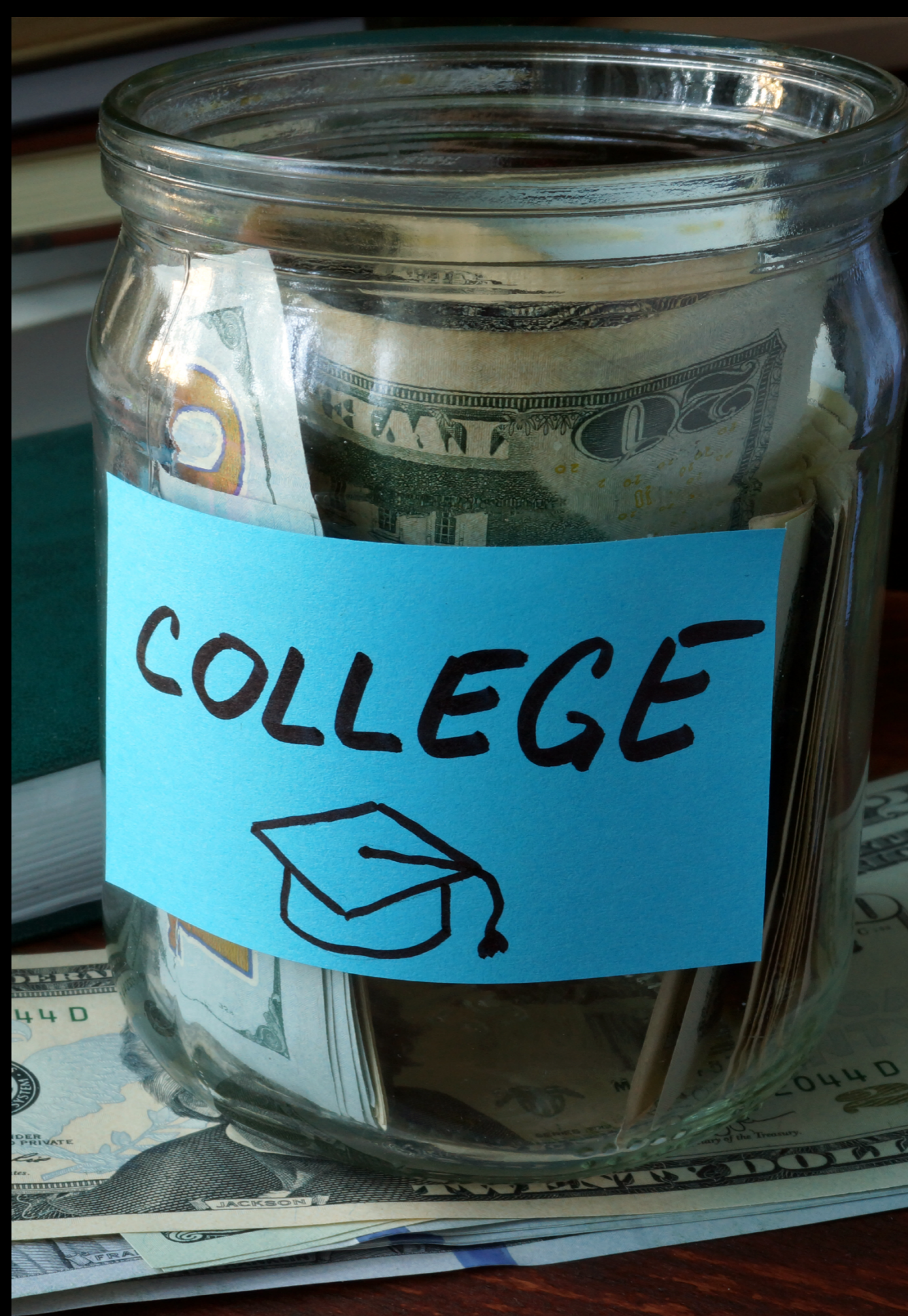


Kindergarten to College Study

Nicholas Sorensen, PhD

William Elliott III, PhD



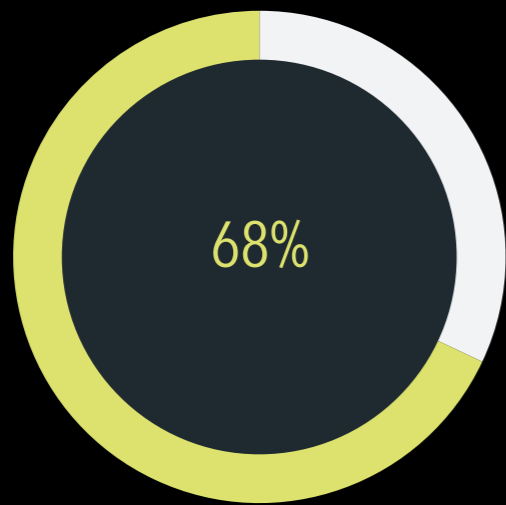
The Study

- Exploratory study of the Kindergarten to College (K2C) CSA Program in partnership with San Francisco Unified School District (SFUSD)
- Funded by Ford and Kellogg Foundations
- AEDI team: William Elliott III, PhD (Principal Investigator), Megan O'Brien, PhD
- AIR team: Nicholas Sorensen, PhD, Leah Brown, Natalie Tucker-Bradway, Christina LiCalsi, PhD, Austin Pate

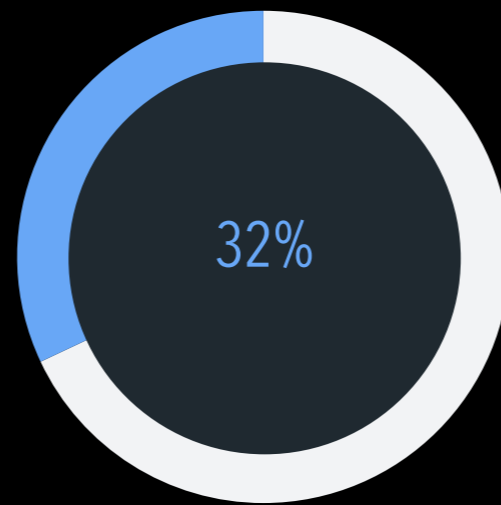
Our Questions

- To what extent do families contribute to their CSAs and how do savings behaviors change over time?
- To what extent do savings behaviors differ for children attending higher and lower poverty schools?
- What characteristics of schools affect savings behaviors?

