

SEED RESEARCH REPORT

ACCOUNT MONITORING

**SEED Participant Characteristics
and Financial Accumulation**

March 2007



Center for
Social Development

GEORGE WARREN BROWN
SCHOOL OF SOCIAL WORK

SEED Participant Characteristics and Financial Accumulation

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March 2007

CSD Research Report 07-14



Table of Contents

Acknowledgements	i
Introduction	1
Program Characteristics.....	1
Participant Characteristics.....	6
Savings Outcomes	9
Descriptive Information by Program	15
Beyond Housing	16
Cherokee Nation.....	21
Foundation Communities.....	26
Fundación Chana y Samuel Levis	31
Harlem Children’s Zone	36
Juma Ventures	41
Mile High United Way	46
Oakland Livingston Human Service Agency.....	51
People for People	56
Sargent Shriver National Center on Poverty Law	61
Southern Good Faith Fund	66

Acknowledgements

Saving for Education, Entrepreneurship and Downpayment (SEED) is a policy, practice and research initiative 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.

Support for the SEED initiative 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, Lumina Foundation for Education, and the Edwin Gould Foundation for Children.

We are especially appreciative of the host organizations in SEED. Their work managing SEED programs and attention to ensuring data quality make this initiative possible.

Introduction

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 11 non-profit community organizations 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 various ages and in different demographic, geographic, and organizational contexts. This report provides characteristics of SEED participants at enrollment, and SEED financial accumulation for the initiative and by each SEED program through December 31, 2006.

Program Characteristics

SEED programs operate in locations across the U.S. and in Puerto Rico, as shown in Table 1. Target recruitment ranged from preschool to college-age students. The number of participants by site ranges from 67 to 82, with the exception of Oakland Livingston Human Service Agency (OLHSA), where a quasi-experimental Pre-School Demonstration and Impact Assessment is being conducted with 495 SEED participants.

Table 1. Program Locations and Target Recruitment

Program	Location	Target Recruitment by Grade Level or Age	Number of Participants
Beyond Housing	St. Louis, MO	Kindergarten and 1st grade	73
Cherokee Nation	Tahlequah, OK	High school	74
Foundation Communities	Austin, TX	Elementary school	67
Fundación Chana y Samuel Levis (Fundación)	Vega Baja, PR	Elementary school	81
Harlem Children's Zone	New York, NY	Preschool and kindergarten	75
Juma Ventures	San Francisco, CA	High school and other youth ages 14-18	81
Mile High United Way	Denver, CO	Youth ages 14-23	75
Oakland Livingston Human Service Agency (OLHSA)	Pontiac, MI	Preschool	495
People for People	Philadelphia, PA	Middle school	75
Sargent Shriver National Center on Poverty Law (Shriver Center)	Chicago, IL	Elementary school	82
Southern Good Faith Fund	Helena, AR	Preschool	75
All SEED			1,253

Length of participation in SEED is defined as the number of quarters that a SEED account is open.¹ At present, length of participation varies greatly, as programs launched at different points in time and, within programs, participants enrolled over time. Table 2 summarizes participation in SEED by program and in the initiative overall. The quarter in which the first accounts were opened at each program ranges from the last quarter of 2003 to the third quarter of 2005. Average length of participation is eight quarters, with a minimum of two² and maximum of 13.

Table 2. SEED Participation

Program	N	Quarter First Account Opened	Length of Participation (quarters)		
			Mean	Minimum	Maximum
Beyond Housing	73	Q4 2003	12	8	13
Cherokee Nation	74	Q2 2005	7	5	7
Foundation Communities	67	Q4 2003	11	7	13
Fundación	81	Q1 2005	5	4	8
Harlem Children's Zone	75	Q1 2004	11	8	12
Juma Ventures	81	Q1 2004	10	2	12
Mile High United Way	75	Q3 2005	5	3	6
OLHSA	495	Q4 2004	6	3	9
People for People	75	Q2 2005	7	5	7
Shriver Center	82	Q4 2003	10	5	13
Southern Good Faith Fund	75	Q4 2003	9	7	13
All SEED Programs	1,253	Q4 2003	8	2	13

SEED participation is also represented in Figures 1 and 2. Figure 1 presents the number of accounts opened during each quarterly period. For SEED overall, accounts were opened from the fourth quarter of 2003 through the second quarter of 2006.

Figure 2 depicts active participation in SEED over time. At December 31, 2006, the number of active SEED participants was 1,220. Of the 1,253 total participants enrolled in the initiative, 33 have exited SEED. Program-reported categories for exit include that participants lost interest in the program (18), moved out of the area (8), were unable to save (5), or were no longer eligible for the program (2).

Nineteen of the 33 exited participants were enrolled in one SEED program, Shriver Center. Based on program-reported information, 12 of these 19 exits requested withdrawal due to families' distrust about fees charged to accounts and not yet reimbursed,³ and staff turnover.

¹ The quarter of account opening is determined by the period of the first financial institution statement for each account, as reported by the program.

² For participants who have exited SEED, participation ends when the account is closed.

³ Per special arrangement between Shriver Center and their financial institution holding SEED accounts, standard broker commission and annual maintenance fees were to be waived. Instead, fees were charged beginning in 2003, and SEED accounts were not reimbursed until 2006.

Figure 1. Accounts Opened by Quarter

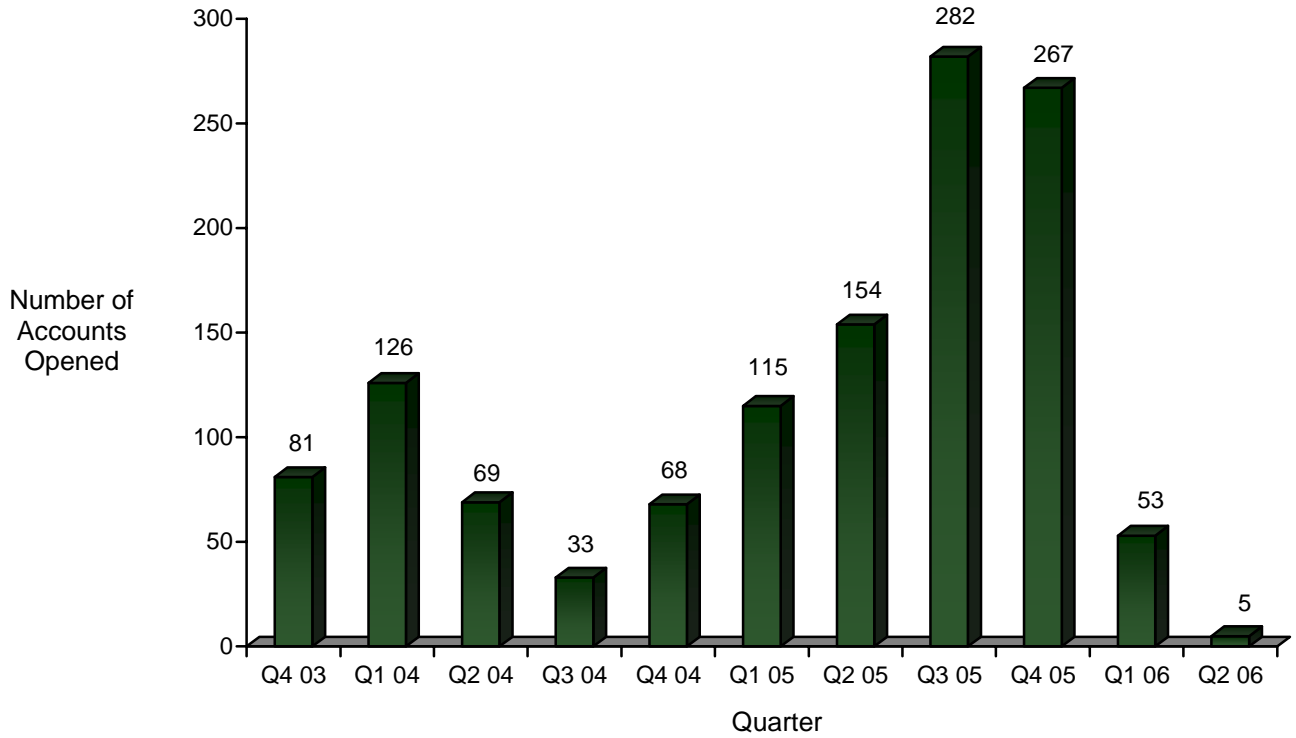
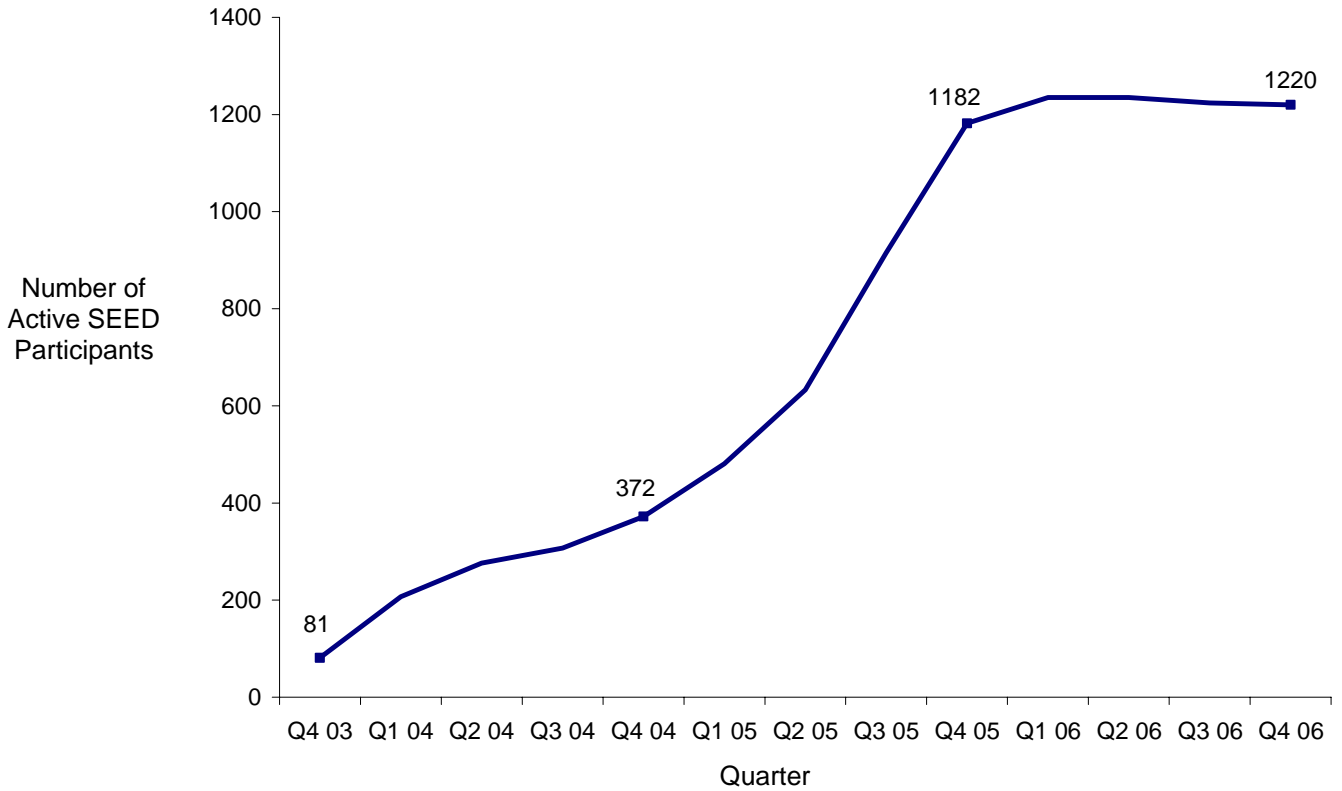


