	13
Two or more Adults with Children:	42.7	35

Sargent Shriver National Center on Poverty Law – SEED Participant Characteristics

Status of Primary Caregiver

<u>Level of Education</u>	<u>% Total</u>	<u>Number</u>	<u>Monthly Gross Income of Household</u>		
Completed grades K-5:	3.7	3		<u>% Total</u>	<u>Number</u>
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:	17.1	14
100 – 124:	11.0	9
125 – 149:	7.3	6
150 – 174:	3.7	3
175 – 199:	3.7	3
200+:	9.8	8

<u>Employment Status</u>	<u>%Total</u>	<u>Number</u>		<u>%Total</u>	<u>Number</u>
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

Sargent Shriver National Center on Poverty Law – SEED Participant Characteristics

Household Recipient of AFDC/TANF

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

Household Recipient of SSI or SSDI

Currently:	20.7	17	0
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Participant Currently Receives Food Stamps

Insurance Coverage

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

Direct Deposit

Intends to use direct deposit into SEED account:	15.9	13	0
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Household Assets

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

Relationship of Primary Caregiver to SEED Participant

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

Sargent Shriver National Center on Poverty Law – SEED Participant Characteristics

Nationality of SEED Participant

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

Birthplace of SEED Participant

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

Grade Level of SEED Participant

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

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

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

Employment Status of SEED Participant

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

Sargent Shriver National Center on Poverty Law
Total SEED Asset Accumulation
As of June 30, 2006
(N=82)*

Participant Closing Balance	*	
SEED Initial Deposits	*	
Participant Matched Withdrawals	*	
Total Participant Balances		*
Match Allocated	*	
Match Used	*	
Total Match Dollars		*
Total SEED Balances		*
SEED Benchmark Incentives Distributed**		*
Participant Closing Balance less Benchmark Incentives Distributed		*
Average SEED Initial Deposit		*
Average Participant Deposits ***		*
Average SEED Match ****		*
Average Total SEED Balance		*

* Shriver Center's SEED accumulation data are not available at this time.

** As reported by the SEED Community Partner. In SEED, some benchmark incentives are deposited into participant accounts; others are paid outright to participants. Benchmarks paid outright may subsequently be deposited into SEED accounts at the household's discretion.

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

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

Southern Good Faith Fund
SEED Participant Characteristics (N=75)
 As of June 30, 2006

<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

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

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

<u>Household Type</u>	<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
One Adult with Children:	34.7	26
Two or more adults, one child:	16.0	12
Two or more adults, two children:	25.3	19
Two or more adults, three children:	9.3	7
Two or more adults, four or more children:	14.7	11
Two or more Adults with Children:	65.3	49

Southern Good Faith Fund – SEED Participant Characteristics

Status of Primary Caregiver

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

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

<u>Employment Status</u>	<u>%Total</u>	<u>Number</u>		<u>%Total</u>	<u>Number</u>
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

Household Recipient of AFDC/TANF

	% Total	Number	Unknown
Formerly:	32.0	24	0
Currently:	0.0	0	0

Household Recipient of SSI or SSDI

Currently:	24.0	18	0
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<u>Participant Currently Receives Food Stamps</u>	42.7	32	0
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Insurance Coverage

	% Total	Number	Unknown
Health insurance for SEED participant:	92.0	69	0
Life insurance for primary caregiver:	54.7	41	0

Direct Deposit

Intends to use direct deposit into SEED account:	26.7	20	0
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Household Assets

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

	% Total	Number
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

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

Birthplace of SEED Participant

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

Grade Level of SEED Participant

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

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

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

Employment Status of SEED Participant

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

Southern Good Faith Fund
Total SEED Asset Accumulation
As of June 30, 2006
(N=75)

Participant Closing Balance	\$13,190.55	
SEED Initial Deposits	\$37,500.00	
Participant Matched Withdrawals	\$0.00	
Total Participant Balances		\$50,690.55
Match Allocated	\$50,511.04	
Match Used	\$0.00	
Total Match Dollars		\$50,511.04
Total SEED Balances		\$101,201.59
SEED Benchmark Incentives Distributed*		\$125.00
Participant Closing Balance less Benchmark Incentives Distributed		\$13,065.55
Average SEED Initial Deposit		\$500.00
Average Deposits**		\$175.87
Average SEED Match***		\$673.48
Average Total SEED Balance		\$1,349.35

* As reported by the SEED Community Partner. In SEED, some benchmark incentives are deposited into participant accounts; others are paid outright to participants. Benchmarks paid outright may subsequently be deposited into SEED accounts at the household's discretion.

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

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



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