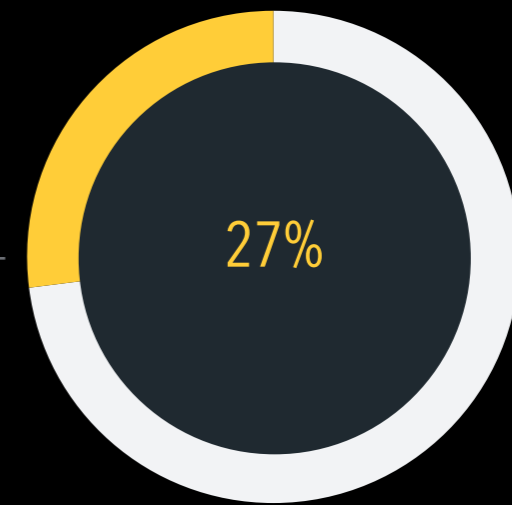
San Francisco Schools



Free/Reduced
Lunch
15 to 95%

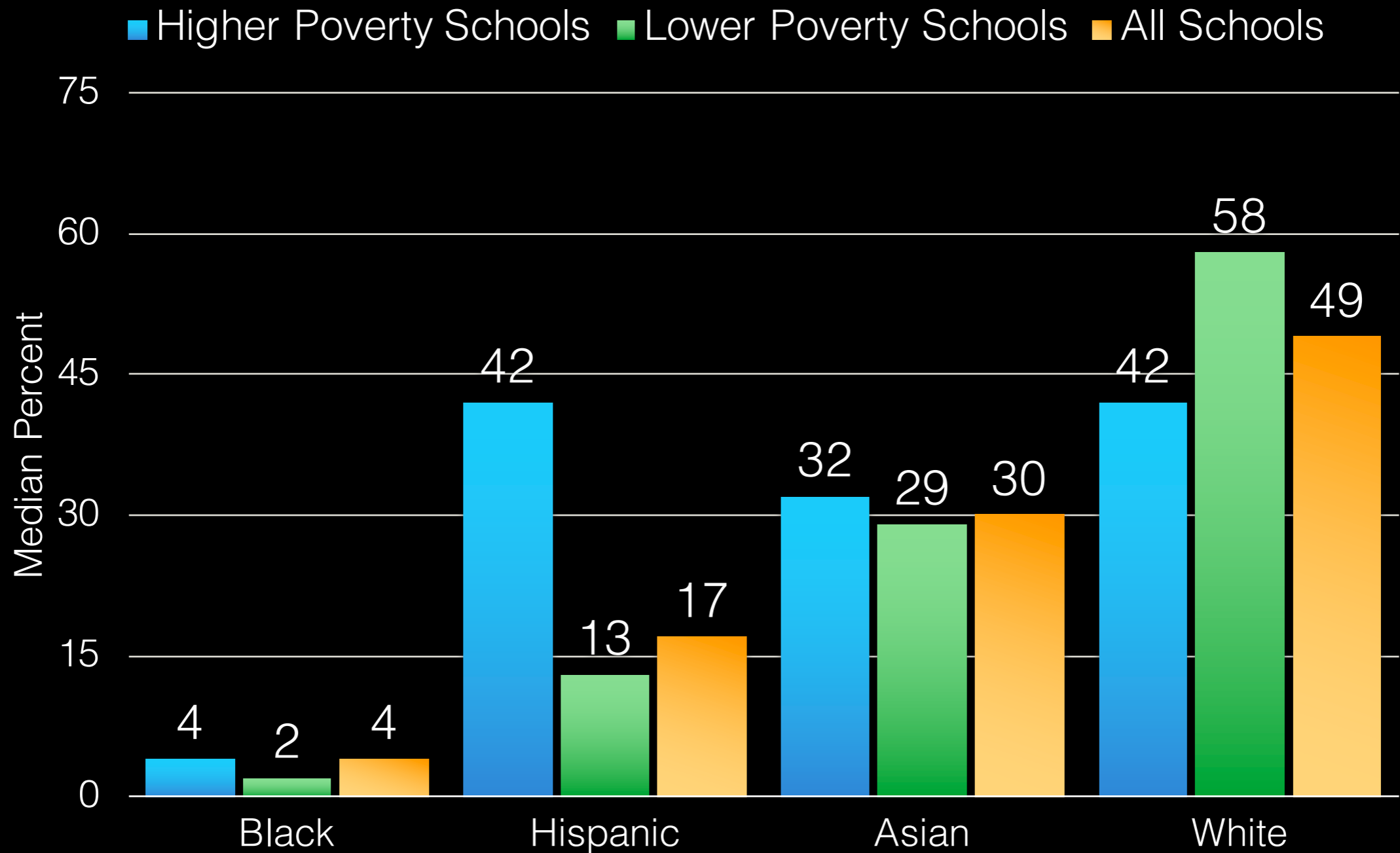


Truancy
2 to 73%



English
Learners
5 to 64%

San Francisco Schools