Figure 2. Active SEED Participation over Time



SEED account structures are presented in Table 3. In SEED, each program receives \$2,000 in initiative funds per account, which is allocated between an Initial Deposit, benchmark incentives, and matching dollars. Account structures are unique for each SEED program, with the exception of match rate, which is a consistent rate of 1:1 across sites. In addition, some programs have raised funds to provide supplemental benchmark incentives or matching dollars to SEED participants. Thus, total incentive funds available to SEED participants range from \$2,000 to \$4,000 among programs.

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.

The match limit presented in Table 3 is the amount of funds available per account to match account deposits other than the SEED Initial Deposit. SEED has two match limit structures. Most programs offer a lifetime limit over the total time of participation. One program, Mile High United Way (MHUW), has an annual limit on match eligibility.⁴ Match limits range from \$750 at Cherokee Nation to \$3,000 at MHUW.

Table 3. SEED Account Structures

Program	SEED Initial Deposit	Benchmark Incentives	Match Limit	Total Incentive Funds
Beyond Housing	\$500	\$250	\$1,250	\$2,000
Cherokee Nation	\$1,000	\$250	\$750	\$2,000
Foundation Communities	\$500	\$500	\$1,000	\$2,000
Fundación	\$250	\$500	\$1,700	\$2,450
Harlem Children’s Zone	\$500	\$750	\$1,250	\$2,500
Juma Ventures	\$0	\$500	\$1,500	\$2,000
Mile High United Way	\$0	\$1,000	\$3,000	\$4,000
OLHSA	\$800	\$0	\$1,200	\$2,000
People for People	\$500	\$300	\$1,200	\$2,000
Shriver Center	\$1,000	\$875	\$1,000	\$2,875
Southern Good Faith Fund	\$1,000	\$75	\$1,000	\$2,075

Benchmark incentives are a potential source of SEED deposits. 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. Types of benchmarks offered vary widely among programs. Some examples include a \$50 incentive for a parent attending a financial workshop, or a \$20 incentive for a child making

⁴ Through the Jim Casey Youth Opportunities Initiative, SEED participants at Mile High United Way can receive up to \$1,000 in match per year, until the age of 24. Over the course of SEED, this results in an approximate \$3,000 match limit per participant, with some variation over time by participant age and date of enrollment in SEED.

the honor roll at school. Table 4 summarizes benchmarks distributed in SEED, based on participant-level data reported by each program. The average benchmark distributed across SEED programs with these incentives is \$154 per participant, and the median is \$100. The OLHSA program account structure does not include benchmark incentives, and as of December 31, 2006, People for People had not implemented these incentives.

Table 4. Benchmark Incentives Distributed through December 31, 2006

Program	N	Mean	Median	Minimum	Maximum
Beyond Housing	73	\$79	\$66	\$0	\$236
Cherokee Nation	74	\$57	\$63	\$0	\$125
Foundation Communities	67	\$128	\$100	\$0	\$400
Fundación	81	\$50	\$60	\$0	\$120
Harlem Children's Zone	75	\$191	\$175	\$75	\$500
Juma Ventures	81	\$207	\$200	\$0	\$500
Mile High United Way	75	\$350	\$245	\$100	\$1,000
Shriver Center	82	\$302	\$263	\$0	\$775
Southern Good Faith Fund	75	\$3	\$0	\$0	\$75
All SEED Programs Offering Benchmarks	683	\$154	\$100	\$0	\$1,000

Benchmark incentives vary across programs, ranging from \$0 to \$1,000 (Table 3). Among SEED programs offering benchmarks, some participants have not received benchmarks; others have reached the maximum benchmark allotment. Benchmarks distributed by participant, as a percentage of total available benchmarks, is presented in Table 5. On average, SEED participants in programs that offered these incentives as of December 31, 2006 have received 26% of total available benchmarks, with a median of 20%.

Table 5. Benchmarks Distributed as a Percentage of Total Available Benchmarks

Program	N	Mean (%)	Median (%)	Minimum (%)	Maximum (%)
Beyond Housing	73	32	26	0	94
Cherokee Nation	74	23	25	0	50
Foundation Communities	67	26	20	0	80
Fundación	81	10	12	0	24
Harlem Children's Zone	75	26	23	10	67
Juma Ventures	81	41	40	0	100
Mile High United Way	75	35	25	10	100
Shriver Center	82	35	30	0	89
Southern Good Faith Fund	75	4	0	0	100
All SEED Programs Offering Benchmarks	683	26	20	0	100

Participant Characteristics

Characteristics of SEED participants, their primary caregivers, and their households are summarized in Tables 6-8, as measured at enrollment. In general, SEED participants are children and youth of color in working poor families. African-Americans make up about 46% of the participants; 22% are Caucasian; 16% are Hispanics or Latinos; 6% are Native Americans; and 3% are Asian/Pacific Islanders. The median age of participants at enrollment was five years, with participants ranging from 1 to 23 years of age. Over half (57%) of participants were in preschool or kindergarten at enrollment, 22% in grades 1-5, and 18% in middle or high school (grades 6-12). The gender distribution of participants is almost equal.

Table 6. SEED Participant Characteristics at Enrollment

Gender	%	Age	%	Grade Level	%
Male	48	0 to 4	32	Preschool	50
Female	53	5 to 9	40	Kindergarten	7
Ethnicity	%	10 to 14	11	Grades 1-5	22
African American	46	15 to 19	16	Grades 6-8	3
Caucasian	22	20 and over	1	Grades 9-12	15
Latino or Hispanic	16	Nationality	%	2- or 4-year college	1
Asian/Pacific Islander	3	U.S. citizen	98	Not in school	2
Native American	6	Non-U.S. citizen	2	Employment Status	%
Other	8	Birthplace	%	Full-time or more	1
		U.S. born	91	Part-time (up to 35 hrs/wk)	5
		Non-U.S. born	9	Not employed	94

Turning to the primary caregivers of SEED participants, 88% are the parent of the participant, and 5% are the grandparent or other relative. About 36% of caregivers are married. For educational attainment, about 44% of caregivers have high school diplomas or less education. Eighteen percent never finished high school, and 26% completed high school or the GED credential. About 14% of caregivers completed a four-year college degree or more education.

Regarding employment status, 62% of primary caregivers are working in some capacity. About 13% are unemployed, either looking for work or laid off and waiting for return to their employer. Nearly one-quarter (23%) of caregivers are not working, which includes those who are homemakers, in school or job training, disabled, or retired.

Table 7. Primary Caregiver Characteristics at Enrollment⁵

Relationship to Participant	%	Level of Education	%
Mother	77	Did not complete high school	18
Father	11	Completed high school	26
Grandparent or other relative	5	Some college	30
Foster parent or other unrelated guardian	4	Completed 2-yr college degree	11
Self ⁶	2	Completed 4-yr college degree or more	14
Missing	2	Missing	2
Marital Status	%	Employment Status	%
Single	49	Full-time or more	49
Married	36	Part-time (up to 35 hrs/wk)	13
Divorced or separated	12	Unemployed	13
Widowed	1	Not working	23
Missing	2	Missing	3

With regard to household arrangements, about 85% of SEED participant households are in urban areas, and 36% have only one adult in the home. Nearly one half (49%) of households have gross income below the federal poverty guideline, and about 88% have gross income below two times the poverty line. In addition, some households report receiving government support: 11% receive Temporary Assistance for Needy Families (TANF), 13% receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), and 38% receive food stamps.

