Research Report

Profile of Older Adults Participating IDAs: Findings from the American Dream Demonstration

Michelle Putnam, Nancy Morrow-Howell, Lin Zhang, and Michael Sherraden

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September 2004

Center for Social Development

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George Warren Brown School of Social Work

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Preface and Acknowledgements

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Washington University in St. Louis

Executive Summary

This research report is the first of a three-part series aimed at developing a greater understanding of older adults and their use of Individual Development Accounts (IDAs).   Key findings from this analysis are:

- **Older adults (age 50 or older) participating in ADD are similar to younger participants (age 49 or younger) in many ways**. Both older and younger ADD participants are predominantly female, more than half are non-white, the majority are not currently married, most are working either full or part-time, and few have an advanced education.

- **However, some notable differences are evident in the older vs. younger IDA groups.** The older adult group has higher percentages of men, Whites, and Latinos, and higher proportions of people who either have very limited or very substantial levels of formal education. More older participants work part-time or are unemployed than younger participants. Additionally, their households include fewer children and more adults.

- **Older participants save more for home repair, microenterprise and retirement than younger participants.** While not all ADD IDA programs offer the same range of savings goals, across programs older participants are less likely to be saving for a home purchase or post-secondary education than younger participants.

- **Older participants are more likely than younger participants to be "savers".** ADD participants who are savers are more likely to meet their savings goals and receive matching funds, and older adults did this more frequently than younger adults.

- **Among the older adult group, several individual characteristics are associated with being a "low saver" in ADD.** These include being African American, being single, having less formal education, having less monthly income, and having more children at home.

- **Older participants are more likely than younger participants to choose to save for retirement.** When given the option within their IDA program, being older and having fewer children at home increase the likelihood that an older ADD participant will choose to save for retirement over saving for other goals.

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Background and Purpose

This research report is the first of a three-part series aimed at developing a greater understanding of older adults and their use of Individual Development Accounts (IDAs).   The intent of this first report is to answer the following three questions: 1) Who are the older adults participating in IDAs? 2) What are they saving for? and 3) What do we know about IDAs and saving for retirement? These questions are answered using data from the American Dream Demonstration (ADD), the first nation-wide evaluation of IDAs as tools for asset building and community development. In this report, comparisons are made between older (50 years or older) and younger (49 years or younger) adults for the purpose of identifying variations in IDA participation by age.

Research Methods

Data and sample
Data for this analysis come from the American Dream Demonstration (ADD). ADD researchers followed more than 2000 participants in 14 community-based program sites from 1997 to 2001, with continuing research planned through 2005. ADD employs a multi-method research design, gathering information on a wide range of participant characteristics and behaviors and IDA program features. IDA programs within ADD operate through community organizations in partnership with financial institutions. IDA savings are targeted for specific purposes such as home purchase or renovation, post-secondary education, microenterprise, and retirement. All IDA programs in ADD provide "matches" for participants' savings, with match rates ranging from 1:1 to 7:1. The most common rate is 2:1. Participants must complete the program to receive a matched withdrawal.

ADD data were collected from the 14 IDA programs and their program participants using the Management Information System for Individual Development Accounts (MIS IDA). Savings data come from the partnering financial institutions, which monitored all savings transactions. All ADD participants are included in this analysis, including those who left their IDA program without receiving a matched withdrawal.

Measures
Key measures included in this analysis include:
- Age: older (50 years or older) and younger (49 years or younger) IDA participants.
- IDA savings goal: home purchase, home repair, micro enterprise, post-secondary education, job training, and retirement.
- Savings performance: "savers" (as of December 31, 2001, total net savings deposit of $100 or more or withdrawal of $100 or more of participant-deposited savings) and "low savers" (as of December 31, 2001, total net savings deposit of $99 or less or withdrawal of $99 or less of participant-deposited savings).

Analysis

Descriptive and comparative analyses were performed across age groups, evaluating differences in demographic characteristics of ADD participants (Table 1), IDA savings goals across all 14 IDA programs (Table 2), and savers and low-savers (Table 3).

Additional analyses compared demographic characteristics of ADD participants who chose to save for retirement to those who did not include retirement as a saving goal (Table 4). These analyses were performed among participants in the four IDA programs where the option of saving for retirement was available. Within these four programs, more than half (59%) of the participants did not declare savings goals. Therefore, analyses were performed to evaluate differences between participants who did and who did not identify savings goal. Results from this analysis are presented in Table 4A in the Appendix.