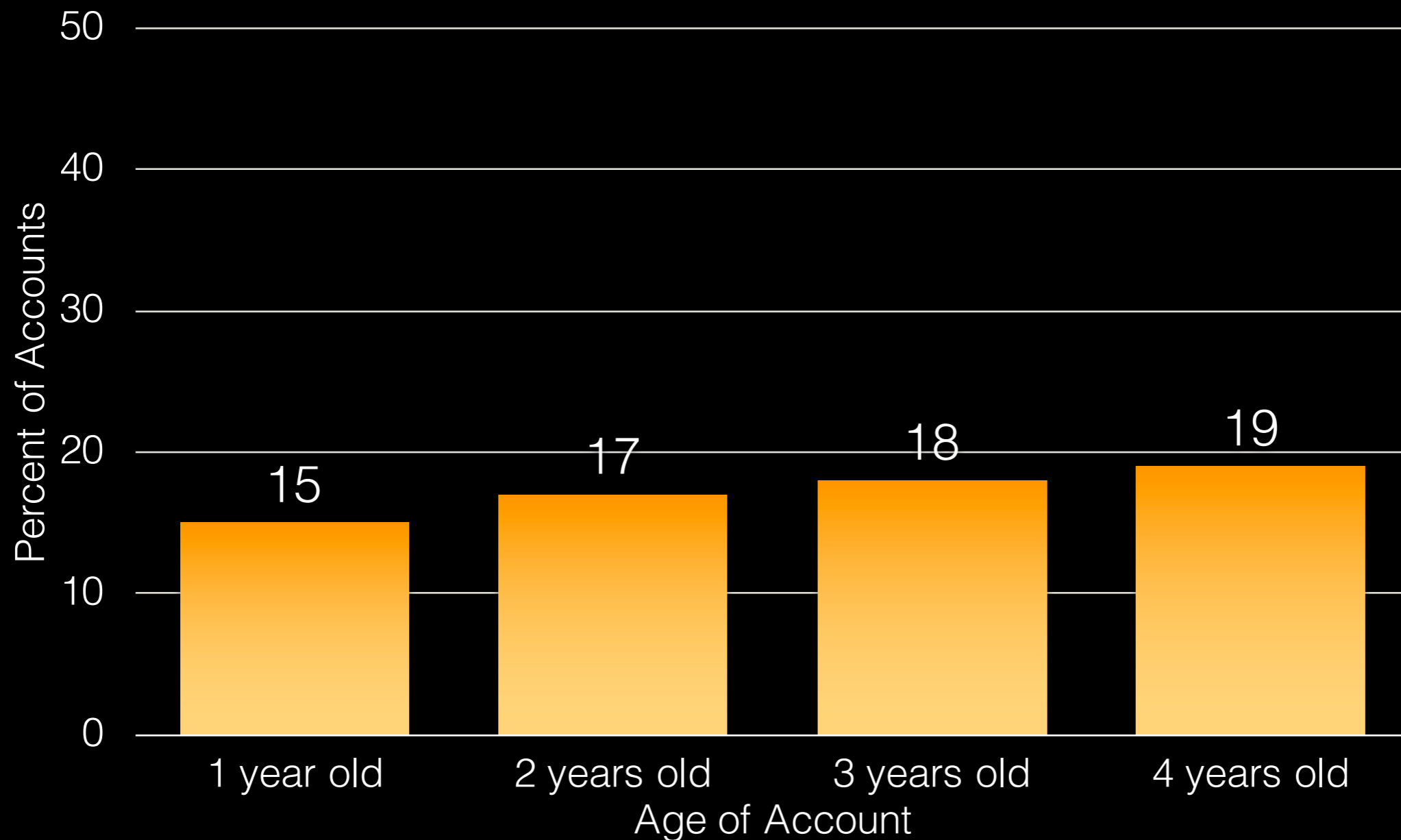
To what extent do families contribute to their CSAs and how do savings behaviors change over time?

Percentage of families that
have ever made a
contribution:

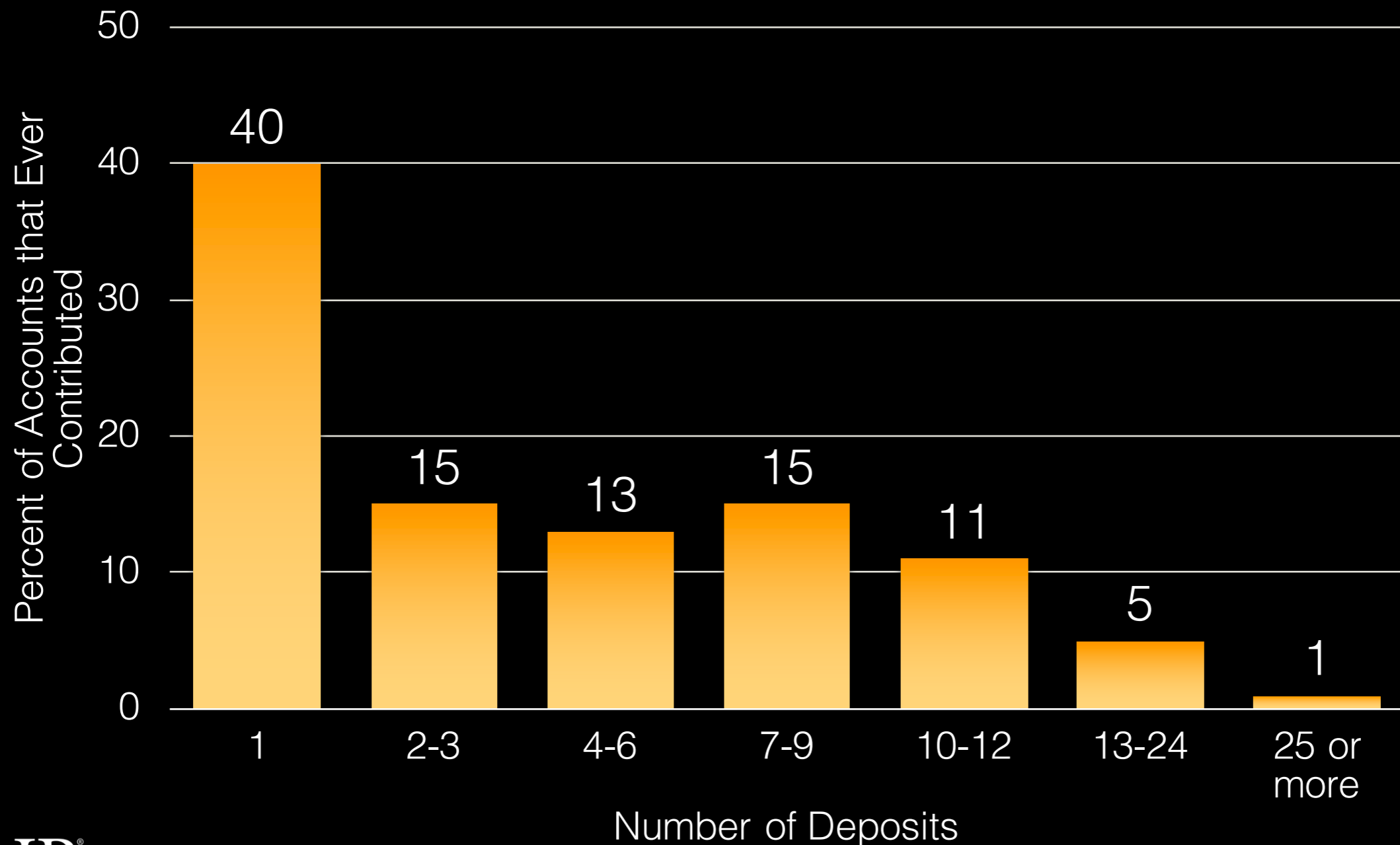
18%



More Families Make at Least One Contribution Over Time



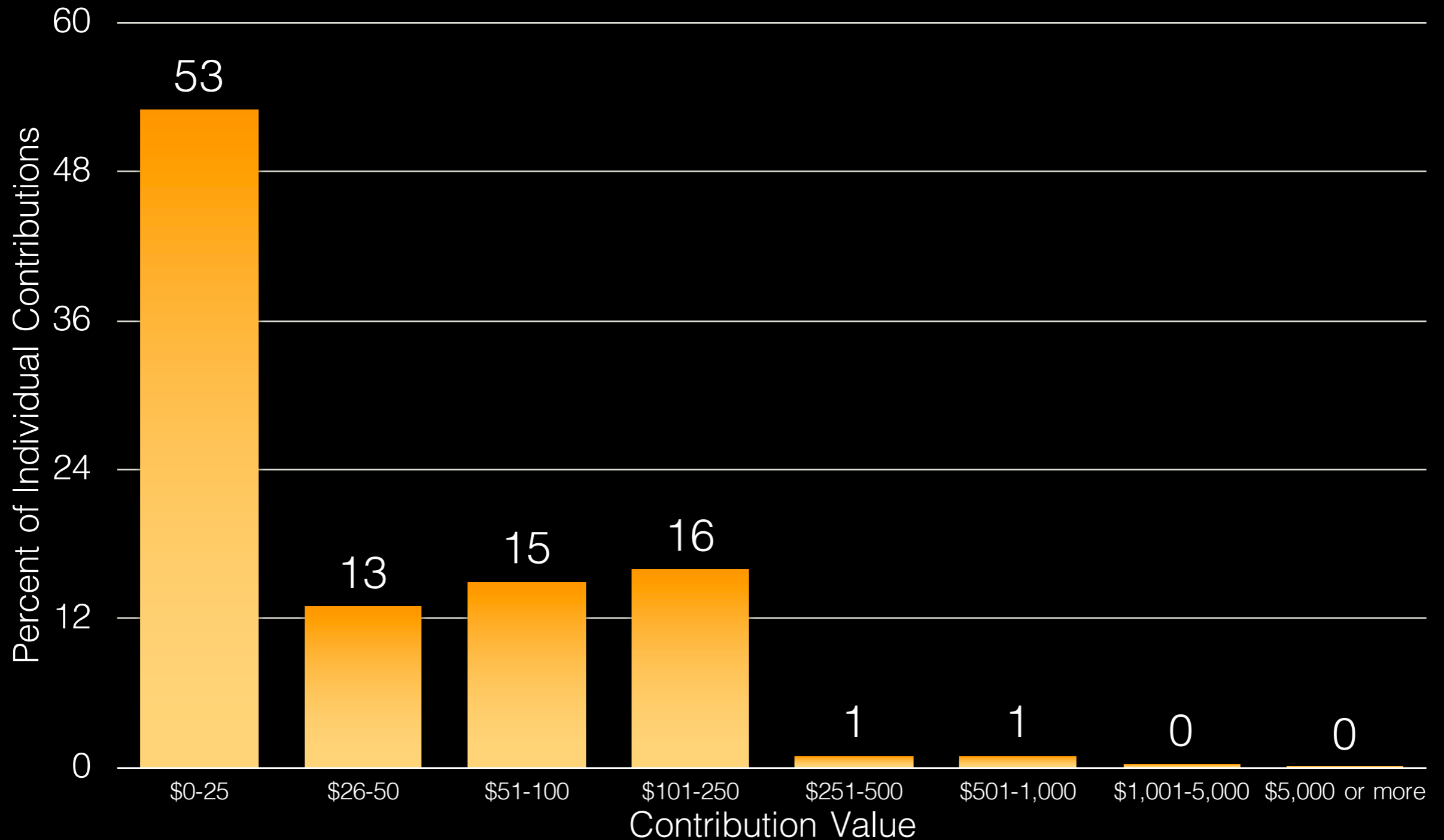
Frequency of Contributions in the First Year



Some Families Stop Contributing

- 43 percent of families contributed in the first year, but not in subsequent years
- 14 percent of families contributed in the first and second years, but not in subsequent years
- 7 percent of families contributed in the first three years, but not in the fourth year