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 households has assets in stocks, bonds, 401(k) accounts or other investments. Almost 7 in 10 households are banked, owning either a checking account or savings account, and about 4 in 10 own both.

⁵ The percentage of missing cases is reported when the value is 1% or more.

⁶ The SEED participant is considered to be his or her own primary caregiver when living independently or residing in a residential treatment center or group home.

Table 8. Household Characteristics at Enrollment⁷

Residence	%	Household Currently Receives SSI or SSDI	%	Own Vehicle	%
Urban (population 2,500 or more)	85	Yes	13	Yes	73
Rural (population less than 2,500)	14	No	84	No	25
Household Type⁸	%	Missing	3	Missing	2
One or more adults, no children	1	Household Currently Receives Food Stamps	%	Own Home	%
One adult with children	36	Yes	38	Yes	37
Two or more adults with children	60	No	59	No	61
Missing	2	Missing	2	Missing	2
Income/Poverty⁹	%	Health Insurance for SEED Participant	%	Own Rental Property	%
0-49	21	Yes	82	Yes	5
50-99	28	No	16	No	93
100-149	20	Missing	2	Missing	2
150-199	11	Life Insurance for Primary Caregiver	%	Own Business	%
200+	12	Yes	38	Yes	5
Missing	7	No	59	No	93
Household AFDC or TANF	%	Missing	4	Missing	2
Ever	32	Intends to use Direct Deposit into SEED Account	%	Own Stocks, Bonds, 401(k), or Other Investments	%
Currently	11	Yes	19	Yes	18
Missing	4	No	61	No	79
		Missing	21	Missing	3
		Own Bank Account	%	Checking or savings	68
		Both	39	Both	39
		Missing	3	Missing	3

⁷ The percentage of missing cases is reported when the value is 1% or more.

⁸ In households with one or more adults and no children, the SEED participant either does not reside with the primary caregiver, or is at least 18 years of age and considered an adult. A SEED household type represented by less than 1% of cases is one in which there are no adults and one child in the household. This household type pertains to SEED participants who reside in residential treatment centers or group homes.

⁹ Income/poverty describes gross household income as a percentage of the federal poverty guidelines.

Savings Outcomes

In SEED, savings and accumulation in accounts come from a variety of sources, including SEED Initial Deposits, participant contributions, benchmark incentives, and investment gains. Unmatched withdrawals, service fees, and investment losses decrease accumulation in SEED accounts. As of December 31, 2006, SEED participants have accumulated almost \$1.5 million through a combination of SEED Initial Deposits, benchmark incentive deposits, participant savings, and SEED matches. On average, each child has about \$1,179 “seeded” as an investment for the future. Table 9 presents a snapshot of accumulation in SEED through December 31, 2006.

Table 9. Total SEED Accumulation through December 31, 2006 (N=1,253)

Participant Closing Balance	\$303,518.55	
Participant Matched Withdrawals	\$31,530.29	
Total Net Deposits		\$335,048.84
SEED Initial Deposits		\$580,578.41
Total Participant Balances		\$915,627.25
Match Allocated and Accrued	\$531,588.72	
Match Used	\$29,987.40	
Total Match Dollars		\$561,576.12
Total SEED Accumulation for all Programs		\$1,477,203.37
SEED Benchmark Incentives Distributed		\$105,010.50
Total Net Deposits less Benchmark Incentives Distributed		\$230,038.34
Average SEED Initial Deposit		\$463.35
Average Net Deposits		\$267.40
Average SEED Match		\$448.19
Average Total SEED Accumulation per Participant		\$1,178.93

Five measures of savings outcomes presented in this report through December 31, 2006 are total SEED accumulation, net deposits, net deposits plus match, net deposits as a percentage of the match limit, and average quarterly net deposit. No single measure accounts for the spectrum of program variation in SEED. Thus, comparisons of these descriptive statistics across programs may be misleading due to different populations, program designs, program sizes, levels of resources, timing of enrollment, or other factors.

Total SEED accumulation is the sum of actual SEED account balances, participant matched withdrawals and total match, as of December 31, 2006. Average total SEED accumulation is \$1,179, with a median of \$1,046. The measure of total SEED accumulation does not control for length of participation in SEED (Table 2), nor for variation in SEED account structures across programs (Table 3). Figure 3 presents total SEED accumulation by type, with funds categorized into SEED Initial Deposits present in accounts, total net earnings, total net contributions (i.e., contributions other than the SEED Initial Deposit, including benchmark incentives deposited in accounts and participant matched withdrawals), and total match. Table 10 summarizes accumulation per participant, by SEED program.

Figure 3. Total SEED Accumulation by Type

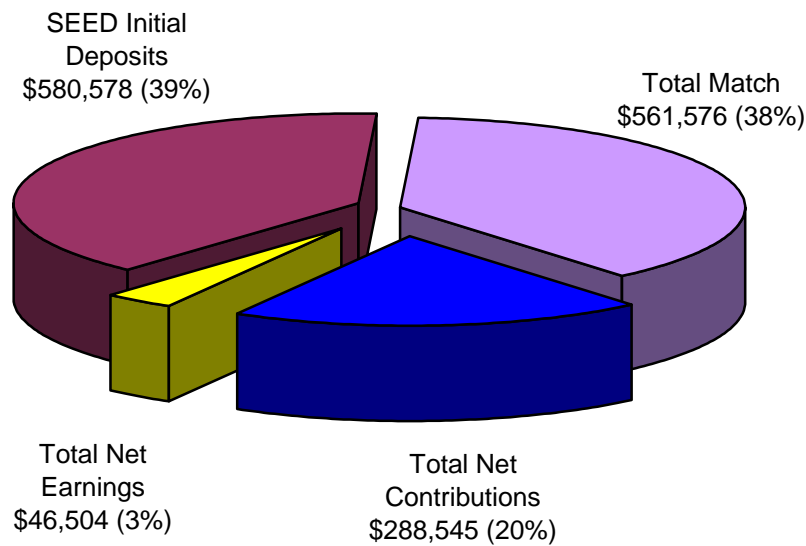


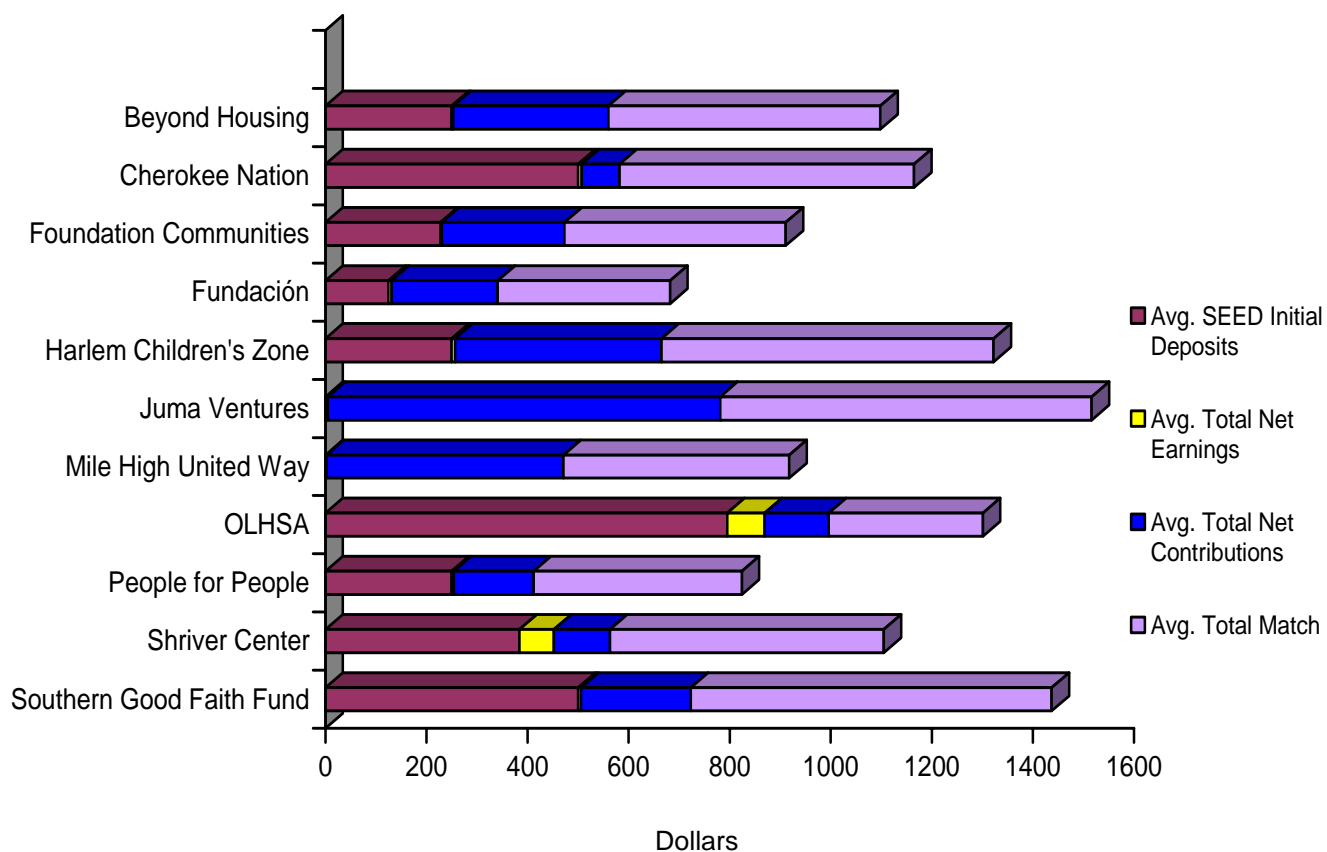
Table 10. Total SEED Accumulation per Participant

