THE LANDSCAPE OF PROSPERITY AND POVERTY IN URBAN QUALIFIED CENSUS TRACTS: DECONCENTRATING POVERTY OR PERPETUATING EXISTING CONDITIONS?

by

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This dissertation was prepared under the direction of the candidate's dissertation advisor, Dr. Russell Ivy, Department of Geosciences, and has been approved by the members of her supervisory committee. It was submitted to the faculty of the Charles E. Schmidt College of Science and was accepted in partial fulfillment of the requirements for the degree of Doctor of Philosophy.

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ABSTRACT

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The federal Low Income Housing Tax Credit (LIHTC) program, authorized in 1986, has gained recognition over the last decade as America's largest place-based subsidized housing production program. The Qualified Census Tract (QCT) provision of the LIHTC program awards developers for projects built in high-poverty neighborhoods. This research examines whether the QCT provision is deconcentrating poverty or instead perpetuating it by comparing QCTs with LIHTC projects against QCTs with no LIHTC projects.

In this study, a socioeconomic index is created to examine changes in socioeconomic variables (poverty, income, unemployment, and education) using 1990 Decennial Census data and 2005-2009 American Community Survey data for the twenty most populated MSAs in the United States to determine how LIHTC projects have changed the landscape of poverty in urban QCTs. Control and target groups were

established to analyze the impact of LIHTC projects in QCTs. The control group consists of QCTs with no LIHTC projects and the target group contains QCTs with LIHTC projects. In order to determine how the socioeconomic variables have changed over the last fifteen years, the percent change from 1990 to 2005–2009 was calculated for each tract. Independent Sample T-tests were conducted at the national level, MSA level, and county level (when the sample size was large enough) using SPSS to determine if the difference in the target group's derived socioeconomic index and variables were significantly different from those of the control group. The findings indicate the target groups overwhelmingly outperformed the control groups for the socioeconomic index and every variable except unemployment. The results of this study may be valuable for policymakers to develop thresholds and guidelines for future LIHTC development in areas concentrated by poverty.

DEDICATION

This manuscript is dedicated to the apprentices of the Housing Authority of the City of Fort Lauderdale's Step-Up Apprenticeship Initiative. The apprentices continually remind me of how imperative it is that we rethink and continue to advance our low-income housing and social policies in America. Uneven geographies of opportunities continue to persist and it is nowhere more prevalent than for the economically disadvantaged in South Florida. Expanding housing choice, providing job training for low-income residents, and continuing research that improves our policies and programs are necessary to create sustainable communities that can be enjoyed by all socioeconomic groups. I hope that continued research and improved policies and programs make it possible for the apprentices' children to escape the daily hardships their parents endure and we are able to bestow a community where all citizens are able to prosper.

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CHAPTER 1: INTRODUCTION

Equity is a fundamental aspect of sustainable development. Equity exists when all individuals have equal access to community resources and opportunities. Although communities are adopting sustainable principles and policies, the implementation of the equity concept is often complex and challenging. How do communities provide equal access to education, livelihood, and resources? This author suggests that one way to approach equity is by examining housing development patterns, particularly in low-income areas.

Uneven development of metropolitan America is a direct result of policy decisions. A look back at several decades of federal housing policies points to a persistently uneven distribution of resources and opportunities in distressed areas despite repeated efforts to amend such inequality. The shortage of safe, decent, affordable housing in low-poverty areas reinforces economic segregation (Bookbinder et al., 2008). Concentrating poverty has had significant negative consequences, leading to social isolation and limiting economic opportunities (Wilson, 1987). According to Logan (2003), "The housing market and discrimination sort people into different neighborhoods, which in turn shape residents' lives – and deaths. Bluntly put, some neighborhoods are likely to kill you" (p.33).

By promoting affordable housing in neighborhoods with less poverty and more educational opportunities and employment choices, economically disadvantaged families

have a better chance at improving their lives. As part of present-day efforts to alter uneven development and deconcentrate poverty, the U.S. Department of Housing and Urban Development (HUD) promotes racially, ethnically, and socioeconomically diverse communities and provides access to neighborhoods where structural disadvantages have persisted. This has been seen in efforts since the 1970s when poverty deconcentration gained popularity (Hays, 1995) and with programs such as HOPE VI, the Gautreaux program, Moving to Opportunity (MTO) demonstration, and the emphasis placed on the jobs–housing mismatch (Williamson, Smith, & Strambi-Kramer, 2009).

Another example of a housing program with poverty deconcentration as a goal is the Low Income Housing Tax Credit (LIHTC) program. LIHTC is the primary vehicle in delivering new affordable rental housing in the United States and has produced nearly 1.5 million units over the past 20 years (Williamson, Smith, & Strambi-Kramer, 2009). Over 1.8 million LIHTC units had been placed in service by the end of 2007 (Horn & O'Regan, 2011). This is one-third more than the number of public housing units built. According to the Federal Reserve Bank of St. Louis (2009), by 2009 the LIHTC program had produced over two million housing units and financed an average of 100,000 rental units per year. Approximately one of every eight rental units built in the United States is subsidized by the LIHTC program (McClure, 2010).

A goal of the LIHTC program is to help deconcentrate impoverished renters by providing access to low-poverty neighborhoods. However, early research on the program revealed that LIHTC development continues to be placed in low-income neighborhoods (Newman & Schnare, 1997; Cummings & DiPasquale, 1999). LIHTC developments are more likely to be located in areas with a higher concentration of minorities and poverty;

one-third of all LIHTC projects are placed in inner-city neighborhoods with a large share of minorities and high-poverty (Muralidhara, 2006). The LIHTC program has been used to provide better housing in distressed areas as opposed to placing affordable housing in more affluent neighborhoods (Cummings & DiPasquale, 1999). McClure (2006) found that LIHTC units are more likely to be in high-poverty census tracts than other rental units. Further, by 2007, 40.6 percent of the LIHTC properties, or 41.7 percent of LIHTC units, were located in QCTs (Abt Associates Inc., 2008).

Qualified Census Tracts (QCTs) are defined in Section 42 of the Internal Revenue Code as areas where 50 percent or more of the households have incomes below 60 percent of the area median income (AMI), or where the poverty rate is 25 percent or higher (Hollar & Usowski, 2007). As an incentive to developers to replace substandard housing in low-income areas, QCTs were identified in the amendments to the tax code in the Omnibus Budget Reconciliation Act of 1989. Projects in QCTs qualify for 30 percent more tax credits than developments placed in non-QCT census tracts. Thus, the Qualified Census Tract provision is intended to entice developers to place low-income housing in high-poverty areas. This is a concern because additional low-income units added to a saturated market can increase poverty concentration (McClure, 2010). The QCT bonus may be a leading cause of LIHTC development being concentrated in distressed areas plagued by high-poverty (Hollar & Usowski, 2007; Oakley, 2008; O'Neill, 2008; Williamson, Smith, & Strambi-Kramer; 2009; Van Zandt & Mhatre, 2009).

Hollar and Usowski (2007) recognize that, even thought the QCT provision has been used now for nearly twenty years, there exists a lack of research on the impact of the provision. In establishing the provision, Congress assumed that areas with high-poverty

and low-income households are in the greatest need for affordable rental housing. However, are there additional areas in need of low-income housing subsidies since affordability and the existing housing supply are not acknowledged in the designation process? Further, what is the impact of developing additional low-income housing in high-poverty neighborhoods?

Oakley (2008) noted, “A major contributing factor [to the concentration of poverty] is the provision of the QCT bonus, an integral policy component of the LIHTC program. Thus, a provision of the program designed to encourage private developers to provide affordable housing in the more disadvantaged neighborhoods has to some extent mitigated the secondary goal of providing more economic diversity in LIHTC neighborhoods” (p. 624). Likewise, O’Neill (2008) questioned the effectiveness of the QCT incentive.

One year later, the results of the Williamson, Smith, and Strambi-Kramer (2009) study suggested that further research is needed to determine whether the benefits of neighborhood revitalization within QCTs more than offset the social costs of further concentrating poverty in these tracts. The study examined the relationship between Housing Choice Vouchers (HCVs) and the LIHTC program in the state of Florida. The findings revealed that 30 percent of the HCVs used in tax credit projects are located in QCTs even though less than 12 percent of LIHTC projects in Florida are located in QCTs. This finding is concerning because the large share of voucher holders in QCTs may continue patterns of poverty concentration (Williamson, Smith, & Strambi-Kramer, 2009).

Placing additional low-income housing in these areas may concentrate poverty and have perpetuating effects. The IRS, not HUD, administers the LIHTC program, so it has not been subject to the same fair housing laws as other subsidized housing programs. LIHTC developers select the location of their project and are only required to comply with local residential development laws. The QCT bonus and lack of oversight has resulted in many projects being placed in high-poverty and minority-concentrated areas. This issue has been elevated in lawsuits where state allocating agencies have been accused of concentrating LIHTC developments in poor minority neighborhoods (Horn & O'Regan, 2011).

Is it reasonable to believe that the LIHTC program could be perpetuating the concentration of poverty? Horn and O'Regan (2011) examined whether the use of LIHTC developments in high-poverty and high-minority neighborhoods were associated with increased racial segregation in metropolitan areas and raised a similar point with regard to metropolitan segregation. There are several reasons why they believe it is reasonable that the LIHTC program could be associated with increased racial segregation. These same reasons may also be applicable to the concentration of poverty. First, the LIHTC program is large in scale; LIHTC units account for 10.2 percent of the U.S. metropolitan housing stock. Second, new low-income developments in a neighborhood can change the spatial patterns of households. Likewise, the composition of nearby neighborhoods may also change since households may be removed that would have otherwise remained. Last, the 30-year affordability provision may play a role in the composition of the neighborhood. The results of the study found that LIHTC projects do not contribute to increased segregation, even those in high-poverty neighborhoods. In fact, the increase in

the use of tax credits from 1980 to 2000 is associated with the decline in segregation. In addition, increased LIHTC units developed by nonprofits in QCTs in central cities are associated with a decrease in minority segregation (Horn & O'Regan, 2011).

It is evident that one of the most persistent questions in the LIHTC literature concerns the effectiveness of the 30 percent QCT bonus. Although previous research has examined the impact of LIHTC development on neighborhoods, this is the first analysis that examines the QCT provision and how neighborhoods with LIHTC development are performing socioeconomically in comparison to non-LIHTC QCTs. This research examines whether the QCT provision is deconcentrating poverty and improving socioeconomic conditions or instead perpetuating it. The key hypothesis of this study is that QCTs with LIHTC projects will outperform QCTs without LIHTC projects. The results of this study will clarify the impact of LIHTC development on distressed neighborhoods and whether LIHTC projects in QCTs exacerbate the concentration of poverty. These findings may be valuable for policymakers in formulating guidelines for future LIHTC allocation in high-poverty census tracts.

CHAPTER 2: LITERATURE REVIEW

This chapter begins by providing background information on the Low-Income Housing Tax Credit (LIHTC) program and describing the fundamentals of Qualified Census Tracts (QCTs). This introduction is followed by several studies on LIHTC that provide a better understanding of the program. First, studies that discuss the location of LIHTC projects are presented, followed by a section that focuses on studies that have examined the impact of LIHTC projects on neighborhoods. Last, the chapter concludes by discussing how this study will contribute to the LIHTC program literature.

2.1 Low-Income Housing Tax Credit Program Background

During the 1980s, the Reagan administration substantially changed housing policy and the federal government's role in housing. Funding for low-income housing was severely cut, urging local housing organizations to turn to the private sector to help build unsubsidized low-income housing. HUD and the IRS initiated several policy tools, including tax policy, regulation, loans, and loan guarantees, to incentivize the for-profit sector to participate in shaping new programs and delivering services (Erickson, 2009). One such program created from this new policy direction was the Low-Income Housing Tax Credit (LIHTC).

LIHTC was created under the provisions of the Tax Reform Act of 1986. The tax credit is used to finance the construction and rehabilitation of affordable rental housing. It gives investors a dollar-for-dollar reduction in their federal tax liability and provides

equity to finance the costs of housing development so that the rental prices of units can be lower than market rate. Congress enacted the LIHTC program to decrease the cost to the federal government of providing subsidized housing while recognizing the need to continue federal housing assistance (Muralidhara, 2006). The LIHTC program offers a nine percent and four percent credit. The majority of new construction and major rehabilitation projects are eligible for the nine percent credit. The four percent credit is typically used as gap financing for projects using tax-exempt financing or other subsidies (Federal Reserve Bank of St. Louis, 2009). Typically, the nine percent credit is equal to approximately 70 percent of qualified development costs, and the four percent credit is equal to approximately 30 percent of the qualified development costs (Deng, 2004).

Single-family homes, duplexes, townhomes, and apartment buildings are all eligible housing types under the LIHTC program. A project may include multiple buildings. The program provides housing for families or special needs populations such as professional artists, the elderly, or the disabled. For all projects placed in service between 2003 to 2007, approximately 53 percent were for families, 27 percent for the elderly, 12 percent for the disabled, and 4.5 percent for the homeless (Abt Associates Inc., 2008). The majority of tax credit projects are new construction, but the tax credits may also be used for rehabilitation. Between 1995 and 1997, approximately 63 percent of LIHTC developments were new construction and 35 percent were rehabilitation. Remaining projects comprised of both new construction and rehabilitation (Abt Associates Inc., 2008).

The allocation process for LIHTC is complex. The process begins at the federal level with each state's Housing Finance Agency (HFA) receiving an annual LIHTC

allocation. At its inception, states received $1.25 per person. The allocation has since increased to the greater of $2.15 per person or $2,465,000. Unallocated tax credits are added to a national pool and then redistributed to states eligible for excess allocation; i.e., states that used their entire allotment of tax credits (Keightley, 2009).

State housing agencies allocate credits to developers through a competitive application process according to their Qualified Allocation Plan (QAP), usually on a bi-annual basis. The types of developers that compete for the credits include for-profits, non-profits, joint ventures, partnerships, limited partnerships, trusts, corporations, and limited liability corporations. Between 1995 and 2007, the non-profit sector accounted for approximately 27.5 percent of all LIHTC development (Abt Associations Inc., 2008). Developers apply for tax credits by submitting proposals to the state HFA. The scoring criteria of applications are different in each state but priority is usually given to projects with the longest period of affordability; projects are required to remain affordable and serve low-income households for 30 years, but some applicants propose affordability periods that extend longer than 30 years. Additional criteria include QCTs that are a part of a community revitalization plan, are urban infill developments, and serve the lowest income households. In most states, points are assigned to various elements in the application and projects with the most points are selected until the money runs out. These elements include, but are not limited to: location; local housing demand; proximity to opportunities such as jobs, transportation, and grocery stores; resident characteristics; building characteristics; and cost (Baum-Snow & Marion, 2008). Most states usually receive two to four more tax credit applications than their federal allotment. The State Housing Finance Agencies Factbook indicates Hawaii was the only state that received

more tax credits than applied for in 2005 (Baum-Snow & Marion, 2008). On average, one project out of five may receive an allocation of tax credits (Keightley, 2009).

Developers offer tax credits to investors in exchange for equity to fund the construction costs of the project. The equity provided by investors does not finance all the development costs. Developers will also use conventional mortgages, construction loans, grants, state tax credits, or other financial resources to fund the project. Developers and investors typically structure limited partnerships administered by syndicators. The developer, as the general partner, often only has a small ownership percentage but maintains the ability to construct and manage the project, whereas the investor, as the limited partner, has the majority of the ownership but plays a passive role (Keightley, 2009).

The rent that is assessed on tenants and the income of eligible tenants is restricted under the Low-Income Housing Tax Credit program. The project owner has a choice of selecting either the 20-50 or 40-60 income level tests. The 20-50 test requires that at least 20 percent of the units must be occupied by residents with incomes of 50 percent or less of the area's median gross income, adjusted for family size. The 40-60 test requires that 40 percent of the units must be occupied by residents with an income of 60 percent or less of the area's median gross income, adjusted for family size. In addition to the income test, the project owner must also comply with the gross rents test. Under the gross rents test, rents may not exceed 30 percent of the 50 percent or 60 percent (depending on the income test elected for the project) of the area's median gross income (Keightley, 2009). More than 95 percent of all existing LIHTC units have qualified as low-income (Baum-Snow & Marion, 2008).

Although rent and income are restricted, very low-income families (those under 30 percent of AMI) cannot benefit from the LIHTC program without additional subsidies since the LIHTC rents are affordable only to those with incomes between 30 and 60 percent of the area median income. Nearly one-half of all LIHTC projects have at least one resident with a Housing Choice Voucher (Climaco, Finkel, Nolden, & Vanddwalker, 2006).

2.2 Qualified Census Tracts

As an incentive to developers to replace substandard housing in low-income areas, Qualified Census Tracts were identified in the amendments to the tax code in the Omnibus Budget Reconciliation Act of 1989. Congress enacted this legislation to increase the tax credit by 30 percent for LIHTC developments built in Qualified Census Tracts or Difficult Development Areas (Hollar & Usowski, 2007; Baum-Snow & Marion, 2008). Difficult Development Areas are areas with high construction, land, and utility costs relative to the area median income (Hollar & Usowski, 2007).

QCTs were originally defined in Section 42 of the Internal Revenue Code as areas where 50 percent or more of the households have incomes below 60 percent of the area median income. This definition was modified in 2000 when Congress enacted the Community Renewal Tax Relief Act. The QCT provision was expanded to include areas where 50 percent or more of households have incomes below 60 percent of the AMI, or where the poverty rate is 25 percent or higher. The new definition, which was made effective January 1, 2002, escalated the number of designated QCTs from approximately 7,700 in 2001 to more than 9,900 in 2002 (Hollar & Usowski, 2007). However, the number of designated QCTs in a metropolitan area or non-metropolitan county cannot

exceed 20 percent of the area's population so it is likely that there are more census tracts that match the QCT definition than are presently identified (Dawkins, 2011). Decennial Census data is used to determine the tracts' qualified status; consequently, the number of tracts identified as qualified is only revised every ten years after each Decennial Census (Baum-Snow & Marion, 2008).

Recognizing the problems of concentrated poverty, some states have prohibited developers from building LIHTC projects in designated census tracts or have restricted the concentration of LIHTC projects (Bookbinder et al., 2008). An example of prohibiting LIHTC development in QCTs can be found in North Carolina's Qualified Allocation Plan, whereby, "Projects cannot be in areas of minority and low-income concentration measured by comparing the percentage of minority and low-income households in the site's census tract with the community overall" (NC 2008 QAP, p.23). However, projects in community revitalization areas are not subject to this provision.

An example of restricting the concentration of LIHTC projects can be found in the Texas Qualified Allocation Plan, which states, "[s]Staff will only recommend, and the Board may only allocate, Housing Tax Credits….to more than one Development…in the same calendar year if the Developments are, or will be, located more than one linear mile apart as determined by the Department" (TX 2008 QAP, p.18).

States have also used the scoring component and minimum threshold requirements in their Qualified Allocation Plan to dictate site selection and discourage economic concentration (Bookbinder et al., 2008). However, questions arise: what is the degree to which the LIHTC program is expanding opportunities for low-income families? Where are these projects being located? Who is living in these developments? The

research studies presented in the next several sections attempt to answer some of these questions.

2.3 LIHTC Locational Patterns Research

Several studies have examined locational patterns of LIHTC development. Freeman (2004) analyzed the characteristics and location of LIHTC developments throughout the United States. The results of this study indicate LIHTC developments have been placed in high poverty neighborhoods, with low median incomes and home values. However, in the 1990s, LIHTC neighborhoods exhibited the largest increases in homes values and incomes and the largest declines in poverty compared to other federally funded assisted housing neighborhoods with similar socioeconomic conditions (Freeman, 2004).

McClure (2006) examined whether the LIHTC program helps deconcentrate poverty by providing access to more affluent neighborhoods. The findings indicate that 38 percent of all LIHTC units placed in service from 1987 through 2003 were located in suburbs, exceeding the percentage of Housing Choice Vouchers used in suburbs. However, residents were located in neighborhoods with greater poverty than would be expected for the aggregate of all renter households: both programs placed residents in neighborhoods with approximately 19 percent poverty, whereas the poverty rate among all renting households was 16 percent (McClure, 2006).

Khadduri, Buron, and Climaco (2006) examined the number of LIHTC units in metropolitan areas placed in low and moderate-income neighborhoods. In metropolitan areas with a population of at least 250,000, the results indicate that 78 percent of LIHTC units were located in moderate (census tracts where poor people make up between 10 and

20 percent of the population) or high-poverty areas (census tracts with poverty rates greater than 20 percent). Between 1987 and 1994, the number of LIHTC units placed in low- and moderate-income census tracts was lower than in more recent years, likely due to the use of other subsidy programs in conjunction with LIHTC to target older neighborhoods and rural areas. Khadduri, Buron, and Climaco (2006) conclude that since 22 percent of all LIHTC units examined in the study with two or more bedrooms were located in census tracts with less than 10 percent poverty, there is potential for the LIHTC program to expand opportunities for low-income families.

Oakley (2008) studied spatial patterns of LIHTC developments and how successful the program has been at locating projects in more affluent neighborhoods and avoiding geographic concentrations. Atlanta, Chicago, Los Angeles, and New York City were the metropolitan areas examined. Using a descriptive analysis, Exploratory Spatial Data Analysis, and a spatial regression technique, the results indicate that the presence of a LIHTC project increased the likelihood of the production of more LIHTC development nearby. The strongest predictors of LIHTC developments included LIHTC development built prior to 1995, nearby LIHTC developments, and the presence of QCTs. The findings indicate that the LIHTC program has been more successful than other subsidized housing programs at locating projects in more affluent neighborhoods, but not entirely successful at dispersing developments throughout metropolitan areas (Oakley, 2008).

O'Neill (2008) examined the locational patterns and variation in the distribution of LIHTC projects. In the twenty-five largest U.S. cities, the spatial statistic G_i* was used to measure clustering at the census tract level and determine the existence of any hot spots of LIHTC units. A hot spot is where the G_i* value for a census tract was at least

two standard deviations above the mean G_i* value for all the census tracts in that particular city. The results of this study revealed that at least one hot spot existed for all cities, clustering of LIHTC developments, and clusters in some study areas being associated with high-poverty census tracts. Industrial, 'Rust Belt' cities had the most clustering of LIHTC properties compared to 'Sun Belt' cities, which displayed the least amount of clustering (O'Neill, 2008).

Pfeiffer (2009) examined the impact of LIHTC siting policy on neighborhood and educational opportunities in Southern California. Findings indicate the majority of LIHTC developments between 2000 and 2005 were placed in high-poverty minority neighborhoods. In addition, the LIHTC developments were placed in low-performing school districts (Pfeiffer, 2009).

Van Zandt and Mhatre (2009) examined the LIHTC program in expanding the geography of opportunity for the Dallas/Fort Worth Metroplex. Nearest-neighbor analysis (Moran's I) was used to evaluate the spatial clustering of LIHTC units. The relationship between clustering and exposure to social and educational opportunities was assessed. The findings suggest that even though LIHTC units are being placed in suburbs, these areas are not more affluent nor are they enhancing income mixing. In addition, these units are being located in areas with higher levels of poverty and minority populations with substandard safety and educational settings or in areas analogous to regional averages. This denotes that LIHTC units are neither preserving nor overcoming inequalities. Van Zandt and Mhatre (2009) cite the QCT provision as one of the reasons that may explain why the LIHTC program is not working well as a dispersal tool.

McClure (2010) evaluated whether LIHTC developments were being placed in census tracts with a shortage of affordable housing. The findings reveal that the LIHTC program is not placing development in census tracts with the greatest affordable housing shortages. This finding is true regardless of population density in the urban core, the suburbs, or a rural area. There is also a persistent shortage of rental units for the poorest households; those who fall below 30 percent of the area median income (McClure, 2010). It is important to note that Emrath (2010) comments that the affordability measure used by McClure in his study has a number of limitations that may reduce its appropriateness in evaluating LIHTC projects, such as his measure does not take into consideration affordable units that are unavailable to the targeted population. For example, units in older communities may be considered affordable but may not be habitable without substantial rehabilitation.

Yaroni (2010) examined the location characteristics of the Housing Choice Voucher program and LIHTC program from two different theoretical lenses – the community development lens and access to opportunity lens. The results of the study indicate that LIHTC is used less often as a tool to improve access to opportunity and more often for community development purposes. Neighborhoods with high poverty are associated with more LIHTC units and LIHTC housing is placed in neighborhoods with higher than average poverty rates (Yaroni, 2010).

Dawkins (2011) examined the spatial pattern of LIHTC projects in the ten largest metropolitan areas to determine if clustering was greater than complete spatial randomness. Using Ripley's K function, LIHTC projects were assessed to determine if they were clustered more than the average housing unit. The results indicate that LIHTC

projects are more clustered than other housing units in all metropolitan areas examined in this study. LIHTC clusters are more prevalent in QCTs, Difficult Development Areas (DDAs), areas with high-poverty and lower share of non-Hispanic whites, and in densely developed inner-city neighborhoods (Dawkins, 2011).

In summary, these studies indicate LIHTC development is more likely to be found in high-poverty and minority-concentrated neighborhoods and may be a direct result of incentives for building in such areas. LIHTC development tends to be more highly clustered compared to unsubsidized rental units and the presence of LIHTC projects increases the likelihood of future LIHTC development nearby. QCTs are the most likely locations for concentrations of LIHTC units exhibiting the greatest amount of clustering. The LIHTC program appears to be used less often for improving opportunities for low-income residents and more commonly for community development purposes, as the majority of units are not located in areas that expand opportunities. However, there is potential for the LIHTC program to expand opportunities for low-income residents since the program appears to be doing a better job toward this goal than traditional subsidized housing programs.

2.4 LIHTC and Neighborhood Impact Research

Several studies have examined how neighborhoods changed after LIHTC development. One of the first studies conducted, examined the impacts of federally assisted housing programs on property values in Philadelphia. The study found a slight negative effect from the LIHTC projects (Lee, Culhane, & Wachter, 1999). The results of this study may not provide an accurate picture of LIHTC projects today because it only

examined projects built between 1987 and 1989. Also, the study limited the degree to which the results could be generalized nationally since it only studied Philadelphia.

Johnson and Bednarz (2002) studied the impact of LIHTC projects built between 1995 and 1997 in three cities (Cleveland, Portland, and Seattle). Contrary to the first study, although the findings were different across cities, this study found an overall positive impact from LIHTC projects. Within 300 meters of LIHTC projects, the property values increased in all three cities. In Cleveland, as larger projects were built, the impact weakened and became negative when the neighborhood exceeded 456 units. In the modestly valued, less vulnerable neighborhoods of Portland and Seattle there was no property value impact (except in Portland when the project exceeded a threshold of 0.2 percent of all units in the area) within 301-600 meters of LIHTC projects. However, in the lower valued, more vulnerable neighborhoods of Cleveland, there was a negative impact regardless of the scale of the project (Johnson & Bednarz, 2002). Although this study is notable for its methodology, it is limited by the small number of LIHTC projects examined; fewer than six per city.

Green, Malpezzi, and Seah (2002) examined the impact of LIHTC developments on property values by using a repeat sales technique, or what appraisers call a paired-sales technique. Data was gathered on properties that sold more than once in the Madison and Milwaukee metropolitan areas between 1991 and 2000 to analyze the differences in appreciation that could be explained by proximity to LIHTC developments. Regressions using linear, quadratic, and gravity measures of distance were performed to determine the influence of the developments on property values. Regressions using neighborhood controls (poverty rates, education levels, marriage rates, income levels, and age

distribution of the population) were also executed. In Wisconsin, there was no evidence of LIHTC developments causing property values to deteriorate. In Milwaukee County, it was found that properties distant from LIHTC developments tend to appreciate more rapidly. In Waukesha and Ozaukee, there was no evidence of impact on property values, while in Madison, properties near LIHTC developments appreciated more rapidly. The researchers believe LIHTC developments are best placed in relatively affluent communities to avoid concentrated poverty since there is no evidence that property values decline from LIHTC development (Green, Malpezzi, & Seah, 2002).

Rosenthal (2007) used census data to examine how neighborhoods with LIHTC and other subsidized housing changed over time from 1950 to 2000. Specifically, economic status was examined by measuring the average income of a neighborhood relative to that of all census tracts for each MSA. Neighborhoods were then classified into groups by economic status. Regarding LIHTC projects, this nationwide study revealed that LIHTC units built between 1986 and 1990 had a positive influence on the future economic status of neighborhoods, but had little impact outside of low-income neighborhoods. As pointed out by Deng (2011), it should be noted this study did not control for confounding factors influencing neighborhood change and was more informative of the association between LIHTC projects and neighborhood change.

Baum-Snow and Marion (2008) studied the effects of LIHTC developments on neighborhoods. Their research indicates that poorer tracts receive more LIHTC units; QCT designation increases the likelihood that a LIHTC development will be built in a certain tract. The income in the neighborhood declines, especially in gentrified areas, as a result of new LIHTC developments nearby; an additional one hundred units reduces

median income by 9.3 percent. LIHTC units have a positive impact on home values, however, with every one hundred additional LIHTC units leading to a 14.9 percent increase in the median home value, except for in gentrifying areas (Baum-Snow & Marion, 2008).

Deng (2009) conducted a study that applied cluster analysis to identify Miami neighborhoods similar to LIHTC neighborhoods and compared the changes from 1990 to 2000 in these neighborhoods. The results of the study indicate that LIHTC neighborhoods, with certain exceptions, generally experienced more positive changes than control neighborhoods. The impact was the greatest when LIHTC projects were built in high-poverty inner-city neighborhoods as part of a larger revitalization effort. LIHTC housing seemed to be less effective, or even impacted a neighborhood negatively, when built in more suburban neighborhoods (Deng, 2009).

Deng conducted another study that examined the external neighborhood effect of LIHTC projects, but this time examined LIHTC projects in Santa Clara County from 1987 to 2000. A difference-in-difference hedonic regression approach was used to determine the impacts of LIHTC projects on nearby single-family property values. The study found that almost all LIHTC projects generated positive impacts on nearby property values. Housing developments built by nonprofit organizations and the county housing authority generated the greatest positive neighborhood impact, while low-income neighborhoods benefited from LIHTC developments more than any other neighborhood type. LIHTC developments in low-income areas did not significantly increase the concentration of poverty (Deng, 2011).

In summary, these studies reveal mixed results regarding the impact of LIHTC development on neighborhoods. In high-poverty inner-city neighborhoods, LIHTC development appears to have a positive impact on property values and other socioeconomic conditions. However, in vulnerable suburban neighborhoods and gentrifying areas, LIHTC projects have been found to deteriorate existing economic conditions. This may help explain why the LIHTC program is being used more often for community development purposes rather than to expand opportunities for low-income residents in more affluent neighborhoods.

2.5 Contribution to the LIHTC Program Literature

The literature on the locational placement of LIHTC development and its impact on neighborhoods has contributed greatly to our understanding of the nation's largest affordable housing production program. This research is critical for state housing agencies to allocate resources efficiently. However, further research and a clearer understanding of the impacts of LIHTC development can benefit the administration of the program. Even though the literature points to significant clustering of LIHTC units, the impact of such clustering is unknown. Clustering LIHTC units may increase the concentration of poverty and limit opportunities as LIHTC properties replace substandard housing and vacant lots in an effort to revitalize neighborhoods. Although all these studies have made important contributions to the literature on the location and impact of LIHTC development, none has specifically examined the impact of the Qualified Census Tract (QCT) provision. This study fills that research gap and assesses the impact of LIHTC development on socioeconomic conditions in QCTs.

CHAPTER 3: METHODOLOGY

The methodology chapter provides a comprehensive overview of the approach used to address the research question of whether the QCT provision is deconcentrating poverty and improving socioeconomic conditions or instead perpetuating it. First, the study area is identified and discussion follows on the selection criteria for the Metropolitan Statistical Areas (MSAs) used in this study. The next section provides a description of how the QCTs were identified, followed by a discussion on the establishment of the control and target groups and the use of the census tract relationship files. The socioeconomic variables used in the study are identified and the data collection method is examined. Last, information on how the data was analyzed is discussed. This research examines whether the QCT provision is deconcentrating poverty or instead perpetuating it by comparing QCTs with LIHTC projects against QCTs with no LIHTC projects. The key hypothesis of this study is that QCTs with LIHTC projects (target group) will outperform QCTs without LIHTC projects (control group).

3.1 Study Area

The study area identified for this research encompasses the twenty most populated Metropolitan Statistical Areas in the United States in 2010. Since the LIHTC program is a national program and used in every state, a large study area was necessary to identify any major trends that could be identified across the United States. Another reason this study area was selected is because the concentration of poverty and related

socioeconomic variables (income, unemployment, and low educational attainment) persist as a defining characteristic of urban America. Jargowsky and Bane (1991) reported that within extremely poor neighborhoods - areas where the poverty rates exceed 40 percent - the number of poor increased from 1.9 million in 1970 to 2.4 million in 1980, an increase of almost 30 percent. Kasarda (1993) found the percentage of people living in extreme poverty in the central city in 1970 was 16.5 percent and increased to 22.5 percent in 1980. By 1990, the number increased to 28.2 percent. According to Squires and Kubrin (2005), from 1970 to 1990, the number of extremely poor census tracts increased from under 1,500 to more than 3,400 and the number of poor in those tracts grew from 4.1 million to more than 8 million. In 2008, more than 44 percent of the residents in urban areas had incomes of less than half of the poverty threshold as defined by the U.S. Department of Health and Human Services; this threshold was $21,834 for a family of four (The Brookings Institution Metropolitan Policy Program, 2010).

To identify the twenty most populated MSAs, the Population and Housing Occupancy Status: 2010 - United States -- Metropolitan Statistical Area table was used.

Region	MSA	Population 2010
West	Los Angeles-Long Beach-Santa Ana, CA	12,828,837
	San Francisco-Oakland-Fremont, CA	4,335,391
	Riverside-San Bernardino-Ontario, CA	4,224,851
	Seattle-Tacoma-Bellevue, WA	3,439,809
	San Diego-Carlsbad-San Marcos, CA	3,095,313
Southwest	Dallas-Fort Worth-Arlington, TX	6,371,773
	Houston-Sugar Land-Baytown, TX	5,946,800
	Phoenix-Mesa-Glendale, AZ	4,192,887

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Midwest	Chicago-Joliet-Naperville, IL-IN-WI	9,461,105
	Detroit-Warren-Livonia, MI	4,296,250
	Minneapolis-St. Paul-Bloomington, MN-WI	3,279,833
	St. Louis, MO-IL	2,812,896
Northeast	New York-Northern New Jersey-Long Island, NY-NJ-PA	18,897,109
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	5,965,343
	Washington-Arlington-Alexandria, DC-VA-MD-WV	5,582,170
Northeast	Boston-Cambridge-Quincy, MA-NH	4,552,402
	Baltimore-Towson, MD	2,710,489
Southeast	Miami-Fort Lauderdale-Pompano Beach, FL	5,564,635
	Atlanta-Sandy Springs-Marietta, GA	5,268,860
	Tampa-St. Petersburg-Clearwater, FL	2,783,243

Table 1. Study Area by Region of the Twenty Most Populated MSAs

3.2 Identifying Qualified Census Tracts

After the MSAs were identified, all Qualified Census Tracts within each MSA were selected. Using the Qualified Census Tract Table Generator and past Qualified Census Tract spreadsheets, a database of all Qualified Census Tracts was created based on the new 2000 definition for QCTs that includes 2000-2011 IRS Section 42(D)(5)(C) Metropolitan Qualified Census Tracts. Spreadsheets created before 2000 were not used because the definition for QCTs changed that year. The new definition expands the number of tracts defined as QCTs (Hollar & Usowski, 2007).

3.3 Establishing Control and Target Groups

This study is a quasi-experimental design. Control and target groups were established to analyze the impact of LIHTC projects in QCTs. The control group consists of QCTs with no LIHTC projects and the target group contains QCTs with LIHTC projects. To determine which group to assign each QCT, the QCTs in each MSA with at least one LIHTC project placed in service between 1990 and 2007 was identified. 1990 was used as the base year because Congress enacted the LIHTC program in 1986 and few large LIHTC projects were built prior to 1990. Using 1980 Census data as the base year was not practical since the majority of LIHTC projects were not built until after 1990 and using 2000 Census data would have eliminated too many QCTs with LIHTC projects.

The HUD USER GIS Service LIHTC QCT Locator was used to identify which Qualified Census Tracts contained LIHTC projects. If the locator indicated at least one LIHTC project in the QCT, the project was placed in the target group. The QCTs that contained no LIHTC projects were placed in the control group. The LIHTC Database Access was used to collect the following data on each LIHTC project: name of the project, number of units, number of low-income units, and the year the project was placed in service. Any QCT that contained at least one LIHTC development placed in service before 1990 was eliminated from the study because 1990 was established as the base year.

3.4 Census Tract Relationship Files

Once each QCT was assigned to a control or target group, U.S. Census Bureau Census Tract Relationship Files were used to determine how closely the 2000 Census tract boundaries matched 1990 Census tract boundaries. This was undertaken to make

certain that the changes in the socioeconomic variables were being analyzed for the same geographic boundaries. The Census Tract Relationship Files contain one record for each 1990 Census tract and 2000 Census tract spatial set. During this analysis, some QCTs in both the control and target groups were eliminated for the following reasons: (1) the census tract had merged or split or its boundaries were revised in a manner that encompassed an area spanning the boundaries of both a 1990 control and target group; (2) when the census tract had merged, split, or was revised and contained an area that was within the geographic boundaries of more than one control and target group; and (3) when a change had occurred and included census tracts that were not originally identified as QCTs and part of the research study.

3.5 Socioeconomic Variables and Data Collection

Data was collected from the 1990 Decennial Census Summary Tape File 3 and the 2005–2009 American Community Survey 5-Year Estimates for four socioeconomic variables (poverty, income, unemployment, and education) as shown in Table 2.

Variable	Description	
Poverty *Percent of People Below the Poverty Line*	Number of people in the census tract living below the poverty level divided by the census tract's total population	
	1990 Decennial Census Dataset P001 and P117	2005 – 2009 ACS Dataset All people whose income is below the poverty level
Education *Percent of Population 25 Years of Age and Older with No High School Diploma*	The total number of people 25 years of age and older with no high school diploma or equivalent divided by the number of people 25 years of age and older living in the census tract	
	1990 Decennial Census Dataset P013 and P057	2005 – 2009 ACS Dataset Less than 9th grade added to 9th to 12th grade, no diploma

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Variable	Description	
Unemployment *Unemployment Rate*	The total number of people 16 years of age and older unemployed divided by the total number of people 16 years of age and older in the labor force within the census tract	
	1990 Decennial Census Dataset P070	2005 – 2009 ACS Dataset Percent Unemployed
Income *Median Household Income of the Census Tract as a Percent of the County Median Household Income*	The median household income of the county divided by the median household income of the census tract	
	1990 Decennial Census Dataset P080A	2005 – 2009 ACS Dataset Median household income (dollars) for total households

Table 2. Socioeconomic Variables Used in the Study

The data used to calculate the poverty rate from the 1990 Decennial Census was P117 - Poverty Status in 1989 By Age and P001 - Persons. The total number of persons for whom their income in 1989 was below the poverty level was summed and divided by the total number of persons in the census tract to calculate a poverty rate for 1990. The 2005–2009 American Community Survey 5-Year Estimates includes a variable called 'All People Whose Income is Below the Poverty Level' and no calculation was necessary to obtain the poverty rate for the 2005–2009 period.