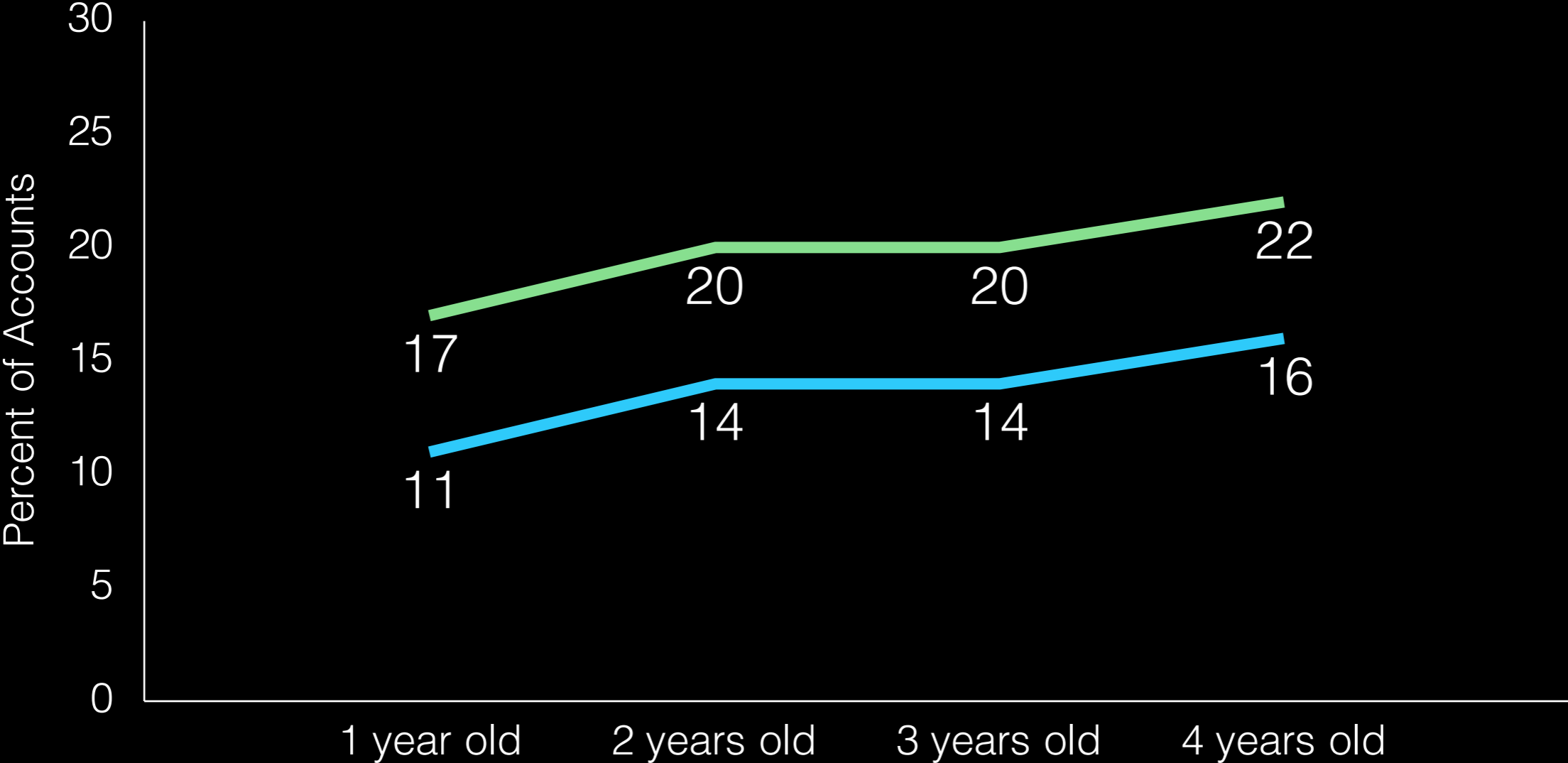
Size of Individual Contributions



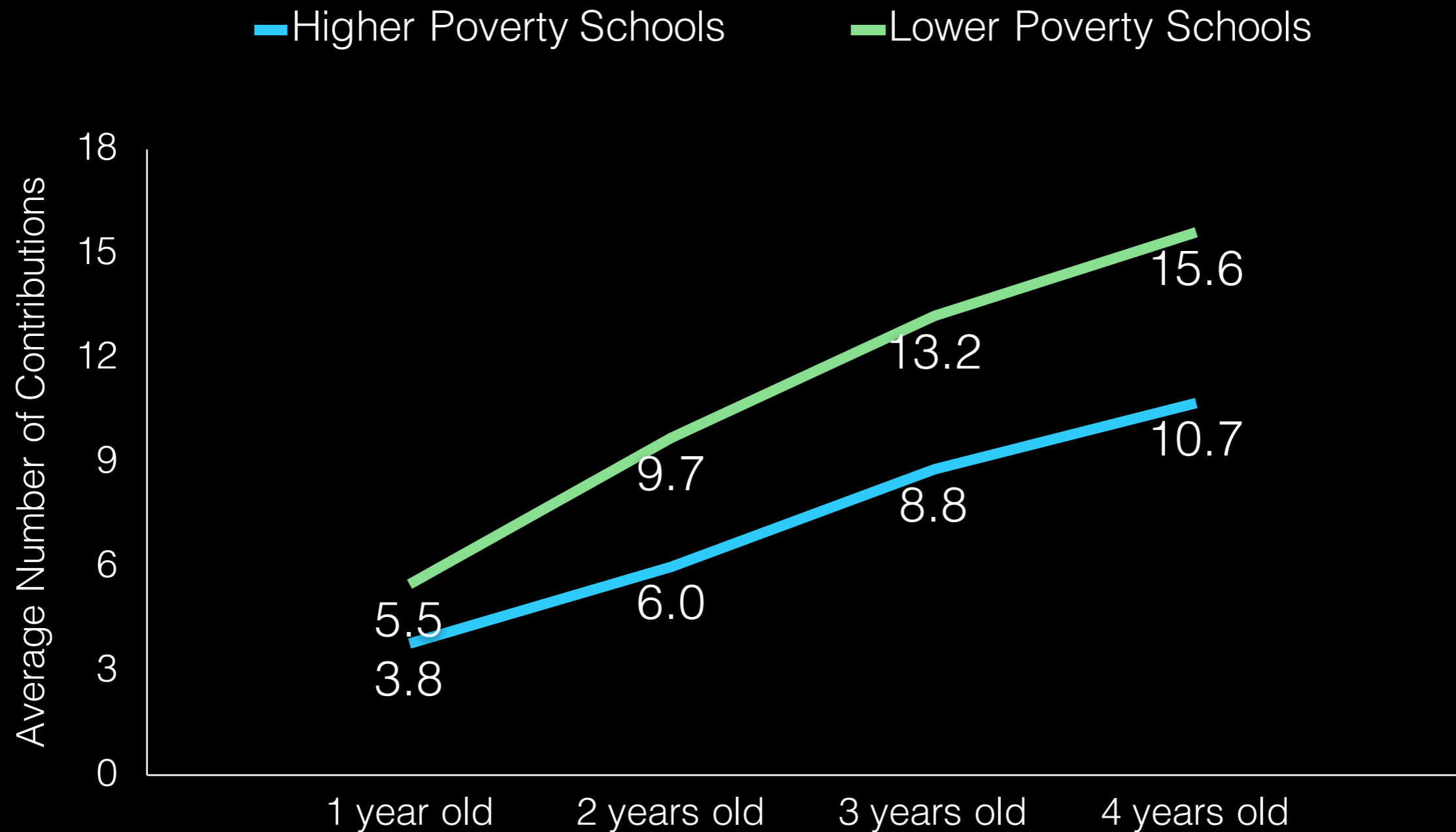
To what extent do savings behaviors differ
for children attending higher and lower
poverty schools?