Program	N	Mean	Median	Minimum	Maximum
Beyond Housing	73	\$1,098	\$713	\$503	\$3,923
Cherokee Nation	74	\$1,166	\$1,140	\$1,015	\$2,048
Foundation Communities	67	\$911	\$632	\$0	\$4,204
Fundación	81	\$681	\$546	\$254	\$2,315
Harlem Children's Zone	75	\$1,322	\$1,073	\$657	\$3,204
Juma Ventures	81	\$1,517	\$1,024	\$0	\$7,089
Mile High United Way	75	\$918	\$414	\$0	\$5,357
OLHSA	495	\$1,300	\$1,046	\$209	\$7,273
People for People	75	\$824	\$765	\$542	\$1,475
Shriver Center	82	\$1,104	\$1,285	\$0	\$4,717
Southern Good Faith Fund	75	\$1,436	\$1,071	\$1,002	\$3,488
All SEED	1,253	\$1,179	\$1,046	\$0	\$7,273

Average total SEED accumulation by program is presented in Figure 4, with accumulation categorized into SEED Initial Deposits, total net earnings, total net contributions, and total match, similar to the categories used for Figure 3 above. In Figure 4, average SEED Initial Deposits by program range from \$0 to \$795, average total net earnings from \$2 to \$74, and average total net contributions from \$75 to \$776. Across programs, average total match ranges from \$305 to \$735.

On Figure 4, average total net earnings are most pronounced for OLHSA and the Shriver Center. To date, these programs have experienced greater investment returns compared to other SEED programs. OLHSA and the Shriver Center use 529 college savings plans as the SEED financial instrument.

Figure 4. Average Total SEED Accumulation by Program and Type



Net deposits are defined as deposits plus interest (net of fees) less unmatched withdrawals and less the amount of SEED Initial Deposit present in the account. Deposits may include any benchmark incentives contributed to the account (Table 4). Average net deposits in SEED are \$267, and the median is \$95. Net deposits by program are summarized in Table 11.

Table 11. Net Deposits

Program	N	Mean	Median	Minimum	Maximum
Beyond Housing	73	\$310	\$107	\$1	\$2,173
Cherokee Nation	74	\$83	\$70	\$7	\$524
Foundation Communities	67	\$245	\$66	\$0	\$2,704
Fundación	81	\$216	\$148	\$2	\$1,033
Harlem Children's Zone	75	\$415	\$286	\$78	\$1,454
Juma Ventures	81	\$781	\$512	\$0	\$4,089
Mile High United Way	75	\$471	\$207	\$0	\$3,357
OLHSA	495	\$200	\$38	\$0	\$5,065
People for People	75	\$162	\$133	\$21	\$488
Shriver Center	82	\$179	\$142	\$0	\$2,717
Southern Good Faith Fund	75	\$223	\$35	\$1	\$1,488
All SEED	1,253	\$267	\$95	\$0	\$5,065

Net deposits plus match is defined as net deposits plus total match, less any match on SEED Initial Deposits present in the account. As with net deposits, net deposits plus match may include any benchmark incentives contributed to the account, as well as match on those benchmark incentives. In SEED, average net deposits plus match are \$566; the median is \$247. Table 12 presents descriptives for this variable by program.

Table 12. Net Deposits plus Match

Program	N	Mean	Median	Minimum	Maximum
Beyond Housing	73	\$598	\$213	\$3	\$3,423
Cherokee Nation	74	\$166	\$140	\$15	\$1,048
Foundation Communities	67	\$455	\$132	\$0	\$3,704
Fundación	81	\$431	\$296	\$4	\$2,065
Harlem Children's Zone	75	\$822	\$573	\$157	\$2,704
Juma Ventures	81	\$1,517	\$1,024	\$0	\$7,089
Mile High United Way	75	\$918	\$414	\$0	\$5,357
OLHSA	495	\$505	\$247	\$10	\$6,473
People for People	75	\$324	\$265	\$42	\$975
Shriver Center	82	\$336	\$285	\$0	\$3,717
Southern Good Faith Fund	75	\$436	\$71	\$2	\$2,488
All SEED	1,253	\$566	\$247	\$0	\$7,089

Net deposits as a percentage of the match limit is defined as the ratio of net deposits to the match limit.¹⁰ The match limit is defined as the funds available per account to match deposits other than the SEED Initial Deposit. In SEED, match limits range from \$750 to \$3,000 (Table 3). As previously noted, most programs provide a lifetime limit over total participation in SEED, while one program has an annual limit on match eligibility.¹¹

Table 13 presents this variable by program. A measure greater than 100% indicates that net deposits are in excess of the match limit. In SEED overall, net deposits are on average 18% of the match limit, with a median of 6%. As with total SEED accumulation, net deposits, and net deposits plus match, this variable does not account for variation in length of participation or account structures (Tables 2-3), and may include any benchmark incentives deposited into accounts (Table 4).

Table 13. Net Deposits as a Percentage of the Match Limit

Program	N	Mean (%)	Median (%)	Minimum (%)	Maximum (%)
Beyond Housing	73	25	9	0	174
Cherokee Nation	74	11	9	1	70
Foundation Communities	67	25	7	0	270
Fundación	81	13	9	0	61
Harlem Children's Zone	75	33	23	6	116
Juma Ventures	81	51	34	0	273
Mile High United Way	75	24	10	0	168
OLHSA	495	11	0	0	417
People for People	75	14	11	2	41
Shriver Center	82	18	14	0	272
Southern Good Faith Fund	75	22	4	0	149
All SEED	1,253	18	6	0	417

Average quarterly net deposit (AQND) is defined as net deposits per quarter of participation in SEED.¹² Unlike net deposits, AQND controls for the length of time that a SEED account has been open (for active participants) or was open (for exited participants). Since any benchmark incentives distributed may be included in net deposits (Table 4), benchmarks may also be reflected in AQND. Across SEED, the average AQND is \$35, and the median is \$12. AQND by SEED program is presented in Table 14 and Figure 5.

¹⁰ At OLHSA, match funds are earned and deposited in participant match accounts quarterly, based on contributions to participant-owned accounts in the prior quarter. In lieu of net deposits, OLHSA's calculations for this measure are based on life-to-date contributions to the participant-owned account less the \$800 SEED Initial Deposit.

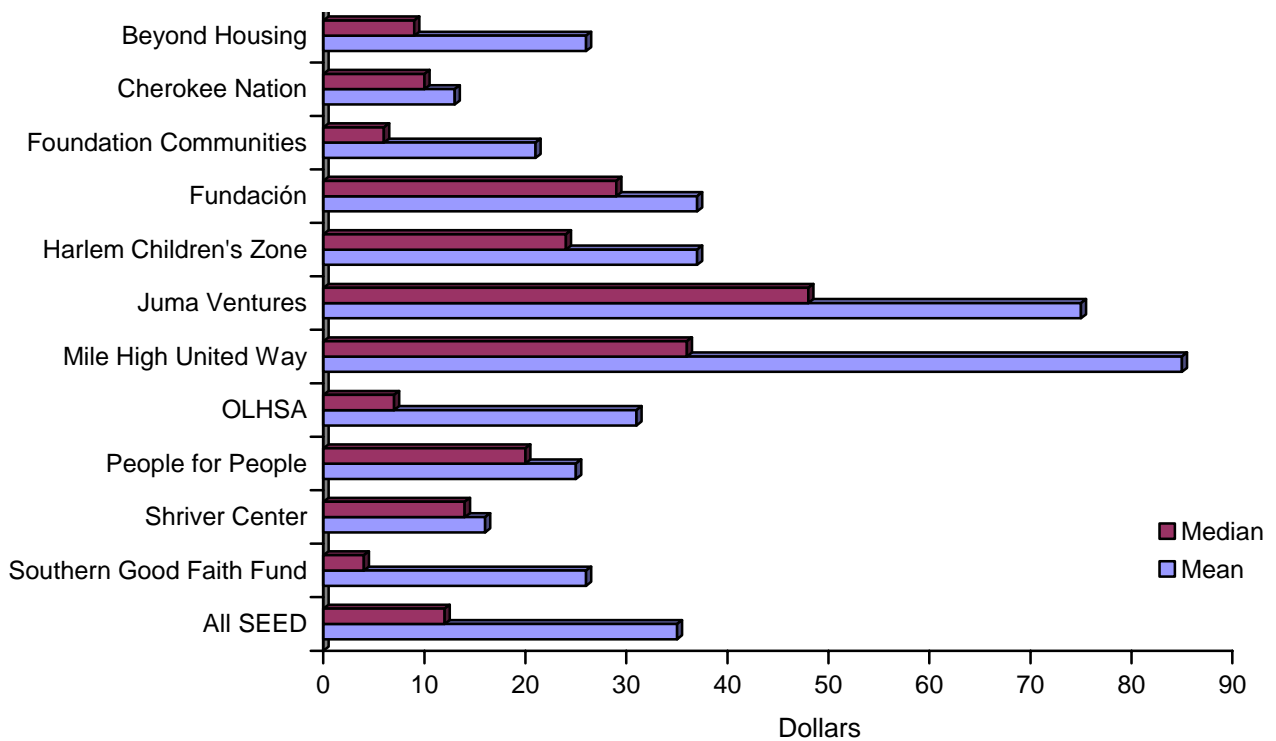
¹¹ MHUW participants are in their second year of saving with an annual limit on match eligibility. Thus, the match limit at this site as of December 31, 2006 is \$2,000.