The data used to calculate educational attainment from the 1990 Decennial Census was P057 – Educational Attainment and P013 – Age. The 'Less than 9th Grade' row was summed with the '9th to 12th Grade, No Diploma' row to obtain the total number of persons with no high school diploma. This number was divided by the total number of people 25 years of age and older, which was calculated by using data from P013. This calculation provided a percent for the total number of people 25 years of age and older in the census tract that have no high school diploma. The 2005–2009 American Community Survey 5-Year Estimates include a variable called 'Percent High School Graduate or

Higher' for the total population of the census tract 25 years and over. This percent was subtracted from 100 in order to obtain the education variable used for 2005–2009.

Educational attainment was selected as a socioeconomic variable to examine in this study since it is highly correlated with concentrated poverty. Coleman (1966) concluded that schools with high concentration of low-income students decrease academic achievement. In the first major study on the impact of poverty on academic achievement, it was found that achievement scores decline as the proportion of poor students in a school increases (Kennedy, 1986). Entwisle (1992) reports that the most important source of variation in educational achievement is differences in family economic status. Caldas (1997) found that poverty level, racial composition, and family composition are all strong indicators of academic performance and achievement. Lippman (1996) concluded that students in public schools with low-poverty concentration have more desirable school experiences than those in high-poverty schools on almost every measure.

The data used to calculate the unemployment rate from the 1990 Decennial Census was P070 – Sex By Employment Status. The number of employed and unemployed males and females was summed to obtain the number of people in the census tract that are in the labor force. The number of unemployed males and females was then added and divided by the total labor force to obtain the unemployment rate for 1990. The 2005–2009 American Community Survey 5-Year Estimates includes a variable for the unemployment rate, 'Percent Unemployed', and no calculation was necessary to obtain the unemployment variable for 2005–2009.

The data used to calculate the median household income of the census tract as a percent of the county median household income from the 1990 Decennial Census was P080A - Median Household Income in 1989. The county median household income was divided by the median household income for each census tract. The reason the calculation was done this way was to keep all the variables moving in the same direction. For instance, as poverty, unemployment, and educational attainment all increase, each variable worsens in performance (i.e., higher rates for poverty, unemployment, and failure to achieve a high school diploma). The 2005–2009 American Community Survey 5-Year Estimates include a variable for total household 'Median Household Income (Dollars)'. The county median household income was divided by the median household income for each census tract for the income variable for 2005–2009.

Other variables identified in the literature are highly correlated with poverty, such as crime rates (Bjerk, 2010) or the state of physical and mental health (Haney, 2007). These variables were not used in this study because they are either unavailable in both the Decennial Census and American Community Survey datasets or cannot be found from consistent data sources for all twenty MSAs used in the study. Also, since these variables are highly correlated with poverty, it is not necessary to use them all.

The reason the 2005–2009 American Community Survey 5-Year Estimates dataset was used instead of 2010 Decennial Census data is because the variables used in this study were not collected as part of the 2010 Decennial Census. According to the U.S. Census Bureau, the American Community Survey replaced the Decennial Census long form in 2010. Even though the 2005–2009 American Community Survey 5-Year Estimates dataset is the best replacement for the 2010 Decennial Census long form, there

are several precautions that must be taken into consideration when comparing Decennial Census data with American Community Survey data. The U.S. Census Bureau states that education attainment can be compared directly, but that poverty, income, and employment can be compared only with caution. The reason for this is that ACS data is collected throughout the year on an ongoing basis and asks for a respondent's income over the past 12 months; the 1990 Census collected the income data for a fixed period of time during the last calendar year (1989). Regarding employment, responses are collected year-round for ACS data and there is a revolving reference period; however, for the 1990 Census, the reference period was the week prior to Census Day (April 1, 1990).

The U.S. Census Bureau publishes the margins of error (MOE) or ranges for all ACS estimates at the 90% confidence level. The MOE measures the uncertainty of the estimates, which can be essential when examining trends over time. Unfortunately, there is no easy way to calculate the MOE or range for the 1990 Census data. Since the calculation for the margin of error is complex for the 1990 Census data, and given the large dataset, it was not done in this study.

3.6 Data Analysis

In order to determine how the socioeconomic variables changed over the last twenty years, the percent change from 1990 to 2005–2009 was calculated for each QCT. To obtain a clear understanding of how each QCT performed, a socioeconomic index was created from four variables (poverty, income, education and unemployment) by calculating the geometric mean of the percent change in the variables. Since the geometric mean contains only positive numbers, the formula is adjusted to account for negative percent changes. In the socioeconomic index, a '1' represents no change in the

data from 1990 to 2005–2009, a number larger than ‘1’ indicates a percent increase, meaning that conditions worsened, and a number less than ‘1’ represents a percent decrease, meaning that socioeconomic conditions improved.

The mean and Independent Sample T-tests were analyzed at the national level, MSA level, and county level (when the sample size was large enough) using SPSS to determine if the difference in the target group’s socioeconomic index is significantly different from that of the control group. Independent Sample T-tests were also performed for each of the four variables (poverty, income, unemployment, and education) at the national, MSA, and county level. The results of the Independent Sample T-tests and the overall performance of each variable in the QCTs are discussed in Chapter 4.

CHAPTER 4. RESULTS

The results for each MSA are reported by region: West, Southwest, Midwest, Northeast, and Southeast (Figure 1). The QCTs for all MSAs are also examined at the national level. The summary of findings for each MSA is included within this section and the results of the Independent Sample T-tests are attached as Appendix A. The number '1' in the first box in the output file called 'Group Statistics' for each T-test in Appendix A represents the control group (QCTs without LIHTC projects) and the number '2' represents the target group (QCTs with LIHTC projects).

Figure 1. Study Area Regions and MSAs

In Appendix B, a summary chart is provided for each region. All attributes (i.e., significance, performance, and improvement) are broken down according to MSA and MSAs are grouped according to region. The summary charts include a synopsis of the results for each of the counties that had a large enough sample size to be examined independently. There were a total of 1,733 control QCTs and 1,022 target QCTs that were examined in this study.

4.1 Western Region

Five MSAs in the Western Region of the United States were examined for this study: Los Angeles-Long Beach-Santa Ana, CA (Los Angeles MSA), San Francisco-Oakland-Fremont, CA (San Francisco MSA), Riverside-San Bernardino-Ontario, CA (Riverside MSA), Seattle-Tacoma-Bellevue, WA (Seattle MSA), and San Diego-Carlsbad-San Marcos, CA (San Diego MSA).

Two counties in the Los Angeles MSA – Los Angeles County and Orange County – had a large enough sample size to be examined independently. The Independent Sample T-tests indicate that the significance of the difference between the means for the control and target groups is statistically different for the socioeconomic index, income, and education in Los Angeles County and the Los Angeles MSA (Table 3).

Independent Sample T-tests	Socioeconomic Index	Poverty Rate	Income	Unemployment	Education
Los Angeles County	Significant	Not Significant	Significant	Not Significant	Significant
Orange County	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant
Los Angeles MSA	Significant	Not Significant	Significant	Not Significant	Significant

Table 3. Los Angeles Independent Sample T-test Results

In Los Angeles County, there is a significant difference in the performance of the socioeconomic index; the control group (M = 0.9346, SD = 0.3083) was outperformed by the target group (M = 0.4982, SD = 0.1300); t(162.791) = 13.129, p = 0.000. There is a significant difference in the performance of the income variable; the control group (M = 0.0654, SD = 0.5150) was outperformed by the target group (M = -0.8840, SD = 0.0384); t(113.095) = 19.420, p = 0.000. There is also a significant difference in the performance of the education variable; the control group (M = -0.1497, SD = 0.4047) was outperformed by the target group (M = -0.3122, SD = 0.3925); t(176) = 2.618, p = 0.010.

In the Los Angeles MSA, there is a significant difference in the performance of the socioeconomic index; the control group (M = 0.8761, SD = 0.3190) was outperformed by the target group (M = 0.5035, SD = 0.1319); t(190.795) = 11.800, p = 0.000. There is a significant difference in the performance of the income variable; the control group (M = -0.0822, SD = 0.5897) was outperformed by the target group (M = -0.8879, SD = 0.0372); t(132.783) = 15.643, p = 0.000. There is also a significant difference in the performance of the education variable; the control group (M = -0.1208, SD = 0.4317) was outperformed by the target group (M = -0.2800, SD = 0.3743); t(207) = 2.697, p = 0.008.

Even though the difference between the control and target groups is only statistically significant for the socioeconomic index, income, and education variable, the target group outperformed the control group for every variable except unemployment (Table 4).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Los Angeles County	Target	Target	Target	Control	Target
Orange County	Target	Target	Target	Control	Target
Los Angeles MSA	Target	Target	Target	Control	Target

Table 4. Los Angeles MSA Overall Performance

The socioeconomic index improved in the target and control groups for both counties and the MSA. Poverty and unemployment did not improve from 1990 to 2005–2009 in either County or in the Los Angeles MSA. The only group in which income did not improve was the control group for Los Angeles County and the only group in which education did not improve was the control group for Orange County (Table 5).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Los Angeles County	Both	Neither	Target	Neither	Both
Orange County	Both	Neither	Both	Neither	Target
Los Angeles MSA	Both	Neither	Both	Neither	Both

Table 5. Los Angeles MSA Improvement

Two counties in the San Francisco MSA – Alameda County and San Francisco County – had a large enough sample size to be examined independently. The Independent Sample T-tests indicate that the significance of the difference between the means for the control and target groups is statistically different for the socioeconomic index in San Francisco County and the San Francisco MSA, for poverty in the San Francisco MSA, and for education in San Francisco County (Table 6).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Alameda County	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant
San Francisco County	Significant	Not Significant	Not Significant	Not Significant	Significant
San Francisco MSA	Significant	Significant	Not Significant	Not Significant	Not Significant

Table 5. San Francisco MSA Independent Sample T-tests Results

In San Francisco County, there is a significant difference in the performance of the socioeconomic index; the control group (M = 1.0455, SD = 0.2956) was outperformed by the target group (M = 0.6528, SD = 0.1923); t(20) = 3.356, p = 0.003. There is also a significant difference in the performance of the education variable; the control group (M = -0.2325, SD = 0.2442) was outperformed by the target group (M = -0.4692, SD = 0.2042); t(20) = 2.312, p = 0.032.

In the San Francisco MSA, there is a significant difference in the performance of the socioeconomic index; the control group (M = 1.0327, SD = 0.2867) was outperformed by the target group (M = 0.8076, SD = 0.2717); t(55) = 2.880, p = 0.006. There is also a significant difference in the performance of the poverty variable; the control group (M = 0.1008, SD = 0.3952) was outperformed by the target group (M = -0.1320, SD = 0.3863); t(55) = 2.138, p = 0.037.

Even though the difference between the control and target group is statistically significant for several of the variables, the target group outperformed the control group for every variable except unemployment in Alameda County (Table 7).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Alameda County	Target	Target	Target	Control	Target
San Francisco County	Target	Target	Target	Target	Target
San Francisco MSA	Target	Target	Target	Target	Target

Table 6. San Francisco MSA Overall Performance

The socioeconomic index and poverty improved in the target group for both counties and the MSA but not in the control group. Income only improved in the target group in Alameda County from 1990 to 2005–2009. Unemployment improved only in the control group in Alameda County and the target group in San Francisco County. Education improved in both the control and target groups in San Francisco County but only improved in the target group in Alameda County and the San Francisco MSA (Table 8).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Alameda County	Target	Target	Target	Control	Target
San Francisco County	Target	Target	Neither	Target	Both
San Francisco MSA	Target	Target	Neither	Neither	Target

Table 7. San Francisco MSA Improvement

No counties had a large enough sample size to be examined independently in the Riverside MSA. The Independent Sample T-tests indicate that the significance of the difference between the means for the control and target groups is not statistically different for the socioeconomic index or any of the variables in the Riverside MSA (Table 9).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Riverside MSA	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant

Table 8. Riverside MSA Independent Sample T-tests Results

Even though the difference between the control and target group is not statistically significant for the socioeconomic index or any of the variables, the control group outperformed the target group for every variable except unemployment in the Riverside MSA (Table 10).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Riverside MSA	Control	Control	Control	Target	Control

Table 9. Riverside MSA Overall Performance

The poverty and unemployment variable did not improve in either the control or target group in the Riverside MSA from 1990 to 2005–2009. However, the socioeconomic index, income, and education variable did improve in the control group (Table 11).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Riverside MSA	Control	Neither	Control	Neither	Control

Table 10. Riverside MSA Improvement

No counties had a large enough sample size to be examined independently in the Seattle MSA. The Independent Sample T-tests indicate that the significance of the difference between the means for the control and target groups is only statistically significant for the income variable (Table 12).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Seattle MSA	Not Significant	Not Significant	Significant	Not Significant	Not Significant

Table 11. Seattle MSA Independent Sample T-tests Results

In the Seattle MSA, there is a significant difference in the performance of the income variable; the control group ($M = 0.4633$, $SD = 0.6988$) was outperformed by the target group ($M = -0.1771$, $SD = 0.1680$); $t(11) = 2.363$, $p = 0.038$.

Even though the difference between the control and target groups is only statistically significant for the income variable, the target group outperformed the control group for every variable except education in the Seattle MSA (Table 13).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Seattle MSA	Target	Target	Target	Target	Control

Table 12. Seattle MSA Overall Performance

What is interesting to note about the Seattle MSA is that all the variables improved in the target group from 1990 to 2005–2009, including the socioeconomic index. The only variable that improved in the control group was education (Table 14).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Seattle MSA	Target	Target	Target	Target	Both

Table 13. Seattle MSA Improvement

One county in the San Diego MSA – San Diego County – had a large enough sample size to be examined independently. The Independent Sample T-tests indicate that the difference between the means for the control and target groups is not statistically significant for the socioeconomic index or any of the variables for San Diego County and San Diego MSA (Table 15).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
San Diego County	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant
San Diego MSA	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant

Table 14. San Diego MSA Independent Sample T-tests Results

However, even though the difference between the control and target groups is not statistically significant for the socioeconomic index or any of the variables, the target group outperformed the control group for every variable in both San Diego County and the San Diego MSA (Table 16).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
San Diego County	Target	Target	Target	Target	Target
San Diego MSA	Target	Target	Target	Target	Target

Table 15. San Diego MSA Overall Performance

All the variables in San Diego County and the San Diego MSA improved in the target group from 1990 to 2005–2009 except for income. The only variable that improved in the control group was education (Table 17).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
San Diego County	Target	Target	Neither	Target	Both
San Diego MSA	Target	Target	Neither	Target	Both

Table 16. San Diego MSA Improvement

Taking into consideration all five MSAs studied in the Western Region, the Independent Sample T-tests indicate that the difference between the means for the control and target groups is statistically significant for the socioeconomic index and all the variables except unemployment (Table 18).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Western Region	Significant	Significant	Significant	Not Significant	Significant

Table 17. Western Region Independent Sample T-tests Results

In the Western Region, there is a significant difference in the performance of the socioeconomic index; the control group (M = 0.9408, SD = 0.3554) was outperformed by the target group (M = 0.6088, SD = 0.2468); t(309.294) = 9.989, p = 0.000. There is a significant difference in the performance of the poverty variable; the control group (M = 0.2929, SD = 1.5402) was outperformed by the target group (M = 0.0175, SD = 0.4097); t(269.559) = 2.481, p = 0.014. There is a significant difference in the performance of the income variable; the control group (M = -0.0060, SD = 0.5109) was outperformed by the target group (M = -0.5818, SD = 0.4792); t(332) = 10.015, p = 0.000. There is a

significant difference in the performance of the education variable; the control group (M = -0.0978, SD = 0.5180) was outperformed by the target group (M = -0.2858, SD = 0.3821); t(332) = 3.442, p = 0.001.

In the Western Region, the target group outperformed the control group in the socioeconomic index. Also, the target group outperformed the control group in every variable in the Western Region for every (Table 19).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Western Region	Target	Target	Target	Target	Target

Table 18. Western Region Overall Performance

The socioeconomic index, income, and education improved in both the control and target group from 1990 to 2005–2009 in the Western Region. Unemployment improved in the target group and the only variable that did not improve in either group was poverty (Table 20).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Western Region	Both	Neither	Both	Target	Both

Table 19. Western Region Improvement

4.2 Southwestern Region

Three MSAs in the Southwestern Region of the United States were examined for this study: Dallas-Fort Worth-Arlington, TX (Dallas MSA), Houston-Sugar Land-Baytown, TX (Houston MSA), and Phoenix-Mesa-Glendale, AZ (Phoenix MSA).

Two counties in the Dallas MSA – Tarrant County and Dallas County – had a large enough sample size to be examined independently. The Independent Sample T-tests indicate that the difference between the means for the control and target groups is

statistically different for the socioeconomic index, poverty, income, and education in Dallas County and the Dallas MSA (Table 21).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Dallas County	Significant	Significant	Significant	Not Significant	Significant
Tarrant County	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant
Dallas MSA	Significant	Significant	Significant	Not Significant	Significant

Table 20. Dallas MSA Independent Sample T-tests Results

In Dallas County, there is a significant difference in the performance of the socioeconomic index; the control group (M = 0.9762, SD = 0.4872) outperformed the target group (M = 1.1891, SD = 0.4399); t(97) = -2.206, p = 0.030. There is a significant difference in the performance of the poverty variable; the control group (M = 0.1129, SD = 0.5064) outperformed the target group (M = 0.4909, SD = 0.6817); t(64.783) = -2.971, p = 0.004. There is a significant difference in the performance of the income variable; the control group (M = -0.1015, SD = 0.3636) outperformed the target group (M = 0.2992, SD = 1.4935); t(97) = -1.994, p = 0.049. There is also a significant difference in the performance of the education variable; the control group (M = -0.0534, SD = 0.3363) outperformed the target group (M = 0.2666, SD = 0.7676); t(47.598) = -2.455, p = 0.018.

In the Dallas MSA, there is a significant difference in the performance of the socioeconomic index; the control group (M = 0.9742, SD = 0.4046) outperformed the target group (M = 1.1390, SD = 0.4179); t(167) = -2.537, p = 0.012. There is a significant difference in the performance of the poverty variable; the control group (M = 0.1346, SD = 0.5756) outperformed the target group (M = 0.3608, SD = 0.6398); t(167) = -2.375, p = 0.019. There is a significant difference in the performance of the income variable; the

control group (M = -0.0419, SD = 0.3580) outperformed the target group (M = 0.2358, SD = 1.1754); t(167) = -2.259, p = 0.025. There is also a significant difference in the performance of the education variable; the control group (M = -0.0596, SD = 0.3465) outperformed the target group (M = 0.1292, SD = 0.6827); t(83.099) = -2.057, p = 0.043.

The control group outperformed the target group on almost every account except for the unemployment variable in Dallas County and the MSA, which was contrary to the performance of many other MSAs in this study (Table 22).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Dallas County	Control	Control	Control	Target	Control
Tarrant County	Control	Control	Control	Control	Control
Dallas MSA	Control	Control	Control	Target	Control

Table 22. Dallas MSA Overall Performance

None of the variables in the Dallas MSA improved from 1990 to 2005–2009 in the target group. The only variables that improved were in the control group and included income in both Dallas County and the Dallas MSA, unemployment in Tarrant County, and education in both counties and the Dallas MSA. The socioeconomic index also improved in both counties and the Dallas MSA (Table 23).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Dallas County	Control	Neither	Control	Neither	Control
Tarrant County	Control	Neither	Neither	Control	Control
Dallas MSA	Control	Neither	Control	Neither	Control

Table 21. Dallas MSA Improvement

One county in the Houston MSA – Harris County – had a large enough sample size to be examined independently. The Independent Sample T-tests indicate that the difference between the means for the control and target groups is statistically significant

for the income variable in both Harris County and the Houston MSA and the socioeconomic index in Harris County (Table 24).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Harris County	Significant	Not Significant	Significant	Not Significant	Not Significant
Houston MSA	Not Significant	Not Significant	Significant	Not Significant	Not Significant

Table 22. Houston MSA Independent Sample T-tests Results

In Harris County, there is a significant difference in the performance of the socioeconomic index; the control group (M = 0.9248, SD = 0.3476) outperformed the target group (M = 1.0670, SD = 0.3512); t(124) = -2.052, p = 0.042. There is also a significant difference in the performance of the income variable; the control group (M = -0.0116, SD = 0.3047) outperformed the target group (M = 0.1249, SD = 0.3231); t(124) = -2.215, p = 0.029.

In the Houston MSA, there is a significant difference in the performance of the income variable; the control group (M = -0.0065, SD = 0.2987) outperformed the target group (M = 0.1169, SD = 0.3067); t(134) = -2.179, p = 0.031.

Even though the difference between the control and target group is not statistically significant for many of the variables in Harris County or the Houston MSA, the control group outperformed the target group on every account. This is consistent with the performance of the Dallas MSA; however, this is contrary to the performance of many other MSAs in this study (Table 25).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Harris County	Control	Control	Control	Control	Control
Houston MSA	Control	Control	Control	Control	Control

Table 23. Houston MSA Overall Performance

None of the variables in the target group improved from 1990 to 2005–2009. All of the variables improved in the control group except for poverty in Harris County and the Houston MSA (Table 26).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Harris County	Control	Neither	Control	Control	Control
Houston MSA	Control	Neither	Control	Control	Control

Table 24. Houston MSA Improvement

One county in the Phoenix MSA – Maricopa County – had a large enough sample size to be examined independently. The Independent Sample T-tests indicate that the difference between the means for the control and target groups is only statistically significant for the income variable in both Maricopa County and the Phoenix MSA (Table 27).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Maricopa County	Not Significant	Not Significant	Significant	Not Significant	Not Significant
Phoenix MSA	Not Significant	Not Significant	Significant	Not Significant	Not Significant

Table 25. Phoenix MSA Independent Sample T-tests Results

In Maricopa County, there is a significant difference in the performance of the income variable; the control group ($M = 0.0395$, $SD = 0.4500$) was outperformed by the target group ($M = -0.1955$, $SD = 0.4722$); $t(81) = 2.101$, $p = 0.039$. In the Phoenix MSA, there is a significant difference in the performance of the income variable; the control

group (M = 0.0413, SD = 0.4482) was outperformed by the target group (M = -0.1666, SD = 0.4481); t(89) = 2.022, p = 0.046.

Even though the difference between the control and target group is only statistically significant for one of the variables in Maricopa County and the Phoenix MSA, the target group overwhelmingly outperformed the control group for every variable except unemployment. This is not consistent with the performance of the Dallas MSA and Houston MSA; however, it is consistent with the performance of many other MSAs throughout the country (Table 28).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Maricopa County	Target	Target	Target	Control	Target
Phoenix MSA	Target	Target	Target	Control	Target

Table 26. Phoenix MSA Overall Performance

Poverty did not improve from 1990 to 2005–2009 in Maricopa County or the Phoenix MSA. The socioeconomic index, income, and education improved in the target group in Maricopa County and the Phoenix MSA. Unemployment improved in the control group only in Maricopa County and the Phoenix MSA (Table 29).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Maricopa County	Target	Neither	Target	Control	Target
Phoenix MSA	Target	Neither	Target	Control	Target

Table 27. Phoenix MSA Improvement

When evaluating all three MSAs studied in the Southwest, the Independent Sample T-tests indicate that the difference between the means for the control and target groups is only statistically significant for the socioeconomic index and income variable (Table 30).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Southwestern Region	Significant	Not Significant	Significant	Not Significant	Not Significant

Table 28. Southwestern Region Independent Sample T-tests Results

In the Southwestern Region, there is a significant difference in the performance of the socioeconomic index; the control group (M = 0.9667, SD = 0.3767) outperformed the target group (M = 1.0532, SD = 0.4002); t(394) = -2.108, p = 0.036. There is a significant difference in the performance of the income variable; the control group (M = -0.0090, SD = 0.3628) outperformed the target group (M = 0.1166, SD = 0.8726); t(394) = -2.018, p = 0.044.

The control group outperformed the target group for the socioeconomic index, poverty, income, and education. The target group outperformed the control group for unemployment (Table 31).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Southwestern Region	Control	Control	Control	Target	Control

Table 29. Southwestern Region Overall Performance

The socioeconomic index, income, and education were the only variables that improved from 1990 to 2005–2009 in the control group. The remaining variables did not improve in either group (Table 32).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Southwestern Region	Control	Neither	Control	Neither	Control

Table 30. Southwestern Region Improvement

4.3 Midwestern Region

Four MSAs in the Midwestern Region of the United States were examined for this study: Chicago-Joliet-Naperville, IL-IN-WI (Chicago MSA), Detroit-Warren-Livonia, MI (Detroit MSA), Minneapolis-St. Paul-Bloomington, MN-WI (Minneapolis MSA), and St. Louis, MO-IL (St. Louis MSA).

One county in the Chicago MSA – Cook County – had a large enough sample size to be examined independently. The Independent Sample T-tests indicate that the difference between the means for the control and target groups is statistically significant for the socioeconomic index, poverty and income in Cook County and the Chicago MSA (Table 33).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Cook County	Significant	Significant	Significant	Not Significant	Not Significant
Chicago MSA	Significant	Significant	Significant	Not Significant	Not Significant

Table 31. Chicago MSA Independent Sample T-tests Results

In Cook County, there is a significant difference in the performance of the socioeconomic index; the control group (M = 0.8427, SD = 0.3243) was outperformed by the target group (M = 0.7496, SD = 0.2688); t(186.224) = 2.700, p = 0.008. There is a significant difference in the performance of the poverty variable; the control group (M = 0.0997, SD = 0.8161) was outperformed by the target group (M = -0.1010, SD = 0.3640); t(332.146) = 3.189, p = 0.002. There is also a significant difference in the performance of the income variable; the control group (M = 0.0170, SD = 0.4565) was outperformed by the target group (M = -0.1218, SD = 0.4255); t(355) = 2.546, p = 0.011.

In the Chicago MSA, there is a significant difference in the performance of the socioeconomic index; the control group (M = 0.8494, SD = 0.3300) was outperformed by the target group (M = 0.7610, SD = 0.2737); t(366) = 2.346, p = 0.020. There is a significant difference in the performance of the poverty variable; the control group (M = 0.1010, SD = 0.8073) was outperformed by the target group (M = -0.0924, SD = 0.3587); t(345.949) = 3.162, p = 0.002. There is also a significant difference in the performance of the income variable; the control group (M = 0.0163, SD = 0.4560) was outperformed by the target group (M = -0.1196, SD = 0.4181); t(366) = 2.554, p = 0.011.

The target group outperformed the control group for every variable except unemployment in Cook County and the Chicago MSA (Table 34).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Cook County	Target	Target	Target	Control	Target
Chicago MSA	Target	Target	Target	Control	Target

Table 32. Chicago MSA Overall Performance

The socioeconomic index and education variable improved from 1990 to 2005–2009 for both the control and target groups in Cook County and the Chicago MSA. The target group also improved in poverty and income. Unemployment improved only in the control group in Cook County (Table 35).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Cook County	Both	Target	Target	Control	Both
Chicago MSA	Both	Target	Target	Neither	Both

Table 33. Chicago MSA Improvement

One county in the Detroit MSA – Wayne County – had a large enough sample size to be examined independently. The Independent Sample T-tests indicate that the

difference between the means for the control and target group is not statistically significant for any of the variables in Wayne County or the Detroit MSA (Table 36).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Wayne County	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant
Detroit MSA	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant

Table 34. Detroit MSA Independent Sample T-tests Results

Even though the difference between the control and target groups is not statistically significant for any of the variables in Wayne County and the Detroit MSA, the control group overwhelmingly outperformed the target group for every variable. This finding is consistent with the Dallas MSA, Houston MSA, and Riverside MSA, but this result is unusual compared to the rest of the MSAs studied (Table 37).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Wayne County	Control	Control	Control	Control	Control
Detroit MSA	Control	Control	Control	Control	Control

Table 35. Detroit MSA Overall Performance

The socioeconomic index, income, and education variable improved from 1990 to 2005–2009 for both the control and target group in Wayne County and the Detroit MSA. Unemployment and poverty did not improve in either group (Table 38).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Wayne County	Both	Neither	Both	Neither	Both
Detroit MSA	Both	Neither	Both	Neither	Both

Table 36. Detroit MSA Improvement

No counties in the Minneapolis MSA had a large enough sample size to be examined independently. The Independent Sample T-tests indicate that the difference

between the means for the control and target group is not statistically significant for any of the variables in the Minneapolis MSA (Table 39).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Minneapolis MSA	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant

Table 37. Minneapolis MSA Independent Sample T-tests Results

Even though the difference between the control and target groups is not statistically significant for any of the variables in the Minneapolis MSA, the target group outperformed the control group for every variable except unemployment (Table 40).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Minneapolis MSA	Target	Target	Target	Control	Target

Table 38. Minneapolis MSA Overall Performance

The only variable that improved from 1990 to 2005–2009 for the control and target group in the Minneapolis MSA was education. The socioeconomic index also improved but only for the target group. The remaining variables did not improve in the control or target group (Table 41).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Minneapolis MSA	Target	Neither	Neither	Neither	Both

Table 39. Minneapolis MSA Improvement

No counties in the St. Louis MSA had a large enough sample size to be examined independently. The Independent Sample T-tests indicate that the difference between the means for the control and target group is not statistically significant for the socioeconomic index or any of the variables (Table 42).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
St. Louis MSA	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant

Table 40. St. Louis MSA Independent Sample T-tests Results

Even though the difference between the control and target groups is not statistically significant for the socioeconomic index or any of the variables, the target group outperformed the control group for all of the variables except education (Table 43).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
St. Louis MSA	Target	Target	Target	Target	Control

Table 41. St. Louis MSA Overall Performance

The only variable that improved from 1990 to 2005–2009 for both the control and target group in the St. Louis MSA was education. The socioeconomic index improved in the target group and the remaining variables did not improve in the control or target group (Table 44).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
St. Louis MSA	Target	Neither	Neither	Neither	Both

Table 42. St. Louis MSA Improvement

When evaluating all four MSAs studied in the Midwest, the Independent Sample T-tests indicate that the difference between the means for the control and target group is statistically significant for the poverty variable (Table 45).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Midwestern Region	Not Significant	Significant	Not Significant	Not Significant	Not Significant

Table 43. Midwestern Region Independent Sample T-tests Results

In the Midwestern Region, there is a significant difference in the performance of the poverty variable; the control group (M = 0.1332, SD = 0.7259) was outperformed by the target group (M = 0.0330, SD = 0.4041); t(638.458) = 2.270, p = 0.024.

Even though the difference between the control and target groups is only statistically significant for poverty, the target group outperformed the control group for all of the other variables except unemployment (Table 46).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Midwestern Region	Target	Target	Target	Control	Target

Table 44. Midwestern Region Overall Performance

The socioeconomic index, income, and education improved from 1990 to 2005–2009 for both the control and target groups in the Midwest. Poverty and unemployment did not improve in the control or target group (Table 47).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Midwestern Region	Both	Neither	Both	Neither	Both

Table 45. Midwestern Region Improvement

4.4 Northeastern Region

Five MSAs in the Northeastern Region of the United States were examined for this study: New York-Northern New Jersey-Long Island, NY-NJ-PA (New York MSA), Philadelphia-Camden-Wilmington, PA-NJ-DE-MD (Philadelphia MSA), Washington-Arlington-Alexandria, DC-VA-MD-WV (Washington D.C. MSA), Boston-Cambridge-Quincy, MA-NH (Boston MSA), and Baltimore-Towson, MD (Baltimore MSA).

Six counties in the New York MSA – Essex County, Passaic County, Union County, Bronx County, Kings County, and New York County – had a large enough

sample size to be examined independently. The Independent Sample T-tests indicate that the difference between the means for the control and target groups is statistically significant for the socioeconomic index, poverty, and income in Bronx County, the socioeconomic index, poverty, and education in Kings County, the socioeconomic index and income in New York County, and for all the variables in the New York MSA (Table 48).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Essex County, NJ	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant
Passaic County, NJ	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant
Union County, NJ	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant
Bronx County, NY	Significant	Significant	Significant	Not Significant	Not Significant
Kings County, NY	Significant	Significant	Not Significant	Not Significant	Significant
New York County, NY	Significant	Not Significant	Significant	Not Significant	Not Significant
New York MSA	Significant	Significant	Significant	Significant	Significant

Table 46. New York MSA Independent Sample T-tests Results

In Bronx County, there is a significant difference in the performance of the socioeconomic index; the control group (M = 0.9426, SD = 0.2673) was outperformed by the target group (M = 0.8126, SD = 0.1547); t(93.006) = 3.447, p = 0.001. There is a significant difference in the performance of the poverty variable; the control group (M = 0.1682, SD = 0.5606) was outperformed by the target group (M = -0.0896, SD = 0.2608); t(82.363) = 3.383, p = 0.001. There is a also a significant difference in the performance of the income variable; the control group (M = 0.1802, SD = 1.1321) was outperformed by the target group (M = -0.1228, SD = 0.2312); t(65.937) = 2.091, p = 0.040.

In Kings County, there is a significant difference in the performance of the socioeconomic index; the control group (M = 0.8628, SD = 0.2491) was outperformed by the target group (M = 0.7471, SD = 0.2538); t(251) = 3.568, p = 0.000. There is a significant difference in the performance of the poverty variable; the control group (M = 0.1575, SD = 0.7816) was outperformed by the target group (M = -0.1507, SD = 0.2852); t(212.740) = 4.470, p = 0.000. There is also a significant difference in the performance of the education variable; the control group (M = -0.3194, SD = 0.2273) was outperformed by the target group (M = -0.4118, SD = 0.1858); t(251) = 3.363, p = 0.001.

In New York County, there is a significant different in the performance of the socioeconomic index; the control group (M = 0.9627, SD = 0.2312) was outperformed by the target group (M = 0.7992, SD = 0.2561); t(85) = 2.730, p = 0.008. There is also a significant different in the performance of the income variable; the control group (M = 0.2928, SD = 0.3095) was outperformed by the target group (M = 0.0320, SD = 0.3738); t(85) = 3.041, p = 0.003.

In the New York MSA, there is a significant difference in the performance of the socioeconomic index; the control group (M = 0.9090, SD = 0.2506) was outperformed by the target group (M = 0.8045, SD = 0.2347); t(690) = 5.578, p = 0.000. There is a significant difference in the poverty variable; the control group (M = 0.1934, SD = 0.6817) was outperformed by the target group (M = -0.0749, SD = 0.5538); t(685.199) = 5.707, p = 0.000. There is a significant difference in the income variable; the control group (M = 0.1042, SD = 0.5370) was outperformed by the target group (M = -0.0159, SD = 0.7128); t(690) = 2.528, p = 0.012. There is a significant difference in the unemployment variable; the control group (M = -0.0173, SD = 0.8040) was outperformed

by the target group (M = -0.1273, SD = 0.5871); t(689.645) = 2.082, p = 0.038. Last, there is a significant difference in the education variable; the control group (M = -0.2953, SD = 0.2391) was outperformed by the target group (M = -0.3413, SD = 0.2290); t(690) = 2.548, p = 0.011.

The target group overwhelmingly outperformed the control group in most of the counties and in the New York MSA as a whole. The only counties in which the control group outperformed the target group were Essex County for the socioeconomic index, unemployment, and the education variables; Passaic County for the socioeconomic index, income, and unemployment variables; and Union County for the education variable (Table 49).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Essex County, NJ	Control	Target	Target	Control	Control
Passaic County, NJ	Control	Target	Control	Control	Target
Union County, NJ	Target	Target	Target	Target	Control
Bronx County, NY	Target	Target	Target	Target	Target
Kings County, NY	Target	Target	Target	Target	Target
New York County, NY	Target	Target	Target	Target	Target
New York MSA	Target	Target	Target	Target	Target

Table 47. New York MSA Overall Performance

The socioeconomic index and education variable improved in both the control and target group across each county and the entire MSA. Poverty improved in the target group in Essex County, Bronx County, Kings County, and the New York MSA and in both the control and target group in New York County. Income improved in the target group in Bronx County and the New York MSA, and in both the control and target group in Essex County. Unemployment improved in the target group in Union County and New York County, and in both the control and target group in Bronx County, Kings County,

and the New York MSA. Unemployment also improved in the control group in Passaic County, which was the only occurrence of the control group improving without the target group in all the counties and entire MSA in New York (Table 50).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Essex County, NJ	Both	Target	Both	Neither	Both
Passaic County, NJ	Both	Neither	Neither	Control	Both
Union County, NJ	Both	Neither	Neither	Target	Both
Bronx County, NY	Both	Target	Target	Both	Both
Kings County, NY	Both	Target	Neither	Both	Both
New York County, NY	Both	Both	Neither	Target	Both
New York MSA	Both	Target	Target	Both	Both

Table 48. New York MSA Improvement

One county in the Philadelphia MSA – Philadelphia County – had a large enough sample size to be examined independently. The Independent Sample T-tests indicate that the difference between the means for the control and target groups is statistically significant for poverty in Philadelphia County and the Philadelphia MSA (Table 51).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Philadelphia County	Not Significant	Significant	Not Significant	Not Significant	Not Significant
Philadelphia MSA	Not Significant	Significant	Not Significant	Not Significant	Not Significant

Table 49. Philadelphia MSA Independent Sample T-tests Results

In Philadelphia County, there is a significant difference in the performance of the poverty variable; the control group ($M = 0.5480$, $SD = 0.8174$) was outperformed by the target group ($M = 0.1824$, $SD = 0.5448$); $t(83.412) = 2.613$, $p = 0.011$.

In the Philadelphia MSA, there is a significant difference in the performance of the poverty variable; the control group ($M = 0.4884$, $SD = 0.7516$) was outperformed by the target group ($M = 0.2209$, $SD = 0.5204$); $t(135.157) = 2.475$, $p = 0.015$.

The target group outperformed the control group in every account in Philadelphia County except in education. In the Philadelphia MSA, the target group outperformed the control group for every variable (Table 52).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Philadelphia County	Target	Target	Target	Target	Control
Philadelphia MSA	Target	Target	Target	Target	Target

Table 50. Philadelphia MSA Overall Performance

The socioeconomic index improved in the target group in Philadelphia County and the Philadelphia MSA. Education improved in Philadelphia County and the Philadelphia MSA in both the control and target groups. None of the other variables improved in either group (Table 53).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Philadelphia County	Target	Neither	Neither	Neither	Both
Philadelphia MSA	Target	Neither	Neither	Neither	Both

Table 51. Philadelphia MSA Improvement

The District of Columbia was the only area that had a large enough sample size to be examined independently in the Washington D.C. MSA. The Independent Sample T-tests indicate that there is no significance in the difference between the means for the control and target groups (Table 54).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
District of Columbia	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant
Washington D.C. MSA	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant

Table 52. Washington D.C. MSA Independent Sample T-tests Results

Even though the difference between the control and target groups is not statistically significant for any of the variables in the District of Columbia or Washington D.C. MSA, the target group outperformed the control group on every account (Table 55).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
District of Columbia	Target	Target	Target	Target	Target
Washington D.C. MSA	Target	Target	Target	Target	Target

Table 53. Washington D.C. MSA Overall Performance

The only variable that improved in the District of Columbia and Washington D.C. MSA was education. Education improved in both the control and target group (Table 56).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
District of Columbia	Neither	Neither	Neither	Neither	Both
Washington D.C. MSA	Neither	Neither	Neither	Neither	Both

Table 54. Washington D.C. MSA Improvement

Two counties in the Boston MSA – Essex County and Suffolk County – had a large enough sample size to be examined independently. The Independent Sample T-tests indicate that the difference between the means for the control and target groups is statistically significant for education in Essex County and the Boston MSA (Table 57).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Essex County	Not Significant	Not Significant	Not Significant	Not Significant	Significant
Suffolk County	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant
Boston MSA	Not Significant	Not Significant	Not Significant	Not Significant	Significant

Table 55. Boston MSA Independent Sample T-tests Results

In Essex County, there is a significant difference in the performance of the education variable; the control group (M = -0.0610, SD = 0.2301) was outperformed by the target group (M = -0.3461, SD = 0.1470); t(17) = 2.930, p = 0.009.