Results

Who are the older adults participating in IDAs?

Older adult ADD participants have many of the same group characteristics as younger ADD participants in that they are predominantly female, more than half identify as being non-white, the majority are not currently married, most are working either full or part-time, and few have an advanced educational degree. Table 1 presents significant differences found between individual characteristics of older and younger ADD participants. These include:

Gender: There is a significantly higher percentage of men in the older participant group (30%) than in the younger participant group (20%).

Race/ethnicity: The older participant group has larger proportions of Whites and Latinos/Hispanics (48% and 11%) than the younger participant group (36% and 9%). The older participant group has smaller proportions of African Americans/Blacks (36%) and persons of other ethnicity (5%) than the younger participant group (48% and 7%).

Marital status: The percentages of married older and younger participants are nearly equal (21% in the older group, 22% in the younger group). However, significantly more younger participants than older participants (51% vs. 23%) report being single whereas significantly more older participants than younger participants report being divorced or widowed (56% vs. 27%).

Formal educational: Higher percentages of older participants are found on the distributional "tails" of formal education as measured. More older participants (19%) did not obtain a high school diploma than younger participants (15%), yet conversely, more older participants hold a college degree (16%) than younger participants (10%).

Employment status: High percentages of both older (79%) and younger (82%) participants report working full or part-time. However the distribution is different in that more older participants work part-time and more younger participants work full-time. Additionally, more older participants than younger participants are unemployed or not working (20% vs. 9%), and more younger participants are students.

Household composition: The mean number of adults in the household is similar for older and younger participants (1.49 vs. 1.47). The mean number of children in the homes of older participants is significantly less than it is for younger participants (.62 vs. 1.85).

Monthly income: There is a significant difference in monthly total income with older participants having lower income levels than younger participants ($1,165 vs. $1,397).

What are older participants savings goals?
Home purchase, microenterprise, and post-secondary education are savings goal options featured across all 14 ADD IDA program sites. Therefore, when evaluating the entire sample, these goals are most frequently selected. Alternative savings options are offered in a smaller subset of ADD sites include job training (11 sites), home repair (8 sites), and retirement (4 sites). For comparison purposes, analyses of savings goal selections included participants only within ADD program sites that offered the specific savings goals being evaluated. Table 2 presents comparative results for all savings goals.

Regarding the three savings goals universally presented across ADD program sites, the following significant differences were found between older and younger participants:

More younger than older participants identified their savings goal as home purchase (34% vs. 22%) or for post-secondary education (25% vs. 9%).

There is no significant difference between the percentage of older and younger participants who designated their savings for microenterprise.

Within the subset of ADD IDA programs that offered additional savings goals, comparative analyses between age groups shows that significantly higher percentages of older participants than younger participants selected to save for retirement (50% vs. 22%). There is no significant difference in the proportions of older and younger participants who selected job training or home repair as savings goals.

Savers and low savers within ADD IDA programs
ADD participants are often divided into two types of savers based on their savings performance (Schreiner, Clancy & Sherraden, 2002). "Savers" are participants with a total net savings of $100 or more at the close of the study period, December 31, 2001. This savings represents their own deposits and does not include the matching funds. "Low savers" are participants with a total net savings of $99 or less at the close of the study period. According to prior ADD analyses, low savers generally "maintained assets for a time, but they also dissaved and/or became ineligible for matches" (Schreiner, Clancy & Sherraden, 2002, p.iv). Analysis of savers and low savers helps to provide a better understanding of participants' differing levels of "success" within ADD. Table 3 presents an analysis of individual characteristics of savers and low savers. Significant differences based on the characteristic of savers and low savers are summarized below:

Age: Older participants are more likely to be savers than younger participants. The average age of savers is significantly higher than that of low savers.

Race/ethnicity: There is a significant difference in the ratios of race and ethnicity groups between savers and low savers. While African Americans comprise the largest racial group within ADD, they are also disproportionately low savers. White participants are disproportionately savers.

Marital status: The proportion of participants who are single is disproportionately higher within the low saver group than in the saver group. Participants who are divorced/widowed or married are disproportionately represented among of the saver group.

Formal educational: In general, participants whose highest level of educational attainment is a college degree or some graduate training comprise disproportionately higher percentages of savers. Conversely, participants whose highest level of formal education is some college or less are disproportionately represented among low savers.