¹² Three SEED programs report quarterly savings data, for a total of 652 SEED participants. All remaining programs report monthly savings data, which is then converted to quarterly periods.

Table 14. Average Quarterly Net Deposit

Program	N	Mean	Median	Minimum	Maximum
Beyond Housing	73	\$26	\$9	\$0	\$216
Cherokee Nation	74	\$13	\$10	\$1	\$87
Foundation Communities	67	\$21	\$6	\$0	\$225
Fundación	81	\$37	\$29	\$0	\$207
Harlem Children's Zone	75	\$37	\$24	\$7	\$159
Juma Ventures	81	\$75	\$48	\$0	\$463
Mile High United Way	75	\$85	\$36	\$0	\$671
OLHSA	495	\$31	\$7	\$0	\$844
People for People	75	\$25	\$20	\$3	\$81
Shriver Center	82	\$16	\$14	\$0	\$226
Southern Good Faith Fund	75	\$26	\$4	\$0	\$213
All SEED	1,253	\$35	\$12	\$0	\$844

Figure 5. Average Quarterly Net Deposit, Mean and Median



The five savings outcomes presented above are for all SEED participants, regardless of active or exited status. A measure of savings activity among participants who have exited the program is gross deposits, defined as all deposits and interest into the account, including the SEED Initial Deposit. Gross deposits for exits and for all SEED through December 31, 2006 are summarized in Table 15.

Table 15. Gross Deposits by Exited Participants and All SEED

Program	N	Mean	Median	Minimum	Maximum
Foundation Communities	1	\$275	\$275	\$275	\$275
Juma Ventures	6	\$0	\$0	\$0	\$1
Mile High United Way ¹³	7	\$693	\$221	\$92	\$1,574
Shriver Center	19	\$756	\$776	\$475	\$1,646
All SEED Exits	33	\$591	\$498	\$0	\$1,646
All SEED	1,253	\$763	\$820	\$0	\$5,865

Descriptive Information by Program

The final section of the report presents detailed descriptive information by program. Demographics at enrollment are presented, followed by total SEED accumulation through December 31, 2006 for each program.

For the savings descriptives provided, the following definitions and notes apply:

- *Participant Closing Balance* is the sum of participant account balances at December 31, 2006, less any SEED Initial Deposits present in the account.
- *SEED Initial Deposits* is the total amount of SEED Initial Deposits present in the account at December 31, 2006. Any portion of Initial Deposits withdrawn from accounts is not included in this figure.
- *SEED Benchmark Incentives Distributed* is based on participant-level data reported by the programs. As previously discussed, 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.
- Averages for savings descriptives are provided for all SEED participants in a program, both active and exited.

¹³ For Mile High United Way, these figures include a \$250 matched withdrawal made by one participant prior to exiting the program.

Beyond Housing SEED Participant Characteristics at Enrollment (N=73)

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

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

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

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

Beyond Housing – 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:	2.7	2		<u>% Total</u>	<u>Number</u>
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			

<u>Income / Poverty</u>	<u>% Total</u>	<u>Number</u>
0-49:	5.5	4
50-99:	27.4	20
100-149:	12.3	9
150-199:	15.1	11
200+:	35.6	26
Missing:	4.1	3

<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 (up to 35 hours):	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			

Beyond Housing – SEED Participant Characteristics

Household Receipt of AFDC/TANF

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

Household Receives SSI or SSDI

Currently:	9.6	7	0
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<u>Household 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
Stocks, bonds, 401(k) accounts, other investments:	37.0	27	0
Checking account:	74.0	54	0
Savings account:	63.0	46	0
Checking or savings account:	79.5	58	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
Self:	0.0	0

Beyond Housing – SEED Participant Characteristics

Nationality of SEED Participant

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

Birthplace of SEED Participant

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

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			

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

	% Total	Number
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

Beyond Housing (N=73)
Total SEED Accumulation through December 31, 2006

Participant Closing Balance	\$22,645.88	
Participant Matched Withdrawals	\$0.00	
Total Net Deposits		\$22,645.88
SEED Initial Deposits		\$18,250.00
Total Participant Balances		\$40,895.88
Match Allocated	\$39,274.30	
Match Used	\$0.00	
Total Match Dollars		\$39,274.30
Total SEED Balances		\$80,170.18
SEED Benchmark Incentives Distributed		\$5,769.50
Total Net Deposits less Benchmark Incentives Distributed		\$16,876.38
Average SEED Initial Deposit		\$250.00
Average Net Deposits		\$310.22
Average SEED Match		\$538.00
Average Total SEED Balance		\$1,098.22
Average Quarterly Net Deposit		\$25.82

Cherokee Nation SEED Participant Characteristics at Enrollment (N=74)

<u>Gender</u>	<u>% Total</u>	<u>Number</u>	<u>Residence</u>	<u>% Total</u>	<u>Number</u>
Males:	37.8	28	Rural:	77.0	57
Females:	62.2	46	Urban:	23.0	17

<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			

<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

<u>Household Type</u>	<u>% Total</u>	<u>Number</u>
One or more adults, no children:	4.1	3
One adult, one child:	8.1	6
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:	23.0	17
Two or more adults, one child:	17.6	13
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:	14.9	11
Two or More Adults with Children:	67.6	50
No adult, one child:	1.4	1
Missing:	4.1	3

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>		
Completed grades K-5:	0.0	0		<u>% Total</u>	<u>Number</u>
Attended grades 6-8:	0.0	0	\$0 to \$999:	14.9	11
Attended grades 9-12:	13.5	10	\$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:	27.0	20	\$3,000 to \$3,999:	12.2	9
Graduated 2-year college:	10.8	8	\$4,000 to \$4,999:	1.4	1
Graduated 4-year college:	10.8	8	\$5,000 and over:	8.1	6
Attended graduate school:	6.8	5	Missing:	5.4	4
Missing:	4.1	3			

<u>Income / Poverty</u>	<u>% Total</u>	<u>Number</u>
0-49:	6.8	5
50-99:	33.8	25
100-149:	13.5	10
150-199:	24.3	18
200+:	13.5	10
Missing:	8.1	6

<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:	6.8	5
Full-time:	55.4	41	Homemaker:	1.4	1
Part-time (up to 35 hours):	6.8	5	Disabled:	8.1	6
Laid off, waiting for return:	0.0	0	Retiree:	6.8	5
In school or training:	2.7	2	Missing:	2.7	2

Cherokee Nation – SEED Participant Characteristics

Household Receipt of AFDC/TANF

	% Total	Number	Unknown
Ever:	44.6	33	2
Currently:	33.8	25	2

Household Receives SSI or SSDI

Currently:	17.6	13	2
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Household Currently Receives Food Stamps

	29.7	22	2
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Insurance Coverage

	% Total	Number	Unknown
Health insurance for SEED participant:	43.2	32	3
Life insurance for primary caregiver:	28.4	21	3

Direct Deposit

Intends to use direct deposit into SEED account:	0.0	0	2
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Household Assets

Vehicle:	85.1	63	2
Home:	62.2	46	2
Business:	0.0	0	2
Rental property:	1.4	1	2
Stocks, bonds, 401(k) accounts, other investments:	14.9	11	2
Checking account:	48.6	36	2
Savings account:	21.6	16	3
Checking or savings account:	54.1	40	2

Relationship of Primary Caregiver to SEED Participant

	% Total	Number
Mother:	47.3	35
Father:	21.6	16
Grandparent:	6.8	5
Other relative:	2.7	2
Foster parent:	18.9	14
Other unrelated guardian:	1.4	1
Self:	1.4	1

Cherokee Nation – SEED Participant Characteristics

Nationality of SEED Participant

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

Birthplace of SEED Participant

	% Total	Number
U.S. born:	100.0	74
Non-U.S. born:	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:	74.3	55
Grade 1:	0.0	0	Grade 10:	5.4	4
Grade 2:	0.0	0	Grade 11:	1.4	1
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			

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

	% Total	Number
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

Cherokee Nation (N=74)
Total SEED Accumulation through December 31, 2006

Participant Closing Balance	\$6,130.06	
Participant Matched Withdrawals	\$0.00	
Total Net Deposits		\$6,130.06
SEED Initial Deposits		\$37,000.00
Total Participant Balances		\$43,130.06
Match Allocated	\$43,130.06	
Match Used	\$0.00	
Total Match Dollars		\$43,130.06
Total SEED Balances		\$86,260.12
SEED Benchmark Incentives Distributed		\$4,249.50
Total Net Deposits less Benchmark Incentives Distributed		\$1,880.56
Average SEED Initial Deposit		\$500.00
Average Net Deposits		\$82.84
Average SEED Match		\$582.84
Average Total SEED Balance		\$1,165.68
Average Quarterly Net Deposit		\$12.70

Foundation Communities SEED Participant Characteristics at Enrollment (N=67)¹⁴

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

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

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

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

¹⁴ One participant has exited the program.