In the Boston MSA, there is a significant difference in the performance of the education variable; the control group (M = -0.1351, SD = 0.3824) was outperformed by the target group (M = -0.3086, SD = 0.2266); t(87) = 2.546, p = 0.013.

The target group outperformed the control group for the socioeconomic index, poverty, and education in both counties and the Boston MSA. In Essex County, the target group also outperformed the control group for income and unemployment. The control group only outperformed the target group in Suffolk County and the Boston MSA in income and unemployment (Table 58).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Essex County	Target	Target	Target	Target	Target
Suffolk County	Target	Target	Control	Control	Target
Boston MSA	Target	Target	Control	Control	Target

Table 56. Boston MSA Overall Performance

In Essex County, the control and target group improved from 1990 to 2005–2009 for the socioeconomic index, unemployment, and education. Income improved in the target group only and poverty did not improve in either group in Essex County. In Suffolk County, the socioeconomic index improved in the target group, education improved in both the target and control groups, and unemployment improved in the control group. In the Boston MSA, the socioeconomic index and education variable improved in both the target and control group and unemployment improved in the control group only (Table 59).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Essex County	Both	Neither	Target	Both	Both
Suffolk County	Target	Neither	Neither	Control	Both
Boston MSA	Both	Neither	Neither	Control	Both

Table 57. Boston MSA Improvement

No counties in the Baltimore MSA had a large enough sample size to be examined independently. The Independent Sample T-tests indicate that the difference between the means for the control and target groups is not statistically different for any of the variables in the Baltimore MSA (Table 60).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Baltimore MSA	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant

Table 58. Baltimore MSA Independent Sample T-tests Results

Even though the difference between the control and target groups is not statistically significant for any of the variables in the Baltimore MSA, the target group outperformed the control group on every account except for income (Table 61).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Baltimore MSA	Target	Target	Control	Target	Target

Table 59. Baltimore MSA Overall Performance

The socioeconomic index improved from 1990 to 2005–2009 for both groups in the Baltimore MSA. Income improved in the control group only, and education improved in both the control and target groups in the Baltimore MSA. Poverty and unemployment did not improve in either group (Table 62).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Baltimore MSA	Both	Neither	Control	Neither	Both

Table 60. Baltimore MSA Improvement

When evaluating all five MSAs studied in the Northeast Region, the Independent Sample T-tests indicate that the difference between the means for the control and target groups is statistically significant for all of the variables (Table 63).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Northeastern Region	Significant	Significant	Significant	Significant	Significant

Table 61. Northeastern Region Independent Sample T-tests Results

In the Northeast, there is a significant difference in the performance of the socioeconomic index; the control group (M = 0.9586, SD = 0.2966) was outperformed by the target group (M = 0.8697, SD = 0.2710); t(1084) = 5.069, p = 0.000. There is a significant difference in the poverty variable; the control group (M = 0.2482, SD = 0.7124) was outperformed by the target group (M = 0.0110, SD = 0.5367); t(1083.891) = 6.258, p = 0.000. There is a significant difference in the income variable; the control group (M = 0.1452, SD = 0.5445) was outperformed by the target group (M = 0.0706, SD = 0.6510); t(1084) = 2.053, p = 0.040. There is a significant difference in the unemployment variable; the control group (M = 0.1600, SD = 1.0528) was outperformed by the target group (M = 0.0173, SD = 0.7263); t(1077.763) = 2.642, p = 0.008. Last, there is a significant difference in the education variable; the control group (M = -0.2987, SD = 0.2619) was outperformed by the target group (M = -0.3429, SD = 0.2305); t(1084) = 2.898, p = 0.004.

As stated above, the target group outperformed the control group on every account in the Northeastern Region. Not only did the target group outperform the control group in the socioeconomic index, but also in every variable including poverty, income, unemployment, and education (Table 64).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Northeastern Region	Target	Target	Target	Target	Target

Table 62. Northeastern Region Overall Performance

The socioeconomic index and education improved from 1990 to 2005–2009 in both the control and target groups in the Northeast. Poverty, income, and unemployment did not improve in either group in the Northeast (Table 65).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Northeastern Region	Both	Neither	Neither	Neither	Both

Table 63. Northeastern Region Improvement

4.5 Southeastern Region

The three largest urban areas in the Southeastern Region of the United States examined were Miami-Fort Lauderdale-Pompano Beach, FL MSA (Miami MSA), Atlanta-Sandy Springs-Marietta, GA MSA (Atlanta MSA), and Tampa-St. Petersburg-Clearwater, FL, MSA (Tampa MSA).

Three counties in the Miami MSA – Broward County, Miami-Dade County, and Palm Beach County – had a large enough sample size to be examined independently. The Independent Sample T-tests indicate that the difference between the means for the control and target groups is not statistically significant for any of the variables in the Miami MSA (Table 66).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Broward County	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant
Miami-Dade County	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant
Palm Beach County	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant
Miami MSA	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant

Table 64. Miami MSA Independent Sample T-tests Results

Even though the difference between the control and target groups is not statistically significant for any of the variables in the Miami MSA, the target group outperformed the control group on every account except in unemployment for Miami-Dade County (Table 67).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Broward County	Target	Target	Target	Target	Target
Miami-Dade County	Target	Target	Target	Control	Target
Palm Beach County	Target	Target	Target	Target	Target
Miami MSA	Target	Target	Target	Target	Target

Table 65. Miami MSA Overall Performance

The socioeconomic index improved in the target group for Miami-Dade County, Palm Beach County, and the Miami MSA. Poverty only improved in the target group in Miami-Dade County. Income and unemployment did not improve in any of the counties or the MSA in either group; however, education improved in all the counties and the Miami MSA in both groups (Table 68).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Broward County	Neither	Neither	Neither	Neither	Both
Miami-Dade County	Target	Target	Neither	Neither	Both
Palm Beach County	Target	Neither	Neither	Neither	Both
Miami MSA	Target	Neither	Neither	Neither	Both

Table 66. Miami MSA Improvement

One county in the Atlanta MSA – Fulton County – had a large enough sample size to be examined independently. The Independent Sample T-tests indicate that the difference between the means for the control and target groups is not statistically significant for any of the variables in the Atlanta MSA (Table 69).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Fulton County	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant
Atlanta MSA	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant

Table 67. Atlanta MSA Independent Sample T-tests Results

The target group outperformed the control group in the socioeconomic index, poverty, and unemployment variables in both Fulton County and the Atlanta MSA. The control group outperformed the target group in the income and education variables in Fulton County and the Atlanta MSA (Table 70).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Fulton County	Target	Target	Control	Target	Control
Atlanta MSA	Target	Target	Control	Target	Control

Table 68. Atlanta MSA Overall Performance

The poverty, income, and unemployment variables did not improve in the target group or control group from 1990 to 2005–2009 in either Fulton County or the Atlanta

MSA. The socioeconomic index and education were the only variables that improved in both the control and target group for Fulton County and the Atlanta MSA (Table 71).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Fulton County	Both	Neither	Neither	Neither	Both
Atlanta MSA	Both	Neither	Neither	Neither	Both

Table 69. Atlanta MSA Improvement

One county in the Tampa MSA – Hillsborough County – had a large enough sample size to be examined independently. The Independent Sample T-tests indicate that the difference between the means for the control and target groups is not statistically significant for any of the variables in the Tampa MSA (Table 72).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Hillsborough County	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant
Tampa MSA	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant

Table 70. Tampa MSA Independent Sample T-tests Results

The target group outperformed the control group in the socioeconomic index, poverty, and unemployment variables in both Hillsborough County and the Tampa MSA. The control group outperformed the target group in the education variable only in the Tampa MSA and in the income and education variables in Hillsborough County (Table 73).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Hillsborough County	Target	Target	Control	Target	Control
Tampa MSA	Target	Target	Target	Target	Control

Table 71. Tampa MSA Overall Performance

The socioeconomic index improved in both the control and target group in Hillsborough County and the Tampa MSA from 1990 to 2005–2009. Poverty improved

in the target group only for Hillsborough County and the Tampa MSA. Income and education improved in both the control and target groups in the county and MSA. Unemployment did not improve in either group (Table 74).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Hillsborough County	Both	Target	Both	Neither	Both
Tampa MSA	Both	Target	Both	Neither	Both

Table 72. Tampa MSA Improvement

When evaluating all three MSAs studied in the Southeastern Region, the Independent Sample T-tests indicate that the difference between the means for the control and target groups is not statistically significant for any of the variables (Table 75).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
Southeastern Region	Not Significant	Not Significant	Not Significant	Not Significant	Not Significant

Table 73. Southeastern Region Independent Sample T-tests Results

Even though the difference between the control and target group is not statistically significant for any of the variables in the Southeastern Region, the target group outperformed the control group on every account (Table 76).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
Southeastern Region	Target	Target	Target	Target	Target

Table 74. Southeastern Region Overall Performance

The socioeconomic index improved in the target group in the Southeastern Region and education improved in both the control and target groups from 1990 to 2005–2009. Poverty, income, and unemployment did not improve in either group (Table 77).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
Southeastern Region	Target	Neither	Neither	Neither	Both

Table 75. Southeastern Region Improvement

4.6 All MSAs

When examining all twenty MSAs together, the Independent Sample T-tests indicate that the difference between the means for the control and target groups is statistically significant for all of the variables except unemployment (Table 78).

Independent Sample T-tests	Socioeconomic Index	Poverty	Income	Unemployment	Education
All MSAs	Significant	Significant	Significant	Not Significant	Significant

Table 76. All MSAs Independent Sample T-tests Results

Taking into consideration all twenty MSAs, there is a significant difference in the performance of the socioeconomic index; the control group (M = 0.9469, SD = 0.3898) was outperformed by the target group (M = 0.8677, SD = 0.3819); t(2753) = 5.499, p = 0.000. There is a significant difference in the poverty variable; the control group (M = 0.2404, SD = 1.5127) was outperformed by the target group (M = 0.0493, SD = 0.5116); t(2320.949) = 4.813, p = 0.000. There is a significant difference in the income variable; the control group (M = 0.0533, SD = 0.4690) was outperformed by the target group (M = -0.0259, SD = 0.6353); t(1680.606) = 3.468, p = 0.001. Last, there is a significant difference in the education variable; the control group (M = -0.2313, SD = 0.5023) was outperformed by the target group (M = -0.2858, SD = 0.3776); t(2753) = 3.005, p = 0.003.

In addition to four of the five variables being statistically significant, the target group outperformed the control group on all accounts; even for the unemployment variable (Table 79).

Performance	Socioeconomic Index	Poverty	Income	Unemployment	Education
All MSAs	Target	Target	Target	Target	Target

Table 77. All MSAs Overall Performance

The socioeconomic index and education improved in both the target and control groups when all twenty MSAs were examined together from 1990 to 2005–2009. Income improved for the target group only, and poverty and unemployment did not improve in either group (Table 80).

Improvement	Socioeconomic Index	Poverty	Income	Unemployment	Education
All MSAs	Both	Neither	Target	Neither	Both

Table 78. All MSAs Improvement

4.7 Socioeconomic Index MSA Maps

To better understand the spatial distribution of target census tracts in comparison to the control group, the socioeconomic index of all the target groups were mapped against the control group mean for each MSA. This was done using census tract shapefiles in ArcGIS. The socioeconomic index for each census tract in the target group was subtracted from the entire control group's socioeconomic index mean. This was done for each of the 20 MSAs. In each figure, the target group QCTs that outperformed the control group are depicted in light gray and the target group QCTs that underperformed are depicted in dark gray. The maps for each MSA are shown at scales appropriate to present the areas most populated with target QCTs.

Figure 2 shows the performance of Los Angeles MSA census tracts in the target group in relation to the control mean. In this figure, all target QCTs outperformed the control group. Aggregations of outperforming QCTs are located in the commuter cities of Inglewood and Hawthorne, near the Port of Long Beach, and in Santa Ana. The great majority of Los Angeles QCTs are in and around the Inglewood district, an area known for poor socioeconomic conditions.

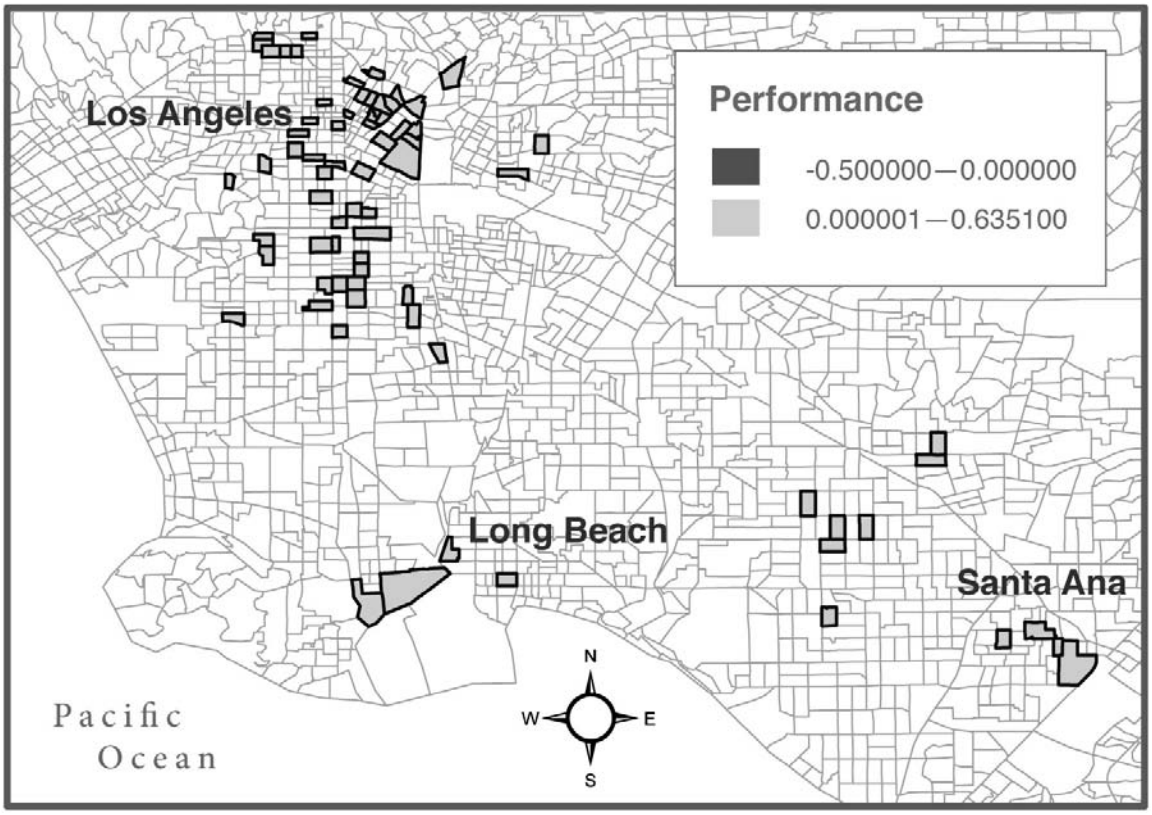

Figure 2. Los Angeles MSA Target Compared to Control Mean

Figure 3 shows the performance of San Francisco MSA census tracts in the target group in relation to the control mean. In this figure, only four QCTs underperformed the control group, including a geographically large tract near Corte Madera near San Rafael. Outperforming QCTs are largely located in downtown San Francisco and downtown Oakland, where population densities are high.

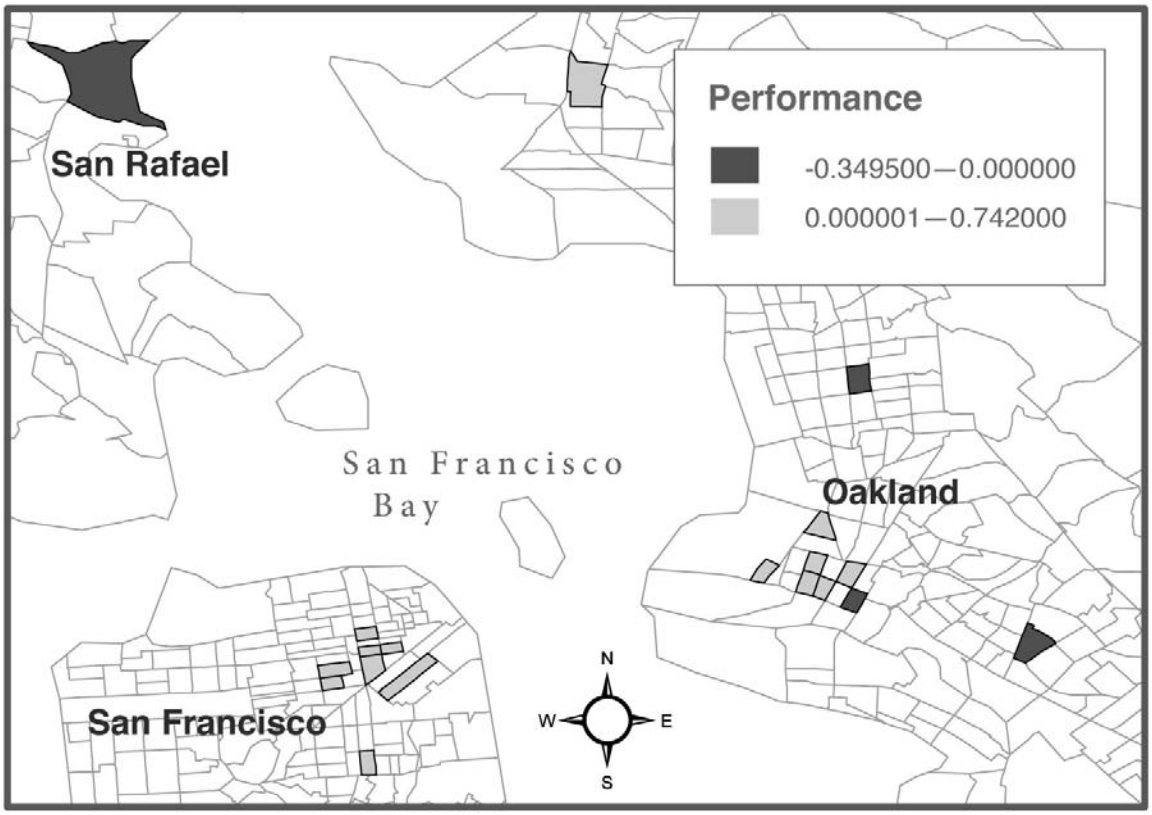

Figure 3. San Francisco MSA Target Compared to Control Mean

Figure 4 shows the performance of Riverside MSA census tracts in the target group in relation to the control mean. In this figure, only six census tracts in the MSA are QCTs and all are widely distributed, pointing to a minimal relationship between the existence of QCTs and geographic location or population density in this MSA. In this figure, there were only three target group census tracts in the Riverside MSA that outperformed the control mean.

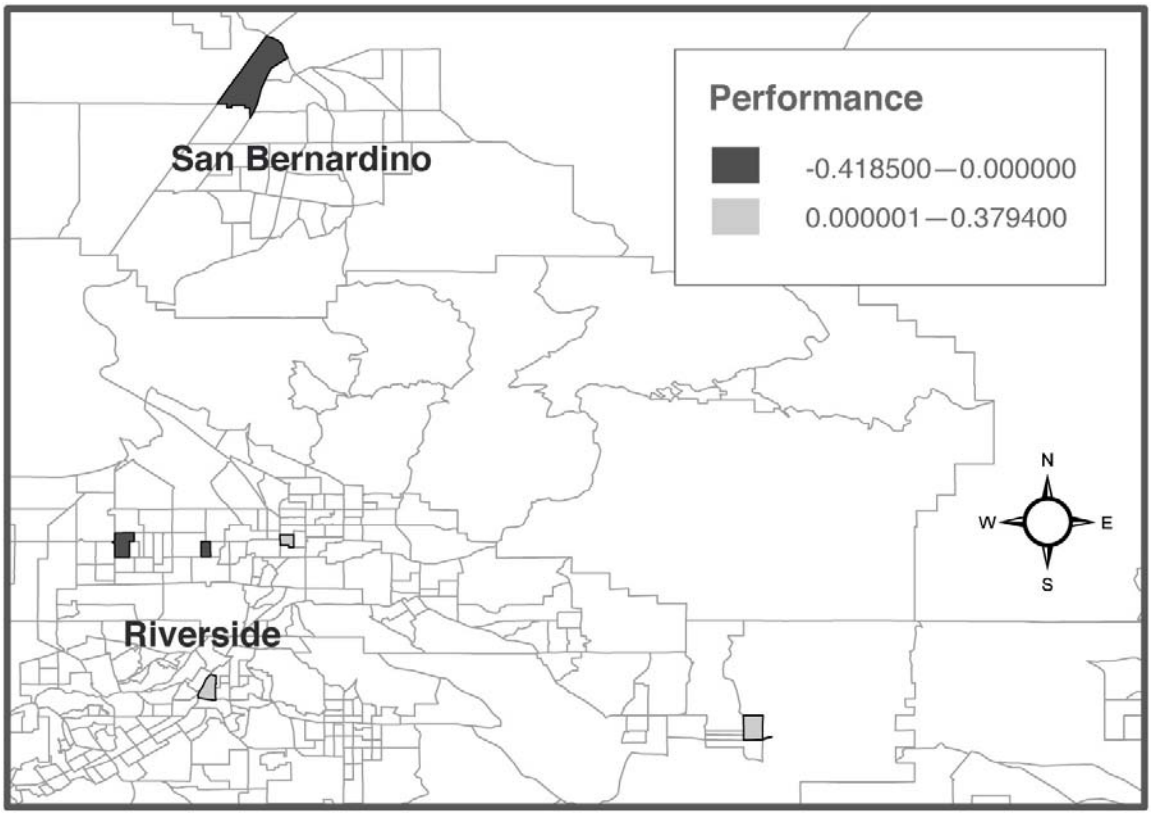

Figure 4. Riverside MSA Target Compared to Control Mean

Figure 5 shows the performance of Seattle MSA census tracts in the target group in relation to the control mean. In this figure, all QCTs outperformed the control group, and all but one is located in downtown Seattle, a densely populated center. The remaining QCT is located in Tacoma. Unfortunately, the small sample size in the Seattle MSA makes it is difficult to determine if the performance of the QCTs and emerging geographic pattern is random or if an overall pattern would transpire as seen in the New York or St. Louis MSAs.

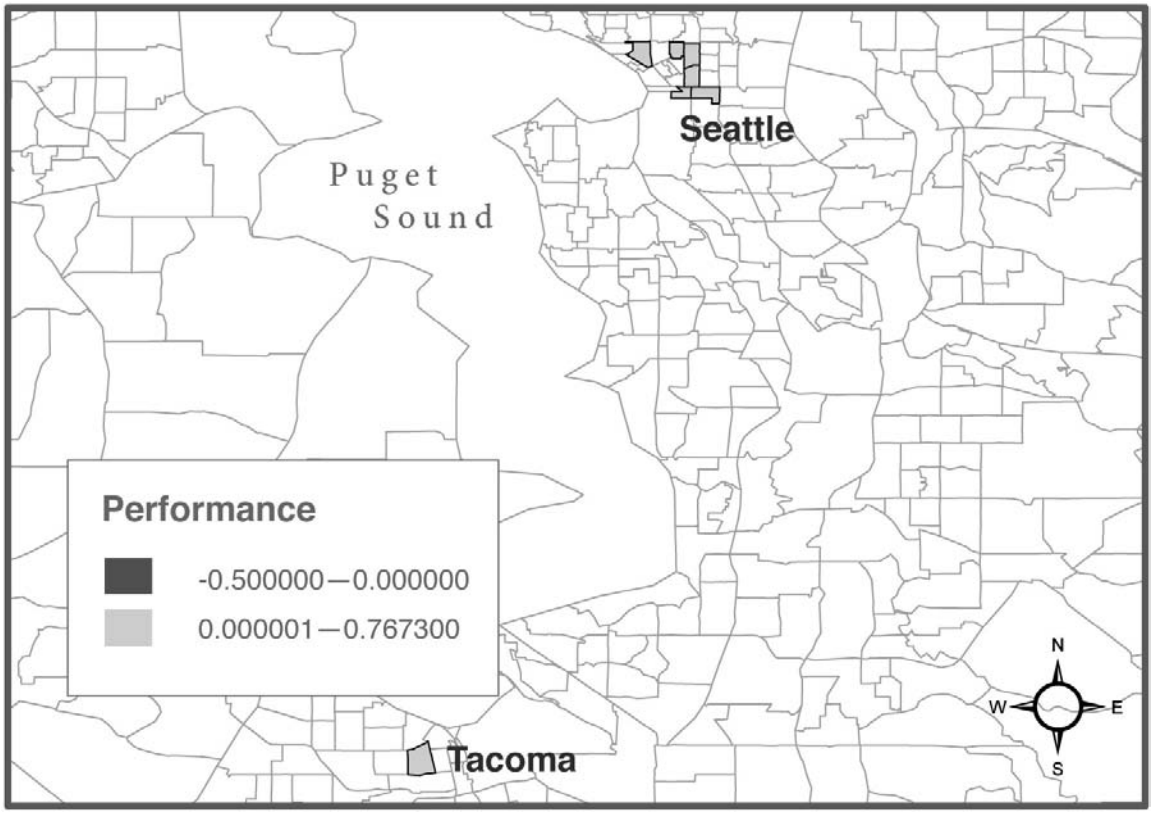

Figure 5. Seattle MSA Target Compared to Control Mean

Figure 6 shows the performance of San Diego MSA census tracts in the target group in relation to the control mean. In this figure, only four QCTs are identified and three of them outperformed the control group. The QCT that declined in performance is located in Escondido, 30 miles to the north. Outperforming QCTs are located in downtown San Diego, a denser area compared to Escondido. Like the Seattle MSA, the San Diego MSA sample size is too small to make generalizations about the performance of QCTs in relationship to their geographic location.

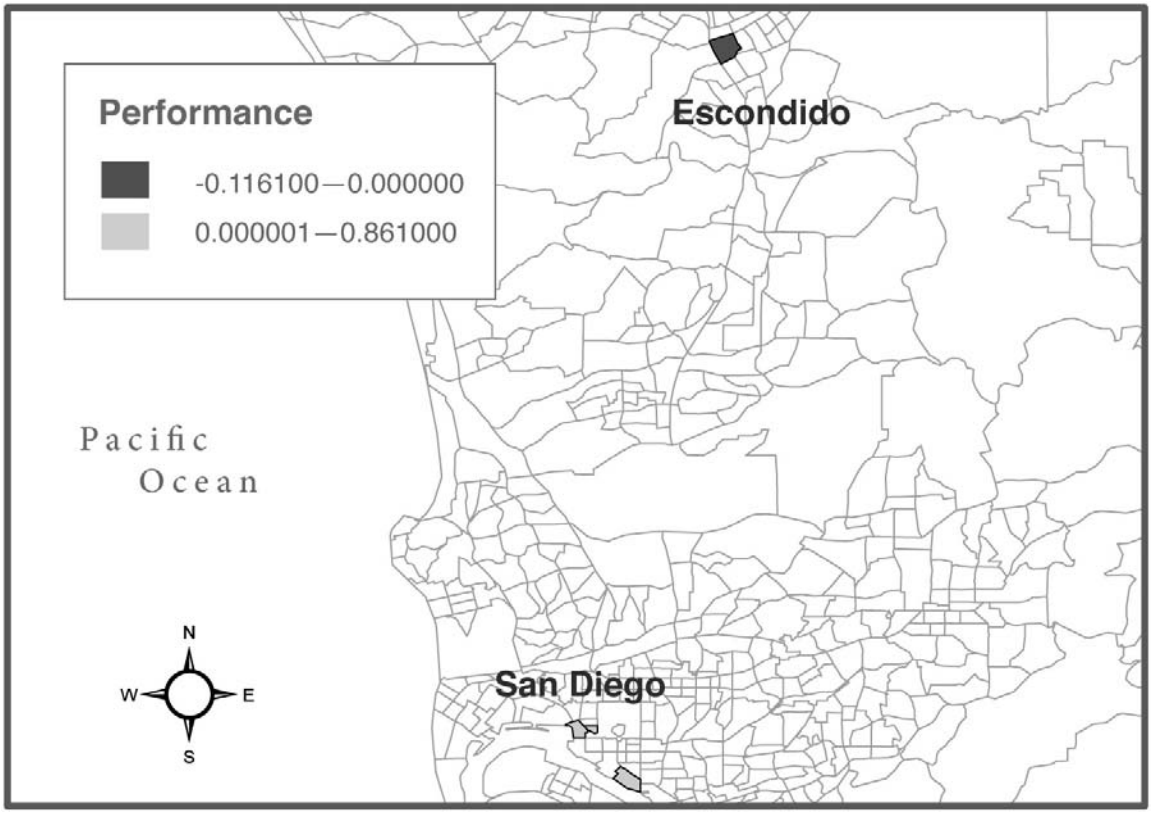

Figure 6. San Diego MSA Target Compared to Control Mean

Figure 7 shows the performance of Dallas MSA census tracts in the target group in relation to the control mean. In this figure, a majority of QCTs underperformed the control group. This is contrary to the performance of many of the other MSAs in this study. Most of these tracts are located within the Lyndon B. Johnson beltway and along the I-30 corridor between Dallas and Fort Worth. Improving tracts are distributed evenly between the two cities.

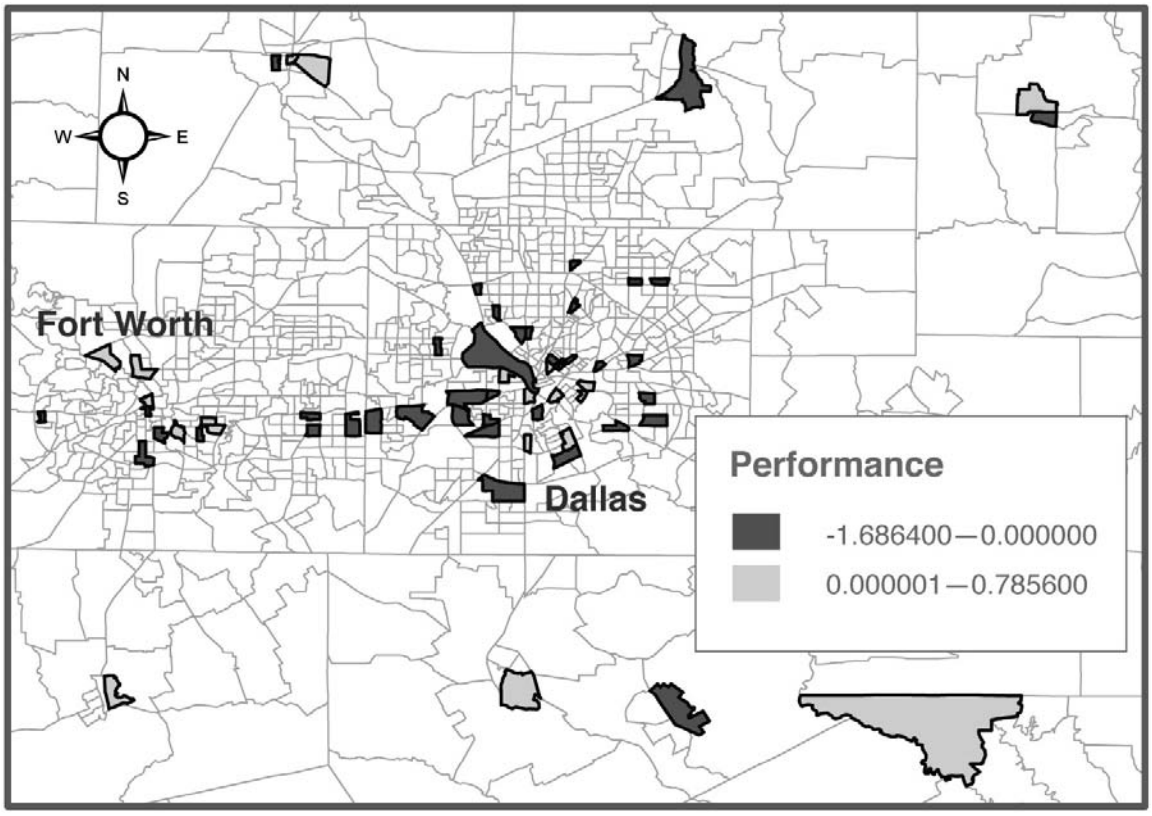

Figure 7. Dallas MSA Target Compared to Control Mean

Figure 8 shows the performance of Houston MSA census tracts in the target group in relation to the control mean. In this figure, few QCTs are located within the district bounded by the I-610 beltway and none are located outside the Sam Houston Tollway. Almost half as many more tracts underperformed the control mean as outperformed in the MSA, but there exists a mix of out- and under-performing tracts in districts outside of the downtown core.

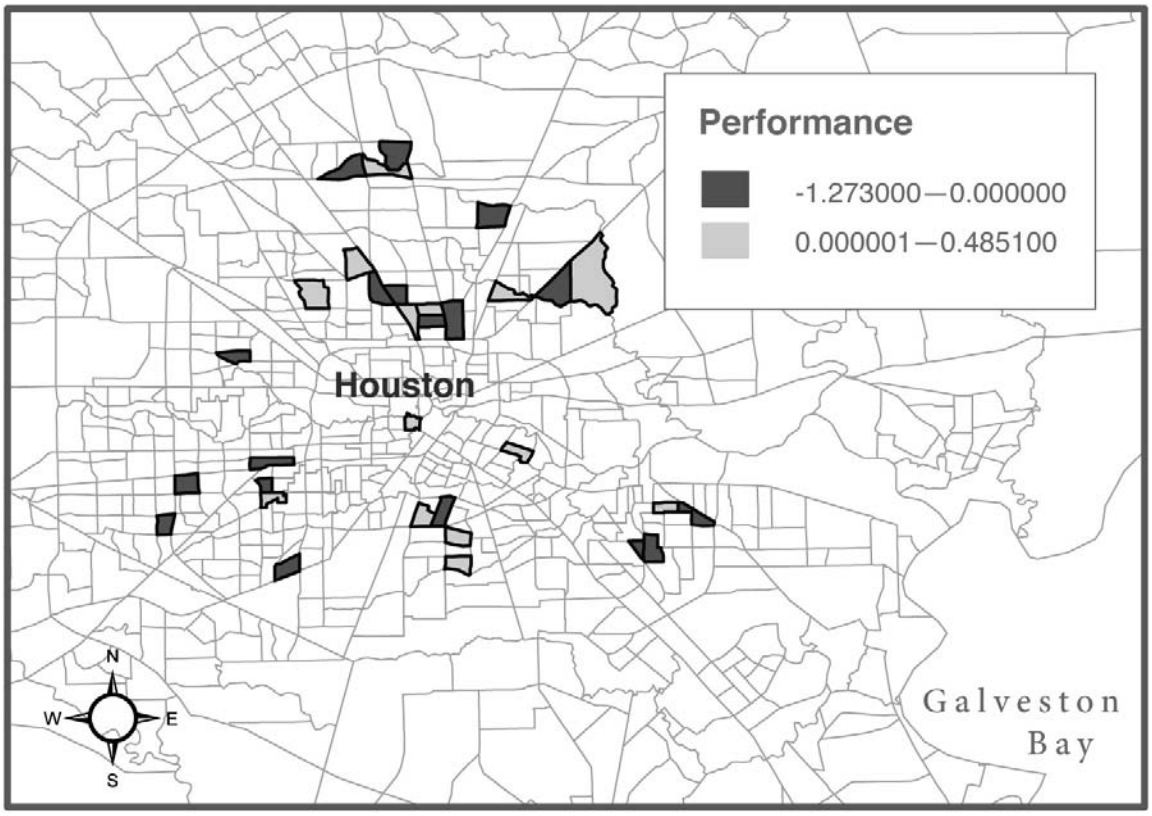

Figure 8. Houston MSA Target Compared to Control Mean

Figure 9 shows the performance of Phoenix MSA census tracts in the target group in relation to the control mean. In this figure, outperforming QCTs are located away from affluent nearby cities like Scottsdale and Glendale and outside of the Phoenix downtown core. The density of outperforming tracts ranges widely. Compared to the other two MSAs in the Southwest region – the Dallas and Houston MSAs – more QCTs in Phoenix MSA outperformed the control.

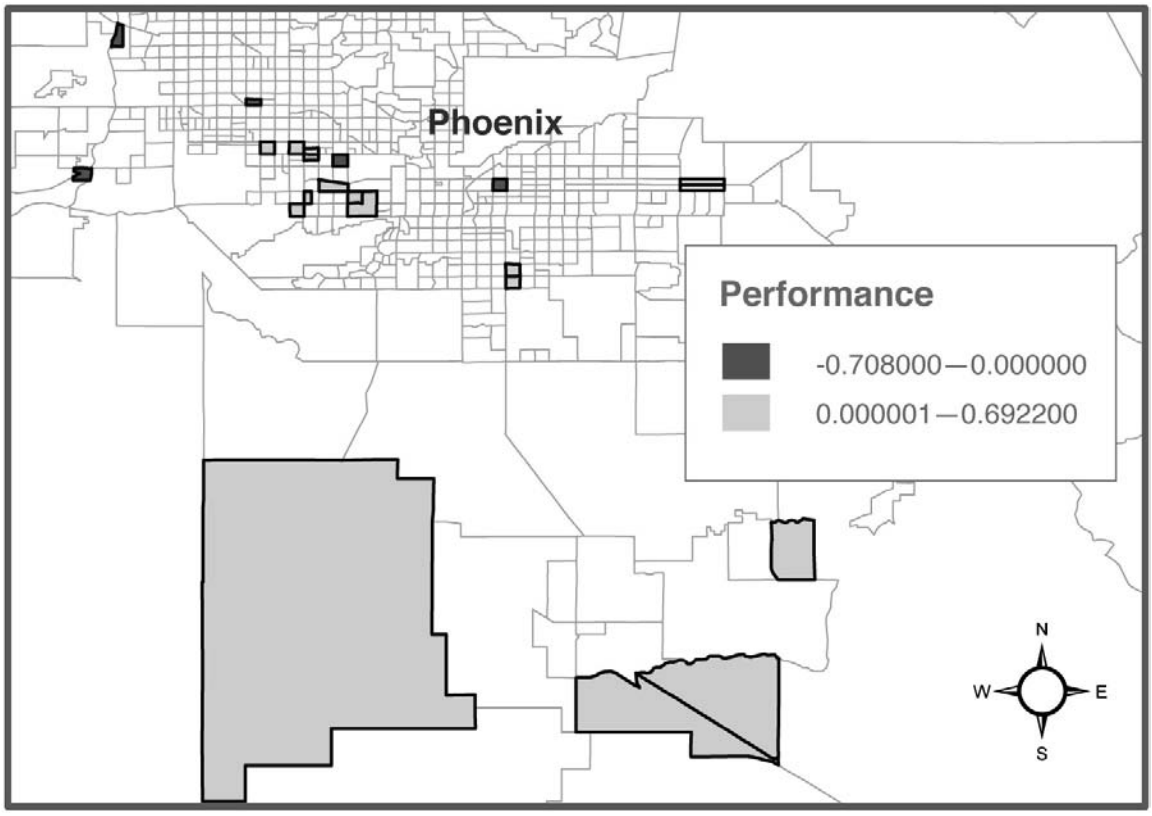

Figure 9. Phoenix MSA Target Compared to Control Mean

Figure 10 shows the performance of Chicago MSA census tracts in the target group in relation to the control mean. In this figure, aggregations of QCTs are located in the Chicago hinterlands of Humboldt Park, North Lawndale, and Lower West Side (all west of the I-94 corridor that separates downtown Chicago from the rest of the metropolis); Fuller Park and Washington Park neighborhoods in the South Side district; and in and around Evergreen Park in the Far Southwest Side district. A cluster of underperforming QCTs is located in the Chatham neighborhood of the Far Southeast Side district.