Household composition: Low savers, on average, have significantly more children (1.82 vs. 1.66) and fewer adults (1.42 vs. 1.53) in their households than savers.

Monthly income: The total monthly income of savers is significantly greater than that of low savers ($1,420 vs. $1,329).

What do we know about IDAs and saving for retirement?
Four ADD IDA programs offered retirement as a savings goal for participants. Table 4 presents differences in individual characteristics of participants who selected to save for retirement within these four programs and those who did not select retirement among their savings goals. Comparative analyses reveal that few significant differences are found between groups. However, some significant differences are important to note. These include:

Age: Older participants are significantly more likely to choose to save for retirement than younger participants. Additionally, the average age of participants saving for retirement is significantly higher (42 years vs. 37 years) than participants saving for other goals.

Household composition: Participants saving for retirement have, on average, fewer children in their households compared to participants saving for other goals (1.31 vs. 1.92).

Conclusions

Findings from these analyses indicate that, in many ways, older participants in ADD are not different from younger participants. The majority are low-income, predominantly female, not married, and employed. Their racial status is diverse. Only a relatively small percentage holds a college degree. However there are significant differences among older and younger participants that are meaningful. Older savers are more likely to be divorced or widowed, to have not completed high school, to be unemployed or not working, to have fewer children in their households, and to have lower levels of monthly income. From the analyses contained in this report, generalizations regarding the meaning of these differences may be premature (more light will be shed on the these differences in future reports). However it may be hypothesized that older participants with these characteristics have fewer personal resources, which may influence their ability to save. Individual characteristics and savings outcomes will be evaluated further in the second part of this report series.

Findings relating to savings goals indicate that the savings goals of older participants are different than younger participants. This is likely due in part to older participants' stage in life, as perhaps obtaining a home or post-secondary education has already been achieved or is no longer desired. Alternatively, older participants may have these objectives, but have determined alternate goals like retirement to be more important. Additionally, from these findings it is important to note that older participants are more likely to be in the "savers" group than younger adults, and thus may have greater potential to meet their match targets and asset purchase goals within their IDA programs.

Tables

Table 1. Comparisons of Older & Younger ADD Participants' Individual Characteristics

Characteristic	Entire Sample (N = 2,350)		Older Participants (N = 214)		Young Participants (N = 2,136)		Test Statistics
	n	%	n	%	n	%	
Gender							χ^2 (1, N=2,350)
Female	1,869	79.53	150	70.09	1,719	80.48	= 12.88 ***[a]
Male	481	20.47	64	29.91	417	19.52	
Race/ethnicity							
Caucasian	877	37.32	102	47.66	775	36.28	χ^2 (3, N=2,350)
African American	1,094	46.55	78	36.45	1,016	47.57	= 14.35 **
Latino or Hispanic	208	8.85	23	10.75	185	8.66	
Other ethnicity	171	7.28	11	5.14	160	7.49	
Marital status							
Single	1,137	48.88	49	23.11	1,088	51.47	χ^2 (2, N=2,326)
Divorced/widowed	682	29.32	118	55.66	564	26.68	= 86.92 ***
Married	507	21.80	45	21.23	462	21.58	
Education							
Did not graduate from high school	369	15.72	40	18.69	329	15.42	χ^2 (4, N=2,347) = 10.15 *
Completed high school	549	23.39	48	22.43	501	23.49	
Attended some college	919	39.16	71	33.18	848	39.76	
Graduated from college	258	10.99	35	16.36	223	10.45	
Attended graduate School	252	10.74	20	9.35	232	10.88	
Employment status							χ^2 (3, N=2,348)
Employed full-time	1,382	58.86	104	48.60	1,278	59.89	= 49.55 ***
Employed part-time	537	22.87	64	29.91	473	22.16	
Student	201	8.56	3	1.40	198	9.28	
Unemployed/not working	228	9.71	43	20.09	185	8.67	
	M	SD	M	SD	M	SD	
Household composition							
Number of children	1.74	1.49	.62	1.08	1.85	1.48	t (298) = 15.27 ***
Number of adults	1.48	.69	1.49	.71	1.47	.69	t (2,323) = -.23
Income							
Monthly total income[b]	1,377	697	1,165	591	1,397	703	t (264) = 5.27 ***

Note. Percentages for the whole sample represent distribution within the variable, while percentages for "Older Participants" and "Young Participants" columns represent distribution within groups. Column totals may not necessarily add to the total N due to missing data.