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>		
Completed grades K-5:	0.0	0		<u>% Total</u>	<u>Number</u>
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			

<u>Income / Poverty</u>	<u>% Total</u>	<u>Number</u>
0-49:	9.0	6
50-99:	19.4	13
100-149:	40.3	27
150-199:	25.3	17
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 (up to 35 hours):	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 Receipt of AFDC/TANF

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

Household Receives SSI or SSDI

Currently:	6.0	4	0
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<u>Household Currently Receives Food Stamps</u>	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
Stocks, bonds, 401(k) accounts, other investments:	17.9	12	0
Checking account:	77.6	52	0
Savings account:	49.3	33	0
Checking or savings account:	80.6	54	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
Self:	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

Birthplace of SEED Participant

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

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			

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

	% Total	Number
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

Foundation Communities (N=67)
Total SEED Accumulation through December 31, 2006

Participant Closing Balance	\$16,437.99	
Participant Matched Withdrawals	\$0.00	
Total Net Deposits		\$16,437.99
SEED Initial Deposits		\$15,267.49
Total Participant Balances		\$31,705.48
Match Allocated	\$29,336.00	
Match Used	\$0.00	
Total Match Dollars		\$29,336.00
Total SEED Balances		\$61,041.48
SEED Benchmark Incentives Distributed		\$8,600.00
Total Net Deposits less Benchmark Incentives Distributed		\$7,837.99
Average SEED Initial Deposit		\$227.87
Average Net Deposits		\$245.34
Average SEED Match		\$437.85
Average Total SEED Balance		\$911.07
Average Quarterly Net Deposit		\$21.01

Fundación Chana y Samuel Levis SEED Participant Characteristics at Enrollment (N=81)

<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			

<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

<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

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			

<u>Income / Poverty</u>	<u>% Total</u>	<u>Number</u>
0-49:	29.6	24
50-99:	34.6	28
100-149:	27.2	22
150-199:	4.9	4
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 (up to 35 hours):	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			

Fundación Chana y Samuel Levis – SEED Participant Characteristics

Household Receipt of AFDC/TANF

	% Total	Number	Unknown
Ever:	7.4	6	0
Currently:	2.5	2	0

Household Receives SSI or SSDI

Currently:	9.9	8	0
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Household Currently Receives Food Stamps

	35.8	29	0
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Insurance Coverage

	% Total	Number	Unknown
Health insurance for SEED participant:	80.2	65	0
Life insurance for primary caregiver:	29.6	24	0

Direct Deposit

Intends to use direct deposit into SEED account:	27.2	22	0
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Household Assets

Vehicle:	96.3	78	0
Home:	61.7	50	0
Business:	0.0	0	0
Rental property:	2.5	2	0
Stocks, bonds, 401(k) accounts, other investments:	14.8	12	0
Checking account:	45.7	37	0
Savings account:	53.1	43	0
Checking or savings account:	63.0	51	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
Self:	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

Birthplace of SEED Participant

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

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			

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

	% Total	Number
N/A:	100.0	81

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

Fundación Chana y Samuel Levis (N=81)
Total SEED Accumulation through December 31, 2006

Participant Closing Balance	\$17,466.54	
Participant Matched Withdrawals	\$0.00	
Total Net Deposits		\$17,466.54
SEED Initial Deposits		\$10,125.00
Total Participant Balances		\$27,591.54
Match Allocated	\$27,591.54	
Match Used	\$0.00	
Total Match Dollars		\$27,591.54
Total SEED Balances		\$55,183.08
SEED Benchmark Incentives Distributed		\$4,035.00
Total Net Deposits less Benchmark Incentives Distributed		\$13,431.54
Average SEED Initial Deposit		\$125.00
Average Net Deposits		\$215.64
Average SEED Match		\$340.64
Average Total SEED Balance		\$681.27
Average Quarterly Net Deposit		\$37.09

Harlem Children's Zone SEED Participant Characteristics at Enrollment (N=75)

<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			

<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

<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>		
Completed grades K-5:	5.3	4		<u>% Total</u>	<u>Number</u>
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			

<u>Income / Poverty</u>	<u>% Total</u>	<u>Number</u>
0-49:	25.3	19
50-99:	14.7	11
100-149:	17.4	13
150-199:	16.0	12
200+:	18.7	14
Missing:	8.0	6

<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 (up to 35 hours):	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			

Harlem Children’s Zone – SEED Participant Characteristics

Household Receipt of AFDC/TANF

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

Household Receives SSI or SSDI

Currently:	4.0	3	0
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<u>Household 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
Stocks, bonds, 401(k) accounts, other investments:	24.0	18	0
Checking account:	64.0	48	0
Savings account:	54.7	41	0
Checking or savings account:	70.7	53	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
Self:	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

Birthplace of SEED Participant

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

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			

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

	% Total	Number
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

Harlem Children's Zone (N=75)
Total SEED Accumulation through December 31, 2006

Participant Closing Balance	\$31,121.57	
Participant Matched Withdrawals	\$0.00	
Total Net Deposits		\$31,121.57
SEED Initial Deposits		\$18,750.00
Total Participant Balances		\$49,871.57
Match Allocated	\$49,268.85	
Match Used	\$0.00	
Total Match Dollars		\$49,268.85
Total SEED Balances		\$99,140.42
SEED Benchmark Incentives Distributed		\$14,352.00
Total Net Deposits less Benchmark Incentives Distributed		\$16,769.57
Average SEED Initial Deposit		\$250.00
Average Net Deposits		\$414.95
Average SEED Match		\$656.92
Average Total SEED Balance		\$1,321.87
Average Quarterly Net Deposit		\$37.17

Juma Ventures SEED Participant Characteristics at Enrollment (N=81)¹⁵

<u>Gender</u>	<u>% Total</u>	<u>Number</u>	<u>Residence</u>	<u>% Total</u>	<u>Number</u>
Males:	32.1	26	Rural:	0.0	0
Females:	67.9	55	Urban:	100.0	81

<u>Ethnicity</u>	<u>% Total</u>	<u>Number</u>	<u>Marital Status of Primary Caregiver</u>	<u>% Total</u>	<u>Number</u>
African American:	28.4	23	Single:	34.6	28
Caucasian:	1.2	1	Married:	49.4	40
Latino or Hispanic:	21.0	17	Widowed:	1.2	1
Asian/Pacific Islander:	40.7	33	Divorced:	11.1	9
Native American:	0.0	0	Separated:	3.7	3
Other:	8.6	7			

<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:	2.5	2
15 to 19:	97.5	79
20 and over:	0.0	0

<u>Household Type</u>	<u>% Total</u>	<u>Number</u>
One or more adults, no children:	3.7	3
One adult, one child:	14.8	12
One adult, two children:	6.2	5
One adult, three children:	2.5	2
One adult, four or more children:	1.2	1
One Adult with Children:	24.7	20
Two or more adults, one child:	27.2	22
Two or more adults, two children:	27.2	22
Two or more adults, three children:	9.9	8
Two or more adults, four or more children:	6.2	5
Two or More Adults with Children:	70.4	57
No adult, one child:	1.2	1

¹⁵ Six participants have exited the program.

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:	7.4	6		<u>% Total</u>	<u>Number</u>
Attended grades 6-8:	12.3	10	\$0 to \$999:	11.1	9
Attended grades 9-12:	12.3	10	\$1000 to \$1,999:	24.7	20
H.S. diploma or GED:	23.5	19	\$2,000 to \$2,999:	29.6	24
Some college:	25.9	21	\$3,000 to \$3,999:	17.3	14
Graduated 2-year college:	4.9	4	\$4,000 to \$4,999:	7.4	6
Graduated 4-year college:	12.3	10	\$5,000 and over:	9.9	8
Attended graduate school:	1.2	1			

<u>Income / Poverty</u>	<u>% Total</u>	<u>Number</u>
0-49:	8.6	7
50-99:	12.3	10
100-149:	28.4	23
150-199:	22.2	18
200+:	28.4	23

<u>Employment Status</u>	<u>%Total</u>	<u>Number</u>		<u>%Total</u>	<u>Number</u>
More than full-time:	7.4	6	Seeking employment:	4.9	4
Full-time:	69.1	56	Homemaker:	1.2	1
Part-time (up to 35 hours):	8.6	7	Disabled:	2.5	2
Laid off, waiting for return:	1.2	1	Retiree:	1.2	1
In school or training:	3.7	3			

Juma Ventures – SEED Participant Characteristics

Household Receipt of AFDC/TANF

	% Total	Number	Unknown
Ever:	16.0	13	0
Currently:	4.9	4	0

Household Receives SSI or SSDI

Currently:	22.2	18	0
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Household Currently Receives Food Stamps

	16.0	13	0
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Insurance Coverage

	% Total	Number	Unknown
Health insurance for SEED participant:	80.2	65	0
Life insurance for primary caregiver:	39.5	32	0

Direct Deposit

Intends to use direct deposit into SEED account:	22.2	18	0
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Household Assets

Vehicle:	66.7	54	0
Home:	32.1	26	0
Business:	4.9	4	0
Rental property:	2.5	2	0
Stocks, bonds, 401(k) accounts, other investments:	12.3	10	0
Checking account:	79.0	64	0
Savings account:	70.4	57	0
Checking or savings account:	86.4	70	0

Relationship of Primary Caregiver to SEED participant

	% Total	Number
Mother:	64.2	52
Father:	23.5	19
Grandparent:	2.5	2
Other relative:	6.2	5
Foster parent:	0.0	0
Other unrelated guardian:	0.0	0
Self:	3.7	3

Juma Ventures – SEED Participant Characteristics

Nationality of SEED Participant

	% Total	Number
U.S. citizen:	79.0	64
Non-U.S. Citizen:	21.0	17

Birthplace of SEED Participant

	% Total	Number
U.S. born:	72.8	59
Non-U.S. born:	27.2	22

Grade Level of SEED Participant

	% Total	Number		% Total	Number
Preschool:	0.0	0	Grade 8:	1.2	1
Kindergarten:	0.0	0	Grade 9:	6.2	5
Grade 1:	0.0	0	Grade 10:	23.5	19
Grade 2:	0.0	0	Grade 11:	32.1	26
Grade 3:	0.0	0	Grade 12:	30.9	25
Grade 4:	0.0	0	2-year college:	2.5	2
Grade 5:	0.0	0	4-year college:	1.2	1
Grade 6:	0.0	0	Not in school:	2.5	2
Grade 7:	0.0	0			