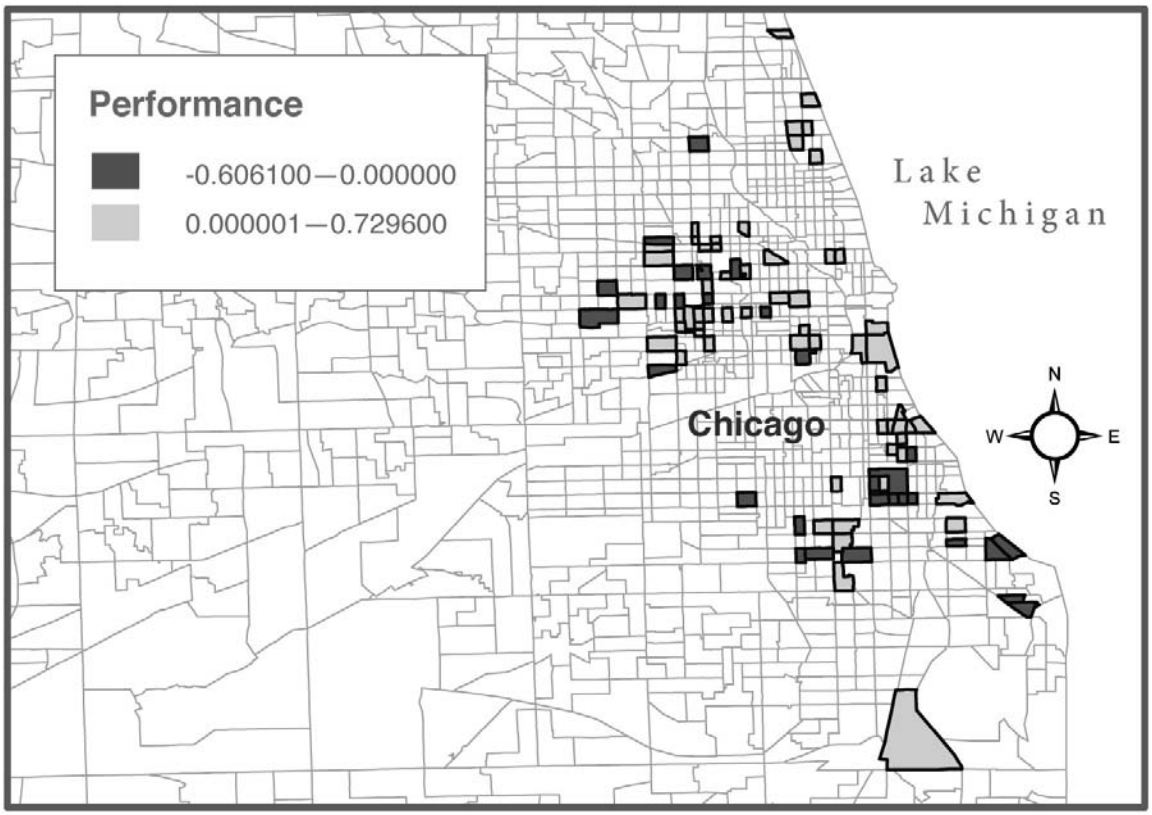

Figure 10. Chicago MSA Target Compared to Control Mean

Figure 11 shows the performance of Detroit MSA census tracts in the target group in relation to the control mean. In this figure, outperforming and underperforming QCTs are located throughout the city within ten miles of the central business district. A band of underperforming QCTs is located along 8 Mile Road. Most outperforming tracts are located in the neighborhoods of Springwells and Islandview. Compared to the other MSAs in the Midwestern Region – the Chicago, Minneapolis and St. Louis MSAs – fewer QCTs in the Detroit MSA outperformed the control.

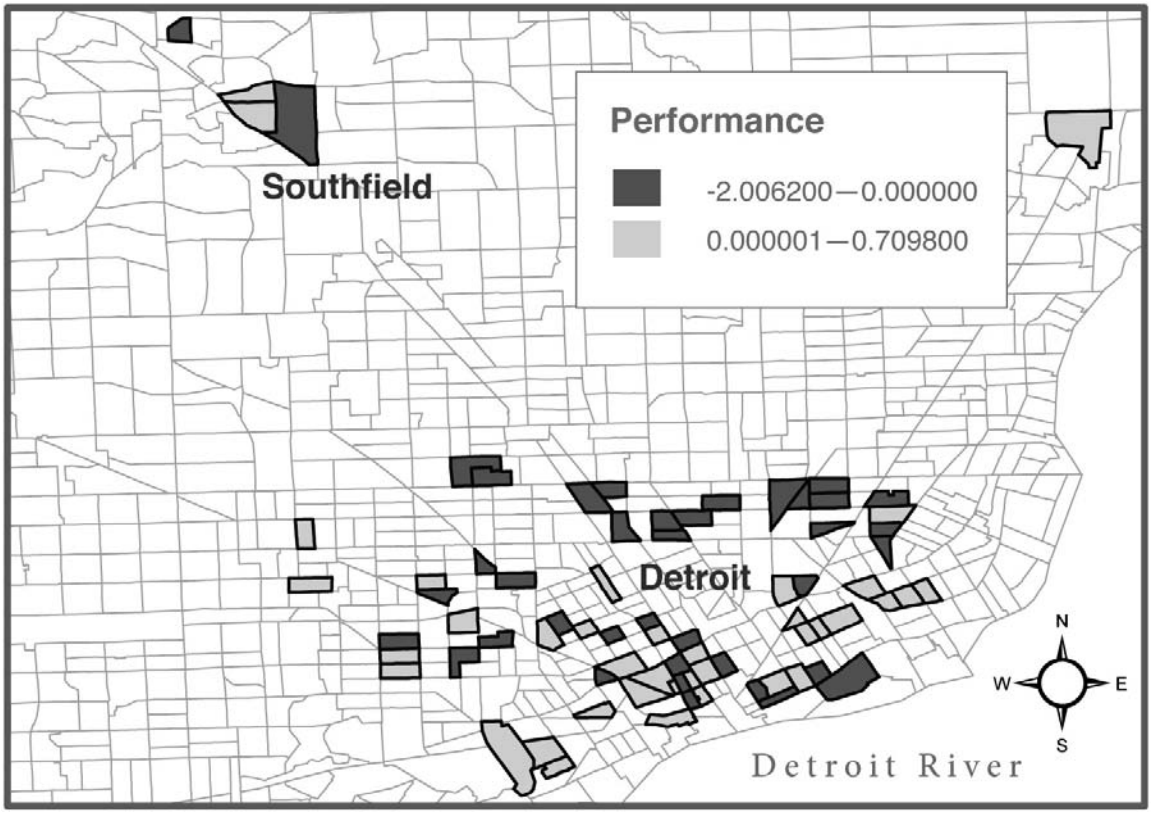

Figure 11. Detroit MSA Target Compared to Control Mean

Figure 12 shows the performance of Minneapolis MSA census tracts in the target group in relation to the control mean. In this figure, there were seven target census tracts that outperformed the control group's mean. Only a small number of total census tracts are QCTs and these are distributed across Minneapolis on the north side of the Mississippi River, away from the downtown core. Like the San Diego and Seattle MSAs, the small sample size in the Minneapolis MSA makes it difficult to determine if there is a relationship between a QCT's performance and geographic location.

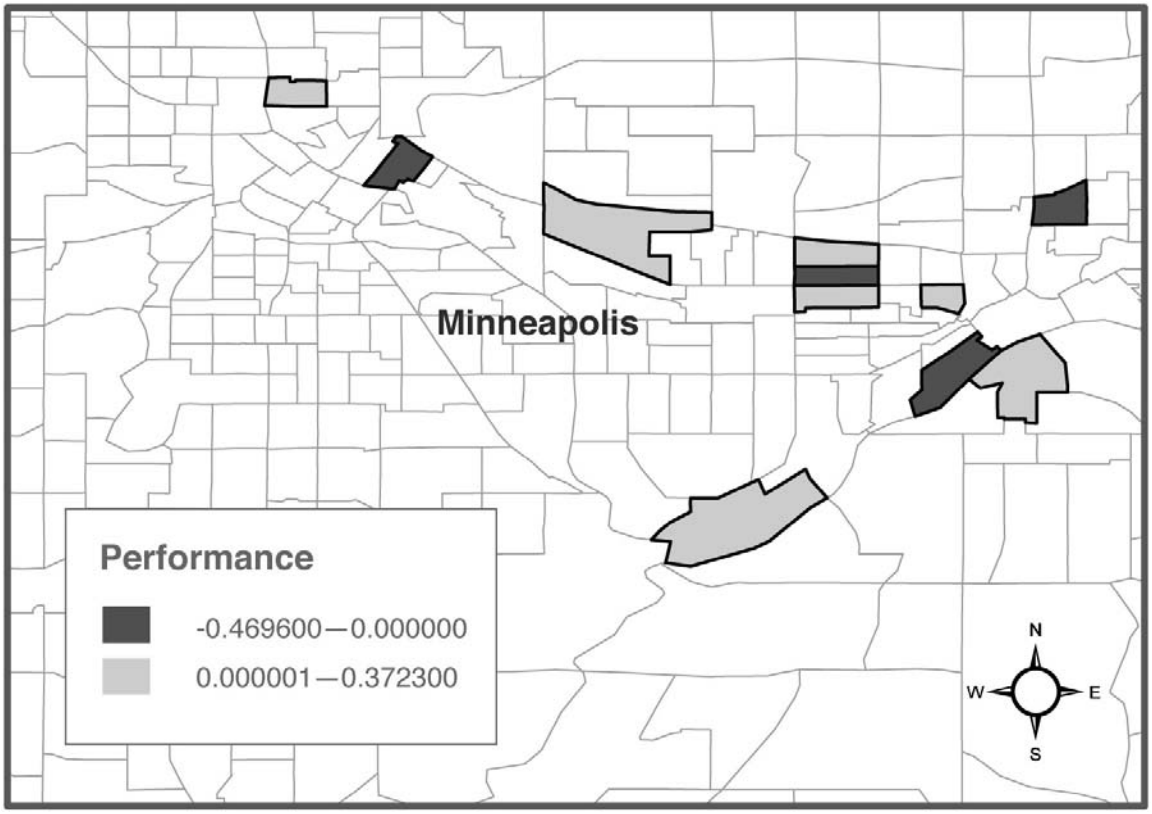

Figure 12. Minneapolis MSA Target Compared to Control Mean

Figure 13 shows the performance of St. Louis MSA census tracts in the target group in relation to the control mean. In this figure, the large aggregation of QCTs outperforming the control group is located entirely within the downtown district of the city north of the I-64 corridor, where a number of African-American neighborhoods are located. St. Louis is one of the most dramatic examples of the relationship between a QCT's performance and its geographic location.

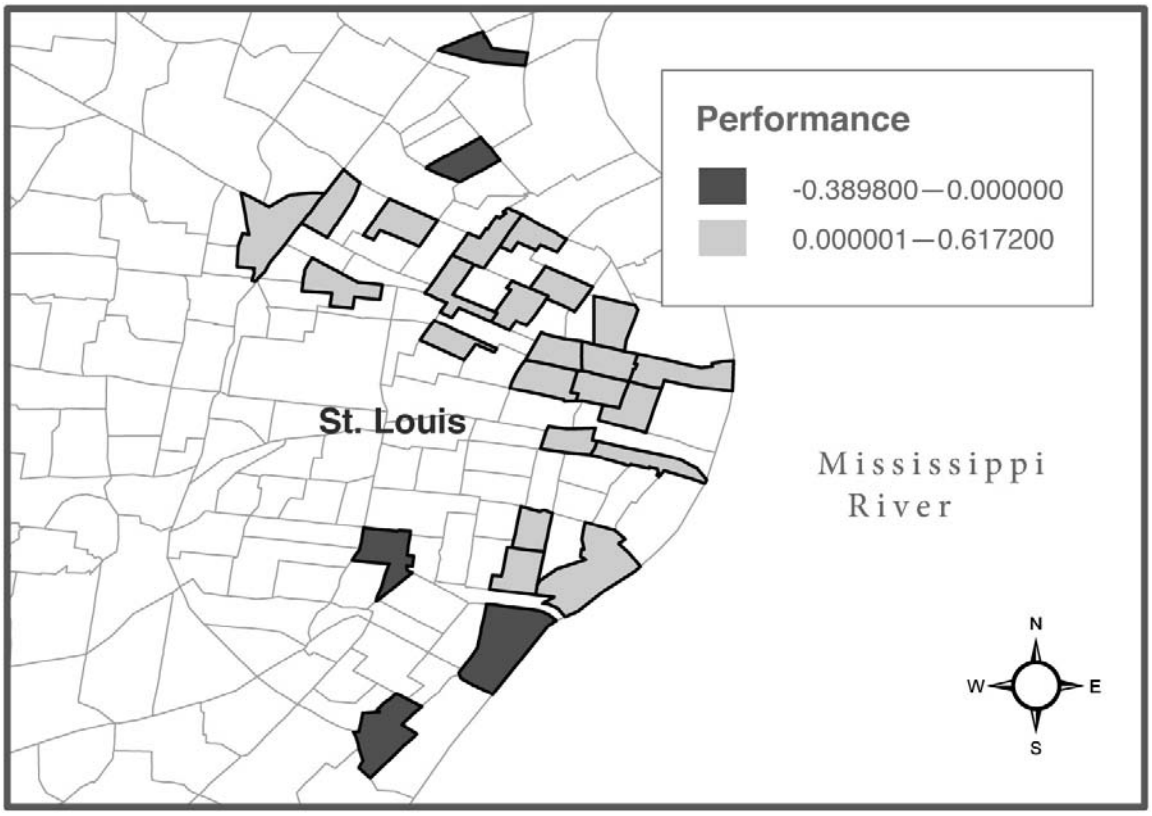

Figure 13. St. Louis MSA Target Compared to Control Mean

Figure 14 shows the performance of New York MSA census tracts in the target group in relation to the control mean. In this figure, a majority of QCTs have outperformed the control group and aggregations are localized in three districts: Harlem, Bronx, and Brooklyn. Specifically, these areas include the Harlem neighborhoods of Hamilton Heights, Central Harlem, and East Harlem; the Bronx neighborhoods of Mott Haven, Longwood, Claremont Village, and Belmont; and the Brooklyn neighborhoods of Bedford-Stuyvesant, Bushwick, Brownsville, and East New York. At the same time, a smaller number of QCTs that underperformed the control group are distributed across the same districts. More so than in other MSAs, the number of immediately adjacent outperforming tracts are notably high in all three QCT districts

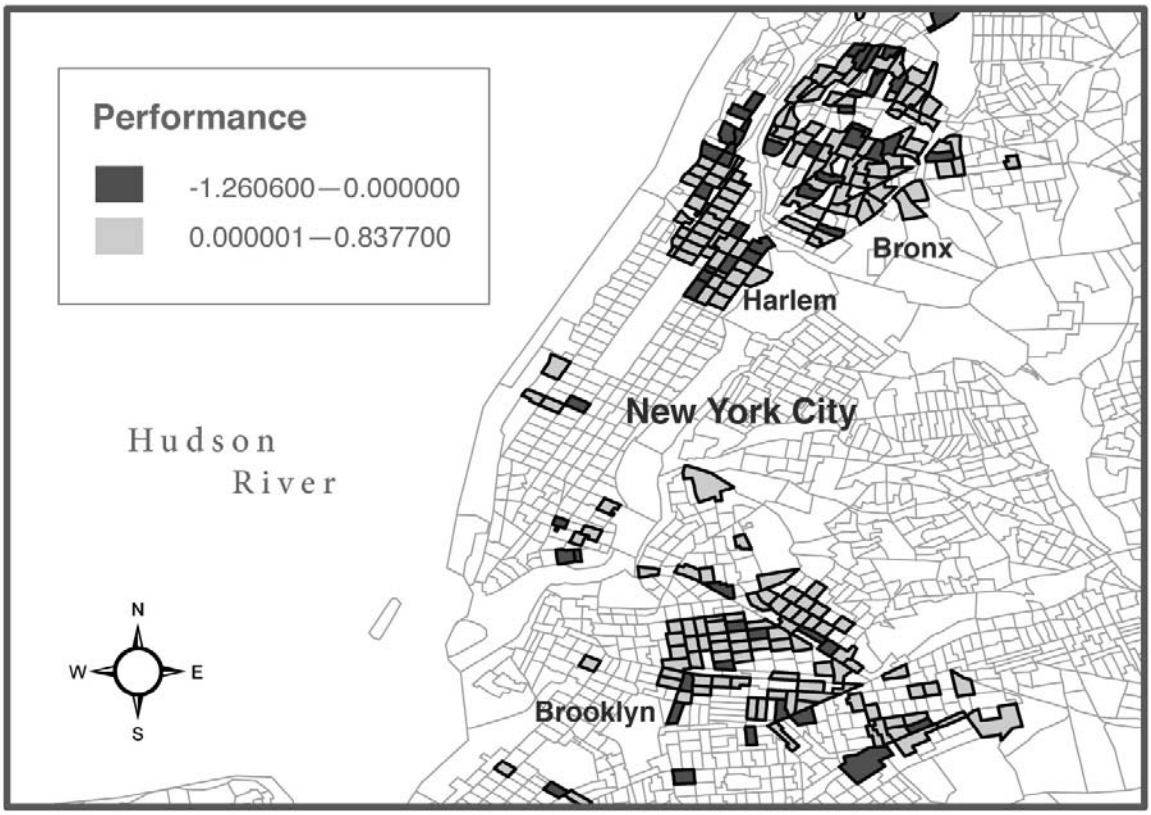

Figure 14. New York MSA Target Compared to Control Mean

Figure 15 shows the performance of Philadelphia MSA census tracts in the target group in relation to the control mean. In this figure, the majority of the target QCTs outperformed the control group and is located primarily within the downtown district between the Schuylkill and Delaware rivers. However, a relatively even distribution of underperforming tracts is found across the city as well.

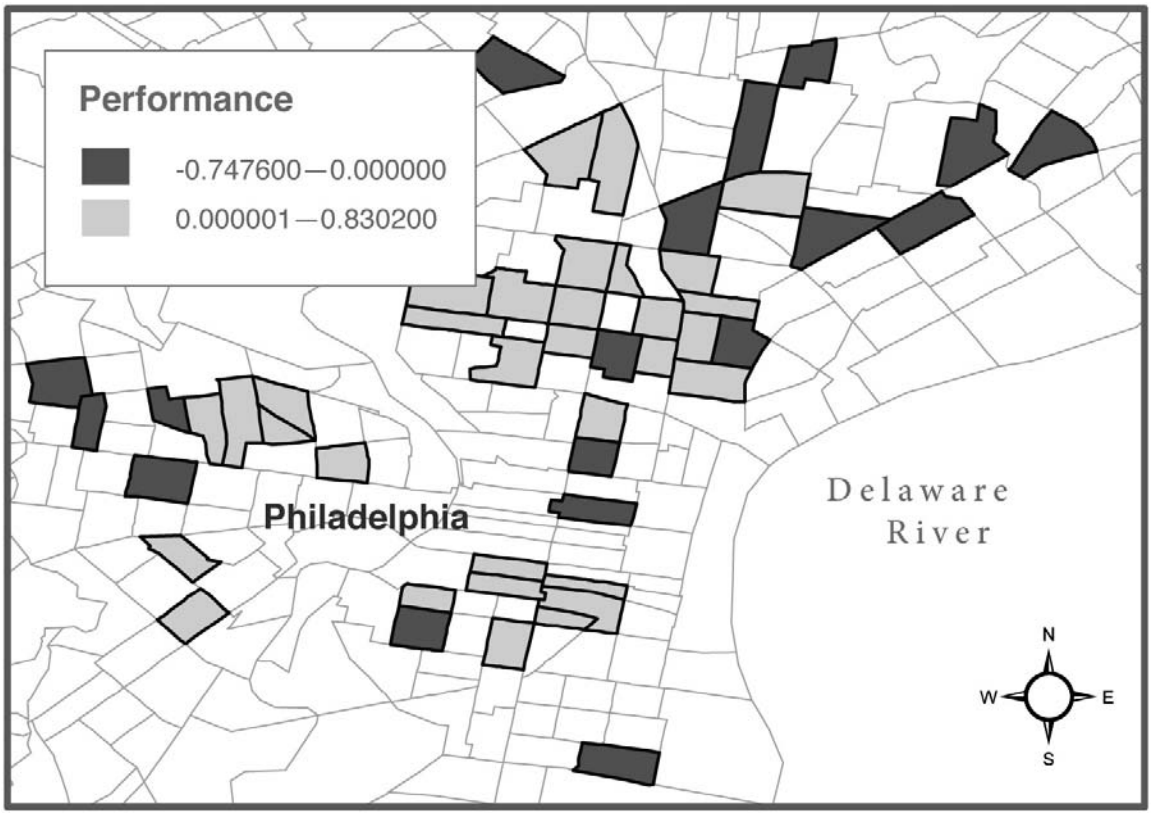

Figure 15. Philadelphia MSA Target Compared to Control Mean

Figure 16 shows the performance of Washington, DC MSA census tracts in the target group in relation to the control mean. In this figure, two distinct areas of the District of Columbia contain QCTs. South of the Anacostia River, an aggregation of underperforming QCTs is located in the Washington Highlands, Randle Highlands, and Upper Central Northeast neighborhoods. A concentration of improving tracts is located in Washington Heights as well. North of the Anacostia, a concentration of improving tracts is located in the Columbia Heights and Cardozo/Shaw neighborhoods.

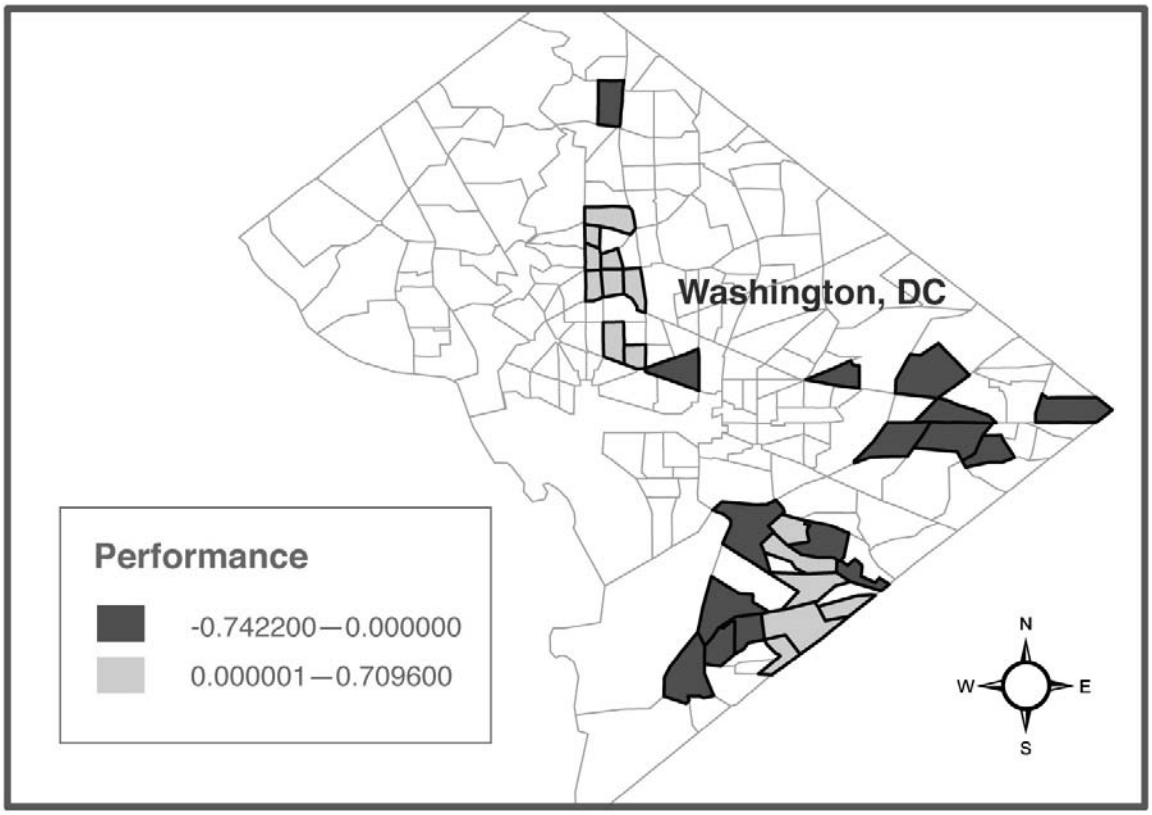

Figure 16. Washington, DC MSA Target Compared to Control Mean

Figure 17 shows the performance of Boston MSA census tracts in the target group in relation to the control mean. In this figure, fewer QCTs outperformed the control group than underperformed, with the majority of underperforming tracts located south of the city's financial district and historic core. Outperforming QCTs are largely located in the Boston's South End district, with two geographically large tracts in the city of Revere five miles north of Boston.

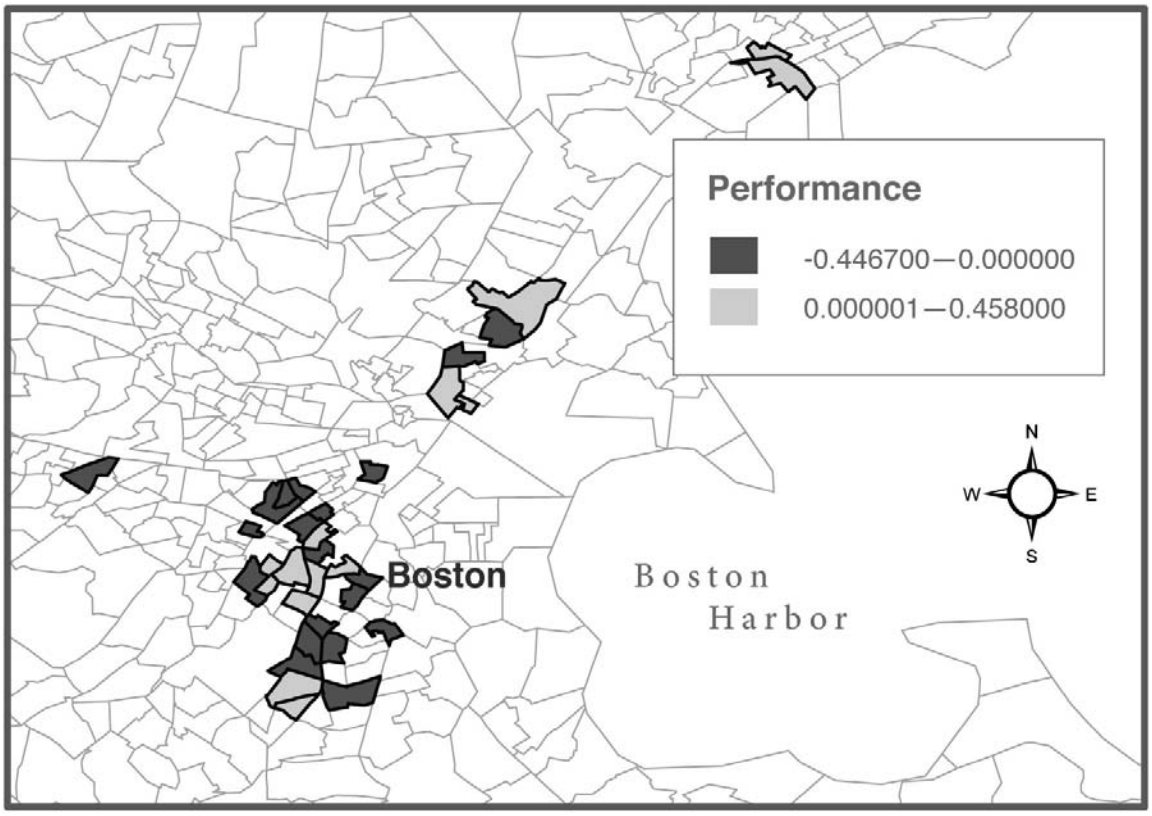

Figure 17. Boston MSA Target Compared to Control Mean

Figure 18 shows the performance of Baltimore MSA census tracts in the target group in relation to the control mean. In this figure, 16 target QCTs outperformed the control group, while only eight declined in performance. Outperforming and underperforming QCTs are largely centralized in and to the north, east, and west of the downtown indicating there may be a relationship between a QCT's performance and its geographic location in the Baltimore MSA. Again, the QCTs that are located in denser areas appear to be outperforming the control mean more frequently than those situated in less dense areas.

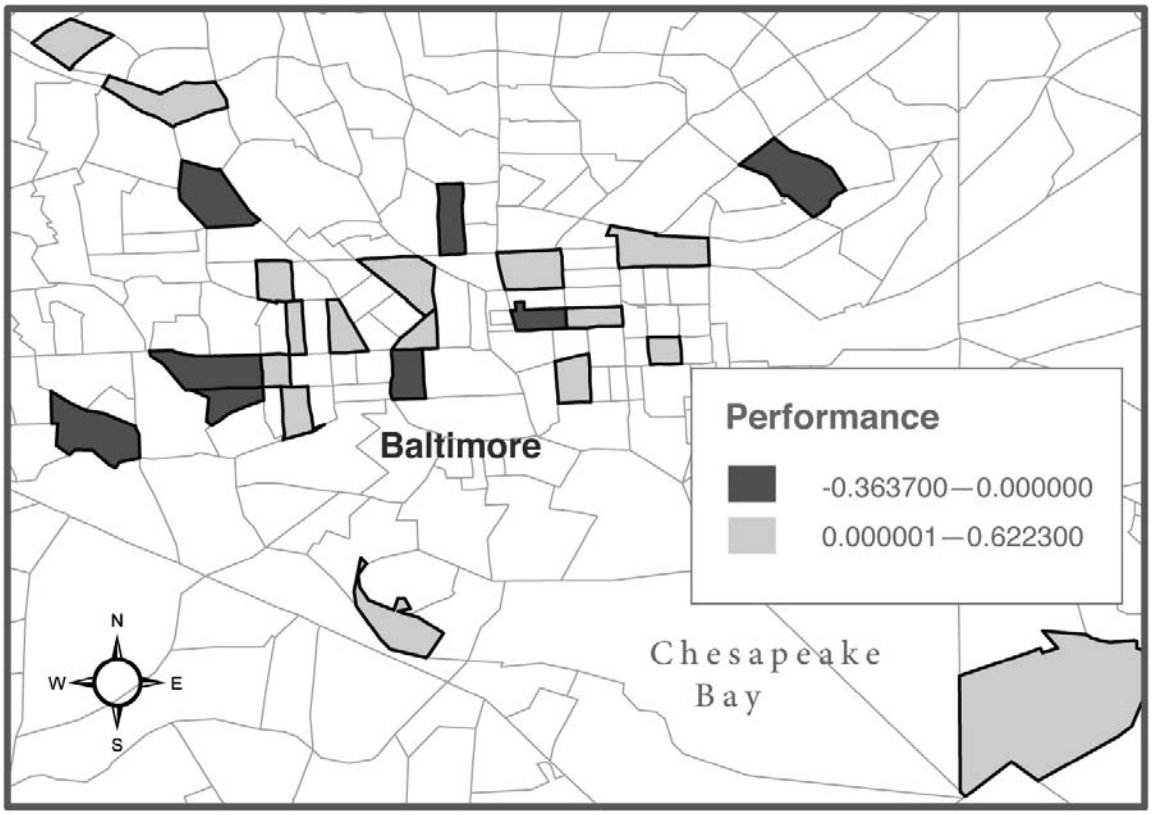

Figure 18. Baltimore MSA Target Compared to Control Mean

Figure 19 shows the performance of Miami MSA census tracts in the target group in relation to the control mean. In this figure, twenty-three target QCTs outperformed the control group, while only six declined in performance. Outperforming QCTs are largely located in downtown Miami, Overtown, and Allapattah; all densely urban census tracts within Miami's incorporated boundary. Three of the outperforming census tracts are located in Miami Beach. All target QCTs that were outperformed by the control mean are located in commuter cities outside of the largest incorporated cities, where population density is lower.

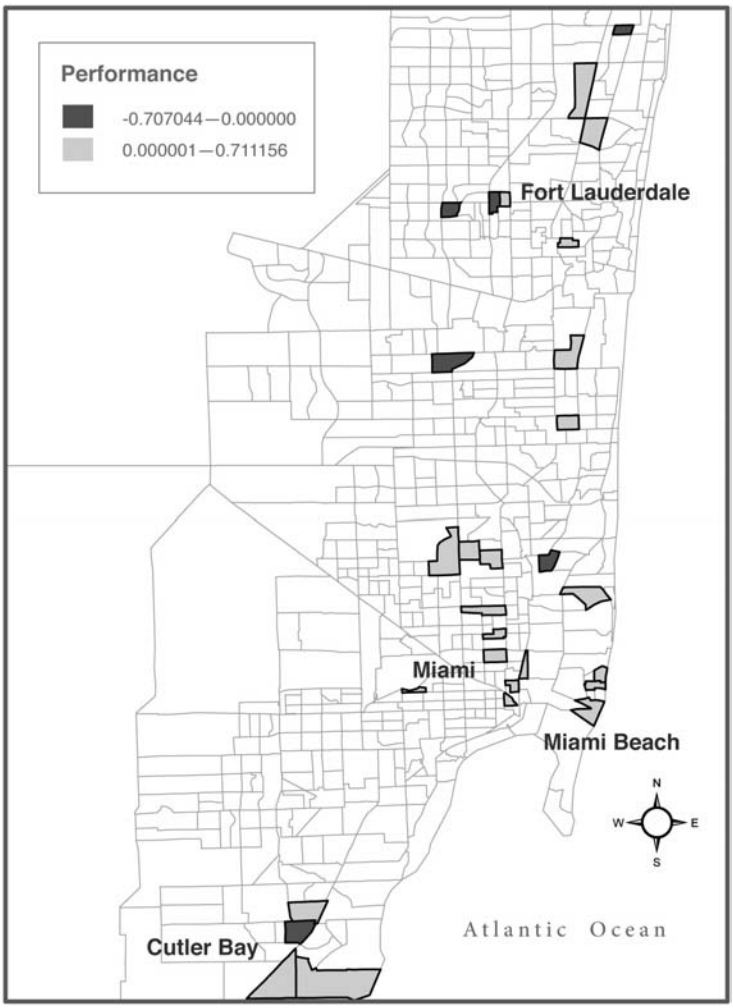

Figure 19. Miami MSA Target Compared to Control Mean

Figure 20 shows the performance of Atlanta MSA census tracts in the target group in relation to the control group mean. In this figure, 17 QCTs outperformed the control group mean, while 19 QCTs were outperformed by the control mean. Outperforming target QCTs are largely clustered in two districts: Neighborhood Planning Units G and D in northeast Atlanta (containing neighborhoods such as Berkeley Park, Blandtown, and Riverside); and downtown Neighborhood Planning Units T, V, L, and M (containing neighborhoods such as English Avenue, Vine City, and Grant Park).

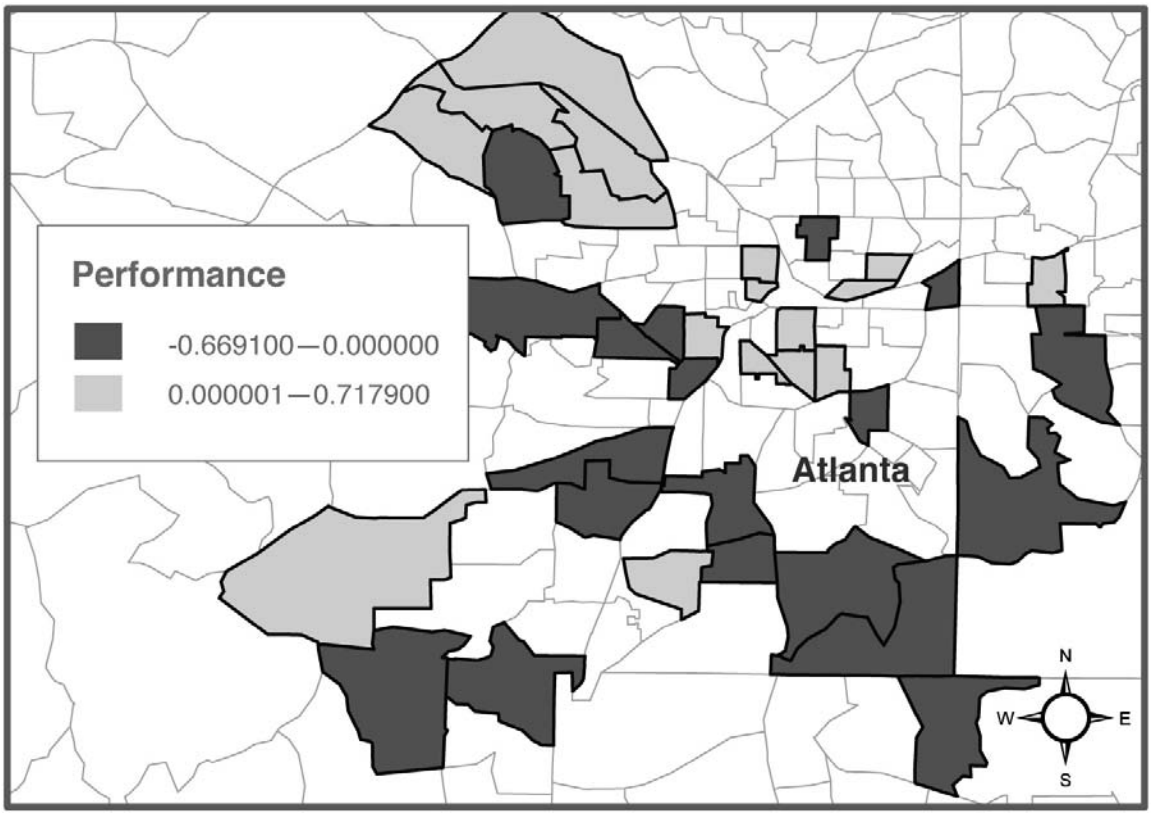

Figure 20. Atlanta MSA Target Compared to Control Mean

Figure 21 shows the performance of Tampa MSA census tracts in the target group in relation to the control group mean. In this figure, 11 target QCTs outperformed the control group mean, while five were outperformed by the control mean. Outperforming target QCTs were primarily located in densely residential downtown Tampa districts such as Ybor City, Northview Hills, and Southeast Seminole Heights. Of those target QCTs that were outperformed by the control mean, the largest one by size was Del Rio, one of the least dense neighborhoods in the MSA.