[a] Statistically significant differences between older participants and young participants are designated as follows: * p < .05, ** p < .01, *** p < .001.

[b] Monthly total income is a one-time measurement obtained at program enrollment.

Table 2. Use of Savings in ADD Programs by Age Groups

Characteristic	Entire Sample (N = 2,350)		Older Participants (N = 214)		Young Participants (N = 2,136)		Test Statistics
	n	%	n	%	n	%	
Home Purchase (N = 2,350)	271	32.53	22	22.00	249	33.97	χ^2(1, N=833) = 5.74 * [a]
Microenterprise (N = 2,350)	207	24.85	30	30.00	177	24.15	χ^2(1, N=833) = 1.61
Post-secondary Education (N = 2,350)	192	23.05	9	9.00	183	24.97	χ^2(1, N=833) = 12.65 ***
Home Repair (N = 1,305) [b]	179	34.89	28	41.18	151	33.93	χ^2(1, N=513) = 1.36
Job Training (N = 1,500) [c]	21	3.93	3	5.66	18	3.74	χ^2(1, N=534) = .46
Retirement (N = 828) [d]	88	25.88	24	50.00	64	21.92	χ^2(1, N=340) = 16.95 ***

Note. Percentages for the whole sample represent distribution within the variable, while percentages for "Older Participants" and "Young Participants" columns represent distribution within groups.

[a] Statistically significant differences between older participants and young participants are designated as follows: * $p < .05$, ** $p < .01$, *** $p < .001$.

[b] Out of 14 programs in ADD, 8 allow participants to use their savings for home repair.

[c] Out of 14 programs in ADD, 11 allow participants to use their savings for job training.

[d] Out of 14 programs in ADD, 4 allow participants to use their savings for retirement.

Table 3. Individual Characteristics of Savers & Low Savers

Characteristic	Entire Sample (N = 2,350)		Savers (N = 1,233)		Low Savers (N = 1,117)		Test Statistics
	n	%	n	%	n	%	
Age							χ^2 (1, N=2,350)
Older participants (≥50)	214	9.11	143	11.60	71	6.36	= 19.45 *** [a]
Younger participants (≤49)	2,136	90.89	1,090	88.40	1,046	93.64	
Gender							χ^2 (1, N=2,350)
Female	1,869	79.53	974	78.99	895	80.13	=.46
Male	481	20.47	259	21.01	222	19.87	
Race/ethnicity							χ^2 (3, N=2,350)
Caucasian	877	37.32	527	42.74	350	31.33	= 64.66 ***
African American	1,094	46.55	477	38.69	617	55.24	
Latino or Hispanic	208	8.85	124	10.06	84	7.52	
Other ethnicity	171	7.28	105	8.52	66	5.91	
Marital status							χ^2 (2, N=2,326)
Single	1,137	48.88	525	43.17	612	55.14	= 36.91 ***
Divorced/widowed	682	29.32	380	31.25	302	27.21	
Married	507	21.80	311	25.58	196	17.66	
Education							χ^2 (4, N=2,347)
Did not graduate from high school	369	15.72	156	12.66	213	19.10	= 66.17 ***
Completed high school	549	23.39	261	21.19	288	25.83	
Attended some college	919	39.16	473	38.39	446	40.00	
Graduated from college	258	10.99	166	13.47	92	8.25	
Attended graduate School	252	10.74	176	14.29	76	6.82	
Employment status							χ^2 (3, N=2,348)
Employed full-time	1,382	58.86	736	59.74	646	57.89	= 7.45
Employed part-time	537	22.87	287	23.30	250	22.40	
Student	201	8.56	87	7.06	114	10.22	
Unemployed/not working	228	9.71	122	9.90	106	9.50	
	M	SD	M	SD	M	SD	
Age (yrs)	35.67	10.30	37.05	10.57	34.15	9.77	t (2,347) = -6.92 ***
Household composition							
Number of children	1.74	1.49	1.66	1.46	1.82	1.52	t (2,340) = 2.66 **
Number of adults	1.48	.69	1.53	.71	1.42	.66	t (2,322) = -3.97 ***
Income							
Monthly total income [b]	1,377	697	1,420	714	1,329	676	t (2,292) = -3.13 **

Note. Percentages for the entire sample represent distribution within the variable, while percentages for "Savers" and "Low Savers" columns represent distribution within groups. Column totals may not necessarily add to the total N due to missing data.