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

	% Total	Number
Yes:	100.0	2

Employment Status of SEED Participant

	% Total	Number
Employed more than full time:	0.0	0
Employed full time:	1.2	1
Employed part time:	55.6	45
Not employed:	43.2	35

Juma Ventures (N=81)
Total SEED Accumulation through December 31, 2006

Participant Closing Balance	\$39,464.08	
Participant Matched Withdrawals	\$23,835.79	
Total Net Deposits		\$63,299.87
SEED Initial Deposits		\$0.00
Total Participant Balances		\$63,299.87
Match Allocated	\$37,249.82	
Match Used ¹⁶	\$22,292.90	
Total Match Dollars		\$59,542.72
Total SEED Balances		\$122,842.59
SEED Benchmark Incentives Distributed		\$16,750.00
Total Net Deposits less Benchmark Incentives Distributed		\$46,549.87
Average SEED Initial Deposit		\$0.00
Average Net Deposits		\$781.48
Average SEED Match		\$735.10
Average Total SEED Balance		\$1,516.58
Average Quarterly Net Deposit		\$74.93

¹⁶ At this site, computer purchases are 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.

Mile High United Way

SEED Participant Characteristics at Enrollment (N=75)¹⁷

<u>Gender</u>	% Total	Number	<u>Residence</u>	% Total	Number
Males:	42.7	32	Rural:	2.7	2
Females:	57.3	43	Urban:	70.7	53

<u>Ethnicity</u>	% Total	Number	<u>Marital Status of Primary Caregiver</u>	% Total	Number
African American:	25.3	19	Single:	49.3	37
Caucasian:	52.0	39	Married:	17.3	13
Latino or Hispanic:	14.7	11	Widowed:	0.0	0
Asian/Pacific Islander:	2.7	2	Divorced:	6.7	5
Native American:	1.3	1	Separated:	0.0	0
Other:	1.3	1	Missing:	26.7	20
Missing:	2.7	2			

<u>Age at Enrollment</u>	% Total	Number
0 to 4:	0.0	0
5 to 9:	0.0	0
10 to 14:	2.7	2
15 to 19:	81.3	61
20 and over:	16.0	12

<u>Household Type</u>	% Total	Number
One or more adults, no children:	9.3	7
One adult, one child:	5.3	4
One adult, two children:	10.7	8
One adult, three children:	0.0	0
One adult, four or more children:	6.7	5
One Adult with Children:	22.7	17
Two or more adults, one child:	6.7	5
Two or more adults, two children:	2.7	2
Two or more adults, three children:	2.7	2
Two or more adults, four or more children:	20.0	15
Two or More Adults with Children:	32.0	24
No adult, one child:	2.7	2
Missing:	33.3	25

¹⁷ Participants at MHUW are foster youth. Many demographic variables have a higher percentage of missing values than in other SEED programs. In these cases, either foster parents did not provide primary caregiver or household data, or it could not be determined whether the information provided pertained to the SEED participant or primary caregiver. Seven participants have exited the program.

Mile High United Way – SEED Participant Characteristics

Status of Primary Caregiver

<u>Level of Education</u>	<u>% Total</u>	<u>Number</u>	<u>Monthly Gross Income of Household</u>		
			<u>% Total</u>	<u>Number</u>	
Completed grades K-5:	0.0	0			
Attended grades 6-8:	1.3	1	\$0 to \$999:	25.3	19
Attended grades 9-12:	18.7	14	\$1000 to \$1,999:	4.0	3
H.S. diploma or GED:	18.7	14	\$2,000 to \$2,999:	8.0	6
Some college:	18.7	14	\$3,000 to \$3,999:	1.3	1
Graduated 2-year college:	6.7	5	\$4,000 to \$4,999:	1.3	1
Graduated 4-year college:	5.3	4	\$5,000 and over:	5.3	4
Attended graduate school:	1.3	1	Missing:	54.7	41
Missing:	29.3	22			

<u>Income / Poverty</u>	<u>% Total</u>	<u>Number</u>
0-49:	12.0	9
50-99:	16.0	12
100-149:	2.7	2
150-199:	5.3	4
200+:	5.3	4
Missing:	58.7	44

<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:	8.0	6
Full-time:	20.0	15	Homemaker:	1.3	1
Part-time (up to 35 hours):	6.7	5	Disabled:	5.3	4
Laid off, waiting for return:	0.0	0	Retiree:	2.7	2
In school or training:	9.3	7	Missing:	40.0	30

Mile High United Way – SEED Participant Characteristics

Household Receipt of AFDC/TANF

	% Total	Number	Unknown
Ever:	9.3	7	32
Currently:	5.3	4	29

Household Receives SSI or SSDI

Currently:	10.7	8	28
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Household Currently Receives Food Stamps

	10.7	8	25
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Insurance Coverage

	% Total	Number	Unknown
Health insurance for SEED participant:	57.3	43	23
Life insurance for primary caregiver:	24.0	18	35

Direct Deposit

Intends to use direct deposit into SEED account:	12.0	9	36
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Household Assets

Vehicle:	57.3	43	19
Home:	29.3	22	20
Business:	5.3	4	21
Rental property:	9.3	7	22
Stocks, bonds, 401(k) accounts, other investments:	13.3	10	25
Checking account:	44.0	33	23
Savings account:	29.3	22	33
Checking or savings account:	45.3	34	26

Relationship of Primary Caregiver to SEED Participant

	% Total	Number
Mother:	1.3	1
Father:	1.3	1
Grandparent:	2.7	2
Other relative:	1.3	1
Foster parent:	42.7	32
Other unrelated guardian:	0.0	0
Self:	24.0	18
Missing:	26.7	20

Mile High United Way – SEED Participant Characteristics

Nationality of SEED Participant

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

Birthplace of SEED Participant

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

Grade Level of SEED Participant

	% Total	Number		% Total	Number
Preschool:	0.0	0	Grade 8:	2.7	2
Kindergarten:	0.0	0	Grade 9:	6.7	5
Grade 1:	0.0	0	Grade 10:	9.3	7
Grade 2:	0.0	0	Grade 11:	28.0	21
Grade 3:	0.0	0	Grade 12:	21.3	16
Grade 4:	0.0	0	2-year college:	12.0	9
Grade 5:	0.0	0	4-year college:	2.7	2
Grade 6:	0.0	0	Not in school:	14.7	11
Grade 7:	0.0	0	Missing:	2.7	2

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

	% Total	Number
Yes:	63.6	7
No:	36.4	4

Employment Status of SEED Participant

	% Total	Number
Employed more than full time:	1.3	1
Employed full time:	12.0	9
Employed part time:	25.3	19
Not employed:	58.7	44
Missing:	2.7	2

Mile High United Way (N=75)
Total SEED Accumulation through December 31, 2006

Participant Closing Balance	\$27,599.59	
Participant Matched Withdrawals	\$7,694.50	
Total Net Deposits		\$35,294.09
SEED Initial Deposits		\$0.00
Total Participant Balances		\$35,294.09
Match Allocated	\$25,849.96	
Match Used	\$7,694.50	
Total Match Dollars		\$33,544.46
Total SEED Balances		\$68,838.55
SEED Benchmark Incentives Distributed		\$26,267.00
Total Net Deposits less Benchmark Incentives Distributed		\$9,027.09
Average SEED Initial Deposit		\$0.00
Average Net Deposits		\$470.59
Average SEED Match		\$447.26
Average Total SEED Balance		\$917.85
Average Quarterly Net Deposit		\$85.49

Oakland Livingston Human Service Agency (OLHSA) SEED Participant Characteristics at Enrollment (N=495)

<u>Gender</u>	<u>% Total</u>	<u>Number</u>	<u>Residence</u>	<u>% Total</u>	<u>Number</u>
Males:	50.5	250	Rural:	4.4	22
Females:	49.5	245	Urban:	95.6	473

<u>Ethnicity</u>	<u>% Total</u>	<u>Number</u>	<u>Marital Status of Primary Caregiver</u>	<u>% Total</u>	<u>Number</u>
African American:	32.9	163	Single:	48.1	238
Caucasian:	41.8	207	Married:	38.6	191
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:	3.6	18
Other:	14.5	72			

<u>Age at Enrollment</u>	<u>% Total</u>	<u>Number</u>
0 to 4:	63.4	314
5 to 9:	36.6	181
10 to 14:	0.0	0
15 to 19:	0.0	0
20 and over:	0.0	0

<u>Household Type</u>	<u>% Total</u>	<u>Number</u>
One or more adults, no children:	0.8	4
One adult, one child:	7.3	36
One adult, two children:	10.1	50
One adult, three children:	7.1	35
One adult, four or more children:	6.9	34
One Adult with Children:	31.3	155
Two or more adults, one child:	11.9	59
Two or more adults, two children:	23.0	114
Two or more adults, three children:	20.0	99
Two or more adults, four or more children:	12.5	62
Two or More Adults with Children:	67.5	334
Missing:	0.4	2

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:	32.7	162
Attended grades 9-12:	17.8	88	\$1000 to \$1,999:	31.7	157
H.S. diploma or GED:	30.1	149	\$2,000 to \$2,999:	17.8	88
Some college:	30.1	149	\$3,000 to \$3,999:	5.7	28
Graduated 2-year college:	11.1	55	\$4,000 to \$4,999:	1.8	9
Graduated 4-year college:	4.8	24	\$5,000 and over:	3.8	19
Attended graduate school:	3.6	18	Missing:	6.5	32