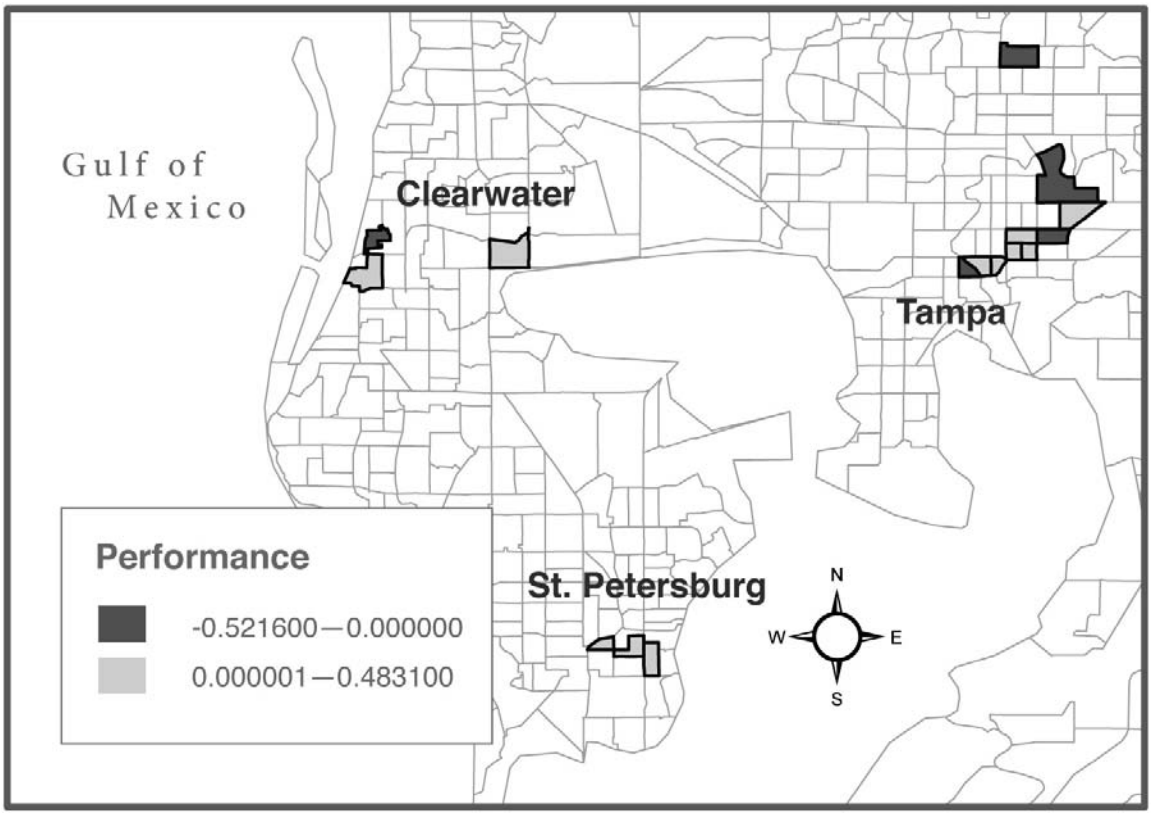

Figure 21. Tampa MSA Target Compared to Control Mean

CHAPTER 5: DISCUSSION AND RECOMMENDATIONS

The last chapter of this paper discusses the implications of the research findings and provides several explanations as to why the target group may be outperforming the control group. The performance of the individual variables is also discussed. The limitations of the study are identified and several policy suggestions based on the findings of this study are presented. Last, trajectories for future related research are identified.

5.1 Discussion of the Implications of Findings

The findings of the research indicate a greater number of QCTs with LIHTC development socioeconomically outperform QCTs without LIHTC projects. This suggests that LIHTC development is not perpetuating poverty or existing conditions in QCTs. Additionally, it appears the geographic distribution of outperforming QCTs often aligns more closely in this study with higher density. This finding is consistent with the study conducted by Deng (2009) that reveals a pattern of improvement for LIHTC housing located in high-poverty inner-city neighborhoods.

Many reasons may help explain why LIHTC QCTs have outperformed their control counterparts. One such explanation may be related to the replacement of substandard public housing projects in dense, low-income neighborhoods with LIHTC development. Under the LIHTC program, at least 20 percent of the units must be occupied by renters whose income is 50 percent or less of the area median gross income

or at least 40 percent of the units must be occupied by renters whose income is 60 percent or less of the area median income (Keightley 2009). Tenants with incomes less than 30 percent of the area median gross income usually occupy public housing. Compared to public housing residents, LIHTC residents usually have higher incomes, are more likely to have earned income, and are less likely to be on public assistance (Oakley 2008). Improving socioeconomic conditions of certain census tracts may then simply reflect the displacement of public housing residents by higher income LIHTC residents and not by the actual socioeconomic improvement of existing low-income residents.

Socioeconomic improvement in QCTs with LIHTC housing may also be attributable to the fact that tax credit projects are often part of a larger community redevelopment program featuring other revitalization efforts that improve socioeconomic conditions in low-income neighborhoods. Many QCTs in urban areas have not seen new investment in decades, so the development of LIHTC housing could be spurring reinvestment activity. The study conducted by Cummings and DiPasquale (1999) indicates that LIHTC development comprises the only new residential construction activity in many of the neighborhoods where it is built.

The management structure for LIHTC housing developments is also different from traditional low-income housing projects, with private management companies often maintaining LIHTC properties to higher standards. This is consistent with the fact that LIHTC housing tends to be designed to higher design and appearance standards that increase the perception of local neighborhood character. In addition, some LIHTC developments have been built for targeted populations (e.g., live-work lofts for artists and age-restricted developments for senior citizens), which create more stable and

community-oriented neighborhoods. All these factors may help explain why more QCTs with LIHTC development outperformed control QCTs.

There were only two MSAs, the Dallas and Houston MSAs, where the control group outperformed the target group and the results were statistically significant. It is also interesting to note that Dawkins (2011) found Houston to be a clear outlier as well. The results of that study indicate that LIHTC projects in Houston exhibited the lowest level of clustering compared to nine other metropolitan areas examined; clusters were not significant beyond three to four miles from the city core and there were fewer clusters in QCTs, DDAs, high poverty areas, and majority-Black neighborhoods (Dawkins, 2011).

One factor suggested for why Houston and Dallas are outliers was the Texas Qualified Allocation Plan. The Texas QAP requires LIHTC development to be located at least one mile from one another and avoid census tracts that already have a large number of affordable housing units. Dawkins (2011) also cites another reason that may be related to the lower development densities. In Dallas and Houston, it is likely that there is more developable land suitable for LIHTC development compared to other cities. Dawkins' results for the Dallas and Houston MSAs seem to be consistent with the literature. If LIHTC QCTs are more likely to outperform their control when concentrated in high-poverty inner-city neighborhoods, it is expected that LIHTC QCTs will not perform as well in Dallas and Houston since projects are less clustered in high-poverty minority neighborhoods.

Although the QCTs with LIHTC projects overwhelmingly outperformed the control groups, this does not imply that the socioeconomic variables improved overall. In fact, education was the only variable that consistently improved over the last two decades

in this study. This is consistent with the educational attainment trend identified by the U.S. Census Bureau wherein the total population 25 years of age and older graduating high school has progressively been increasing since the 1950s (U.S. Census Bureau, 2004). The performance of the socioeconomic index and remaining variables varied across locations. Unemployment had the greatest amount of variation and seemed to be the least related to the performance of the other variables.

5.2 Limitations of the Study

There are several limitations of this study. There were census tracts in both the control and target groups that had to be eliminated because data was not available or the census tract boundaries changed over the last, precluding the opportunity to do a before-and-after comparison. Consequently, a number of QCTs could not be included in this study. The elimination of the census tracts that had LIHTC projects built before 1990 may be of the most concern since many of these tracts contained the largest concentrations of LIHTC units.

As discussed in the methodology section, the margin of error was not taken into consideration for this study because of the complexity of the calculation for the 1990 Census data. In future studies, where the dataset may not be as large, the margin of error can be calculated for the 1990 data using the standard errors and margin of errors formula provided by the U.S. Census Bureau to obtain an estimate about the true interval for each variable in each tract.

All the variables in the socioeconomic index were weighted equally. No prior research indicated how the four variables in this study should be weighted. Assigning a weight to each of these variables would have been arbitrary; therefore, it was decided to

weight each variable equally. Several methods, such as Principal Component Analysis, were utilized to address the weighting issue but the results of these analyses were inconclusive and not feasible to use.

The LIHTC database does not indicate if a project actually received the 30 percent bonus for being located in a QCT. This study assumes that all LIHTC projects built in QCTs received the basis boost, but such an assumption may overstate the number of projects receiving incentives for the QCT provision.

In the discussion, there were several reasons cited for why QCTs with LIHTC projects generally outperformed QCTs without LIHTC development socioeconomically. Unfortunately, some of these trends cannot be tested because of a lack of available data. For instance, HUD does not keep data on the number of public housing projects that have been replaced by tax credit projects and whether public housing tenants relocated. Therefore, it is impossible to determine if the changes of the census tracts may simply reflect the displacement of public housing residents by higher income LIHTC residents rather than the actual socioeconomic improvement of existing low-income residents.

5.3 Policy Suggestions

There is concern that the LIHTC program lacks oversight in its administration and is inadequately monitored. With the IRS as its primary administrator, there is no distinct federal, state, or local agency responsible for monitoring the LIHTC program and no federal requirements for poverty deconcentration or related goals. The nation's largest affordable housing production program is often criticized for not receiving enough policy direction at the federal level and for leaving state housing agencies with excessive flexibility.

The LIHTC literature demonstrates that the kind and depth of direction provided in state Qualified Allocation Plans might, in fact, impact LIHTC program performance and outcomes. However, the lack of reporting requirements makes it difficult to fully understand and study these impacts or the extent to which the program is creating economically diverse housing opportunities. Researchers have suggested that data collection be required for the LIHTC program as similarly required by H.R. 3211 for other HUD programs. This data includes, but is not limited to: racial, ethnicity, and economic data on project residents; number of HCV holders residing in each property; and a description of the developers' proposed affirmative marketing plan. Such data collection and monitoring would allow for LIHTC program performance outcomes to be measured and thus help direct future policy considerations.

The federal government may consider requiring state housing agencies to place LIHTC development in areas that further fair housing goals and avoid segregation. If greater emphasis is placed on using LIHTC as a means to expand opportunities for low-income residents instead of continuing its current primary use as a neighborhood revitalization tool, then state Qualified Allocation Plans will need to include set-asides for development in more affluent neighborhoods. Allowing the LIHTC program to be used for scattered site development may also function as a tool to expand opportunities and desegregate housing patterns. State housing agencies should also be required to submit the criteria outlined in Qualified Allocation Plans aimed at poverty deconcentration and the elimination of housing segregation on an annual basis to the federal government.

The Housing and Economic Recovery Act of 2008 made the QCT bonus available to projects outside of DDA and QCT areas. The provision added a third type of high-cost area eligible for the bonus boost. State allocating agencies may now extend the 30 percent credit to any project that demonstrates the credit is needed to be financially feasible (Joint Committee on Taxation, 2008). However, again the federal government has provided minimal direction to state allocating agencies on how they should set standards for determining which projects should be allocated additional credits. Similarity, the bonus boost is determined based on financial feasibility and is not required to take into consideration the existing concentration of LIHTC units or current socioeconomic conditions.

Even though the QCT provision is not negatively impacting socioeconomic conditions in all local housing markets, the QCT bonus can be revised. Policymakers should aim to balance the two goals of the LIHTC program; revitalizing distressed neighborhoods and expanding opportunities for low-income residents. A bonus could be given for development located in areas that expand opportunities for low-income residents. Examples include locating LIHTC properties in employment- and opportunity-rich areas with adequate educational facilities. As with the Texas Qualified Allocation Plan, points can be awarded for projects located in a census tract with no other LIHTC units. Points can also be awarded for developing family LIHTC units specifically in neighborhoods with higher-than-average household AMIs. Regardless of how the points are allocated, there needs to be oversight and reporting requirements to ensure state allocating agencies and LIHTC projects are in compliance with Fair Housing Laws and are balancing the goals established for the LIHTC program.

5.4 Future Research

Further examination of the abovementioned factors, in addition to other variables that may explain socioeconomic conditions, is worthwhile for future study. To further examine how the concentration of LIHTC units impacts socioeconomic conditions in a tract, the relationship between the concentration of LIHTC projects and socioeconomic variables (poverty, income, unemployment, and education) in QCTs can be examined. Bivariate correlation may be used to measure the degree of correlation between the concentration of LIHTC units and the socioeconomic index and other neighborhood indicators. The percentage share of LIHTC units, particularly that of low-income housing units, among all housing units may be used to measure the concentration of LIHTC units in neighborhoods. In addition, since the geographic distribution of outperforming QCTs appears to be aligned closely with higher density, the performance of QCTs with LIHTC development in relationship to population density and housing density can be examined. Several of the MSAs will be selected for a case study analysis performed at the local level. This detailed analysis will include examination of development patterns from orthophotos, newspaper records, municipally-adopted redevelopment plans, and other repositories of historical information.

Preliminary study of the Atlanta and St. Louis MSAs found that concentration of LIHTC units and population and housing density do not have significant associations with the change of neighborhood indicators or the socioeconomic index. However, results from this research indicate that QCTs with LIHTC units socioeconomically improved when compared to similar QCTs without LIHTC units. This may imply the spillover effect of LIHTC units on neighborhoods, although the direct effect might not be

identifiable. The findings of further research are likely to reveal the extent that LIHTC units have on distressed neighborhoods and thus more firmly demonstrate whether LIHTC projects in QCTs exacerbate the concentration of poverty. Such findings would subsequently be valuable in formulating guidelines for future LIHTC allocation in high-poverty neighborhoods.

APPENDIX A: INDEPENDENT SAMPLE T-TESTS

Los Angeles County, CA Socioeconomic Index Group Statistics

	LACoSI02	N	Mean	Std. Deviation	Std. Error Mean
LACoSI01	1.0000	112	.934609	.3083012	.0291317
	2.0000	66	.498209	.1300207	.0160044

Los Angeles County, CA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
LACoSI01	Equal variances assumed	15.777	.000	10.931	176	.000	.4363999	.0399230	.3576104	.5151895
	Equal variances not assumed			13.129	162.791	.000	.4363999	.0332385	.3707657	.5020342

Los Angeles County, CA Poverty Group Statistics

	LACoP02	N	Mean	Std. Deviation	Std. Error Mean
LACoP01	1.0000	112	.277215	1.7265810	.1631466
	2.0000	66	.068527	.4243235	.0522306

Los Angeles County, CA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
LACoP01	Equal variances assumed	2.547	.112	.964	176	.336	.2086879	.2165053	-.2185927	.6359685
	Equal variances not assumed			1.218	132.542	.225	.2086879	.1713034	-.1301543	.5475301

Los Angeles County, CA Income Group Statistics

	LACoI02	N	Mean	Std. Deviation	Std. Error Mean
LACoI01	1.0000	112	.065440	.5150101	.0486639
	2.0000	66	-.884097	.0384716	.0047355

Los Angeles County, CA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
LACoI01	Equal variances assumed	74.519	.000	14.937	176	.000	.9495371	.0635709	.8240778	1.0749965
	Equal variances not assumed			19.420	113.095	.000	.9495371	.0488937	.8526707	1.0464036

Los Angeles County, CA Unemployment Group Statistics

	LACoU02	N	Mean	Std. Deviation	Std. Error Mean
LACoU01	1.0000	112	.007035	.8110714	.0766390
	2.0000	66	.019711	.7720993	.0950389

Los Angeles County, CA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
LACoU01	Equal variances assumed	.108	.743	-.103	176	.918	-.0126758	.1236611	-.2567252	.2313736
	Equal variances not assumed			-.104	141.888	.917	-.0126758	.1220898	-.2540259	.2286744

Los Angeles County, CA Education Group Statistics

	LACoE02	N	Mean	Std. Deviation	Std. Error Mean
LACoE01	1.0000	112	-.149699	.4047430	.0382446
	2.0000	66	-.312291	.3924502	.0483073

Los Angeles County, CA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
LACoE01	Equal variances assumed	1.081	.300	2.618	176	.010	.1625918	.0621094	.0400168	.2851668
	Equal variances not assumed			2.639	139.846	.009	.1625918	.0616137	.0407771	.2844065

Orange County, CA Socioeconomic Index Group Statistics

	OrangeCoSI02	N	Mean	Std. Deviation	Std. Error Mean
OrangeCoSI01	1.0000	20	.548154	.1129725	.0252614
	2.0000	11	.535543	.1449217	.0436955

Orange County, CA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
OrangeCoSI01	Equal variances assumed	.576	.454	.269	29	.790	.0126107	.0468908	-.0832917	.1085131
	Equal variances not assumed			.250	16.813	.806	.0126107	.0504722	-.0939665	.1191879

Orange County, CA Poverty Group Statistics

	OrangeCoP02	N	Mean	Std. Deviation	Std. Error Mean
OrangeCoP01	1.0000	20	.085380	.3373278	.0754288
	2.0000	11	.009009	.4242575	.1279185

Orange County, CA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
OrangeCoP01	Equal variances assumed	.329	.570	.550	29	.586	.0763709	.1387475	-.2073997	.3601415
	Equal variances not assumed			.514	17.076	.614	.0763709	.1485013	-.2368326	.3895744

Orange County, CA Income Group Statistics

	OrangeCoI02	N	Mean	Std. Deviation	Std. Error Mean
OrangeCoI01	1.0000	20	-.908940	.0204018	.0045620
	2.0000	11	-.910573	.0155223	.0046802

Orange County, CA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
OrangeCoI01	Equal variances assumed	.581	.452	.231	29	.819	.0016327	.0070805	-.0128486	.0161140
	Equal variances not assumed			.250	25.781	.805	.0016327	.0065357	-.0118072	.0150726

Orange County, CA Unemployment Group Statistics

	OrangeCoU02	N	Mean	Std. Deviation	Std. Error Mean
OrangeCoU01	1.0000	20	.059785	.6029484	.1348234
	2.0000	11	.095527	.6019616	.1814983

Orange County, CA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
OrangeCoU01	Equal variances assumed	.020	.888	-.158	29	.876	-.0357423	.2262063	-.4983860	.4269015
	Equal variances not assumed			-.158	20.755	.876	-.0357423	.2260950	-.5062710	.4347864

Orange County, CA Education Group Statistics

	OrangeCoE02	N	Mean	Std. Deviation	Std. Error Mean
OrangeCoE01	1.0000	20	.040795	.5437324	.1215823
	2.0000	11	-.086400	.1239415	.0373698

Orange County, CA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
OrangeCoE01	Equal variances assumed	1.285	.266	.760	29	.454	.1271950	.1674523	-.2152834	.4696734
	Equal variances not assumed			1.000	22.380	.328	.1271950	.1271957	-.1363333	.3907233

Los Angeles MSA Socioeconomic Index Group Statistics

	LAMSASI02	N	Mean	Std. Deviation	Std. Error Mean
LAMSASI01	1.0000	132	.876055	.3189605	.0277619
	2.0000	77	.503543	.1318899	.0150302

Los Angeles MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
LAMSA SI01	Equal variances assumed	23.993	.000	9.765	207	.000	.3725127	.0381475	.2973053	.4477200
	Equal variances not assumed			11.800	190.795	.000	.3725127	.0315695	.3102426	.4347828

Los Angeles MSA Poverty Group Statistics

	LAMSAP02	N	Mean	Std. Deviation	Std. Error Mean
LAMSA P01	1.0000	132	.248149	1.5960031	.1389142
	2.0000	77	.060025	.4220349	.0480953

Los Angeles MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
LAMSA P01	Equal variances assumed	2.342	.127	1.013	207	.312	.1881246	.1857206	-.1780218	.5542709
	Equal variances not assumed			1.280	160.318	.202	.1881246	.1470045	-.1021905	.4784396

Los Angeles MSA Income Group Statistics

	LAMSAI02	N	Mean	Std. Deviation	Std. Error Mean
LAMSAI01	1.0000	132	-.082193	.5897364	.0513300
	2.0000	77	-.887879	.0372090	.0042404

Los Angeles MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
LAMSAI01	Equal variances assumed	102.192	.000	11.962	207	.000	.8056860	.0673519	.6729023	.9384697
	Equal variances not assumed			15.643	132.783	.000	.8056860	.0515048	.7038100	.9075621

Los Angeles MSA Unemployment Group Statistics

	LAMSAU02	N	Mean	Std. Deviation	Std. Error Mean
LAMSAU01	1.0000	132	.015027	.7813401	.0680069
	2.0000	77	.030542	.7471586	.0851466

Los Angeles MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
LAMSAU01	Equal variances assumed	.158	.691	-.141	207	.888	-.0155143	.1102677	-.2329061	.2018775
	Equal variances not assumed			-.142	164.950	.887	-.0155143	.1089720	-.2306740	.1996454

Los Angeles MSA Education Group Statistics

	LAMSAE02	N	Mean	Std. Deviation	Std. Error Mean
LAMSAE01	1.0000	132	-.120836	.4317258	.0375769
	2.0000	77	-.280021	.3742684	.0426518

Los Angeles MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
LAMSAE01	Equal variances assumed	.646	.422	2.697	207	.008	.1591844	.0590170	.0428329	.2755360
	Equal variances not assumed			2.800	177.669	.006	.1591844	.0568437	.0470088	.2713601

Alameda County, CA Socioeconomic Index Group Statistics

	AlamedaCoSI02	N	Mean	Std. Deviation	Std. Error Mean
Alameda CoSI01	1.0000	20	1.038202	.3034709	.0678581
	2.0000	10	.885119	.2944589	.0931161

Alameda County, CA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Alameda CoSI01	Equal variances assumed	.017	.898	1.315	28	.199	.1530833	.1164233	-.0853990	.3915655
	Equal variances not assumed			1.329	18.611	.200	.1530833	.1152186	-.0884135	.3945800

Alameda County, CA Poverty Group Statistics

	AlamedaCoP02	N	Mean	Std. Deviation	Std. Error Mean
Alameda CoP01	1.0000	20	.142745	.4666534	.1043469
	2.0000	10	-.113720	.4004124	.1266215

Alameda County, CA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Alameda CoP01	Equal variances assumed	.689	.414	1.483	28	.149	.2564650	.1729035	-.0977117	.6106417
	Equal variances not assumed			1.563	20.825	.133	.2564650	.1640770	-.0849262	.5978562

Alameda County, CA Income Group Statistics

	AlamedaCoI02	N	Mean	Std. Deviation	Std. Error Mean
Alameda CoI01	1.0000	20	.126285	.1700752	.0380300
	2.0000	10	-.041950	.2826967	.0893965

Alameda County, CA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Alameda CoI01	Equal variances assumed	6.027	.021	2.041	28	.051	.1682350	.0824462	-.0006483	.3371183
	Equal variances not assumed			1.732	12.360	.108	.1682350	.0971495	-.0427528	.3792228

Alameda County, CA Unemployment Group Statistics

	AlamedaCoU02	N	Mean	Std. Deviation	Std. Error Mean
Alameda CoU01	1.0000	20	-.078125	.4506432	.1007669
	2.0000	10	.381550	.8819412	.2788943

Alameda County, CA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Alameda CoU01	Equal variances assumed	2.633	.116	-1.906	28	.067	-.4596750	.2411900	-.9537303	.0343803
	Equal variances not assumed			-1.550	11.411	.148	-.4596750	.2965400	-1.1094982	.1901482

Alameda County, CA Education Group Statistics

	AlamedaCoE02	N	Mean	Std. Deviation	Std. Error Mean
Alameda CoE01	1.0000	20	.221825	1.0133452	.2265909
	2.0000	10	-.344270	.3596331	.1137260

Alameda County, CA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Alameda CoE01	Equal variances assumed	.790	.382	1.701	28	.100	.5660950	.3328008	-.1156166	1.2478066
	Equal variances not assumed			2.233	26.260	.034	.5660950	.2535291	.0452096	1.0869804

San Francisco County, CA Socioeconomic Index Group Statistics

	SFCoSI02	N	Mean	Std. Deviation	Std. Error Mean
SFCoSI01	1.0000	14	1.045457	.2955545	.0789903
	2.0000	8	.652783	.1922558	.0679727

San Francisco County, CA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SFCoSI01	Equal variances assumed	.469	.501	3.356	20	.003	.3926743	.1170222	.1485703	.6367783
	Equal variances not assumed			3.768	19.512	.001	.3926743	.1042101	.1749466	.6104020

San Francisco County, CA Poverty Group Statistics

	SFCoP02	N	Mean	Std. Deviation	Std. Error Mean
SFCoP01	1.0000	14	.039593	.3164022	.0845620
	2.0000	8	-.193800	.4314697	.1525476

San Francisco County, CA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SFCoP01	Equal variances assumed	.314	.581	1.459	20	.160	.2333929	.1599402	-.1002366	.5670223
	Equal variances not assumed			1.338	11.384	.207	.2333929	.1744176	-.1489232	.6157089

San Francisco County, CA Income Group Statistics

	SFCoI02	N	Mean	Std. Deviation	Std. Error Mean
SFCoI01	1.0000	14	.262979	.2920697	.0780589
	2.0000	8	.187300	.5935041	.2098354

San Francisco County, CA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SFCoI01	Equal variances assumed	1.736	.202	.404	20	.691	.0756786	.1873728	-.3151742	.4665314
	Equal variances not assumed			.338	8.979	.743	.0756786	.2238841	-.4309643	.5823214

San Francisco County, CA Unemployment Group Statistics

	SFCoU02	N	Mean	Std. Deviation	Std. Error Mean
SFCoU01	1.0000	14	.451671	.9592051	.2563583
	2.0000	8	-.317713	.5558972	.1965393

San Francisco County, CA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SFCoU01	Equal variances assumed	1.299	.268	2.066	20	.052	.7693839	.3724500	-.0075332	1.5463011
	Equal variances not assumed			2.382	19.964	.027	.7693839	.3230283	.0954813	1.4432866

San Francisco County, CA Education Group Statistics

	SFCoE02	N	Mean	Std. Deviation	Std. Error Mean
SFCoE01	1.0000	14	-.232493	.2441629	.0652553
	2.0000	8	-.469163	.2042180	.0722020

San Francisco County, CA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SFCoE01	Equal variances assumed	.221	.643	2.312	20	.032	.2366696	.1023662	.0231374	.4502018
	Equal variances not assumed			2.432	16.999	.026	.2366696	.0973210	.0313393	.4419999

San Francisco MSA Socioeconomic Index Group Statistics

	SFMSASI02	N	Mean	Std. Deviation	Std. Error Mean
SFMSASI01	1.0000	37	1.032691	.2867437	.0471404
	2.0000	20	.807600	.2716796	.0607494

San Francisco MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SFMSASI01	Equal variances assumed	.113	.739	2.880	55	.006	.2250911	.0781631	.0684487	.3817335
	Equal variances not assumed			2.927	40.937	.006	.2250911	.0768941	.0697930	.3803892

San Francisco MSA Poverty Group Statistics

	SFMSAP02	N	Mean	Std. Deviation	Std. Error Mean
SFMSAP01	1.0000	37	.100759	.3951914	.0649691
	2.0000	20	-.131965	.3862694	.0863725

San Francisco MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SFMSAP01	Equal variances assumed	.149	.701	2.138	55	.037	.2327245	.1088314	.0146215	.4508274
	Equal variances not assumed			2.153	39.850	.037	.2327245	.1080795	.0142620	.4511869

San Francisco MSA Income Group Statistics

	SFMSAI02	N	Mean	Std. Deviation	Std. Error Mean
SFMSAI 01	1.0000	37	.191708	.2798028	.0459993
	2.0000	20	.072765	.4338381	.0970092

San Francisco MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SFMSAI 01	Equal variances assumed	1.157	.287	1.257	55	.214	.1189431	.0946334	-.0707064	.3085926
	Equal variances not assumed			1.108	27.764	.277	.1189431	.1073625	-.1010634	.3389496

San Francisco MSA Unemployment Group Statistics

	SFMSAU02	N	Mean	Std. Deviation	Std. Error Mean
SFMSA U01	1.0000	37	.112641	.7187724	.1181655
	2.0000	20	.046225	.7846592	.1754551

San Francisco MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SFMSAU01	Equal variances assumed	.086	.771	.322	55	.748	.0664155	.2059869	-.3463914	.4792224
	Equal variances not assumed			.314	36.213	.755	.0664155	.2115362	-.3625123	.4953434

San Francisco MSA Education Group Statistics

	SFMSAE02	N	Mean	Std. Deviation	Std. Error Mean
SFMSAE01	1.0000	37	.018930	.7917482	.1301626
	2.0000	20	-.319495	.4083404	.0913077

San Francisco MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SFMSAE01	Equal variances assumed	.297	.588	1.783	55	.080	.3384247	.1898473	-.0420377	.7188872
	Equal variances not assumed			2.129	54.940	.038	.3384247	.1589950	.0197840	.6570655

Riverside MSA Socioeconomic Index Group Statistics

	RiversideMSASI02	N	Mean	Std. Deviation	Std. Error Mean
Riverside MSASI01	1.0000	25	.988291	.2138261	.0427652
	2.0000	7	1.024607	.3376717	.1276279

Riverside MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Riverside MSASI01	Equal variances assumed	5.427	.027	-.349	30	.730	-.0363156	.1042035	-.2491275	.1764964
	Equal variances not assumed			-.270	7.400	.795	-.0363156	.1346022	-.3511474	.2785162

Riverside MSA Poverty Group Statistics

	RiversideMSAP02	N	Mean	Std. Deviation	Std. Error Mean
Riverside MSAP01	1.0000	25	.053955	.4394108	.0878822
	2.0000	7	.139257	.3658319	.1382715

Riverside MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Riverside MSAP01	Equal variances assumed	.130	.721	-.469	30	.643	-.0853018	.1820428	-.4570828	.2864791
	Equal variances not assumed			-.521	11.363	.613	-.0853018	.1638361	-.4445021	.2738984

Riverside MSA Income Group Statistics

	RiversideMSAI02	N	Mean	Std. Deviation	Std. Error Mean
Riverside MSAI01	1.0000	25	-.028755	.1545033	.0309007
	2.0000	7	.081533	.1834718	.0693458

Riverside MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Riverside MSAI01	Equal variances assumed	.121	.730	-1.605	30	.119	-.1102882	.0687247	-.2506429	.0300664
	Equal variances not assumed			-1.453	8.535	.182	-.1102882	.0759190	-.2834653	.0628889

Riverside MSA Unemployment Group Statistics

	RiversideMSAU02	N	Mean	Std. Deviation	Std. Error Mean
Riverside MSAU01	1.0000	25	.091307	.4386202	.0877240
	2.0000	7	.029359	.7369459	.2785394

Riverside MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Riverside MSAU01	Equal variances assumed	2.934	.097	.283	30	.779	.0619486	.2191007	-.3855147	.5094119
	Equal variances not assumed			.212	7.232	.838	.0619486	.2920268	-.6241288	.7480260

Riverside MSA Education Group Statistics

	RiversideMSAE02	N	Mean	Std. Deviation	Std. Error Mean
Riverside MSAE01	1.0000	25	-.026154	.3017331	.0603466
	2.0000	7	.019551	.2389890	.0903294

Riverside MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Riverside MSAE01	Equal variances assumed	.374	.546	-.368	30	.715	-.0457047	.1241252	-.2992023	.2077928
	Equal variances not assumed			-.421	11.956	.681	-.0457047	.1086329	-.2824929	.1910834

Seattle MSA Socioeconomic Index Group Statistics

	SeattleMSA SI02	N	Mean	Std. Deviation	Std. Error Mean
SeattleM SASI01	1.0000	6	1.182950	1.0755079	.4390743
	2.0000	7	.695190	.1450279	.0548154

Seattle MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SeattleM SASI01	Equal variances assumed	4.922	.048	1.196	11	.257	.4877601	.4077900	-.4097796	1.3852997
	Equal variances not assumed			1.102	5.156	.319	.4877601	.4424827	-.6394026	1.6149227

Seattle MSA Poverty Group Statistics

	SeattleMSAP02	N	Mean	Std. Deviation	Std. Error Mean
SeattleMSAP01	1.0000	6	3.230521	4.5771385	1.8686090
	2.0000	7	-.053097	.4356233	.1646501

Seattle MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SeattleMSAP01	Equal variances assumed	21.528	.001	1.902	11	.084	3.2836183	1.7261452	-.5156017	7.0828382
	Equal variances not assumed			1.750	5.078	.140	3.2836183	1.8758489	-1.5162993	8.0835358

Seattle MSA Income Group Statistics

	SeattleMSAI02	N	Mean	Std. Deviation	Std. Error Mean
SeattleMSAI01	1.0000	6	.463253	.6987668	.2852704
	2.0000	7	-.177072	.1679716	.0634873

Seattle MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SeattleMSAI01	Equal variances assumed	3.563	.086	2.363	11	.038	.6403259	.2710354	.0437810	1.2368708
	Equal variances not assumed			2.191	5.496	.075	.6403259	.2922496	-.0909727	1.3716245

Seattle MSA Unemployment Group Statistics

	SeattleMSAU02	N	Mean	Std. Deviation	Std. Error Mean
SeattleMSAU01	1.0000	6	1.485623	2.0797743	.8490643
	2.0000	7	-.288119	.2349685	.0888098

Seattle MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SeattleMSAU01	Equal variances assumed	5.273	.042	2.257	11	.045	1.7737427	.7860545	.0436483	3.5038370
	Equal variances not assumed			2.078	5.109	.091	1.7737427	.8536963	-.4066839	3.9541692

Seattle MSA Education Group Statistics

	SeattleMSAE02	N	Mean	Std. Deviation	Std. Error Mean
SeattleMSAE01	1.0000	6	-.639150	.4368081	.1783262
	2.0000	7	-.486339	.2746325	.1038013

Seattle MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SeattleMSAE01	Equal variances assumed	1.563	.237	-.768	11	.459	-.1528111	.1989424	-.5906805	.2850582
	Equal variances not assumed			-.741	8.180	.480	-.1528111	.2063369	-.6268114	.3211891

San Diego County, CA Socioeconomic Index Group Statistics

	SDCoSI02	N	Mean	Std. Deviation	Std. Error Mean
SDCoSI01	1.0000	18	1.079772	.3928893	.0926049
	2.0000	5	.732075	.3486655	.1559280

San Diego County, CA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SDCoSI01	Equal variances assumed	.285	.599	1.787	21	.088	.3476969	.1945552	-.0569028	.7522967
	Equal variances not assumed			1.917	7.111	.096	.3476969	.1813538	-.0797815	.7751754

San Diego County, CA Poverty Group Statistics

	SDCoP02	N	Mean	Std. Deviation	Std. Error Mean
SDCoP01	1.0000	18	.369228	.8096677	.1908405
	2.0000	5	-.111120	.2148289	.0960744

San Diego County, CA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SDCoP01	Equal variances assumed	2.373	.138	1.294	21	.210	.4803478	.3713058	-.2918250	1.2525206
	Equal variances not assumed			2.248	20.981	.035	.4803478	.2136595	.0359944	.9247012

San Diego County, CA Income Group Statistics

	SDCoI02	N	Mean	Std. Deviation	Std. Error Mean
SDCoI01	1.0000	18	.020956	.3160506	.0744938
	2.0000	5	.019360	.3671652	.1642013

San Diego County, CA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SDCoI01	Equal variances assumed	.145	.707	.010	21	.992	.0015956	.1650056	-.3415524	.3447435
	Equal variances not assumed			.009	5.759	.993	.0015956	.1803091	-.4441271	.4473182

San Diego County, CA Unemployment Group Statistics

	SDCoU02	N	Mean	Std. Deviation	Std. Error Mean
SDCoU01	1.0000	18	.479294	1.1570587	.2727213
	2.0000	5	-.330380	.2974309	.1330151

San Diego County, CA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SDCoU01	Equal variances assumed	3.456	.077	1.527	21	.142	.8096744	.5303506	-.2932500	1.9125989
	Equal variances not assumed			2.668	21.000	.014	.8096744	.3034303	.1786558	1.4406931

San Diego County, CA Education Group Statistics

	SDCoE02	N	Mean	Std. Deviation	Std. Error Mean
SDCoE01	1.0000	18	-.087783	.5764638	.1358738
	2.0000	5	-.387780	.5397113	.2413662

San Diego County, CA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SDCoE01	Equal variances assumed	.000	.991	1.042	21	.309	.2999967	.2879704	-.2988706	.8988639
	Equal variances not assumed			1.083	6.777	.316	.2999967	.2769826	-.3593626	.9593560

San Diego MSA Socioeconomic Index Group Statistics

	SDMSASI02	N	Mean	Std. Deviation	Std. Error Mean
SDMSASI01	1.0000	18	1.001935	.0050501	.0011903
	2.0000	5	.997972	.0030984	.0013856

San Diego MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SDMSASI01	Equal variances assumed	1.301	.267	1.654	21	.113	.0039631	.0023965	-.0010207	.0089470
	Equal variances not assumed			2.170	10.710	.053	.0039631	.0018267	-.0000708	.0079970

San Diego MSA Poverty Group Statistics

	SDMSAP02	N	Mean	Std. Deviation	Std. Error Mean
SDMSAP01	1.0000	18	.369228	.8096677	.1908405
	2.0000	5	-.111120	.2148289	.0960744

San Diego MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SDMSAP01	Equal variances assumed	2.373	.138	1.294	21	.210	.4803478	.3713058	-.2918250	1.2525206
	Equal variances not assumed			2.248	20.981	.035	.4803478	.2136595	.0359944	.9247012

San Diego MSA Income Group Statistics

	SDMSAI02	N	Mean	Std. Deviation	Std. Error Mean
SDMSAI01	1.0000	18	.020956	.3160506	.0744938
	2.0000	5	.019360	.3671652	.1642013

San Diego MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SDMSAI01	Equal variances assumed	.145	.707	.010	21	.992	.0015956	.1650056	-.3415524	.3447435
	Equal variances not assumed			.009	5.759	.993	.0015956	.1803091	-.4441271	.4473182

San Diego MSA Unemployment Group Statistics

	SDMSAU02	N	Mean	Std. Deviation	Std. Error Mean
SDMSAU01	1.0000	18	.479294	1.1570587	.2727213
	2.0000	5	-.330380	.2974309	.1330151

San Diego MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SDMSAU01	Equal variances assumed	3.456	.077	1.527	21	.142	.8096744	.5303506	-.2932500	1.9125989
	Equal variances not assumed			2.668	21.000	.014	.8096744	.3034303	.1786558	1.4406931