[a] Statistically significant differences between Savers and Low Savers are designated as follows:

* p < .05, ** p < .01, *** p < .001.

[b] Monthly total income is a one-time measurement obtained at program enrollment.

Table 4. Comparison of Individual Characteristics of ADD Participants with Retirement among Saving Goals vs. Retirement Not among Saving Goals

Characteristic	Valid Sample (N = 340)		Retirement among saving goals (N = 88)		Retirement not among saving goals (N = 252)		Test Statistics
	n	%	n	%	n	%	
Age							χ^2 (1, N=340) = 16.95 *** [a]
Older participants ($\geq$50)	48	14.12	24	27.27	24	9.52	
Younger participants ($\leq$49)	292	85.88	64	72.73	228	90.48	
Gender							χ^2 (1, N=340) =.66
Female	247	72.65	61	69.32	186	73.81	
Male	93	27.35	27	30.68	66	26.19	
Race/ethnicity							χ^2 (3, N=340) = 1.62
Caucasian	181	53.24	50	56.82	131	51.98	
African American	102	30.00	25	28.41	77	30.56	
Latino or Hispanic	29	8.53	5	5.68	24	9.52	
Other ethnicity	28	8.24	8	9.09	20	7.94	
Marital status							χ^2 (2, N=337) = 5.63
Single	85	25.22	17	19.54	68	27.20	
Divorced/widowed	142	42.14	46	52.87	96	38.40	
Married	110	32.64	24	27.59	86	34.40	
Education							χ^2 (4, N=340) = 4.29
Did not graduate from high school	21	6.18	7	7.95	14	5.56	
Completed high school	69	20.29	21	23.86	48	19.05	
Attended some college	150	44.12	31	35.23	119	47.22	
Graduated college	66	19.41	18	20.45	48	19.05	
Attended graduate School	34	10.00	11	12.50	23	9.13	
Employment status							χ^2 (3, N=340) = .84
Employed full-time	230	67.65	63	71.59	167	66.27	
Employed part-time	75	22.06	17	19.32	58	23.02	
Student	13	3.82	3	3.41	10	3.97	
Unemployed/not Working	22	6.47	5	5.68	17	6.75	
	M	SD	M	SD	M	SD	
Age (yrs)	38.33	10.36	42.30	11.87	36.95	9.43	t (127) = -3.83 ***
Household composition							
Number of children	1.76	1.44	1.31	1.41	1.92	1.42	t (335) = 3.43 ***
Number of adults	1.50	.64	1.45	.62	1.52	.64	t (335) = .85
Income							
Monthly total income [b]	1,493	748	1,439	694	1,511	767	t (321) =.77

Note. Percentages for the whole sample represent distribution within the variable; percentages for "Retirement savings" vs. "not" represent distribution within groups. Column totals may not necessarily add to the total N due to missing data.

[a] Statistically significant differences are designated as follows: * p < .05, ** p < .01, *** p < .001.

[b] Monthly total income is a one-time measurement obtained at program enrollment.

References

Schreiner, M., Clancy, M. & Sherraden, M. (2002). *Saving performance in the American Dream Demonstration: A national demonstration of Individual Development Accounts.* Final Report. St. Louis: Center for Social Development, Washington University in St. Louis.

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Appendix

Note 1. Saving Goals: Fifty-nine percent of ADD participants enrolled in an IDA program with the option to save for retirement did not specify a saving goal. Therefore, analyses of participants where retirement savings was an option were based the sub-sample of ADD participants in those programs who did select a savings goal. To determine if participants who selected a savings goal in these four IDA programs were different than those who did not, comparative analyses were performed. The results are presented in Table 4A below. Findings indicate that theses "missing" cases are non-random. There are significant differences between participants who did and did not select a savings goal. In sum, those who did not select a savings goal tend to be younger, women, African American/Black, single, and have less formal education.