<u>Income / Poverty</u>	<u>% Total</u>	<u>Number</u>
0-49:	27.7	137
50-99:	29.5	146
100-149:	21.8	108
150-199:	5.9	29
200+:	8.5	42
Missing:	6.7	33

<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:	14.9	74
Full-time:	28.3	140	Homemaker:	22.6	112
Part-time (up to 35 hours):	14.1	70	Disabled:	5.9	29
Laid off, waiting for return:	2.8	14	Retiree:	0.2	1
In school or training:	3.8	19			

OLHSA – SEED Participant Characteristics

Household Receipt of AFDC/TANF

	% Total	Number	Unknown
Ever:	33.3	165	17
Currently:	11.3	56	15

Household Receives SSI or SSDI

Currently:	11.7	58	5
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<u>Household Currently Receives Food Stamps</u>	52.9	262	2
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Insurance Coverage

	% Total	Number	Unknown
Health insurance for SEED participant:	89.5	443	5
Life insurance for primary caregiver:	28.3	140	8

Direct Deposit

Intends to use direct deposit into SEED account:	14.3	71	220
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Household Assets

Vehicle:	81.4	403	3
Home:	38.8	192	5
Business:	7.5	37	3
Rental property:	4.6	23	3
Stocks, bonds, 401(k) accounts, other investments:	18.2	90	9
Checking account:	56.4	279	5
Savings account:	45.9	227	5
Checking or savings account:	66.3	328	5

Relationship of Primary Caregiver to SEED Participant

	% Total	Number
Mother:	85.9	425
Father:	9.3	46
Grandparent:	3.4	17
Other relative:	0.6	3
Foster parent:	0.6	3
Other unrelated guardian:	0.2	1
Self:	0.0	0

OLHSA – SEED Participant Characteristics

Nationality of SEED Participant

	% Total	Number
U.S. citizen:	99.6	493
Non-U.S. citizen:	0.4	2

Birthplace of SEED Participant

	% Total	Number
U.S. born:	99.4	492
Non-U.S. born:	0.6	3

Grade Level of SEED Participant

	% Total	Number		% Total	Number
Preschool:	100.0	495	Grade 8:	0.0	0
Kindergarten:	0.0	0	Grade 9:	0.0	0
Grade 1:	0.0	0	Grade 10:	0.0	0
Grade 2:	0.0	0	Grade 11:	0.0	0
Grade 3:	0.0	0	Grade 12:	0.0	0
Grade 4:	0.0	0	2-year college:	0.0	0
Grade 5:	0.0	0	4-year college:	0.0	0
Grade 6:	0.0	0	Not in school:	0.0	0
Grade 7:	0.0	0			

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

	% Total	Number
N/A:	100.0	495

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	495

OLHSA (N=495)
Total SEED Accumulation through December 31, 2006

Participant Closing Balance ¹⁸	\$99,148.23	
Participant Matched Withdrawals	\$0.00	
Total Net Deposits		\$99,148.23
SEED Initial Deposits		\$393,435.92
Total Participant Balances		\$492,584.15
Match Allocated and Accrued ¹⁹	\$151,026.78	
Match Used	\$0.00	
Total Match Dollars		\$151,026.78
Total SEED Balances		\$643,610.93
SEED Benchmark Incentives Distributed		N/A
Total Net Deposits less Benchmark Incentives Distributed		\$99,148.23
Average SEED Initial Deposit		\$794.82
Average Net Deposits		\$200.30
Average SEED Match		\$305.10
Average Total SEED Balance		\$1,300.22
Average Quarterly Net Deposit		\$31.43

¹⁸ 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.

¹⁹ Match Allocated includes a \$200 matching grant from the Michigan Education Savings Program (MESP) for 479 of the 495 participants.

People for People SEED Participant Characteristics at Enrollment (N=75)

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

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

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

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

People for People – SEED Participant Characteristics

Status of Primary Caregiver

<u>Level of Education</u>	<u>% Total</u>	<u>Number</u>	<u>Monthly Gross Income of Household</u>		
Completed grades K-5:	0.0	0		<u>% Total</u>	<u>Number</u>
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			

<u>Income / Poverty</u>	<u>% Total</u>	<u>Number</u>
0-49:	22.7	17
50-99:	30.6	23
100-149:	20.0	15
150-199:	20.0	15
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 (up to 35 hours):	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			

People for People – SEED Participant Characteristics

Household Receipt of AFDC/TANF

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

Household Receives SSI or SSDI

Currently:	14.7	11	0
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<u>Household 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
Stocks, bonds, 401(k) accounts, other investments:	26.7	20	0
Checking account:	85.3	64	0
Savings account:	61.3	46	0
Checking or savings account:	88.0	66	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
Self:	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

Birthplace of SEED Participant

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

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

	% Total	Number
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

People for People (N=75)
Total SEED Accumulation through December 31, 2006

Participant Closing Balance	\$12,160.45	
Participant Matched Withdrawals	\$0.00	
Total Net Deposits		\$12,160.45
SEED Initial Deposits		\$18,750.00
Total Participant Balances		\$30,910.45
Match Allocated	\$30,910.45	
Match Used	\$0.00	
Total Match Dollars		\$30,910.45
Total SEED Balances		\$61,820.90
SEED Benchmark Incentives Distributed		N/A
Total Net Deposits less Benchmark Incentives Distributed		\$12,160.45
Average SEED Initial Deposit		\$250.00
Average Net Deposits		\$162.14
Average SEED Match		\$412.14
Average Total SEED Balance		\$824.28
Average Quarterly Net Deposit		\$25.24

Sargent Shriver National Center on Poverty Law SEED Participant Characteristics at Enrollment (N=82)²⁰

<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			

<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

<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

²⁰ Nineteen participants have exited the program.

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			

<u>Income / Poverty</u>	<u>% Total</u>	<u>Number</u>
0-49:	30.5	25
50-99:	34.1	28
100-149:	18.3	15
150-199:	7.3	6
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 (up to 35 hours):	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			

Sargent Shriver National Center on Poverty Law – SEED Participant Characteristics

Household Receipt of AFDC/TANF

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

Household Receives SSI or SSDI

Currently:	20.7	17	0
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Household Currently Receives Food Stamps

	35.4	29	0
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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
Stocks, bonds, 401(k) accounts, other investments:	7.3	6	0
Checking account:	32.9	27	0
Savings account:	39.0	32	0
Checking or savings account:	47.6	39	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
Self:	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

Birthplace of SEED Participant

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

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

	% Total	Number
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

Sargent Shriver National Center on Poverty Law (N=82)
Total SEED Accumulation through December 31, 2006

Participant Closing Balance	\$14,641.23	
Participant Matched Withdrawals	\$0.00	
Total Net Deposits		\$14,641.23
SEED Initial Deposits		\$31,500.00
Total Participant Balances		\$46,141.23
Match Allocated	\$44,424.15	
Match Used	\$0.00	
Total Match Dollars		\$44,424.15
Total SEED Balances		\$90,565.38
SEED Benchmark Incentives Distributed		\$24,762.50
Total Net Deposits less Benchmark Incentives Distributed		- \$10,121.27
Average SEED Initial Deposit		\$384.15
Average Net Deposits		\$178.55
Average SEED Match		\$541.76
Average Total SEED Balance		\$1,104.46
Average Quarterly Net Deposit		\$15.90

Southern Good Faith Fund SEED Participant Characteristics at Enrollment (N=75)

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

<u>Ethnicity</u>			<u>Marital Status of Primary Caregiver</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			

<u>Age at Enrollment</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

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

Southern Good Faith Fund – SEED Participant Characteristics

Status of Primary Caregiver

<u>Level of Education</u>	<u>% Total</u>	<u>Number</u>	<u>Monthly Gross Income of Household</u>		
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			

<u>Income / Poverty</u>	<u>% Total</u>	<u>Number</u>
0-49:	21.3	16
50-99:	44.0	33
100-149:	14.7	11
150-199:	4.0	3
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 (up to 35 hours):	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			

Southern Good Faith Fund – SEED Participant Characteristics

Household Receipt of AFDC/TANF

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

Household Receives SSI or SSDI

Currently:	24.0	18	0
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<u>Household 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
Stocks, bonds, 401(k) accounts, other investments:	17.3	13	0
Checking account:	64.0	48	0
Savings account:	48.0	36	0
Checking or savings account:	72.0	54	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
Self:	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

Birthplace of SEED Participant

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

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

	% Total	Number
Yes:	0.0	0
No:	33.3	2
Child not yet school age:	66.7	4

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

Southern Good Faith Fund (N=75)
Total SEED Accumulation through December 31, 2006

Participant Closing Balance	\$16,702.93	
Participant Matched Withdrawals	\$0.00	
Total Net Deposits		\$16,702.93
SEED Initial Deposits		\$37,500.00
Total Participant Balances		\$54,202.93
Match Allocated	\$53,526.81	
Match Used	\$0.00	
Total Match Dollars		\$53,526.81
Total SEED Balances		\$107,729.74
SEED Benchmark Incentives Distributed		\$225.00
Total Net Deposits less Benchmark Incentives Distributed		\$16,477.93
Average SEED Initial Deposit		\$500.00
Average Net Deposits		\$222.71
Average SEED Match		\$713.69
Average Total SEED Balance		\$1,436.40
Average Quarterly Net Deposit		\$26.40



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