San Diego MSA Education Group Statistics

	SDMSAE02	N	Mean	Std. Deviation	Std. Error Mean
SDMSAE01	1.0000	18	-.087783	.5764638	.1358738
	2.0000	5	-.387780	.5397113	.2413662

San Diego MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SDMSAE01	Equal variances assumed	.000	.991	1.042	21	.309	.2999967	.2879704	-.2988706	.8988639
	Equal variances not assumed			1.083	6.777	.316	.2999967	.2769826	-.3593626	.9593560

Western Region Socioeconomic Index Group Statistics

	WestSI02	N	Mean	Std. Deviation	Std. Error Mean
WestSI01	1.0000	218	.940779	.3554320	.0240729
	2.0000	116	.608826	.2467695	.0229120

Western Region Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
WestSI01	Equal variances assumed	5.051	.025	8.971	332	.000	.3319532	.0370027	.2591639	.4047425
	Equal variances not assumed			9.989	309.294	.000	.3319532	.0332335	.2665610	.3973455

Western Region Poverty Group Statistics

	WestP02	N	Mean	Std. Deviation	Std. Error Mean
WestP01	1.0000	218	.292945	1.5402117	.1043163
	2.0000	116	.017501	.4097202	.0380416

Western Region Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
WestP01	Equal variances assumed	4.621	.032	1.890	332	.060	.2754435	.1457645	-.0112949	.5621819
	Equal variances not assumed			2.481	269.559	.014	.2754435	.1110363	.0568349	.4940521

Western Region Income Group Statistics

	WestI02	N	Mean	Std. Deviation	Std. Error Mean
WestI01	1.0000	218	-.006048	.5109446	.0346055
	2.0000	116	-.581753	.4792050	.0444931

Western Region Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
WestI01	Equal variances assumed	1.318	.252	10.015	332	.000	.5757053	.0574832	.4626280	.6887825
	Equal variances not assumed			10.214	248.103	.000	.5757053	.0563664	.4646875	.6867230

Western Region Unemployment Group Statistics

	WestU02	N	Mean	Std. Deviation	Std. Error Mean
WestU01	1.0000	218	.119151	.8655396	.0586217
	2.0000	116	-.001612	.7181837	.0666817

Western Region Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
WestU01	Equal variances assumed	.509	.476	1.285	332	.200	.1207638	.0939526	-.0640538	.3055813
	Equal variances not assumed			1.360	274.544	.175	.1207638	.0887860	-.0540241	.2955517

Western Region Education Group Statistics

	WestE02	N	Mean	Std. Deviation	Std. Error Mean
WestE01	1.0000	218	-.097793	.5180382	.0350860
	2.0000	116	-.285844	.3820515	.0354726

Western Region Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
WestE01	Equal variances assumed	.057	.811	3.442	332	.001	.1880513	.0546308	.0805851	.2955174
	Equal variances not assumed			3.769	298.616	.000	.1880513	.0498932	.0898645	.2862380

Dallas County, TX Socioeconomic Index Group Statistics

	DallasCoSI02	N	Mean	Std. Deviation	Std. Error Mean
DallasCoSI01	1.0000	60	.976167	.4872423	.0629027
	2.0000	39	1.189129	.4398504	.0704324

Dallas County, TX Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DallasCoSI01	Equal variances assumed	.255	.615	-2.206	97	.030	-.2129617	.0965186	-.4045245	-.0213989
	Equal variances not assumed			-2.255	87.103	.027	-.2129617	.0944324	-.4006532	-.0252702

Dallas County, TX Poverty Group Statistics

	DallasCoP02	N	Mean	Std. Deviation	Std. Error Mean
DallasCoP01	1.0000	60	.112872	.5063900	.0653747
	2.0000	39	.490913	.6816579	.1091526

Dallas County, TX Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DallasCoP01	Equal variances assumed	5.630	.020	-3.161	97	.002	-.3780415	.1195833	-.6153813	-.1407017
	Equal variances not assumed			-2.971	64.783	.004	-.3780415	.1272326	-.6321587	-.1239243

Dallas County, TX Income Group Statistics

	DallasCoI02	N	Mean	Std. Deviation	Std. Error Mean
DallasCoI01	1.0000	60	-.101494	.3635674	.0469363
	2.0000	39	.299224	1.4935198	.2391546

Dallas County, TX Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DallasCoI01	Equal variances assumed	3.289	.073	-1.994	97	.049	-.4007180	.2009274	-.7995032	-.0019327
	Equal variances not assumed			-1.644	40.945	.108	-.4007180	.2437169	-.8929345	.0914985

Dallas County, TX Unemployment Group Statistics

	DallasCoU02	N	Mean	Std. Deviation	Std. Error Mean
DallasCoU01	1.0000	60	1.537260	12.4328868	1.6050788
	2.0000	39	.292162	.9070858	.1452500

Dallas County, TX Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DallasCoU01	Equal variances assumed	1.681	.198	.623	97	.535	1.2450982	1.9978596	-2.7201001	5.210296
	Equal variances not assumed			.773	59.964	.443	1.2450982	1.6116375	-1.9786965	4.468893

Dallas County, TX Education Group Statistics

	DallasCoE02	N	Mean	Std. Deviation	Std. Error Mean
DallasCoE01	1.0000	60	-.053387	.3363422	.0434216
	2.0000	39	.266630	.7676287	.1229190

Dallas County, TX Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DallasCoE01	Equal variances assumed	20.384	.000	-2.842	97	.005	-.3200172	.1125945	-.5434861	-.0965483
	Equal variances not assumed			-2.455	47.598	.018	-.3200172	.1303630	-.5821867	-.0578477

Tarrant County, TX Socioeconomic Index Group Statistics

	TarrantCoSI02	N	Mean	Std. Deviation	Std. Error Mean
Tarrant CoSI01	1.0000	30	.960853	.2755924	.0503161
	2.0000	14	1.137156	.4827326	.1290157

Tarrant County, TX Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Tarrant CoSI01	Equal variances assumed	2.533	.119	-1.543	42	.130	-.1763024	.1142379	-.4068438	.0542391
	Equal variances not assumed			-1.273	17.078	.220	-.1763024	.1384802	-.4683681	.1157634

Tarrant County, TX Poverty Group Statistics

	TarrantCoP02	N	Mean	Std. Deviation	Std. Error Mean
Tarrant CoP01	1.0000	30	.164842	.7529675	.1374724
	2.0000	14	.211481	.6343169	.1695283

Tarrant County, TX Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Tarrant CoP01	Equal variances assumed	.000	.993	-.201	42	.842	-.0466398	.2325046	-.5158531	.4225734
	Equal variances not assumed			-.214	29.919	.832	-.0466398	.2182625	-.4924420	.3991624

Tarrant County, TX Income Group Statistics

	TarrantCoI02	N	Mean	Std. Deviation	Std. Error Mean
Tarrant CoI01	1.0000	30	.034418	.3898062	.0711685
	2.0000	14	.181736	.3582399	.0957436

Tarrant County, TX Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Tarrant CoI01	Equal variances assumed	1.215	.277	-1.197	42	.238	-.1473181	.1230966	-.3957371	.1011009
	Equal variances not assumed			-1.235	27.563	.227	-.1473181	.1192971	-.3918621	.0972259

Tarrant County, TX Unemployment Group Statistics

	TarrantCoU02	N	Mean	Std. Deviation	Std. Error Mean
Tarrant CoU01	1.0000	30	-.079339	.4189351	.0764867
	2.0000	14	.506533	1.6104619	.4304140

Tarrant County, TX Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Tarrant CoU01	Equal variances assumed	4.695	.036	-1.883	42	.067	-.5858729	.3111203	-1.2137390	.0419933
	Equal variances not assumed			-1.340	13.828	.202	-.5858729	.4371573	-1.5245783	.3528325

Tarrant County, TX Education Group Statistics

	TarrantCoE02	N	Mean	Std. Deviation	Std. Error Mean
Tarrant CoE01	1.0000	30	-.042474	.2497844	.0456042
	2.0000	14	.012268	.5732595	.1532100

Tarrant County, TX Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Tarrant CoE01	Equal variances assumed	10.219	.003	-.444	42	.659	-.0547417	.1231638	-.3032963	.1938129
	Equal variances not assumed			-.342	15.352	.737	-.0547417	.1598532	-.3947823	.2852990

Dallas MSA Socioeconomic Index Group Statistics

	DallasMSA SI02	N	Mean	Std. Deviation	Std. Error Mean
Dallas MSASI 01	1.0000	105	.974231	.4045734	.0394823
	2.0000	64	1.139047	.4178753	.0522344

Dallas MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Dallas MSASI 01	Equal variances assumed	.888	.347	-2.537	167	.012	-.1648160	.0649626	-.2930698	-.0365622
	Equal variances not assumed			-2.517	129.872	.013	-.1648160	.0654774	-.2943563	-.0352756

Dallas MSA Poverty Group Statistics

	DallasMSAP02	N	Mean	Std. Deviation	Std. Error Mean
Dallas MSAP01	1.0000	105	.134611	.5755504	.0561680
	2.0000	64	.360817	.6398113	.0799764

Dallas MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Dallas MSAP01	Equal variances assumed	2.430	.121	-2.375	167	.019	-.2262061	.0952455	-.4142466	-.0381657
	Equal variances not assumed			-2.315	122.431	.022	-.2262061	.0977296	-.4196647	-.0327475

Dallas MSA Income Group Statistics

	DallasMSAI02	N	Mean	Std. Deviation	Std. Error Mean
Dallas MSAI01	1.0000	105	-.041886	.3580354	.0349407
	2.0000	64	.235811	1.1753571	.1469196

Dallas MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Dallas MSAI01	Equal variances assumed	1.975	.162	-2.259	167	.025	-.2776975	.1229389	-.5204123	-.0349828
	Equal variances not assumed			-1.839	70.192	.070	-.2776975	.1510173	-.5788776	.0234825

Dallas MSA Unemployment Group Statistics

	DallasMSAU02	N	Mean	Std. Deviation	Std. Error Mean
Dallas MSAU01	1.0000	105	.873137	9.4009133	.9174352
	2.0000	64	.299693	1.0402517	.1300315

Dallas MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Dallas MSAU01	Equal variances assumed	1.055	.306	.486	167	.628	.5734437	1.1808423	-1.7578589	2.904746
	Equal variances not assumed			.619	108.148	.537	.5734437	.9266043	-1.2632182	2.410105

Dallas MSA Education Group Statistics

	DallasMSAE02	N	Mean	Std. Deviation	Std. Error Mean
Dallas MSAE01	1.0000	105	-.059594	.3465195	.0338168
	2.0000	64	.129210	.6826890	.0853361

Dallas MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Dallas MSAE01	Equal variances assumed	21.115	.000	-2.378	167	.019	-.1888043	.0793867	-.3455352	-.0320734
	Equal variances not assumed			-2.057	83.099	.043	-.1888043	.0917923	-.3713723	-.0062362

Harris County, TX Socioeconomic Index Group Statistics

	HarrisCoSI02	N	Mean	Std. Deviation	Std. Error Mean
HarrisCoSI01	1.0000	91	.924775	.3475622	.0364344
	2.0000	35	1.067012	.3512061	.0593647

Harris County, TX Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
HarrisCoSI01	Equal variances assumed	.000	.988	-2.052	124	.042	-.1422367	.0693289	-.2794580	-.0050153
	Equal variances not assumed			-2.042	61.160	.045	-.1422367	.0696536	-.2815104	-.0029630

Harris County, TX Poverty Group Statistics

	HarrisCoP02	N	Mean	Std. Deviation	Std. Error Mean
HarrisCoP01	1.0000	91	.030846	.4478905	.0469517
	2.0000	35	.256976	.7208877	.1218523

Harris County, TX Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
HarrisCoP01	Equal variances assumed	4.194	.043	-2.118	124	.036	-.2261296	.1067573	-.4374321	-.0148270
	Equal variances not assumed			-1.732	44.475	.090	-.2261296	.1305850	-.4892269	.0369678

Harris County, TX Income Group Statistics

	HarrisCoI02	N	Mean	Std. Deviation	Std. Error Mean
HarrisCoI01	1.0000	91	-.011579	.3047460	.0319461
	2.0000	35	.124919	.3231369	.0546201

Harris County, TX Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
HarrisCoI01	Equal variances assumed	.002	.968	-2.215	124	.029	-.1364977	.0616380	-.2584965	-.0144989
	Equal variances not assumed			-2.157	58.648	.035	-.1364977	.0632764	-.2631295	-.0098659

Harris County, TX Unemployment Group Statistics

	HarrisCoU02	N	Mean	Std. Deviation	Std. Error Mean
HarrisCoU01	1.0000	91	-.094147	.5377675	.0563734
	2.0000	35	.013186	.6376209	.1077776

Harris County, TX Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
HarrisCoU01	Equal variances assumed	.021	.886	-.952	124	.343	-.1073326	.1127552	-.3305067	.1158416
	Equal variances not assumed			-.882	53.632	.381	-.1073326	.1216305	-.3512253	.1365602

Harris County, TX Education Group Statistics

	HarrisCoE02	N	Mean	Std. Deviation	Std. Error Mean
HarrisCoE01	1.0000	91	-.075332	.4912761	.0514997
	2.0000	35	.093570	.5193572	.0877874

Harris County, TX Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
HarrisCoE01	Equal variances assumed	1.876	.173	-1.701	124	.091	-.1689020	.0992766	-.3653981	.0275942
	Equal variances not assumed			-1.660	58.798	.102	-.1689020	.1017784	-.3725747	.0347708

Houston MSA Socioeconomic Index Group Statistics

	HoustonMSASI02	N	Mean	Std. Deviation	Std. Error Mean
Houston MSASI01	1.0000	96	.919990	.3400307	.0347042
	2.0000	40	1.043422	.3380683	.0534533

Houston MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Houston MSASI01	Equal variances assumed	.037	.847	-1.932	134	.055	-.1234313	.0638842	-.2497831	.0029205
	Equal variances not assumed			-1.937	73.450	.057	-.1234313	.0637310	-.2504339	.0035712

Houston MSA Poverty Group Statistics

	HoustonMSAP02	N	Mean	Std. Deviation	Std. Error Mean
Houston MSAP01	1.0000	96	.015053	.4436557	.0452804
	2.0000	40	.205819	.6876087	.1087205

Houston MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Houston MSAP01	Equal variances assumed	2.946	.088	-1.925	134	.056	-.1907658	.0990746	-.3867182	.0051865
	Equal variances not assumed			-1.620	53.048	.111	-.1907658	.1177729	-.4269834	.0454517

Houston MSA Income Group Statistics

	HoustonMSAI02	N	Mean	Std. Deviation	Std. Error Mean
Houston MSAI01	1.0000	96	-.006535	.2987275	.0304887
	2.0000	40	.116914	.3067373	.0484994

Houston MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Houston MSAI01	Equal variances assumed	.034	.854	-2.179	134	.031	-.1234485	.0566613	-.2355147	-.0113823
	Equal variances not assumed			-2.155	71.342	.035	-.1234485	.0572866	-.2376653	-.0092317

Houston MSA Unemployment Group Statistics

	HoustonMSAU02	N	Mean	Std. Deviation	Std. Error Mean
Houston MSAU01	1.0000	96	-.091109	.5388372	.0549948
	2.0000	40	.023981	.6518641	.1030688

Houston MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Houston MSAU01	Equal variances assumed	.003	.954	-1.065	134	.289	-.1150895	.1080292	-.3287525	.0985735
	Equal variances not assumed			-.985	62.295	.328	-.1150895	.1168230	-.3485933	.1184143

Houston MSA Education Group Statistics

	HoustonMSAE02	N	Mean	Std. Deviation	Std. Error Mean
Houston MSAE01	1.0000	96	-.080656	.4809832	.0490901
	2.0000	40	.049647	.5046585	.0797935

Houston MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Houston MSAE01	Equal variances assumed	1.759	.187	-1.419	134	.158	-.1303027	.0918368	-.3119399	.0513345
	Equal variances not assumed			-1.391	69.993	.169	-.1303027	.0936848	-.3171515	.0565462

Maricopa County, AZ Socioeconomic Index Group Statistics

	MaricopaCoSI02	N	Mean	Std. Deviation	Std. Error Mean
MaricopaCoSI01	1.0000	60	1.033365	.3843637	.0496211
	2.0000	23	.897984	.4043980	.0843228

Maricopa County, AZ Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MaricopaCoSI01	Equal variances assumed	.076	.784	1.416	81	.161	.1353814	.0956226	-.0548776	.3256403
	Equal variances not assumed			1.384	38.168	.174	.1353814	.0978396	-.0626559	.3334186

Maricopa County, AZ Poverty Group Statistics

	MaricopaCoP02	N	Mean	Std. Deviation	Std. Error Mean
MaricopaCoP01	1.0000	60	.340151	.6450345	.0832736
	2.0000	23	.134155	.6271403	.1307678

Maricopa County, AZ Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MaricopaCoP01	Equal variances assumed	.059	.808	1.312	81	.193	.2059961	.1570114	-.1064074	.5183996
	Equal variances not assumed			1.329	40.950	.191	.2059961	.1550313	-.1071077	.5190998

Maricopa County, AZ Income Group Statistics

	MaricopaCoI02	N	Mean	Std. Deviation	Std. Error Mean
MaricopaCoI01	1.0000	60	.039469	.4500083	.0580958
	2.0000	23	-.195510	.4722184	.0984644

Maricopa County, AZ Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Maricopa CoI01	Equal variances assumed	.558	.457	2.101	81	.039	.2349790	.1118678	.0123973	.4575608
	Equal variances not assumed			2.055	38.255	.047	.2349790	.1143256	.0035895	.4663686

Maricopa County, AZ Unemployment Group Statistics

	MaricopaCoU02	N	Mean	Std. Deviation	Std. Error Mean
Maricopa CoU01	1.0000	60	-.040248	.6888075	.0889247
	2.0000	23	.407675	2.4346215	.5076537

Maricopa County, AZ Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Maricopa CoU01	Equal variances assumed	3.889	.052	-1.306	81	.195	-.4479227	.3429479	-1.1302815	.2344360
	Equal variances not assumed			-.869	23.363	.394	-.4479227	.5153832	-1.5131593	.6173138

Maricopa County, AZ Education Group Statistics

	MaricopaCoE02	N	Mean	Std. Deviation	Std. Error Mean
MaricopaCoE01	1.0000	60	.249498	.8801297	.1136243
	2.0000	23	-.052769	.4849055	.1011098

Maricopa County, AZ Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MaricopaCoE01	Equal variances assumed	1.740	.191	1.555	81	.124	.3022670	.1943629	-.0844543	.6889883
	Equal variances not assumed			1.987	70.642	.051	.3022670	.1520975	-.0010335	.6055675

Phoenix MSA Socioeconomic Index Group Statistics

	PhoenixMSASI02	N	Mean	Std. Deviation	Std. Error Mean
PhoenixMSASI01	1.0000	64	1.024256	.3786740	.0473343
	2.0000	27	.864555	.3888283	.0748300

Phoenix MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Phoenix MSASI01	Equal variances assumed	.003	.954	1.823	89	.072	.1597014	.0875861	-.0143303	.3337330
	Equal variances not assumed			1.804	47.810	.078	.1597014	.0885442	-.0183468	.3377496

Phoenix MSA Poverty Group Statistics

	PhoenixMSAP02	N	Mean	Std. Deviation	Std. Error Mean
Phoenix MSAP01	1.0000	64	.330230	.6324660	.0790582
	2.0000	27	.057377	.6119116	.1177624

Phoenix MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Phoenix MSAP01	Equal variances assumed	.085	.772	1.898	89	.061	.2728524	.1437777	-.0128307	.5585356
	Equal variances not assumed			1.924	50.485	.060	.2728524	.1418386	-.0119710	.5576759

Phoenix MSA Income Group Statistics

	PhoenixMSAI02	N	Mean	Std. Deviation	Std. Error Mean
Phoenix MSAI01	1.0000	64	.041324	.4481916	.0560240
	2.0000	27	-.166596	.4480731	.0862317

Phoenix MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Phoenix MSAI01	Equal variances assumed	.214	.645	2.022	89	.046	.2079201	.1028440	.0035712	.4122690
	Equal variances not assumed			2.022	48.980	.049	.2079201	.1028328	.0012676	.4145726

Phoenix MSA Unemployment Group Statistics

	PhoenixMSAU02	N	Mean	Std. Deviation	Std. Error Mean
Phoenix MSAU01	1.0000	64	-.052682	.6731742	.0841468
	2.0000	27	.284035	2.2613089	.4351891

Phoenix MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Phoenix MSAU01	Equal variances assumed	3.095	.082	-1.089	89	.279	-.3367170	.3091300	-.9509516	.2775177
	Equal variances not assumed			-.760	27.964	.454	-.3367170	.4432496	-1.2447248	.5712909

Phoenix MSA Education Group Statistics

	PhoneixMSAE02	N	Mean	Std. Deviation	Std. Error Mean
Phoneix MSAE01	1.0000	64	.216325	.8617993	.1077249
	2.0000	27	-.101313	.4728893	.0910076

Phoenix MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Phoneix MSAE01	Equal variances assumed	2.262	.136	1.800	89	.075	.3176377	.1764266	-.0329183	.6681936
	Equal variances not assumed			2.252	82.809	.027	.3176377	.1410214	.0371422	.5981331

Southwestern Region Socioeconomic Index Group Statistics

	SouthwestSI02	N	Mean	Std. Deviation	Std. Error Mean
Southwest SI01	1.0000	265	.966663	.3767279	.0231422
	2.0000	131	1.053271	.4002454	.0349696

Southwestern Region Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Southwest SI01	Equal variances assumed	1.015	.314	-2.108	394	.036	-.0866074	.0410819	-.1673746	-.0058402
	Equal variances not assumed			-2.065	245.605	.040	-.0866074	.0419337	-.1692030	-.0040119

Southwestern Region Poverty Group Statistics

	SouthwestP02	N	Mean	Std. Deviation	Std. Error Mean
Southwest P01	1.0000	265	.138543	.5578903	.0342709
	2.0000	131	.250948	.6553334	.0572567

Southwestern Region Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Southwest P01	Equal variances assumed	3.794	.052	-1.778	394	.076	-.1124052	.0632087	-.2366737	.0118634
	Equal variances not assumed			-1.684	225.576	.093	-.1124052	.0667295	-.2438981	.0190878

Southwestern Region Income Group Statistics

	SouthwestI02	N	Mean	Std. Deviation	Std. Error Mean
Southwest I01	1.0000	265	-.008984	.3627583	.0222841
	2.0000	131	.116568	.8726468	.0762435

Southwestern Region Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Southwest I01	Equal variances assumed	1.875	.172	-2.018	394	.044	-.1255514	.0622253	-.2478866	-.0032162
	Equal variances not assumed			-1.581	152.611	.116	-.1255514	.0794333	-.2824822	.0313795

Southwestern Region Unemployment Group Statistics

	SouthwestU02	N	Mean	Std. Deviation	Std. Error Mean
Southwest U01	1.0000	265	.300231	5.9366907	.3646880
	2.0000	131	.212279	1.3001293	.1135928

Southwestern Region Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Southwest U01	Equal variances assumed	.241	.624	.167	394	.867	.0879523	.5251169	-.9444292	1.1203339
	Equal variances not assumed			.230	311.752	.818	.0879523	.3819695	-.6636118	.8395165

Southwestern Region Education Group Statistics

	SouthwestE02	N	Mean	Std. Deviation	Std. Error Mean
Southwest E01	1.0000	265	-.000587	.5682506	.0349074
	2.0000	131	.057404	.5956339	.0520408

Southwestern Region Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Southwest E01	Equal variances assumed	4.070	.044	-.940	394	.348	-.0579907	.0616720	-.1792380	.0632566
	Equal variances not assumed			-.925	248.525	.356	-.0579907	.0626639	-.1814107	.0654294

Cook County, IL Socioeconomic Index Group Statistics

	CookCoSI02	N	Mean	Std. Deviation	Std. Error Mean
CookCoSI01	1.0000	266	.842738	.3242800	.0198829
	2.0000	91	.749620	.2688392	.0281820

Cook County, IL Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
CookCoSI01	Equal variances assumed	3.916	.049	2.464	355	.014	.0931187	.0377883	.0188016	.1674357
	Equal variances not assumed			2.700	186.224	.008	.0931187	.0344899	.0250775	.1611598

Cook County, IL Poverty Group Statistics

	CookCoP02	N	Mean	Std. Deviation	Std. Error Mean
CookCoP01	1.0000	266	.099671	.8161032	.0500385
	2.0000	91	-.101005	.3639559	.0381529

Cook County, IL Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
CookCoP01	Equal variances assumed	4.493	.035	2.268	355	.024	.2006769	.0884749	.0266762	.3746777
	Equal variances not assumed			3.189	332.146	.002	.2006769	.0629245	.0768960	.3244578

Cook County, IL Income Group Statistics

	CookCoI02	N	Mean	Std. Deviation	Std. Error Mean
CookCoI01	1.0000	266	.017027	.4565313	.0279917
	2.0000	91	-.121753	.4255328	.0446080

Cook County, IL Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
CookCoI01	Equal variances assumed	1.146	.285	2.546	355	.011	.1387801	.0545128	.0315715	.2459886
	Equal variances not assumed			2.635	166.086	.009	.1387801	.0526631	.0348046	.2427556

Cook County, IL Unemployment Group Statistics

	CookCoU02	N	Mean	Std. Deviation	Std. Error Mean
CookCoU01	1.0000	266	-.000940	.7903680	.0484606
	2.0000	91	.177448	3.4760185	.3643857

Cook County, IL Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
CookCoU01	Equal variances assumed	2.790	.096	-.782	355	.435	-.1783882	.2281556	-.6270948	.2703183
	Equal variances not assumed			-.485	93.202	.629	-.1783882	.3675941	-.9083364	.5515599

Cook County, IL Education Group Statistics

	CookCoE02	N	Mean	Std. Deviation	Std. Error Mean
CookCoE01	1.0000	266	-.385123	.3193645	.0195815
	2.0000	91	-.429829	.2716021	.0284716

Cook County, IL Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
CookCoE01	Equal variances assumed	1.064	.303	1.195	355	.233	.0447060	.0373993	-.0288460	.1182580
	Equal variances not assumed			1.294	181.487	.197	.0447060	.0345553	-.0234758	.1128878

Chicago MSA Socioeconomic Index Group Statistics

	ChicagoMSASI02	N	Mean	Std. Deviation	Std. Error Mean
ChicagoMSASI01	1.0000	273	.849445	.3300389	.0199749
	2.0000	95	.760984	.2737494	.0280861

Chicago MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
ChicagoMSASI01	Equal variances assumed	3.641	.057	2.346	366	.020	.0884606	.0377058	.0143135	.1626078
	Equal variances not assumed			2.567	195.827	.011	.0884606	.0344648	.0204908	.1564305

Chicago MSA Poverty Group Statistics

	ChicagoMSAP02	N	Mean	Std. Deviation	Std. Error Mean
ChicagoMSAP01	1.0000	273	.101005	.8072751	.0488585
	2.0000	95	-.092400	.3587198	.0368039

Chicago MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
ChicagoMSAP01	Equal variances assumed	4.703	.031	2.257	366	.025	.1934051	.0856802	.0249179	.3618923
	Equal variances not assumed			3.162	345.949	.002	.1934051	.0611693	.0730946	.3137155

Chicago MSA Income Group Statistics

	ChicagoMSAI02	N	Mean	Std. Deviation	Std. Error Mean
ChicagoMSAI01	1.0000	273	.016274	.4559739	.0275968
	2.0000	95	-.119556	.4180750	.0428936

Chicago MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
ChicagoMSAI01	Equal variances assumed	1.613	.205	2.554	366	.011	.1358306	.0531922	.0312299	.2404314
	Equal variances not assumed			2.663	177.420	.008	.1358306	.0510043	.0351774	.2364839

Chicago MSA Unemployment Group Statistics

	ChicagoMSAU02	N	Mean	Std. Deviation	Std. Error Mean
ChicagoMSAU01	1.0000	273	.004387	.7820089	.0473293
	2.0000	95	.181810	3.4036838	.3492106

Chicago MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
ChicagoMSAU01	Equal variances assumed	2.834	.093	-.804	366	.422	-.1774224	.2206073	-.6112394	.2563945
	Equal variances not assumed			-.503	97.474	.616	-.1774224	.3524033	-.8768025	.5219577

Chicago MSA Education Group Statistics

	ChicagoMSAE02	N	Mean	Std. Deviation	Std. Error Mean
ChicagoMSAE01	1.0000	273	-.363910	.3984347	.0241144
	2.0000	95	-.415988	.2832151	.0290573

Chicago MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
ChicagoMSAE01	Equal variances assumed	1.023	.312	1.174	366	.241	.0520772	.0443434	-.0351227	.1392771
	Equal variances not assumed			1.379	230.313	.169	.0520772	.0377601	-.0223222	.1264766

Wayne County, MI Socioeconomic Index Group Statistics

	WayneCoSI02	N	Mean	Std. Deviation	Std. Error Mean
WayneCoSI01	1.0000	131	.9203	.28244	.02468
	2.0000	70	.9420	.35840	.04284

Wayne County, MI Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
WayneCoSI01	Equal variances assumed	.191	.662	-.471	199	.638	-.02167	.04603	-.11244	.06909
	Equal variances not assumed			-.438	115.635	.662	-.02167	.04944	-.11959	.07625

Wayne County, MI Poverty Group Statistics

	WayneCoP02	N	Mean	Std. Deviation	Std. Error Mean
WayneCoP01	1.0000	131	.134216	.5557744	.0485582
	2.0000	70	.142053	.3919794	.0468505

Wayne County, MI Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
WayneCoP01	Equal variances assumed	2.399	.123	-.105	199	.917	-.0078368	.0747711	-.1552822	.1396085
	Equal variances not assumed			-.116	184.105	.908	-.0078368	.0674750	-.1409604	.1252868

Wayne County, MI Income Group Statistics

	WayneCoI02	N	Mean	Std. Deviation	Std. Error Mean
WayneCoI01	1.0000	131	-.066506	.3102583	.0271074
	2.0000	70	-.006398	.3744580	.0447563

Wayne County, MI Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
WayneCoI01	Equal variances assumed	1.551	.214	-1.216	199	.225	-.0601072	.0494373	-.1575954	.0373811
	Equal variances not assumed			-1.149	120.315	.253	-.0601072	.0523253	-.1637048	.0434905

Wayne County, MI Unemployment Group Statistics

	WayneCoU02	N	Mean	Std. Deviation	Std. Error Mean
WayneCoU01	1.0000	131	.164827	.5849162	.0511044
	2.0000	70	.288727	1.2480778	.1491738

Wayne County, MI Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
WayneCoU01	Equal variances assumed	6.064	.015	-.958	199	.339	-.1238995	.1293743	-.3790201	.1312211
	Equal variances not assumed			-.786	85.521	.434	-.1238995	.1576848	-.4373915	.1895925

Wayne County, MI Education Group Statistics

	WayneCoE02	N	Mean	Std. Deviation	Std. Error Mean
WayneCoE01	1.0000	131	-.319938	.2378958	.0207851
	2.0000	70	-.300516	.5221955	.0624143

Wayne County, MI Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
WayneCoE01	Equal variances assumed	.363	.548	-.362	199	.718	-.0194212	.0536922	-.1253000	.0864576
	Equal variances not assumed			-.295	84.601	.769	-.0194212	.0657842	-.1502268	.1113843

Detroit MSA Socioeconomic Index Group Statistics

	DetroitMSASI02	N	Mean	Std. Deviation	Std. Error Mean
DetroitMSASI01	1.0000	141	.9249	.27638	.02328
	2.0000	77	.9432	.34400	.03920

Detroit MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DetroitMSASI01	Equal variances assumed	.093	.761	-.427	216	.670	-.01827	.04278	-.10259	.06605
	Equal variances not assumed			-.401	130.237	.689	-.01827	.04559	-.10847	.07192

Detroit MSA Poverty Group Statistics

	DetroitMSAP02	N	Mean	Std. Deviation	Std. Error Mean
DetroitMSAP01	1.0000	141	.137750	.5556689	.0467958
	2.0000	77	.142384	.3758014	.0428265

Detroit MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DetroitMSAP01	Equal variances assumed	3.296	.071	-.065	216	.948	-.0046334	.0708248	-.1442296	.1349628
	Equal variances not assumed			-.073	206.229	.942	-.0046334	.0634347	-.1296970	.1204302

Detroit MSA Income Group Statistics

	DetroitMSAI02	N	Mean	Std. Deviation	Std. Error Mean
DetroitMSAI01	1.0000	141	-.060794	.3022291	.0254523
	2.0000	77	-.010810	.3587105	.0408789

Detroit MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DetroitMSAI01	Equal variances assumed	1.006	.317	-1.091	216	.276	-.0499836	.0458020	-.1402597	.0402924
	Equal variances not assumed			-1.038	135.308	.301	-.0499836	.0481550	-.1452174	.0452501

Detroit MSA Unemployment Group Statistics

	DetroitMSAU02	N	Mean	Std. Deviation	Std. Error Mean
DetroitMSAU01	1.0000	141	.173371	.5690330	.0479212
	2.0000	77	.292217	1.1999477	.1367467

Detroit MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DetroitMSAU01	Equal variances assumed	6.455	.012	-.991	216	.323	-.1188465	.1199441	-.3552572	.1175643
	Equal variances not assumed			-.820	95.035	.414	-.1188465	.1449004	-.4065087	.1688158

Detroit MSA Education Group Statistics

	DetroitMSAE02	N	Mean	Std. Deviation	Std. Error Mean
DetroitMSAE01	1.0000	141	-.319581	.2400694	.0202175
	2.0000	77	-.307419	.5001891	.0570018

Detroit MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DetroitMSAE01	Equal variances assumed	.195	.659	-.242	216	.809	-.0121623	.0501759	-.1110593	.0867348
	Equal variances not assumed			-.201	95.504	.841	-.0121623	.0604810	-.1322242	.1078996

Minneapolis MSA Socioeconomic Index Group Statistics

	MinneMSASI02	N	Mean	Std. Deviation	Std. Error Mean
MinneMSASI01	1.0000	25	1.088450	.3366187	.0673237
	2.0000	11	.983193	.2515738	.0758524

Minneapolis MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MinneMSA SI01	Equal variances assumed	1.076	.307	.926	34	.361	.1052571	.1136115	-.1256293	.3361435
	Equal variances not assumed			1.038	25.395	.309	.1052571	.1014203	-.1034573	.3139715

Minneapolis MSA Poverty Group Statistics

	MinneMSAP02	N	Mean	Std. Deviation	Std. Error Mean
MinneMSAP01	1.0000	25	.312380	.6083348	.1216670
	2.0000	11	.182023	.4890328	.1474489

Minneapolis MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MinneMSA P01	Equal variances assumed	.351	.557	.626	34	.536	.1303570	.2083386	-.2930381	.5537521
	Equal variances not assumed			.682	23.679	.502	.1303570	.1911650	-.2644711	.5251851

Minneapolis MSA Income Group Statistics

	MinneMSAI02	N	Mean	Std. Deviation	Std. Error Mean
MinneMSAI01	1.0000	25	.060428	.2950077	.0590015
	2.0000	11	.043368	.4755108	.1433719

Minneapolis MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MinneMSAI01	Equal variances assumed	.044	.835	.132	34	.896	.0170605	.1294139	-.2459402	.2800611
	Equal variances not assumed			.110	13.512	.914	.0170605	.1550377	-.3165915	.3507124

Minneapolis MSA Unemployment Group Statistics

	MinneMSAU02	N	Mean	Std. Deviation	Std. Error Mean
MinneMSAU01	1.0000	25	.315591	.8749761	.1749952
	2.0000	11	.576055	1.6904630	.5096938

Minneapolis MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MinneMSAU01	Equal variances assumed	1.159	.289	-.613	34	.544	-.2604638	.4251736	-1.1245204	.6035929
	Equal variances not assumed			-.483	12.425	.637	-.2604638	.5388980	-1.4301869	.9092594

Minneapolis MSA Education Group Statistics

	MinneMSAE02	N	Mean	Std. Deviation	Std. Error Mean
MinneMSAE01	1.0000	25	-.056365	.4391666	.0878333
	2.0000	11	-.244495	.3498332	.1054787

Minneapolis MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MinneMSAE01	Equal variances assumed	.024	.877	1.253	34	.219	.1881302	.1501142	-.1169385	.4931989
	Equal variances not assumed			1.371	23.890	.183	.1881302	.1372605	-.0952305	.4714909

St. Louis MSA Socioeconomic Index Group Statistics

	StLouisMSASI02	N	Mean	Std. Deviation	Std. Error Mean
StLouisMSASI01	1.0000	11	1.070117	.2903243	.0875361
	2.0000	27	.928019	.2195710	.0422565

St. Louis MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
StLouisMSASI01	Equal variances assumed	2.541	.120	1.646	36	.108	.1420988	.0863172	-.0329605	.3171581
	Equal variances not assumed			1.462	14.893	.165	.1420988	.0972017	-.0652120	.3494095

St. Louis MSA Poverty Group Statistics

	StLouisMSAP02	N	Mean	Std. Deviation	Std. Error Mean
StLouisMSAP01	1.0000	11	.465939	.7011713	.2114111
	2.0000	27	.101306	.4853574	.0934071

St. Louis MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
StLouisMSAP01	Equal variances assumed	2.160	.150	1.841	36	.074	.3646326	.1980943	-.0371213	.7663865
	Equal variances not assumed			1.578	14.079	.137	.3646326	.2311267	-.1308242	.8600893

St. Louis MSA Income Group Statistics

	StLouisMSAI02	N	Mean	Std. Deviation	Std. Error Mean
StLouisMSAI01	1.0000	11	.122705	.2908641	.0876988
	2.0000	27	.037093	.3001465	.0577632

St. Louis MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
StLouisMSAI01	Equal variances assumed	.018	.893	.804	36	.427	.0856119	.1064492	-.1302770	.3015009
	Equal variances not assumed			.815	19.171	.425	.0856119	.1050127	-.1340497	.3052736

St. Louis MSA Unemployment Group Statistics

	StLouisMSAU02	N	Mean	Std. Deviation	Std. Error Mean
StLouisMSAU01	1.0000	11	.739883	.9577124	.2887611
	2.0000	27	.246969	.5896510	.1134784

St. Louis MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
StLouisMSAU01	Equal variances assumed	2.673	.111	1.937	36	.061	.4929140	.2544143	-.0230620	1.0088900
	Equal variances not assumed			1.589	13.206	.136	.4929140	.3102585	-.1762970	1.1621251

St. Louis MSA Education Group Statistics

	StLouisMSAE02	N	Mean	Std. Deviation	Std. Error Mean
StLouisMSAE01	1.0000	11	-.408593	.2492178	.0751420
	2.0000	27	-.398508	.1502221	.0289103

St. Louis MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
StLouisMSAE01	Equal variances assumed	1.677	.204	-.154	36	.879	-.0100858	.0655187	-.1429638	.1227923
	Equal variances not assumed			-.125	13.069	.902	-.0100858	.0805116	-.1839266	.1637551

Midwestern Region Socioeconomic Index Group Statistics

	MidwestSI02	N	Mean	Std. Deviation	Std. Error Mean
MidwestSI01	1.0000	450	.891754	.3195367	.0150631
	2.0000	210	.860897	.3068590	.0211753