Note 2. Older Participants: There are 214 older participants (9%) and 2136 younger participants (91%) in the ADD study sample. The age range of older participants is 50 to 72 years old with the following distribution:

Age range	Number of ADD participants	% of older participant sample
50-54	107	50%
55-59	61	29%
60-64	26	12%
65-69	12	6%
70-72	8	4%

Note 3. Older Latino/Hispanic Participants: There are 23 older participants who identify as Latino/Hispanic. Their individual participant characteristics are: 65.22% (N = 15) are female; 19.05% (N = 4) are single, 47.62% (N = 10) are divorced, separated, or widowed, and 33.33% (N = 7) are married[1]; 39.13% (N = 9) did not graduate from high school, 21.74% (N = 5) completed high school, 21.74% (N = 5) attended some college, and 17.39% (N = 4) attended graduate school; 78.26% (N = 18) are full-time workers, 8.70% (N = 2) are part-time workers, and 13.04% (N =3) are not working or unemployed. There are, on average, 1.95 adults and .74 children living in their households. Their mean total income is $1490.

Not all older Latino/Hispanic participants specified a savings goal. Of those who did, many indicated several savings goals. Of those with a savings goal, three participants (30%) withdrew their savings for home purchase, three (30%) for microenterprise, one (10%) for post-secondary education, two (50%) for home repair, none out of 10 for job training, and two (50%) for retirement.[2]

Note 4: IDA matching funds: Participants must complete the program to receive a matched withdrawal. IDA matching funds are kept for each participant in a separate account by the

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[1] There are 2 missing cases about marital status.
[2] Participants may have withdrawn savings for multiple goals.

partnering financial institution. At the time of an approved withdrawal, the match is made. Each IDA program determines for itself how long the waiting period is.

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Table 4A. Comparison between ADD Participants Enrolled in IDA with a Retirement Savings Option Who Declared a Savings Goal & Those Who Did Not

Characteristic	Entire Sample (N = 828)		Non-Missing Cases (N = 340)		Missing Cases (N = 488)		Test Statistics
	n	%	n	%	n	%	
Age							
Older participants (≥50)	78	9.42	48	14.12	30	6.15	χ^2 (1, N=828)
Younger participants (≤49)	750	90.58	292	85.88	458	93.85	= 14.92 *** [a]
Gender							
Female	646	78.02	247	72.65	399	81.76	χ^2 (1, N=828)
Male	182	21.98	93	27.35	89	18.24	=9.71 **
Race/ethnicity							
Caucasian	367	44.32	181	53.24	186	38.11	
African American	323	39.01	102	30.00	221	45.29	χ^2 (3, N=828)
Latino or Hispanic	64	7.73	29	8.53	35	7.17	= 23.14 ***
Other ethnicity	74	8.94	28	8.24	46	9.43	
Marital status							
Single	298	36.30	85	25.22	213	44.01	χ^2 (2, N=821)
Divorced/widowed	307	37.69	142	42.14	165	34.09	= 31.47 ***
Married	216	26.31	110	32.64	106	21.90	
Education							
Did not graduate from high school	82	9.90	21	6.18	61	12.50	
Completed high school	185	22.34	69	20.29	116	23.77	
Attended some college	354	42.75	150	44.12	204	41.80	χ^2 (4, N=828)
Graduated from college	142	17.15	66	19.41	76	15.57	= 14.54 **
Attended graduate school	65	7.85	34	10.00	31	6.35	
Employment status							
Employed full-time	573	69.20	230	67.65	343	70.29	
Employed part-time	177	21.38	75	22.06	102	20.90	χ^2 (3, N=828)
Student	31	3.74	13	3.82	18	3.69	= .98
Unemployed/not working	47	5.68	22	6.47	25	5.12	
	M	SD	M	SD	M	SD	
Age (yrs)	36.49	9.91	38.33	10.36	35.20	9.38	t (682) = 4.44 ***
Household composition							
Number of children	1.84	1.42	1.76	1.44	1.89	1.40	t (822) = -1.30
Number of adults	1.41	.60	1.50	.64	1.35	.57	t (671) = 3.46 ***
Income							
Monthly total income [b]	1,440	681	1,493	748	1,404	630	t (611) =1.76

Note. Percentages for the whole sample represent distribution within the variable, while percentages for "Non-Missing Cases" and "Missing Cases" columns represent distribution within groups.

[a] Statistically significant differences between Non-Missing Cases and Missing Cases are designated as follows: * p < .05, ** p < .01, *** p < .001.

[b] Monthly total income is a one-time measurement obtained at program enrollment.