Families from Lower Poverty Schools are More Likely to Contribute

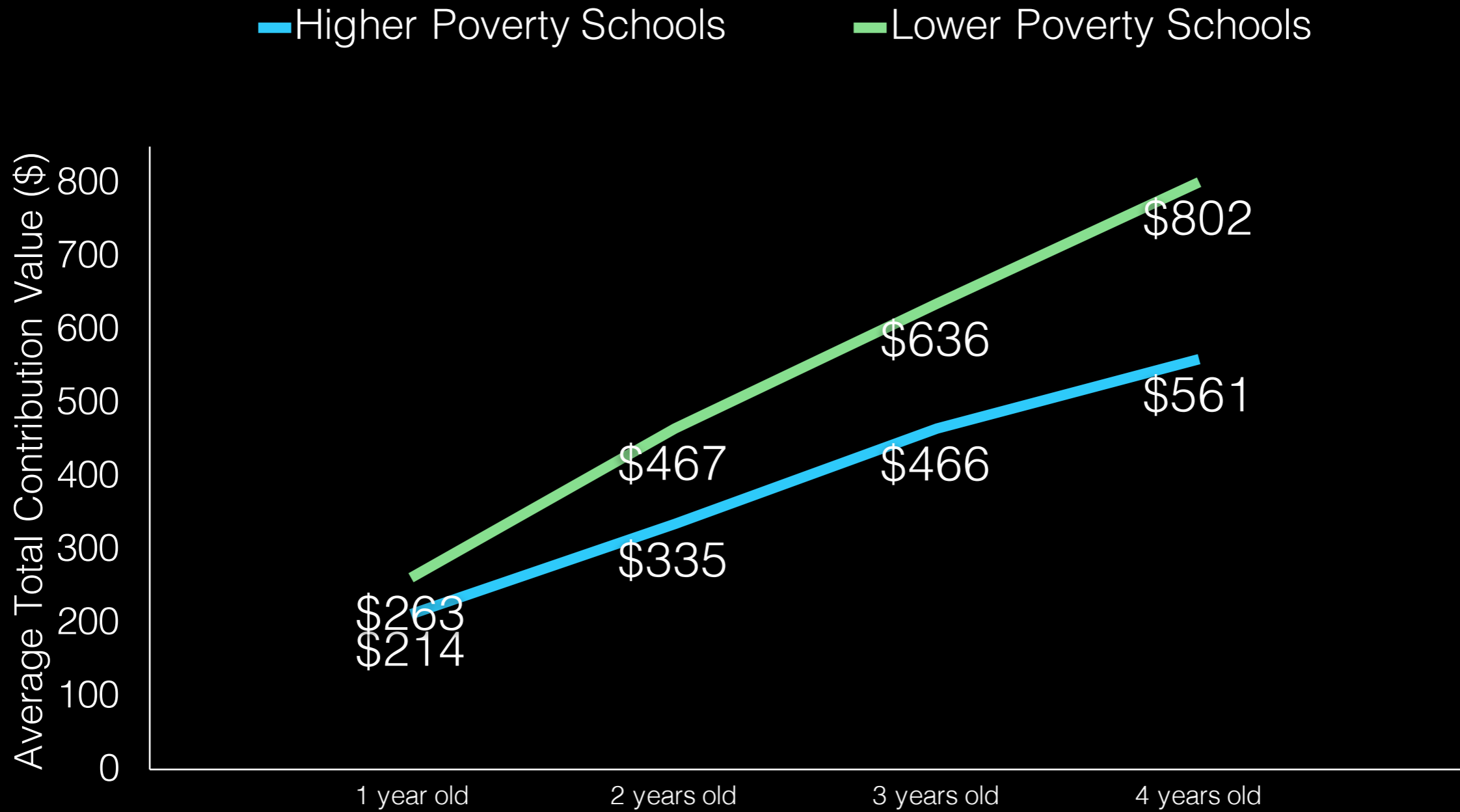
Higher Poverty Schools Lower Poverty Schools



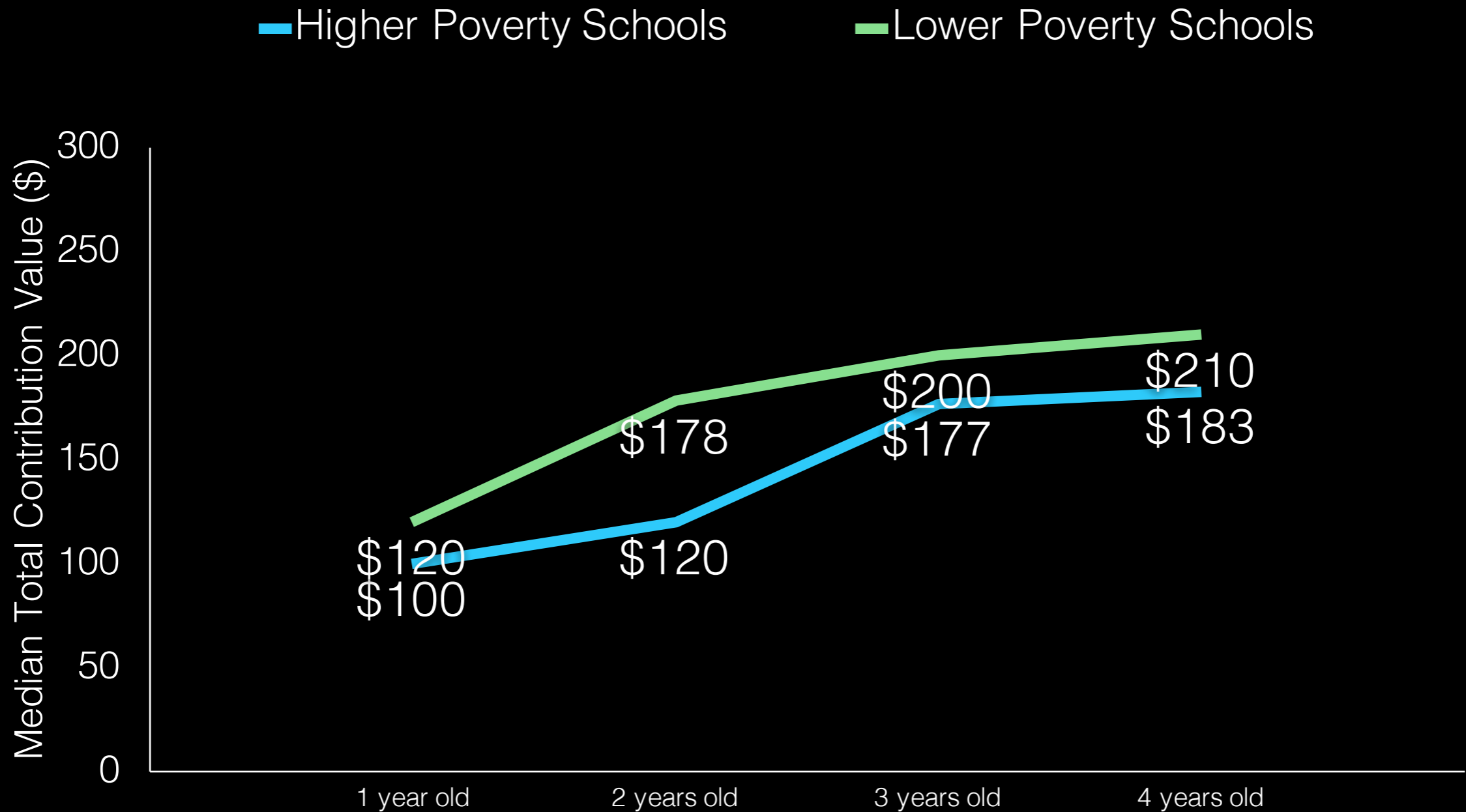
Families from Lower Poverty Schools Make More Contributions



Families from Lower Poverty Schools Make Larger Contributions (\$)