Midwestern Region Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MidwestSI01	Equal variances assumed	2.735	.099	1.170	658	.242	.0308575	.0263721	-.0209262	.0826411
	Equal variances not assumed			1.187	423.551	.236	.0308575	.0259863	-.0202208	.0819357

Midwestern Region Poverty Group Statistics

	MidwestP02	N	Mean	Std. Deviation	Std. Error Mean
MidwestP01	1.0000	450	.133182	.7259009	.0342193
	2.0000	210	.032967	.4041115	.0278863

Midwestern Region Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MidwestP01	Equal variances assumed	8.284	.004	1.870	658	.062	.1002152	.0536051	-.0050424	.2054729
	Equal variances not assumed			2.270	638.458	.024	.1002152	.0441430	.0135321	.1868983

Midwestern Region Income Group Statistics

	MidwestI02	N	Mean	Std. Deviation	Std. Error Mean
MidwestI01	1.0000	450	-.002819	.4035520	.0190236
	2.0000	210	-.051008	.3893982	.0268710

Midwestern Region Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MidwestI01	Equal variances assumed	1.305	.254	1.445	658	.149	.0481889	.0333541	-.0173044	.1136822
	Equal variances not assumed			1.464	421.697	.144	.0481889	.0329234	-.0165255	.1129033

Midwestern Region Unemployment Group Statistics

	MidwestU02	N	Mean	Std. Deviation	Std. Error Mean
MidwestU01	1.0000	450	.092603	.7433631	.0350425
	2.0000	210	.251321	2.4336076	.1679349

Midwestern Region Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MidwestU01	Equal variances assumed	4.199	.041	-1.264	658	.207	-.1587177	.1255852	-.4053137	.0878783
	Equal variances not assumed			-.925	227.396	.356	-.1587177	.1715520	-.4967526	.1793172

Midwestern Region Education Group Statistics

	MidwestE02	N	Mean	Std. Deviation	Std. Error Mean
MidwestE01	1.0000	450	-.334027	.3617589	.0170535
	2.0000	210	-.364949	.3728660	.0257302

Midwestern Region Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MidwestE01	Equal variances assumed	1.567	.211	1.013	658	.312	.0309218	.0305305	-.0290271	.0908707
	Equal variances not assumed			1.002	397.265	.317	.0309218	.0308685	-.0297643	.0916078

Essex County, NJ Socioeconomic Index Group Statistics

	EssexCoSI02	N	Mean	Std. Deviation	Std. Error Mean
EssexCoSI01	1.0000	45	.8726	.25576	.03813
	2.0000	17	.8839	.22383	.05429

Essex County, NJ Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
EssexCoSI01	Equal variances assumed	.290	.592	-.161	60	.873	-.01132	.07050	-.15234	.12971
	Equal variances not assumed			-.171	32.777	.866	-.01132	.06634	-.14632	.12368

Essex County, NJ Poverty Group Statistics

	EssexCoP02	N	Mean	Std. Deviation	Std. Error Mean
EssexCoP01	1.0000	45	.192642	.6571117	.0979564
	2.0000	17	-.011612	.4642876	.1126063

Essex County, NJ Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
EssexCoP01	Equal variances assumed	2.959	.091	1.173	60	.245	.2042542	.1741320	-.1440616	.5525701
	Equal variances not assumed			1.369	40.868	.179	.2042542	.1492503	-.0971924	.5057009

Essex County, NJ Income Group Statistics

	EssexCoI02	N	Mean	Std. Deviation	Std. Error Mean
EssexCoI01	1.0000	45	-.027094	.3183603	.0474584
	2.0000	17	-.091423	.2280557	.0553116

Essex County, NJ Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
EssexCoI01	Equal variances assumed	.233	.631	.761	60	.450	.0643293	.0845448	-.1047855	.2334441
	Equal variances not assumed			.883	40.289	.383	.0643293	.0728812	-.0829362	.2115948

Essex County, NJ Unemployment Group Statistics

	EssexCoU02	N	Mean	Std. Deviation	Std. Error Mean
EssexCoU01	1.0000	45	.038257	.6193057	.0923206
	2.0000	17	.137305	.4553044	.1104275

Essex County, NJ Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
EssexCoU01	Equal variances assumed	.514	.476	-.600	60	.551	-.0990475	.1651526	-.4294018	.2313068
	Equal variances not assumed			-.688	39.216	.495	-.0990475	.1439352	-.3901326	.1920377

Essex County, NJ Education Group Statistics

	EssexCoE02	N	Mean	Std. Deviation	Std. Error Mean
EssexCoE01	1.0000	45	-.399160	.1568751	.0233856
	2.0000	17	-.329697	.1943305	.0471321

Essex County, NJ Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
EssexCoE01	Equal variances assumed	.898	.347	-1.455	60	.151	-.0694629	.0477370	-.1649511	.0260252
	Equal variances not assumed			-1.320	24.312	.199	-.0694629	.0526148	-.1779809	.0390550

Passaic County, NJ Socioeconomic Index Group Statistics

	PassaicCoSI02	N	Mean	Std. Deviation	Std. Error Mean
PassaicCoSI01	1.00	16	.9447	.17652	.04413
	2.00	5	.9985	.32642	.14598

Passaic County, NJ Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PassaicCoSI01	Equal variances assumed	3.023	.098	-.484	19	.634	-.05383	.11111	-.28639	.17873
	Equal variances not assumed			-.353	4.754	.739	-.05383	.15251	-.45204	.34438

Passaic County, NJ Poverty Group Statistics

	PassaicCoP02	N	Mean	Std. Deviation	Std. Error Mean
PassaicCoP01	1.00	16	.5798	.59844	.14961
	2.00	5	.3178	.37982	.16986

Passaic County, NJ Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PassaicCoP01	Equal variances assumed	1.160	.295	.914	19	.372	.26201	.28669	-.33804	.86205
	Equal variances not assumed			1.158	10.869	.272	.26201	.22635	-.23693	.76094

Passaic County, NJ Income Group Statistics

	PassaicCoI02	N	Mean	Std. Deviation	Std. Error Mean
PassaicCoI01	1.00	16	.2058	.22526	.05631
	2.00	5	.3761	.40623	.18167

Passaic County, NJ Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PassaicCoI01	Equal variances assumed	1.301	.268	-1.215	19	.239	-.17028	.14012	-.46356	.12301
	Equal variances not assumed			-.895	4.794	.413	-.17028	.19020	-.66559	.32504

Passaic County, NJ Unemployment Group Statistics

	PassaicCoU02	N	Mean	Std. Deviation	Std. Error Mean
PassaicCoU01	1.00	16	-.2907	.38577	.09644
	2.00	5	.2055	1.16637	.52162

Passaic County, NJ Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PassaicCoU01	Equal variances assumed	6.551	.019	-1.524	19	.144	-.49622	.32561	-1.17773	.18529
	Equal variances not assumed			-.935	4.277	.399	-.49622	.53046	-1.93216	.93973

Passaic County, NJ Education Group Statistics

	PassaicCoE02	N	Mean	Std. Deviation	Std. Error Mean
PassaicCoE01	1.00	16	-.2835	.14757	.03689
	2.00	5	-.4306	.14339	.06413

Passaic County, NJ Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PassaicCoE01	Equal variances assumed	.690	.416	1.956	19	.065	.14704	.07516	-.01028	.30435
	Equal variances not assumed			1.987	6.885	.088	.14704	.07398	-.02850	.32257

Union County, NJ Socioeconomic Index Group Statistics

	UnionCoSI02	N	Mean	Std. Deviation	Std. Error Mean
UnionCoSI01	1.0000	8	.9754	.17084	.06040
	2.0000	7	.8658	.19188	.07253

Union County, NJ Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
UnionCoSI01	Equal variances assumed	.158	.697	1.170	13	.263	.10954	.09360	-.09267	.31176
	Equal variances not assumed			1.161	12.185	.268	.10954	.09438	-.09576	.31484

Union County, NJ Poverty Group Statistics

	UnionCoP02	N	Mean	Std. Deviation	Std. Error Mean
UnionCoP01	1.0000	8	.222142	.3577340	.1264781
	2.0000	7	.120673	.5396284	.2039604

Union County, NJ Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
UnionCoP01	Equal variances assumed	1.611	.227	.435	13	.671	.1014691	.2333615	-.4026778	.6056159
	Equal variances not assumed			.423	10.208	.681	.1014691	.2399928	-.4317958	.6347339

Union County, NJ Income Group Statistics

	UnionCoI02	N	Mean	Std. Deviation	Std. Error Mean
UnionCoI01	1.0000	8	.057313	.1413697	.0499817
	2.0000	7	.035695	.2340642	.0884679

Union County, NJ Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
UnionCoI01	Equal variances assumed	.381	.548	.220	13	.829	.0216179	.0982624	-.1906652	.2339010
	Equal variances not assumed			.213	9.603	.836	.0216179	.1016108	-.2060603	.2492960

Union County, NJ Unemployment Group Statistics

	UnionCoU02	N	Mean	Std. Deviation	Std. Error Mean
UnionCoU01	1.0000	8	.127562	.7850569	.2775595
	2.0000	7	-.313881	.2230125	.0842908

Union County, NJ Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
UnionCoU01	Equal variances assumed	2.631	.129	1.432	13	.176	.4414431	.3082856	-.2245675	1.1074536
	Equal variances not assumed			1.522	8.269	.165	.4414431	.2900763	-.2237100	1.1065962

Union County, NJ Education Group Statistics

	UnionCoE02	N	Mean	Std. Deviation	Std. Error Mean
UnionCoE01	1.0000	8	-.233233	.2246989	.0794430
	2.0000	7	-.224286	.1719565	.0649934

Union County, NJ Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
UnionCoE01	Equal variances assumed	.975	.341	-.086	13	.933	-.0089472	.1045833	-.2348856	.2169913
	Equal variances not assumed			-.087	12.811	.932	-.0089472	.1026418	-.2310248	.2131304

Bronx County, NY Socioeconomic Index Group Statistics

	BronxCoSI02	N	Mean	Std. Deviation	Std. Error Mean
BronxCoSI01	1.0000	63	.9426	.26727	.03367
	2.0000	83	.8126	.15473	.01698

Bronx County, NY Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
BronxCoSI01	Equal variances assumed	7.071	.009	3.693	144	.000	.12999	.03520	.06041	.19958
	Equal variances not assumed			3.447	93.006	.001	.12999	.03771	.05510	.20488

Bronx County, NY Poverty Group Statistics

	BronxCoP02	N	Mean	Std. Deviation	Std. Error Mean
BronxCoP01	1.0000	63	.168212	.5606113	.0706304
	2.0000	83	-.089606	.2608050	.0286271

Bronx County, NY Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
BronxCoP01	Equal variances assumed	15.830	.000	3.698	144	.000	.2578180	.0697115	.1200280	.3956081
	Equal variances not assumed			3.383	82.363	.001	.2578180	.0762113	.1062195	.4094166

Bronx County, NY Income Group Statistics

	BronxCoI02	N	Mean	Std. Deviation	Std. Error Mean
BronxCoI01	1.0000	63	.180176	1.1321129	.1426328
	2.0000	83	-.122771	.2311898	.0253764

Bronx County, NY Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
BronxCoI01	Equal variances assumed	4.342	.039	2.376	144	.019	.3029468	.1275057	.0509223	.5549713
	Equal variances not assumed			2.091	65.937	.040	.3029468	.1448726	.0136941	.5921995

Bronx County, NY Unemployment Group Statistics

	BronxCoU02	N	Mean	Std. Deviation	Std. Error Mean
BronxCoU01	1.0000	63	-.018929	.7190332	.0905897
	2.0000	83	-.187829	.3417021	.0375067

Bronx County, NY Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
BronxCoU01	Equal variances assumed	3.569	.061	1.880	144	.062	.1689001	.0898428	-.0086809	.3464812
	Equal variances not assumed			1.723	83.229	.089	.1689001	.0980471	-.0261038	.3639040

Bronx County, NY Education Group Statistics

	BronxCoE02	N	Mean	Std. Deviation	Std. Error Mean
BronxCoE01	1.0000	63	-.231062	.2178786	.0274501
	2.0000	83	-.253335	.1535528	.0168546

Bronx County, NY Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
BronxCoE01	Equal variances assumed	5.906	.016	.724	144	.470	.0222725	.0307501	-.0385073	.0830524
	Equal variances not assumed			.691	106.153	.491	.0222725	.0322116	-.0415891	.0861341

Kings County, NY Socioeconomic Index Group Statistics

	KingsCoSI02	N	Mean	Std. Deviation	Std. Error Mean
KingsCoSI01	1.0000	156	.8628	.24911	.01994
	2.0000	97	.7471	.25378	.02577

Kings County, NY Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
KingsCoSI01	Equal variances assumed	1.029	.311	3.568	251	.000	.11574	.03244	.05185	.17964
	Equal variances not assumed			3.552	200.843	.000	.11574	.03258	.05149	.17999

Kings County, NY Poverty Group Statistics

	KingsCoP02	N	Mean	Std. Deviation	Std. Error Mean
KingsCoP01	1.0000	156	.157475	.7815643	.0625752
	2.0000	97	-.150707	.2851913	.0289568

Kings County, NY Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
KingsCoP01	Equal variances assumed	7.408	.007	3.730	251	.000	.3081821	.0826253	.1454548	.4709094
	Equal variances not assumed			4.470	212.740	.000	.3081821	.0689504	.1722686	.4440955

Kings County, NY Income Group Statistics

	KingsCoI02	N	Mean	Std. Deviation	Std. Error Mean
KingsCoI01	1.0000	156	.093163	.3171096	.0253891
	2.0000	97	.029326	1.1705495	.1188513

Kings County, NY Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
KingsCoI01	Equal variances assumed	2.084	.150	.645	251	.520	.0638368	.0989960	-.1311319	.2588055
	Equal variances not assumed			.525	104.826	.601	.0638368	.1215329	-.1771451	.3048187

Kings County, NY Unemployment Group Statistics

	KingsCoU02	N	Mean	Std. Deviation	Std. Error Mean
KingsCoU01	1.0000	156	-.136054	.6682571	.0535034
	2.0000	97	-.199515	.6967349	.0707427

Kings County, NY Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
KingsCoU01	Equal variances assumed	.491	.484	.722	251	.471	.0634605	.0878349	-.1095269	.2364479
	Equal variances not assumed			.715	197.261	.475	.0634605	.0886969	-.1114554	.2383764

Kings County, NY Education Group Statistics

	KingsCoE02	N	Mean	Std. Deviation	Std. Error Mean
KingsCoE01	1.0000	156	-.319406	.2273247	.0182005
	2.0000	97	-.411764	.1858442	.0188696

Kings County, NY Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
KingsCoE01	Equal variances assumed	1.590	.208	3.363	251	.001	.0923574	.0274666	.0382631	.1464517
	Equal variances not assumed			3.523	232.877	.001	.0923574	.0262168	.0407049	.1440099

New York County, NY Socioeconomic Index Group Statistics

	NYCoSI02	N	Mean	Std. Deviation	Std. Error Mean
NYCoSI01	1.0000	24	.9627	.23115	.04718
	2.0000	63	.7992	.25614	.03227

New York County, NY Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NYCoSI01	Equal variances assumed	.873	.353	2.730	85	.008	.16349	.05988	.04444	.28254
	Equal variances not assumed			2.860	45.830	.006	.16349	.05716	.04842	.27857

New York County, NY Poverty Group Statistics

	NYCoP02	N	Mean	Std. Deviation	Std. Error Mean
NYCoP01	1.0000	24	-.012980	.2634523	.0537770
	2.0000	63	-.059824	1.0257615	.1292338

New York County, NY Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NYCoP01	Equal variances assumed	.468	.496	.220	85	.826	.0468447	.2126994	-.3760587	.4697481
	Equal variances not assumed			.335	78.949	.739	.0468447	.1399762	-.2317737	.3254632

New York County, NY Income Group Statistics

	NYCoI02	N	Mean	Std. Deviation	Std. Error Mean
NYCoI01	1.0000	24	.292838	.3095238	.0631813
	2.0000	63	.032002	.3738281	.0470979

New York County, NY Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NYCoI01	Equal variances assumed	1.188	.279	3.041	85	.003	.2608369	.0857721	.0902989	.4313749
	Equal variances not assumed			3.310	49.943	.002	.2608369	.0788041	.1025497	.4191242

New York County, NY Unemployment Group Statistics

	NYCoU02	N	Mean	Std. Deviation	Std. Error Mean
NYCoU01	1.0000	24	.069205	.5079240	.1036796
	2.0000	63	-.123043	.5112896	.0644164

New York County, NY Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NYCoU01	Equal variances assumed	.114	.736	1.570	85	.120	.1922480	.1224273	-.0511703	.4356663
	Equal variances not assumed			1.575	41.870	.123	.1922480	.1220612	-.0541041	.4386002

New York County, NY Education Group Statistics

	NYCoE02	N	Mean	Std. Deviation	Std. Error Mean
NYCoE01	1.0000	24	-.278114	.2842412	.0580205
	2.0000	63	-.361833	.3379143	.0425732

New York County, NY Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NYCoE01	Equal variances assumed	.004	.953	1.076	85	.285	.0837190	.0777838	-.0709360	.2383740
	Equal variances not assumed			1.163	49.149	.250	.0837190	.0719643	-.0608875	.2283256

New York MSA Socioeconomic Index Group Statistics

	NYMSASI02	N	Mean	Std. Deviation	Std. Error Mean
NYMSASI01	1.0000	396	.9090	.25058	.01259
	2.0000	296	.8045	.23474	.01364

New York MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NYMSASI01	Equal variances assumed	3.534	.061	5.578	690	.000	.10455	.01874	.06775	.14135
	Equal variances not assumed			5.631	656.074	.000	.10455	.01857	.06809	.14101

New York MSA Poverty Group Statistics

	NYMSAP02	N	Mean	Std. Deviation	Std. Error Mean
NYMSAP01	1.0000	396	.193364	.6816950	.0342565
	2.0000	296	-.074913	.5538354	.0321910

New York MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NYMSAP01	Equal variances assumed	16.410	.000	5.540	690	.000	.2682767	.0484225	.1732037	.3633498
	Equal variances not assumed			5.707	685.199	.000	.2682767	.0470082	.1759794	.3605741

New York MSA Income Group Statistics

	NYMSAI02	N	Mean	Std. Deviation	Std. Error Mean
NYMSAI01	1.0000	396	.104222	.5369751	.0269840
	2.0000	296	-.015886	.7127536	.0414280

New York MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NYMSAI01	Equal variances assumed	.002	.964	2.528	690	.012	.1201080	.0475051	.0268361	.2133798
	Equal variances not assumed			2.429	527.499	.015	.1201080	.0494410	.0229825	.2172334

New York MSA Unemployment Group Statistics

	NYMSAU02	N	Mean	Std. Deviation	Std. Error Mean
NYMSAU01	1.0000	396	-.017297	.8040234	.0404037
	2.0000	296	-.127405	.5870738	.0341230

New York MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NYMSAU01	Equal variances assumed	6.490	.011	1.992	690	.047	.1101075	.0552692	.0015916	.2186234
	Equal variances not assumed			2.082	689.645	.038	.1101075	.0528851	.0062723	.2139426

New York MSA Education Group Statistics

	NYMSAE02	N	Mean	Std. Deviation	Std. Error Mean
NYMSAE01	1.0000	396	-.295271	.2391263	.0120165
	2.0000	296	-.341252	.2290086	.0133109

New York MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NYMSAE01	Equal variances assumed	.297	.586	2.548	690	.011	.0459807	.0180450	.0105509	.0814104
	Equal variances not assumed			2.564	649.564	.011	.0459807	.0179325	.0107679	.0811934

Philadelphia County, PA Socioeconomic Index Group Statistics

	PhilCoSI02	N	Mean	Std. Deviation	Std. Error Mean
PhilCoSI01	1.0000	49	1.060686	.3649955	.0521422
	2.0000	50	.959250	.3299056	.0466557

Philadelphia County, PA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PhilCoSI01	Equal variances assumed	.062	.804	1.451	97	.150	.1014361	.0698964	-.0372889	.2401612
	Equal variances not assumed			1.450	95.599	.150	.1014361	.0699683	-.0374573	.2403295

Philadelphia County, PA Poverty Group Statistics

	PhilCoP02	N	Mean	Std. Deviation	Std. Error Mean
PhilCoP01	1.0000	49	.547985	.8173776	.1167682
	2.0000	50	.182442	.5448631	.0770553

Philadelphia County, PA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PhilCoP01	Equal variances assumed	6.905	.010	2.623	97	.010	.3655432	.1393530	.0889661	.6421202
	Equal variances not assumed			2.613	83.412	.011	.3655432	.1399012	.0873057	.6437806

Philadelphia County, PA Income Group Statistics

	PhilCoI02	N	Mean	Std. Deviation	Std. Error Mean
PhilCoI01	1.0000	49	.037580	.3586364	.0512338
	2.0000	50	.017167	.4007576	.0566757

Philadelphia County, PA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PhilCoI01	Equal variances assumed	.127	.723	.267	97	.790	.0204135	.0764867	-.1313916	.1722185
	Equal variances not assumed			.267	96.215	.790	.0204135	.0764005	-.1312359	.1720628

Philadelphia County, PA Unemployment Group Statistics

	PhilCoU02	N	Mean	Std. Deviation	Std. Error Mean
PhilCoU01	1.0000	49	.831532	2.0476479	.2925211
	2.0000	50	.393929	1.2347651	.1746222

Philadelphia County, PA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PhilCoU01	Equal variances assumed	2.320	.131	1.291	97	.200	.4376025	.3390593	-.2353363	1.1105414
	Equal variances not assumed			1.285	78.536	.203	.4376025	.3406780	-.2405624	1.1157674

Philadelphia County, PA Education Group Statistics

	PhilCoE02	N	Mean	Std. Deviation	Std. Error Mean
PhilCoE01	1.0000	49	-.357984	.2593626	.0370518
	2.0000	50	-.357840	.2238844	.0316620

Philadelphia County, PA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PhilCoE01	Equal variances assumed	3.007	.086	-.003	97	.998	-.0001444	.0486647	-.0967303	.0964415
	Equal variances not assumed			-.003	94.392	.998	-.0001444	.0487373	-.0969081	.0966194

Philadelphia MSA Socioeconomic Index Group Statistics

	PhilMSASI 02	N	Mean	Std. Deviation	Std. Error Mean
PhilMSASI 01	1.0000	78	1.069724	.3414712	.0386640
	2.0000	61	.983095	.3197598	.0409410

Philadelphia MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PhilMSASI 01	Equal variances assumed	.053	.818	1.526	137	.129	.0866291	.0567692	-.0256281	.1988863
	Equal variances not assumed			1.538	132.577	.126	.0866291	.0563123	-.0247577	.1980159

Philadelphia MSA Poverty Group Statistics

	PhilMSAP02	N	Mean	Std. Deviation	Std. Error Mean
PhilMSAP01	1.0000	78	.488392	.7516205	.0851043
	2.0000	61	.220916	.5203957	.0666298

Philadelphia MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PhilMSAP01	Equal variances assumed	7.498	.007	2.370	137	.019	.2674764	.1128752	.0442734	.4906794
	Equal variances not assumed			2.475	135.157	.015	.2674764	.1080846	.0537206	.4812321

Philadelphia MSA Income Group Statistics

	PhilMSAI02	N	Mean	Std. Deviation	Std. Error Mean
PhilMSAI01	1.0000	78	.091491	.3669868	.0415531
	2.0000	61	.071932	.3996111	.0511650

Philadelphia MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PhilMSAI01	Equal variances assumed	.090	.765	.300	137	.765	.0195587	.0652265	-.1094223	.1485397
	Equal variances not assumed			.297	123.415	.767	.0195587	.0659129	-.1109075	.1500249

Philadelphia MSA Unemployment Group Statistics

	PhilMSAU02	N	Mean	Std. Deviation	Std. Error Mean
PhilMSAU01	1.0000	78	.713442	1.7154052	.1942314
	2.0000	61	.366316	1.1414502	.1461477

Philadelphia MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PhilMSAU01	Equal variances assumed	2.543	.113	1.362	137	.176	.3471262	.2549241	-.1569687	.8512211
	Equal variances not assumed			1.428	133.822	.156	.3471262	.2430740	-.1336378	.8278901

Philadelphia MSA Education Group Statistics

	PhilMSAE 02	N	Mean	Std. Deviation	Std. Error Mean
PhilMSAE 01	1.0000	78	-.338163	.2375056	.0268922
	2.0000	61	-.347183	.2273220	.0291056

Philadelphia MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PhilMSAE 01	Equal variances assumed	1.436	.233	.226	137	.821	.0090206	.0398417	-.0697636	.0878049
	Equal variances not assumed			.228	131.496	.820	.0090206	.0396273	-.0693690	.0874102

District of Columbia Socioeconomic Index Group Statistics

	DCSI02	N	Mean	Std. Deviation	Std. Error Mean
DCSI01	1.0000	45	1.162405	.4398013	.0655617
	2.0000	31	1.108572	.3126394	.0561517

District of Columbia Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DCSI01	Equal variances assumed	1.346	.250	.587	74	.559	.0538337	.0917855	-.1290528	.2367203
	Equal variances not assumed			.624	73.904	.535	.0538337	.0863212	-.1181687	.2258362

District of Columbia Poverty Group Statistics

	DCP02	N	Mean	Std. Deviation	Std. Error Mean
DCP01	1.0000	45	.333856	.8358519	.1246014
	2.0000	31	.148469	.4368796	.0784659

District of Columbia Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DCP01	Equal variances assumed	2.810	.098	1.131	74	.262	.1853866	.1638515	-.1410947	.5118679
	Equal variances not assumed			1.259	69.733	.212	.1853866	.1472495	-.1083130	.4790862

District of Columbia Income Group Statistics

	DCI02	N	Mean	Std. Deviation	Std. Error Mean
DCI01	1.0000	45	.854604	.7907812	.1178827
	2.0000	31	.838655	.5643333	.1013572

District of Columbia Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DCI01	Equal variances assumed	.620	.434	.097	74	.923	.0159489	.1651995	-.3132182	.3451160
	Equal variances not assumed			.103	73.882	.919	.0159489	.1554658	-.2938318	.3257295

District of Columbia Unemployment Group Statistics

	DCU02	N	Mean	Std. Deviation	Std. Error Mean
DCU01	1.0000	45	.593983	1.3591863	.2026155
	2.0000	31	.508645	.7924420	.1423268

District of Columbia Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DCU01	Equal variances assumed	.582	.448	.314	74	.754	.0853380	.2715019	-.4556414	.6263173
	Equal variances not assumed			.345	72.312	.731	.0853380	.2476085	-.4082241	.5789001

District of Columbia Education Group Statistics

	DCE02	N	Mean	Std. Deviation	Std. Error Mean
DCE01	1.0000	45	-.403080	.2686389	.0400463
	2.0000	31	-.437263	.1875489	.0336848

District of Columbia Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DCE01	Equal variances assumed	.004	.952	.612	74	.542	.0341829	.0558089	-.0770188	.1453847
	Equal variances not assumed			.653	73.975	.516	.0341829	.0523295	-.0700864	.1384522

Washington D.C. MSA Socioeconomic Index Group Statistics

	DCMSASI02	N	Mean	Std. Deviation	Std. Error Mean
DCMSASI01	1.0000	55	1.151874	.4143725	.0558740
	2.0000	42	1.056422	.3167945	.0488825

Washington D.C. MSA Socioeconomic Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DCMSASI01	Equal variances assumed	.583	.447	1.241	95	.218	.0954516	.0769229	-.0572597	.2481629
	Equal variances not assumed			1.286	94.998	.202	.0954516	.0742388	-.0519310	.2428342

Washington D.C. MSA Poverty Group Statistics

	DCMSAP02	N	Mean	Std. Deviation	Std. Error Mean
DCMSAP01	1.0000	55	.407245	.9783267	.1319176
	2.0000	42	.163445	.4683679	.0722707

Washington D.C. MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DCMSAP01	Equal variances assumed	4.103	.046	1.489	95	.140	.2437996	.1637708	-.0813265	.5689257
	Equal variances not assumed			1.621	81.598	.109	.2437996	.1504171	-.0554500	.5430492

Washington D.C. MSA Income Group Statistics

	DCMSAI02	N	Mean	Std. Deviation	Std. Error Mean
DCMSAI01	1.0000	55	.716680	.7744221	.1044231
	2.0000	42	.625001	.6347862	.0979496

Washington D.C. MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DCMSAI01	Equal variances assumed	.113	.737	.624	95	.534	.0916781	.1470284	-.2002102	.3835665
	Equal variances not assumed			.640	94.488	.524	.0916781	.1431723	-.1925747	.3759309

Washington D.C. MSA Unemployment Group Statistics

	DCMSAU02	N	Mean	Std. Deviation	Std. Error Mean
DCMSAU01	1.0000	55	.621701	1.2540501	.1690961
	2.0000	42	.393288	.7576658	.1169104

Washington D.C. MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DCMSAU01	Equal variances assumed	.925	.338	1.043	95	.299	.2284133	.2189530	-.2062633	.6630900
	Equal variances not assumed			1.111	90.676	.269	.2284133	.2055761	-.1799579	.6367846

Washington D.C. MSA Education Group Statistics

	DCMSAE02	N	Mean	Std. Deviation	Std. Error Mean
DCMSAE01	1.0000	55	-.385555	.3250812	.0438339
	2.0000	42	-.390206	.2583079	.0398578

Washington D.C. MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
DCMSAE01	Equal variances assumed	.004	.951	.076	95	.939	.0046510	.0610867	-.1166215	.1259236
	Equal variances not assumed			.079	94.829	.938	.0046510	.0592457	-.1129693	.1222714

Essex County, MA Socioeconomic Index Group Statistics

	EssexCoSI02	N	Mean	Std. Deviation	Std. Error Mean
EssexCoSI01	1.0000	12	.872703	.2513214	.0725502
	2.0000	7	.741439	.2242493	.0847583

Essex County, MA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
EssexCoSI01	Equal variances assumed	.360	.556	1.140	17	.270	.1312637	.1151474	-.1116761	.3742036
	Equal variances not assumed			1.177	13.933	.259	.1312637	.1115684	-.1081342	.3706616

Essex County, MA Poverty Group Statistics

	EssexCoP02	N	Mean	Std. Deviation	Std. Error Mean
EssexCoP01	1.0000	12	.137066	.5968402	.1722929
	2.0000	7	.050352	.4356291	.1646523

Essex County, MA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
EssexCoP01	Equal variances assumed	.692	.417	.334	17	.742	.0867135	.2593945	-.4605611	.6339880
	Equal variances not assumed			.364	15.921	.721	.0867135	.2383175	-.4187003	.5921273

Essex County, MA Income Group Statistics

	EssexCoI02	N	Mean	Std. Deviation	Std. Error Mean
EssexCoI01	1.0000	12	.000012	.2924992	.0844372
	2.0000	7	-.076137	.2108456	.0796922

Essex County, MA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
EssexCoI01	Equal variances assumed	.491	.493	.601	17	.556	.0761493	.1267707	-.1913136	.3436122
	Equal variances not assumed			.656	16.020	.521	.0761493	.1161055	-.1699579	.3222566

Essex County, MA Unemployment Group Statistics

	EssexCoU02	N	Mean	Std. Deviation	Std. Error Mean
EssexCoU01	1.0000	12	-.364201	.2970375	.0857473
	2.0000	7	-.486706	.2551897	.0964526

Essex County, MA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
EssexCoU01	Equal variances assumed	1.128	.303	.910	17	.375	.1225044	.1345816	-.1614379	.4064467
	Equal variances not assumed			.949	14.345	.358	.1225044	.1290570	-.1536730	.3986818

Essex County, MA Education Group Statistics

	EssexCoE02	N	Mean	Std. Deviation	Std. Error Mean
EssexCoE01	1.0000	12	-.060996	.2300651	.0664141
	2.0000	7	-.346130	.1470044	.0555624

Essex County, MA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
EssexCoE01	Equal variances assumed	3.127	.095	2.930	17	.009	.2851347	.0973239	.0797992	.4904702
	Equal variances not assumed			3.293	16.747	.004	.2851347	.0865911	.1022326	.4680367

Suffolk County, MA Socioeconomic Index Group Statistics

	SuffolkCoSI02	N	Mean	Std. Deviation	Std. Error Mean
SuffolkCoSI01	1.0000	19	1.003394	.2560773	.0587482
	2.0000	31	.998650	.2305328	.0414049

Suffolk County, MA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SuffolkCoSI01	Equal variances assumed	.231	.633	.068	48	.946	.0047439	.0700513	-.1361037	.1455916
	Equal variances not assumed			.066	35.124	.948	.0047439	.0718729	-.1411475	.1506353

Suffolk County, MA Poverty Group Statistics

	SuffolkCoP02	N	Mean	Std. Deviation	Std. Error Mean
SuffolkCoP01	1.0000	19	.388931	.5738561	.1316516
	2.0000	31	.129168	.4205682	.0755363

Suffolk County, MA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SuffolkCoP01	Equal variances assumed	1.858	.179	1.843	48	.072	.2597625	.1409524	-.0236413	.5431663
	Equal variances not assumed			1.711	29.860	.097	.2597625	.1517823	-.0502793	.5698042

Suffolk County, MA Income Group Statistics

	SuffolkCoI02	N	Mean	Std. Deviation	Std. Error Mean
SuffolkCoI01	1.0000	19	.113345	.3195193	.0733028
	2.0000	31	.162419	.2997563	.0538378

Suffolk County, MA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SuffolkCoI01	Equal variances assumed	.039	.844	-.548	48	.586	-.0490741	.0895392	-.2291047	.1309565
	Equal variances not assumed			-.540	36.317	.593	-.0490741	.0909495	-.2334724	.1353241

Suffolk County, MA Unemployment Group Statistics

	SuffolkCoU02	N	Mean	Std. Deviation	Std. Error Mean
SuffolkCoU01	1.0000	19	-.001461	.4799663	.1101118
	2.0000	31	.198735	.5841837	.1049225

Suffolk County, MA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SuffolkCoU01	Equal variances assumed	.082	.776	-1.255	48	.215	-.2001960	.1594989	-.5208900	.1204980
	Equal variances not assumed			-1.316	43.841	.195	-.2001960	.1520965	-.5067578	.1063658

Suffolk County, MA Education Group Statistics

	SuffolkCoE02	N	Mean	Std. Deviation	Std. Error Mean
SuffolkCoE01	1.0000	19	-.206444	.2632551	.0603949
	2.0000	31	-.269702	.2270097	.0407721

Suffolk County, MA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SuffolkCoE01	Equal variances assumed	1.172	.284	.900	48	.373	.0632585	.0702875	-.0780640	.2045810
	Equal variances not assumed			.868	33.919	.391	.0632585	.0728691	-.0848425	.2113594

Boston MSA Socioeconomic Index Group Statistics

	BostonMSASI02	N	Mean	Std. Deviation	Std. Error Mean
BostonMSASI01	1.0000	48	.945846	.2615268	.0377481
	2.0000	41	.938144	.2439145	.0380930

Boston MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
BostonMSASI01	Equal variances assumed	.087	.769	.143	87	.887	.0077025	.0539262	-.0994816	.1148865
	Equal variances not assumed			.144	86.303	.886	.0077025	.0536284	-.0989019	.1143068

Boston MSA Poverty Group Statistics

	BostonMSAP02	N	Mean	Std. Deviation	Std. Error Mean
BostonMSAP01	1.0000	48	.239015	.6038278	.0871550
	2.0000	41	.125835	.4135252	.0645818

Boston MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
BostonMSAP01	Equal variances assumed	2.933	.090	1.014	87	.313	.1131795	.1116394	-.1087159	.3350749
	Equal variances not assumed			1.043	83.281	.300	.1131795	.1084749	-.1025619	.3289210

Boston MSA Income Group Statistics

	BostonMSAI02	N	Mean	Std. Deviation	Std. Error Mean
BostonMSAI01	1.0000	48	.053028	.2781455	.0401468
	2.0000	41	.110562	.2904296	.0453575

Boston MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
BostonMSAI01	Equal variances assumed	.210	.648	-.953	87	.343	-.0575338	.0603651	-.1775160	.0624483
	Equal variances not assumed			-.950	83.571	.345	-.0575338	.0605729	-.1779986	.0629310

Boston MSA Unemployment Group Statistics

	BostonMSAU02	N	Mean	Std. Deviation	Std. Error Mean
BostonMSAU01	1.0000	48	-.137332	.3997144	.0576938
	2.0000	41	.051247	.5824486	.0909632

Boston MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
BostonMSAU01	Equal variances assumed	3.170	.079	-1.802	87	.075	-.1885795	.1046765	-.3966353	.0194764
	Equal variances not assumed			-1.751	69.134	.084	-.1885795	.1077167	-.4034609	.0263020

Boston MSA Education Group Statistics

	BostonMSAE02	N	Mean	Std. Deviation	Std. Error Mean
BostonMSAE01	1.0000	48	-.135124	.3824108	.0551962
	2.0000	41	-.308594	.2266282	.0353934

Boston MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
BostonMSAE01	Equal variances assumed	3.072	.083	2.546	87	.013	.1734696	.0681224	.0380688	.3088703
	Equal variances not assumed			2.646	78.085	.010	.1734696	.0655692	.0429336	.3040055

Baltimore MSA Socioeconomic Index Group Statistics

	Baltimore MSASI02	N	Mean	Std. Deviation	Std. Error Mean
Baltimore MSASI01	1.0000	45	.978853	.3143060	.0468540
	2.0000	24	.941048	.2372360	.0484256

Baltimore MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Baltimore MSASI01	Equal variances assumed	1.526	.221	.515	67	.608	.0378042	.0733430	-.1085891	.1841975
	Equal variances not assumed			.561	59.131	.577	.0378042	.0673820	-.0970206	.1726290

Baltimore MSA Poverty Group Statistics

	Baltimore MSAP02	N	Mean	Std. Deviation	Std. Error Mean
Baltimore MSAP01	1.0000	45	.130192	.5136553	.0765712
	2.0000	24	.074377	.4334250	.0884725

Baltimore MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Baltimore MSAP01	Equal variances assumed	1.131	.291	.453	67	.652	.0558157	.1232480	-.1901883	.3018197
	Equal variances not assumed			.477	54.405	.635	.0558157	.1170066	-.1787283	.2903597

Baltimore MSA Income Group Statistics

	Baltimore MSAI02	N	Mean	Std. Deviation	Std. Error Mean
Baltimore MSAI01	1.0000	45	-.001000	.2866802	.0427358
	2.0000	24	.095509	.2708462	.0552862

Baltimore MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Baltimore MSAI01	Equal variances assumed	.060	.807	-1.357	67	.179	-.0965092	.0711135	-.2384523	.0454340
	Equal variances not assumed			-1.381	49.466	.173	-.0965092	.0698779	-.2369005	.0438822

Baltimore MSA Unemployment Group Statistics

	Baltimore MSAU02	N	Mean	Std. Deviation	Std. Error Mean
Baltimore MSAU01	1.0000	45	.527034	1.1937530	.1779542
	2.0000	24	.198347	.5475034	.1117587

Baltimore MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Baltimore MSAU01	Equal variances assumed	3.215	.077	1.276	67	.206	.3286876	.2576137	-.1855116	.8428867
	Equal variances not assumed			1.564	65.932	.123	.3286876	.2101373	-.0908732	.7482483