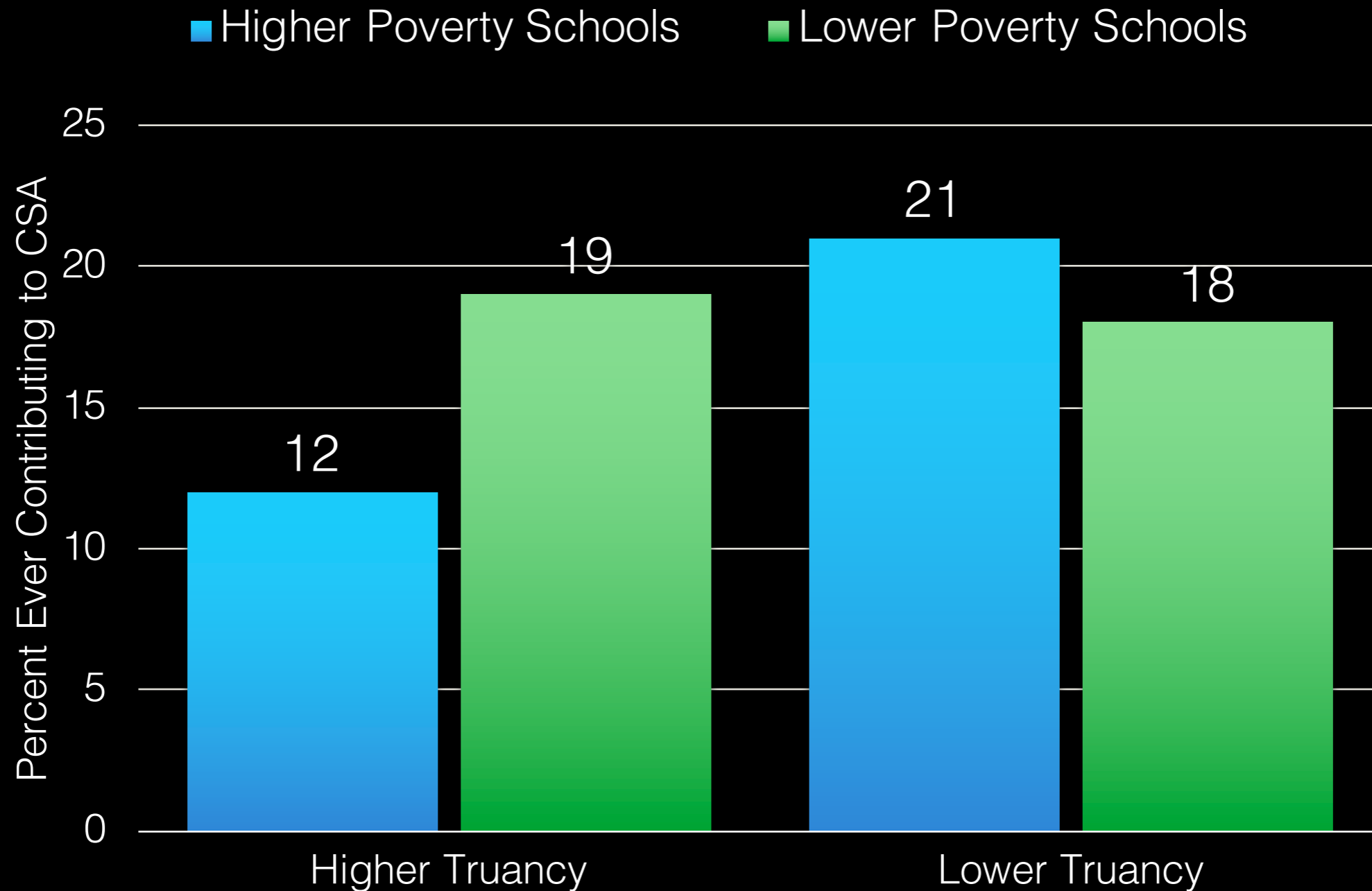


Families from Lower Poverty Schools Make Larger Contributions (\$)



What characteristics of schools affect savings behaviors?

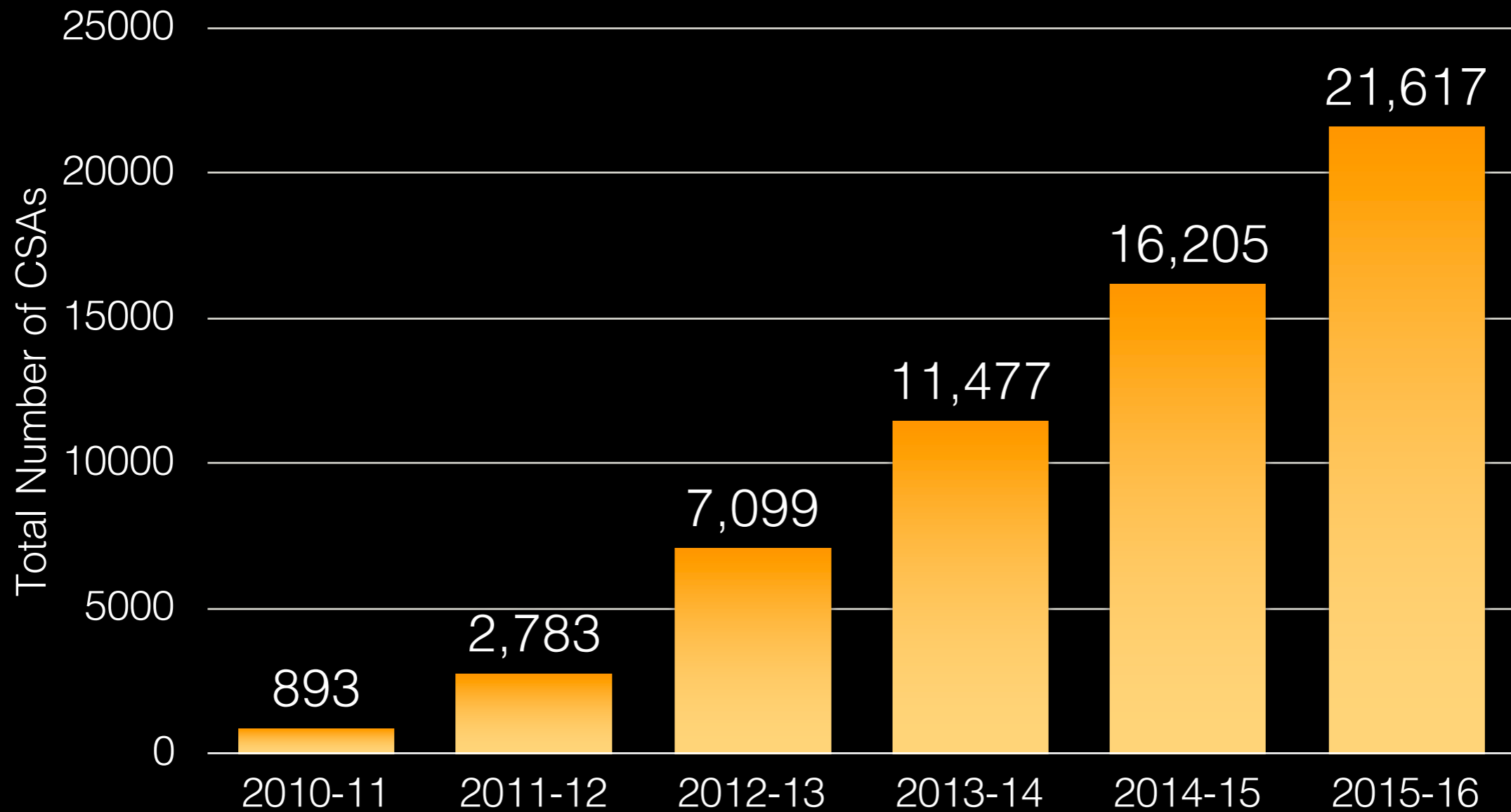
Lower Truancy Rates Buffer Higher Poverty Schools from Decreased Participation