Baltimore MSA Education Group Statistics

	Baltimore MSAE02	N	Mean	Std. Deviation	Std. Error Mean
Baltimore MSAE01	1.0000	45	-.328312	.1665259	.0248242
	2.0000	24	-.328764	.2171678	.0443292

Baltimore MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Baltimore MSAE01	Equal variances assumed	2.355	.130	.010	67	.992	.0004521	.0468813	-.0931234	.0940275
	Equal variances not assumed			.009	37.747	.993	.0004521	.0508067	-.1024234	.1033275

Northeastern Region Socioeconomic Index Group Statistics

	NortheastSI02	N	Mean	Std. Deviation	Std. Error Mean
NortheastSI01	1.0000	622	.958556	.2965984	.0118925
	2.0000	464	.869651	.2709898	.0125804

Northeastern Region Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NortheastSI01	Equal variances assumed	2.249	.134	5.069	1084	.000	.0889054	.0175403	.0544886	.1233222
	Equal variances not assumed			5.136	1040.647	.000	.0889054	.0173118	.0549354	.1228754

Northeastern Region Poverty Group Statistics

	NortheastP02	N	Mean	Std. Deviation	Std. Error Mean
NortheastP01	1.0000	622	.248226	.7124412	.0285663
	2.0000	464	.011014	.5367205	.0249166

Northeastern Region Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NortheastP01	Equal variances assumed	26.603	.000	6.011	1084	.000	.2372116	.0394607	.1597835	.3146397
	Equal variances not assumed			6.258	1083.891	.000	.2372116	.0379061	.1628340	.3115892

Northeastern Region Income Group Statistics

	NortheastI02	N	Mean	Std. Deviation	Std. Error Mean
NortheastI01	1.0000	622	.145219	.5445162	.0218331
	2.0000	464	.070605	.6510210	.0302229

Northeastern Region Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NortheastI01	Equal variances assumed	.183	.669	2.053	1084	.040	.0746131	.0363364	.0033154	.1459108
	Equal variances not assumed			2.001	891.352	.046	.0746131	.0372841	.0014381	.1477880

Northeastern Region Unemployment Group Statistics

	NortheastU02	N	Mean	Std. Deviation	Std. Error Mean
NortheastU01	1.0000	622	.160022	1.0528323	.0422147
	2.0000	464	.017269	.7263158	.0337184

Northeastern Region Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Northeast U01	Equal variances assumed	9.664	.002	2.509	1084	.012	.1427523	.0568976	.0311105	.2543942
	Equal variances not assumed			2.642	1077.763	.008	.1427523	.0540279	.0367406	.2487641

Northeastern Region Education Group Statistics

	NortheastE02	N	Mean	Std. Deviation	Std. Error Mean
NortheastE01	1.0000	622	-.298665	.2618985	.0105012
	2.0000	464	-.342931	.2304822	.0106999

Northeastern Region Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Northeast E01	Equal variances assumed	2.186	.140	2.898	1084	.004	.0442662	.0152721	.0142999	.0742325
	Equal variances not assumed			2.953	1054.837	.003	.0442662	.0149921	.0148486	.0736839

Broward County, FL Socioeconomic Index Group Statistics

	BrowardCo SI02	N	Mean	Std. Deviation	Std. Error Mean
BrowardCo SI01	1.0000	18	1.191760	.4096394	.0965529
	2.0000	10	1.006649	.1917283	.0606298

Broward County, FL Socioeconomic Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
BrowardCo SI01	Equal variances assumed	2.370	.136	1.341	26	.191	.1851110	.1380096	-.0985719	.4687938
	Equal variances not assumed			1.624	25.547	.117	.1851110	.1140107	-.0494438	.4196658

Broward County, FL Poverty Group Statistics

	BrowardCo P02	N	Mean	Std. Deviation	Std. Error Mean
BrowardCo P01	1.0000	18	.505113	.6943838	.1636678
	2.0000	10	.136734	.3692054	.1167530

Broward County, FL Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
BrowardCo P01	Equal variances assumed	1.699	.204	1.551	26	.133	.3683790	.2374469	-.1197000	.8564580
	Equal variances not assumed			1.832	25.991	.078	.3683790	.2010433	-.0448785	.7816365

Broward County, FL Income Group Statistics

	BrowardCo I02	N	Mean	Std. Deviation	Std. Error Mean
BrowardCo I01	1.0000	18	.195225	.4836311	.1139930
	2.0000	10	.132988	.3346506	.1058258

Broward County, FL Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
BrowardCo I01	Equal variances assumed	.078	.782	.360	26	.721	.0622369	.1726847	-.2927217	.4171954
	Equal variances not assumed			.400	24.523	.693	.0622369	.1555426	-.2584252	.3828989

Broward County, FL Unemployment Group Statistics

	BrowardCoU02	N	Mean	Std. Deviation	Std. Error Mean
BrowardCoU01	1.0000	18	.679572	.7231092	.1704385
	2.0000	10	.337853	.3510861	.1110232

Broward County, FL Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
BrowardCoU01	Equal variances assumed	2.907	.100	1.397	26	.174	.3417195	.2445806	-.1610231	.8444622
	Equal variances not assumed			1.680	25.735	.105	.3417195	.2034095	-.0766040	.7600431

Broward County, FL Education Group Statistics

	BrowardCoE02	N	Mean	Std. Deviation	Std. Error Mean
BrowardCoE01	1.0000	18	-.285027	.2271942	.0535502
	2.0000	10	-.357303	.1598908	.0505619

Broward County, FL Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
BrowardCoE01	Equal variances assumed	.793	.381	.888	26	.383	.0722757	.0814035	-.0950517	.2396030
	Equal variances not assumed			.981	24.317	.336	.0722757	.0736487	-.0796230	.2241744

Miami-Dade County, FL Socioeconomic Index Group Statistics

	MiamiCoSI02	N	Mean	Std. Deviation	Std. Error Mean
MiamiCoSI01	1.0000	53	1.017450	1.1776147	.1617578
	2.0000	24	.913336	.3690826	.0753387

Miami-Dade County, FL Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MiamiCoSI01	Equal variances assumed	.166	.684	.422	75	.674	.1041139	.2464401	-.3868200	.5950478
	Equal variances not assumed			.583	69.602	.561	.1041139	.1784419	-.2518130	.4600408

Miami-Dade County, FL Poverty Group Statistics

	MiamiCoP02	N	Mean	Std. Deviation	Std. Error Mean
MiamiCoP01	1.0000	53	.878977	6.5377925	.8980349
	2.0000	24	-.003468	.4770888	.0973854

Miami-Dade County, FL Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MiamiCoP01	Equal variances assumed	1.192	.278	.658	75	.513	.8824445	1.3409570	-1.7888787	3.5537678
	Equal variances not assumed			.977	53.214	.333	.8824445	.9032998	-.9291757	2.6940648

Miami-Dade County, FL Income Group Statistics

	MiamiCoI02	N	Mean	Std. Deviation	Std. Error Mean
MiamiCoI01	1.0000	53	.013104	.2558438	.0351428
	2.0000	24	.007716	.4248941	.0867311

Miami-Dade County, FL Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MiamiCoI01	Equal variances assumed	10.880	.001	.069	75	.945	.0053884	.0780940	-.1501828	.1609596
	Equal variances not assumed			.058	30.805	.954	.0053884	.0935805	-.1855192	.1962961

Miami-Dade County, FL Unemployment Group Statistics

	MiamiCoU02	N	Mean	Std. Deviation	Std. Error Mean
MiamiCoU01	1.0000	53	.031477	.9518036	.1307403
	2.0000	24	.040512	.4918628	.1004011

Miami-Dade County, FL Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MiamiCoU01	Equal variances assumed	.264	.609	-.044	75	.965	-.0090358	.2061883	-.4197840	.4017124
	Equal variances not assumed			-.055	73.570	.956	-.0090358	.1648435	-.3375256	.3194541

Miami-Dade County, FL Education Group Statistics

	MiamiCoE02	N	Mean	Std. Deviation	Std. Error Mean
MiamiCoE01	1.0000	53	-.084918	1.5956497	.2191793
	2.0000	24	-.256626	.3171862	.0647454

Miami-Dade County, FL Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MiamiCoE01	Equal variances assumed	.711	.402	.521	75	.604	.1717073	.3297409	-.4851702	.8285849
	Equal variances not assumed			.751	60.431	.455	.1717073	.2285422	-.2853782	.6287928

Palm Beach County, FL Socioeconomic Index Group Statistics

	PBCoSI02	N	Mean	Std. Deviation	Std. Error Mean
PBCoSI01	1.0000	18	1.244166	.4887934	.1152097
	2.0000	6	.926919	.1734270	.0708013

Palm Beach County, FL Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PBCoSI01	Equal variances assumed	2.446	.132	1.538	22	.138	.3172466	.2062657	-.1105222	.7450155
	Equal variances not assumed			2.346	21.728	.029	.3172466	.1352261	.0366014	.5978919

Palm Beach County, FL Poverty Group Statistics

	PBCoP02	N	Mean	Std. Deviation	Std. Error Mean
PBCoP01	1.0000	18	.454529	.6322990	.1490343
	2.0000	6	.040122	.2546912	.1039772

Palm Beach County, FL Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PBCoP01	Equal variances assumed	1.239	.278	1.545	22	.137	.4144065	.2681958	-.1417976	.9706107
	Equal variances not assumed			2.280	20.812	.033	.4144065	.1817209	.0362894	.7925237

Palm Beach County, FL Income Group Statistics

	PBCoI02	N	Mean	Std. Deviation	Std. Error Mean
PBCoI01	1.0000	18	.098966	.2523200	.0594724
	2.0000	6	.041944	.2266483	.0925288

Palm Beach County, FL Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PBCoI01	Equal variances assumed	.333	.570	.490	22	.629	.0570228	.1163050	-.1841790	.2982246
	Equal variances not assumed			.518	9.507	.616	.0570228	.1099934	-.1897901	.3038358

Palm Beach County, FL Unemployment Group Statistics

	PBCoU02	N	Mean	Std. Deviation	Std. Error Mean
PBCoU01	1.0000	18	1.109757	2.5007219	.5894258
	2.0000	6	.156995	.6485471	.2647683

Palm Beach County, FL Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PBCoU01	Equal variances assumed	.819	.375	.910	22	.372	.9527629	1.0464680	-1.2174790	3.1230048
	Equal variances not assumed			1.474	21.567	.155	.9527629	.6461618	-.3888558	2.2943817

Palm Beach County, FL Education Group Statistics

	PBCoE02	N	Mean	Std. Deviation	Std. Error Mean
PBCoE01	1.0000	18	-.094206	.3801636	.0896054
	2.0000	6	-.323429	.2050460	.0837097

Palm Beach County, FL Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PBCoE01	Equal variances assumed	3.735	.066	1.397	22	.176	.2292228	.1641364	-.1111752	.5696207
	Equal variances not assumed			1.869	16.609	.079	.2292228	.1226232	-.0299541	.4883996

Miami MSA Socioeconomic Index Group Statistics

	MiamiMSASI02	N	Mean	Std. Deviation	Std. Error Mean
MiamiMSASI01	1.0000	89	1.098556	.9529460	.1010121
	2.0000	40	.938702	.3070443	.0485480

Miami MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MiamiMSASI01	Equal variances assumed	.977	.325	1.035	127	.303	.1598546	.1544349	-.1457442	.4654533
	Equal variances not assumed			1.426	119.020	.156	.1598546	.1120729	-.0620607	.3817698

Miami MSA Poverty Group Statistics

	MiamiMSAP02	N	Mean	Std. Deviation	Std. Error Mean
MiamiMSAP01	1.0000	89	.717520	5.0464368	.5349212
	2.0000	40	.038121	.4213850	.0666268

Miami MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MiamiMSAP01	Equal variances assumed	1.286	.259	.848	127	.398	.6793993	.8008739	-.9053856	2.2641842
	Equal variances not assumed			1.260	90.702	.211	.6793993	.5390546	-.3914138	1.7502124

Miami MSA Income Group Statistics

	MiamiMSAI02	N	Mean	Std. Deviation	Std. Error Mean
MiamiMSAI01	1.0000	89	.067303	.3185656	.0337679
	2.0000	40	.044168	.3764845	.0595274

Miami MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MiamiMSAI01	Equal variances assumed	2.872	.093	.360	127	.719	.0231350	.0642287	-.1039621	.1502320
	Equal variances not assumed			.338	65.148	.736	.0231350	.0684382	-.1135396	.1598095

Miami MSA Unemployment Group Statistics

	MiamiMSAU02	N	Mean	Std. Deviation	Std. Error Mean
MiamiMSAU01	1.0000	89	.380631	1.4299866	.1515783
	2.0000	40	.132320	.4910785	.0776463

Miami MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MiamiMSAU01	Equal variances assumed	3.027	.084	1.068	127	.287	.2483116	.2324364	-.2116380	.7082612
	Equal variances not assumed			1.458	121.383	.147	.2483116	.1703083	-.0888479	.5854711

Miami MSA Education Group Statistics

	MiamiMSAE02	N	Mean	Std. Deviation	Std. Error Mean
MiamiMSAE01	1.0000	89	-.127268	1.2445071	.1319175
	2.0000	40	-.291815	.2695138	.0426139

Miami MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
MiamiMSAE01	Equal variances assumed	1.013	.316	.826	127	.410	.1645472	.1992388	-.2297104	.5588048
	Equal variances not assumed			1.187	104.750	.238	.1645472	.1386296	-.1103373	.4394317

Fulton County, GA Socioeconomic Index Group Statistics

	FultonCoSI02	N	Mean	Std. Deviation	Std. Error Mean
FultonCoSI01	1.0000	40	.987406	.4928427	.0779253
	2.0000	32	.950586	.3742622	.0661608

Fulton County, GA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
FultonCoSI01	Equal variances assumed	.302	.584	.349	70	.728	.0368206	.1053633	-.1733199	.2469610
	Equal variances not assumed			.360	69.837	.720	.0368206	.1022233	-.1670657	.2407069

Fulton County, GA Poverty Group Statistics

	FultonCoP02	N	Mean	Std. Deviation	Std. Error Mean
FultonCoP01	1.0000	40	.728409	3.6246913	.5731140
	2.0000	32	.046775	.4538546	.0802309

Fulton County, GA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
FultonCoP01	Equal variances assumed	1.987	.163	1.056	70	.295	.6816342	.6456616	-.6060972	1.9693656
	Equal variances not assumed			1.178	40.524	.246	.6816342	.5787026	-.4874964	1.8507648

Fulton County, GA Income Group Statistics

	FultonCoI02	N	Mean	Std. Deviation	Std. Error Mean
FultonCoI01	1.0000	40	.049139	.5270100	.0833276
	2.0000	32	.126013	.5040815	.0891099

Fulton County, GA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
FultonCoI01	Equal variances assumed	.009	.926	-.627	70	.533	-.0768740	.1226129	-.3214178	.1676697
	Equal variances not assumed			-.630	67.744	.531	-.0768740	.1220002	-.3203383	.1665902

Fulton County, GA Unemployment Group Statistics

	FultonCoU02	N	Mean	Std. Deviation	Std. Error Mean
FultonCoU01	1.0000	40	.413841	.9587903	.1515981
	2.0000	32	.283042	.6842171	.1209536

Fulton County, GA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
FultonCoU01	Equal variances assumed	1.458	.231	.650	70	.518	.1307990	.2011755	-.2704328	.5320308
	Equal variances not assumed			.674	69.186	.502	.1307990	.1939375	-.2560772	.5176752

Fulton County, GA Education Group Statistics

	FultonCoE02	N	Mean	Std. Deviation	Std. Error Mean
FultonCoE01	1.0000	40	-.391760	.3105211	.0490977
	2.0000	32	-.314640	.4632325	.0818887

Fulton County, GA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
FultonCoE01	Equal variances assumed	1.503	.224	-.843	70	.402	-.0771201	.0914729	-.2595570	.1053168
	Equal variances not assumed			-.808	51.957	.423	-.0771201	.0954795	-.2687176	.1144774

Atlanta MSA Socioeconomic Index Group Statistics

	AtlantaMSASI02	N	Mean	Std. Deviation	Std. Error Mean
AtlantaMSASI01	1.0000	57	.981118	.4643289	.0615019
	2.0000	43	.959739	.3332713	.0508234

Atlanta MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
AtlantaMSASI01	Equal variances assumed	1.943	.167	.256	98	.798	.0213788	.0834786	-.1442816	.1870393
	Equal variances not assumed			.268	97.793	.789	.0213788	.0797841	-.1369542	.1797119

Atlanta MSA Poverty Group Statistics

	AtlantaMSAP02	N	Mean	Std. Deviation	Std. Error Mean
AtlantaMSAP01	1.0000	57	.586433	3.0592286	.4052047
	2.0000	43	.099759	.4645115	.0708373

Atlanta MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
AtlantaMSAP01	Equal variances assumed	1.735	.191	1.033	98	.304	.4866744	.4711334	-.4482746	1.4216234
	Equal variances not assumed			1.183	59.401	.241	.4866744	.4113500	-.3363187	1.3096675

Atlanta MSA Income Group Statistics

	AtlantaMSAI02	N	Mean	Std. Deviation	Std. Error Mean
AtlantaMSAI01	1.0000	57	.029213	.4776898	.0632716
	2.0000	43	.082826	.4443441	.0677618

Atlanta MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
AtlantaMSAI01	Equal variances assumed	.080	.778	-.572	98	.568	-.0536127	.0936609	-.2394797	.1322544
	Equal variances not assumed			-.578	93.728	.564	-.0536127	.0927090	-.2376955	.1304702

Atlanta MSA Unemployment Group Statistics

	AtlantaMSAU02	N	Mean	Std. Deviation	Std. Error Mean
AtlantaMSAU01	1.0000	57	.433352	1.2151835	.1609550
	2.0000	43	.291755	.6688431	.1019976

Atlanta MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
AtlantaMSAU01	Equal variances assumed	2.828	.096	.689	98	.493	.1415973	.2055467	-.2663034	.5494980
	Equal variances not assumed			.743	90.540	.459	.1415973	.1905519	-.2369365	.5201311

Atlanta MSA Education Group Statistics

	AtlantaMSAE02	N	Mean	Std. Deviation	Std. Error Mean
AtlantaMSAE01	1.0000	57	-.314257	.6846371	.0906824
	2.0000	43	-.306556	.4154737	.0633591

Atlanta MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
AtlantaMSAE01	Equal variances assumed	.158	.692	-.065	98	.948	-.0077015	.1180945	-.2420561	.2266531
	Equal variances not assumed			-.070	94.116	.945	-.0077015	.1106240	-.2273446	.2119416

Hillsborough County, FL Socioeconomic Index Group Statistics

	HillsCoSI02	N	Mean	Std. Deviation	Std. Error Mean
HillsCoSI01	1.0000	19	.915782	.2547682	.0584478
	2.0000	11	.873458	.2987749	.0900840

Hillsborough County, FL Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
HillsCoSI01	Equal variances assumed	.091	.765	.412	28	.684	.0423236	.1027889	-.1682299	.2528771
	Equal variances not assumed			.394	18.382	.698	.0423236	.1073838	-.1829461	.2675933

Hillsborough County, FL Poverty Group Statistics

	HillsCoP02	N	Mean	Std. Deviation	Std. Error Mean
HillsCoP01	1.0000	19	.157200	.4599159	.1055119
	2.0000	11	-.124198	.3430558	.1034352

Hillsborough County, FL Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
HillsCoP01	Equal variances assumed	1.637	.211	1.760	28	.089	.2813975	.1598489	-.0460381	.6088332
	Equal variances not assumed			1.904	25.999	.068	.2813975	.1477552	-.0223181	.5851132

Hillsborough County, FL Income Group Statistics

	HillsCoI02	N	Mean	Std. Deviation	Std. Error Mean
HillsCoI01	1.0000	19	-.022776	.2452871	.0562727
	2.0000	11	-.017209	.2951098	.0889790

Hillsborough County, FL Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
HillsCoI01	Equal variances assumed	.640	.430	-.056	28	.956	-.0055667	.1000824	-.2105762	.1994427
	Equal variances not assumed			-.053	17.999	.958	-.0055667	.1052800	-.2267524	.2156189

Hillsborough County, FL Unemployment Group Statistics

	HillsCoU02	N	Mean	Std. Deviation	Std. Error Mean
HillsCoU01	1.0000	19	.300984	.7925796	.1818302
	2.0000	11	.158886	.5584172	.1683691

Hillsborough County, FL Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
HillsCoU01	Equal variances assumed	1.699	.203	.523	28	.605	.1420977	.2719413	-.4149487	.6991442
	Equal variances not assumed			.573	26.729	.571	.1420977	.2478112	-.3666100	.6508054

Hillsborough County, FL Education Group Statistics

	HillsCoE02	N	Mean	Std. Deviation	Std. Error Mean
HillsCoE01	1.0000	19	-.411726	.2226032	.0510687
	2.0000	11	-.347812	.2542397	.0766561

Hillsborough County, FL Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
HillsCoE01	Equal variances assumed	.040	.844	-.720	28	.478	-.0639143	.0888038	-.2458206	.1179920
	Equal variances not assumed			-.694	18.790	.496	-.0639143	.0921096	-.2568477	.1290191

Tampa MSA Socioeconomic Index Group Statistics

	TampaMSASI02	N	Mean	Std. Deviation	Std. Error Mean
TampaMSASI01	1.0000	32	.892025	.2529650	.0447183
	2.0000	18	.838828	.2581264	.0608410

Tampa MSA Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
TampaMSASI01	Equal variances assumed	.028	.868	.709	48	.482	.0531963	.0750726	-.0977473	.2041400
	Equal variances not assumed			.705	34.765	.486	.0531963	.0755073	-.1001287	.2065213

Tampa MSA Poverty Group Statistics

	TampaMSAP02	N	Mean	Std. Deviation	Std. Error Mean
TampaMSAP01	1.0000	32	.137325	.6601206	.1166939
	2.0000	18	-.132933	.3199575	.0754147

Tampa MSA Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
TampaMSAP01	Equal variances assumed	2.171	.147	1.627	48	.110	.2702577	.1660627	-.0636337	.6041490
	Equal variances not assumed			1.945	47.267	.058	.2702577	.1389419	-.0092157	.5497311

Tampa MSA Income Group Statistics

	TampaMSAI02	N	Mean	Std. Deviation	Std. Error Mean
TampaMSAI01	1.0000	32	-.018929	.2553045	.0451319
	2.0000	18	-.082578	.2681181	.0631960

Tampa MSA Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
TampaMSAI01	Equal variances assumed	.158	.692	.831	48	.410	.0636491	.0765782	-.0903216	.2176198
	Equal variances not assumed			.820	33.924	.418	.0636491	.0776571	-.0941822	.2214804

Tampa MSA Unemployment Group Statistics

	TampaMSAU02	N	Mean	Std. Deviation	Std. Error Mean
TampaMSAU01	1.0000	32	.266089	.6966207	.1231463
	2.0000	18	.155931	.6998520	.1649567

Tampa MSA Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
TampaMSAU01	Equal variances assumed	.193	.662	.536	48	.595	.1101580	.2055815	-.3031913	.5235074
	Equal variances not assumed			.535	35.229	.596	.1101580	.2058536	-.3076502	.5279663

Tampa MSA Education Group Statistics

	TampaMSAE02	N	Mean	Std. Deviation	Std. Error Mean
TampaMSAE01	1.0000	32	-.440152	.2008899	.0355126
	2.0000	18	-.375106	.2170527	.0511598

Tampa MSA Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
TampaMSAE01	Equal variances assumed	.001	.975	-1.068	48	.291	-.0650459	.0609169	-.1875275	.0574357
	Equal variances not assumed			-1.044	33.114	.304	-.0650459	.0622774	-.1917337	.0616419

Southeastern Region Socioeconomic Index Group Statistics

	SoutheastSI02	N	Mean	Std. Deviation	Std. Error Mean
SoutheastSI01	1.0000	178	1.023821	.7331058	.0549486
	2.0000	101	.929859	.3108871	.0309344

Southeastern Region Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Southeast SI01	Equal variances assumed	1.739	.188	1.226	277	.221	.0939613	.0766226	-.0568753	.2447979
	Equal variances not assumed			1.490	260.635	.137	.0939613	.0630578	-.0302063	.2181289

Southeastern Region Poverty Group Statistics

	SoutheastP02	N	Mean	Std. Deviation	Std. Error Mean
SoutheastP01	1.0000	178	.571238	3.9678101	.2973999
	2.0000	101	.033878	.4291384	.0427009

Southeastern Region Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Southeast P01	Equal variances assumed	2.705	.101	1.356	277	.176	.5373602	.3964235	-.2430253	1.3177456
	Equal variances not assumed			1.789	184.234	.075	.5373602	.3004498	-.0554044	1.1301248

Southeastern Region Income Group Statistics

	SoutheastI02	N	Mean	Std. Deviation	Std. Error Mean
SoutheastI01	1.0000	178	.039603	.3675677	.0275504
	2.0000	101	.038038	.3923282	.0390381

Southeastern Region Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
SoutheastI01	Equal variances assumed	2.070	.151	.033	277	.973	.0015654	.0469267	-.0908129	.0939438
	Equal variances not assumed			.033	196.832	.974	.0015654	.0477807	-.0926624	.0957933

Southeastern Region Unemployment Group Statistics

	SoutheastU02	N	Mean	Std. Deviation	Std. Error Mean
SoutheastU01	1.0000	178	.376922	1.2538323	.0939787
	2.0000	101	.204406	.6090864	.0606064

Southeastern Region Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Southeast U01	Equal variances assumed	5.426	.021	1.298	277	.195	.1725160	.1329213	-.0891482	.4341802
	Equal variances not assumed			1.543	271.669	.124	.1725160	.1118263	-.0476404	.3926724

Southeastern Region Education Group Statistics

	SoutheastE02	N	Mean	Std. Deviation	Std. Error Mean
SoutheastE01	1.0000	178	-.243395	.9699418	.0727002
	2.0000	101	-.312935	.3312538	.0329610

Southeastern Region Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Southeast E01	Equal variances assumed	.926	.337	.697	277	.486	.0695394	.0997198	-.1267654	.2658442
	Equal variances not assumed			.871	239.345	.385	.0695394	.0798232	-.0877064	.2267852

All MSAs Socioeconomic Index Group Statistics

	AllSI02	N	Mean	Std. Deviation	Std. Error Mean
All0SI01	1.0000	1733	.946917	.3897518	.0093624
	2.0000	1022	.867735	.3189428	.0099767

All MSAs Socioeconomic Index Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
All0SI01	Equal variances assumed	1.261	.262	5.499	2753	.000	.0791818	.0143994	.0509472	.1074165
	Equal variances not assumed			5.787	2478.160	.000	.0791818	.0136817	.0523530	.1060107

All MSAs Poverty Group Statistics

	AllP02	N	Mean	Std. Deviation	Std. Error Mean
AllP01	1.0000	1733	.240384	1.5127234	.0363379
	2.0000	1022	.049278	.5116294	.0160041

All MSAs Poverty Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
AllP01	Equal variances assumed	13.830	.000	3.909	2753	.000	.1911058	.0488919	.0952373	.2869742
	Equal variances not assumed			4.813	2320.949	.000	.1911058	.0397061	.1132426	.2689689

All MSAs Income Group Statistics

	AllI02	N	Mean	Std. Deviation	Std. Error Mean
AllI01	1.0000	1733	.053322	.4690491	.0112673
	2.0000	1022	-.025909	.6352773	.0198718

All MSAs Income Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
AllI01	Equal variances assumed	6.608	.010	3.743	2753	.000	.0792312	.0211689	.0377227	.1207398
	Equal variances not assumed			3.468	1680.606	.001	.0792312	.0228438	.0344259	.1240366

All MSAs Unemployment Group Statistics

	AllU02	N	Mean	Std. Deviation	Std. Error Mean
AllU01	1.0000	1733	.181093	2.4851771	.0596978
	2.0000	1022	.106122	1.3314023	.0416470

All MSAs Unemployment Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
AllU01	Equal variances assumed	.954	.329	.892	2753	.373	.0749714	.0840635	-.0898624	.2398053
	Equal variances not assumed			1.030	2730.849	.303	.0749714	.0727894	-.0677564	.2176993

All MSAs Education Group Statistics

	AllE02	N	Mean	Std. Deviation	Std. Error Mean
AllE01	1.0000	1733	-.231321	.5022734	.0120654
	2.0000	1022	-.285843	.3776398	.0118128

All MSAs Education Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
AllE01	Equal variances assumed	1.924	.166	3.005	2753	.003	.0545213	.0181426	.0189467	.0900959
	Equal variances not assumed			3.229	2596.585	.001	.0545213	.0168854	.0214112	.0876314

APPENDIX B: REGION SUMMARY CHARTS

Western Region Summary Chart

	Sample Size		Significance	Performance*	Improvement	
	Control	Target			Control	Target
Counties						
Los Angeles County	112	66	Socioeconomic Index Income Education	80%	Socioeconomic Index Education	Socioeconomic Index Income Education
Orange County	20	11	None	80%	Socioeconomic Index Income	Socioeconomic Index Income Education
Alameda County	20	10	None	80%	Unemployment	Socioeconomic Index Poverty Income Education
San Francisco County	14	8	Socioeconomic Index Education	100%	Education	Socioeconomic Index Poverty Unemployment Education
San Diego County	18	5	None	100%	Education	Socioeconomic Index Poverty Unemployment Education
Total	184	100	20%	88%	Socioeconomic Index 40% Poverty 0% Income 20% Unemployment 20% Education 60%	Socioeconomic Index 100% Poverty 60% Income 80% Unemployment 40% Education 100%

* Percentage of Occurrences Where the Target Group Outperformed the Control Group

	Sample Size		Significance	Performance*	Improvement	
	Control	Target			Control	Target
MSAs						
Los Angeles MSA	132	77	Socioeconomic Index Income Education	80%	Socioeconomic Index Income Education	Socioeconomic Index Income Education
San Francisco MSA	37	20	Socioeconomic Index Poverty	100%	None	Socioeconomic Index Poverty Education
Riverside MSA	25	7	None	20%	Socioeconomic Index Income Education	None
Seattle MSA	6	7	Income	80%	Education	Socioeconomic Index Poverty Income Unemployment Education
San Diego MSA	18	5	None	100%	Education	Socioeconomic Index Poverty Unemployment Education
Total	218	116	24%	76%	Socioeconomic Index 40% Poverty 0% Income 40% Unemployment 0% Education 80%	Socioeconomic Index 80% Poverty 60% Income 40% Unemployment 40% Education 80%

* Percentage of Occurrences Where the Target Group Outperformed the Control Group

	Sample Size		Significance	Performance*	Improvement	
	Control	**Target**			**Control**	**Target**
Western Region	218	116	Socioeconomic Index Poverty Income Education	100%	Socioeconomic Index Income Education	Socioeconomic Index Income Unemployment Education

* Percentage of Occurrences Where the Target Group Outperformed the Control Group

Southwestern Region Summary Chart

	Sample Size		Significance	Performance*	Improvement	
	Control	Target			Control	Target
Counties						
Dallas County	60	39	Socioeconomic Index Poverty Income Education	20%	Socioeconomic Index Income Education	None
Tarrant County	29	14	None	0%	Socioeconomic Index Unemployment Education	None
Harris County	91	35	Socioeconomic Index Income	0%	Socioeconomic Index Income Unemployment Education	None
Maricopa County	60	23	Income	80%	Unemployment	Socioeconomic Index Income Education
Total	240	111	35%	25%	Socioeconomic Index 75% Poverty 0% Income 50% Unemployment 75% Education 75%	Socioeconomic Index 25% Poverty 0% Income 25% Unemployment 0% Education 25%

* Percentage of Occurrences Where the Target Group Outperformed the Control Group

	Sample Size		Significance	Performance*	Improvement	
	Control	Target			Control	Target
MSAs						
Dallas MSA	105	64	Socioeconomic Index Poverty Income Education	20%	Socioeconomic Index Income Education	None
Houston MSA	96	40	Income	0%	Socioeconomic Index Income Unemployment Education	None
Phoenix MSA	64	27	Income	80%	Unemployment	Socioeconomic Index Income Education
Total	265	131	40%	33%	Socioeconomic Index 67% Poverty 0% Income 67% Unemployment 67% Education 67%	Socioeconomic Index 33% Poverty 0% Income 33% Unemployment 0% Education 33%

* Percentage of Occurrences Where the Target Group Outperformed the Control Group

	Sample Size		Significance	Performance*	Improvement	
	Control	Target			Control	Target
Southwestern Region	265	131	Socioeconomic Index Income	20%	Socioeconomic Index Income Education	None

* Percentage of Occurrences Where the Target Group Outperformed the Control Group

Midwestern Region Summary Chart

	Sample Size		Significance	Performance*	Improvement	
	Control	Target			Control	Target
Counties						
Cook County	266	91	Socioeconomic Index Poverty Income	80%	Socioeconomic Index Unemployment Education	Socioeconomic Index Poverty Income Education
Wayne County	131	70	None	0%	Socioeconomic Index Income Education	Socioeconomic Index Income Education
Total	397	161	30%	40%	Socioeconomic Index 100% Poverty 0% Income 50% Unemployment 50% Education 100%	Socioeconomic Index 100% Poverty 50% Income 100% Unemployment 0% Education 100%

* Percentage of Occurrences Where the Target Group Outperformed the Control Group

	Sample Size		Significance	Performance*	Improvement	
	Control	Target			Control	Target
MSAs						
Chicago MSA	273	95	Socioeconomic Index Poverty Income	80%	Socioeconomic Index Education	Socioeconomic Index Poverty Income Education
Detroit MSA	141	77	None	0%	Socioeconomic Index Income Education	Socioeconomic Index Income Education
Minneapolis MSA	25	11	None	80%	Education	Socioeconomic Index Education
St. Louis MSA	11	27	None	80%	Education	Socioeconomic Index Education
Total	450	210	15%	60%	Socioeconomic Index 50% Poverty 0% Income 25% Unemployment 0% Education 100%	Socioeconomic Index 100% Poverty 25% Income 50% Unemployment 0% Education 100%

* Percentage of Occurrences Where the Target Group Outperformed the Control Group

	Sample Size		Significance	Performance*	Improvement	
	Control	Target			Control	Target
Midwestern Region	450	210	Poverty	80%	Socioeconomic Index Income Education	Socioeconomic Index Income Education

* Percentage of Occurrences Where the Target Group Outperformed the Control Group

Northeastern Region Summary Chart

	Sample Size		Significance	Performance*	Improvement	
	Control	Target			Control	Target
Counties						
Essex County, NJ	45	17	None	40%	Socioeconomic Index Income Education	Socioeconomic Index Poverty Income Education
Passaic County	16	5	None	40%	Socioeconomic Index Unemployment Income	Socioeconomic Index Education
Union County	8	7	None	80%	Socioeconomic Index Education	Socioeconomic Index Unemployment Education
Bronx County	63	83	Socioeconomic Index Poverty Income	100%	Socioeconomic Index Unemployment Education	Socioeconomic Index Poverty Income Unemployment Education
Kings County	156	97	Socioeconomic Index Poverty Education	100%	Socioeconomic Index Unemployment	Socioeconomic Index Poverty Income Unemployment Education
New York County	24	63	Socioeconomic Index Income	100%	Socioeconomic Index Unemployment Education	Socioeconomic Index Poverty Unemployment Education
Philadelphia County	49	50	Poverty	80%	Education	Socioeconomic Index Education

District of Columbia	45	31	None	100%	Education	Education
Essex County, MA	12	7	Education	100%	Socioeconomic Index Unemployment Education	Socioeconomic Index Income Unemployment Education
Suffolk County	45	31	None	60%	Unemployment Education	Socioeconomic Index Education
Total	463	391	20%	80%	Socioeconomic Index 70% Poverty 0% Income 10% Unemployment 60% Education 90%	Socioeconomic Index 90% Poverty 40% Income 40% Unemployment 50% Education 100%

* Percentage of Occurrences Where the Target Group Outperformed the Control Group

	Sample Size		Significance	Performance*	Improvement	
	Control	Target			Control	Target
MSAs						
New York MSA	396	296	Socioeconomic Index Poverty Income Unemployment Education	100%	Socioeconomic Index Unemployment Income	Socioeconomic Index Poverty Income Unemployment Education
Philadelphia MSA	78	61	Poverty	100%	Education	Socioeconomic Index Education
Washington D.C. MSA	55	42	None	100%	Education	Education
Boston MSA	48	41	Education	60%	Socioeconomic Index Unemployment Income	Socioeconomic Index Education
Baltimore MSA	45	24	None	80%	Socioeconomic Index Income Education	Socioeconomic Index Education
Total	622	464	28%	88%	Socioeconomic Index 60% Poverty 0% Income 20% Unemployment 40% Education 100%	Socioeconomic Index 80% Poverty 20% Income 20% Unemployment 20% Education 100%

* Percentage of Occurrences Where the Target Group Outperformed the Control Group

	Sample Size		Significance	Performance*	Improvement	
	Control	**Target**			**Control**	**Target**
Northeastern Region	622	464	Socioeconomic Index Poverty Income Unemployment Education	100%	Socioeconomic Index Education	Socioeconomic Index Education

* Percentage of Occurrences Where the Target Group Outperformed the Control Group

Southeastern Region Summary Chart

	Sample Size		Significance	Performance*	Improvement	
	Control	Target			Control	Target
Counties						
Broward County	18	10	None	100%	Education	Education
Miami-Dade County	53	24	None	80%	Education	Socioeconomic Index Poverty Education
Palm Beach County	18	6	None	100%	Education	Socioeconomic Index Education
Fulton County	40	32	None	60%	Socioeconomic Index Education	Socioeconomic Index Education
Hillsborough County	19	11	None	60%	Socioeconomic Index Income Education	Socioeconomic Index Poverty Income Education
Total	148	83	0%	76%	Socioeconomic Index 40% Poverty 0% Income 20% Unemployment 0% Education 100%	Socioeconomic Index 80% Poverty 40% Income 20% Unemployment 0% Education 100%

* Percentage of Occurrences Where the Target Group Outperformed the Control Group

	Sample Size		Significance	Performance*	Improvement	
	Control	Target			Control	Target
MSAs						
Miami MSA	89	40	None	100%	Education	Socioeconomic Index Education
Atlanta MSA	57	43	None	60%	Socioeconomic Index Education	Socioeconomic Index Education
Tampa MSA	32	18	None	80%	Socioeconomic Index Income Education	Socioeconomic Index Poverty Income Education
Total	178	101	0%	88%	Socioeconomic Index 67% Poverty 0% Income 33% Unemployment 0% Education 100%	Socioeconomic Index 100% Poverty 33% Income 33% Unemployment 0% Education 100%

* Percentage of Occurrences Where the Target Group Outperformed the Control Group

	Sample Size		Significance	Performance*	Improvement	
	Control	Target			Control	Target
Southeastern Region	178	101	None	100%	Education	Socioeconomic Index Education

* Percentage of Occurrences Where the Target Group Outperformed the Control Group

All MSAs Summary Chart

	Sample Size		Significance	Performance*	Improvement	
	Control	Target			Control	Target
All MSAs	1733	1022	Socioeconomic Index Poverty Income Education	100%	Socioeconomic Index Education	Socioeconomic Index Income Education

* Percentage of Occurrences Where the Target Group Outperformed the Control Group

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