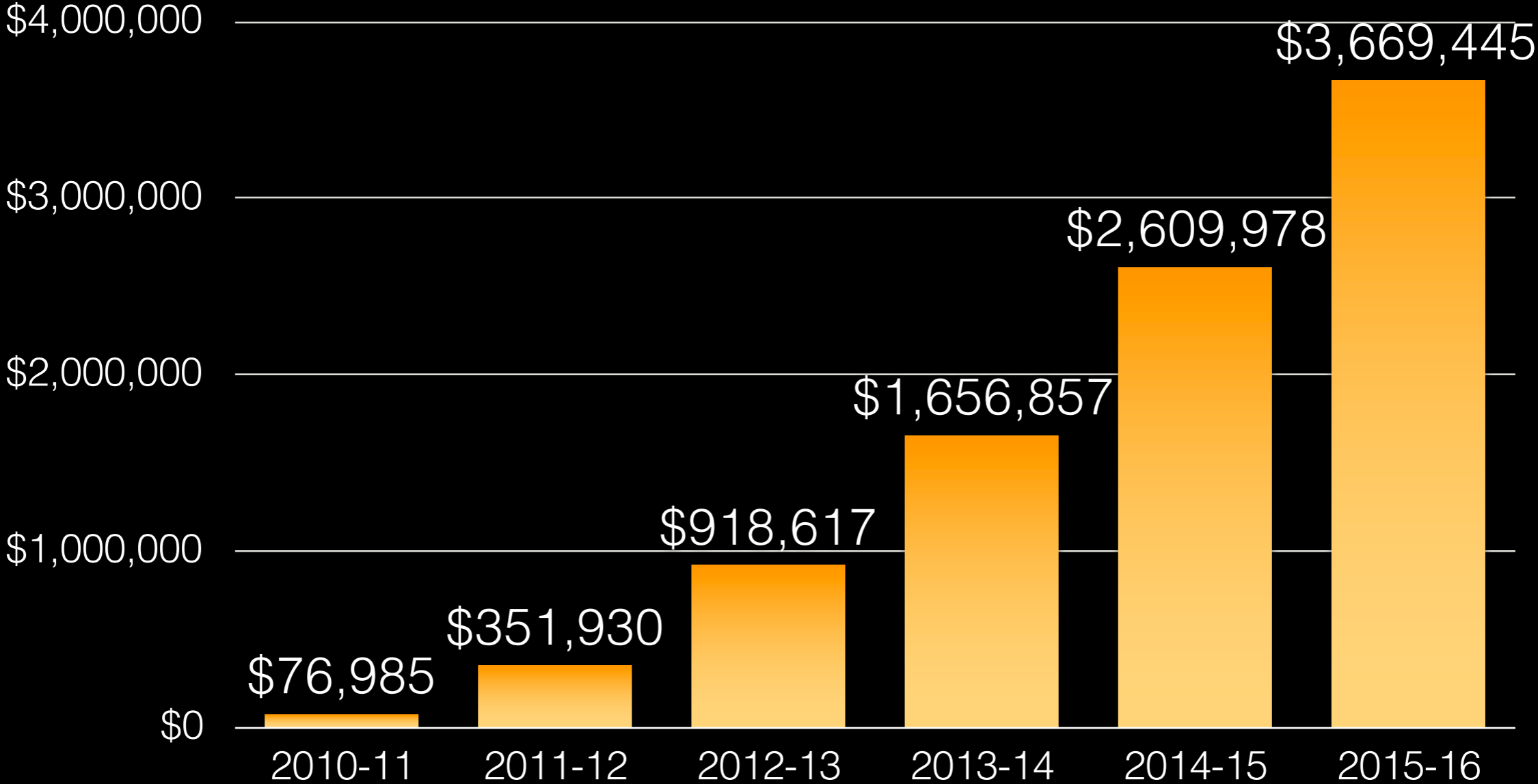
Bonus Question

How many families have CSAs and how much money is saved for college in these accounts across the district?

Total Number of K2C CSAs



Total \$ Saved Across CSAs



Take Home

- Approximately 1 in 5 families contribute
- Families in high poverty schools are contributing, though contributions are smaller and less frequent
- Approximately 1 in 3 families who have ever made a contribution, do so more than 6 times per year
- Half all contributions are \$25 or less; almost all of the remaining contributions range between \$25-250
- Lower school truancy rates may buffer higher poverty schools from decreased participation

Stay Tuned, Next Steps

- Exploratory study of early student academic outcomes in San Francisco
 - Attendance, possibly Grade 3 achievement
 - Regression discontinuity and difference-in-differences design
- A first step, but more research is needed

Thank You!



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For questions following this presentation, please email:

Dr. Nicholas Sorensen (nsorensen@air.org)

Dr. William Elliott (welliott@ku.edu)

$$\eta_{ij} = \gamma_{00} + \gamma_{01}(\text{High Poverty}_j) + \gamma_{02}(\text{School Characteristic}_j) + \gamma_{03}(\text{High Poverty} \times \text{School Characteristic}_j) + \gamma_{04}(\text{Percent African-American}) + \gamma_{10}(\text{Student-Level Covariates}_{ij}) + u_{0j}$$

- Outcome: Binary indicator for whether account holder ever made a contribution (across 4 years)
- School-level (Level 2) predictors: High vs. low poverty, high vs. low truancy, poverty x truancy interaction, percent African-American
- Student-level (Level 1) predictors: Age of CSA, student ethnicity, primary language