Exhibit 3.1

Selected Demographic Characteristics of Operation Bootstrap Program Participants
at Program Entry (Percent)

Characteristic		Program Model			
		PHA-Centered	Contract	Pass-Through	All Sites
		(N=299)	(N=250)	(N=174)	(N=723)
Gender					
	Female	93	92	86	91
	Male	7	8	14	9
Age [†]					
	25 or under	12[‡]	23[‡]	22	18
	26-35	55	54	47	53
	36-45	27	21	25	25
	Over 45	6	2	6	5
Ethnicity [†]					
	White, non-Hispanic	42	71	52	54
	Black, non-Hispanic	43	22	35	34
	Hispanic	11	6	8	8
	Other minority	4	2	6	4
Native Country					
	Born in U.S.	92	96	95	94
	Not born in U.S.	8	4	5	6
Native Language					
	English	93	97	97	95
	Other	7	3	3	5
Marital Status					
	Never married	40	40	45	41
	Married	19	19	17	18
	Divorced/separated	39	41	36	39
	Widowed	3	0.4	2	2

[†] Variation in distribution among models is statistically significant at the 10 percent level.

[‡] Indicated model is significantly different from the remaining sample (two models combined) at the 10 percent level.

Exhibit 3.2

Selected Household Characteristics of Operation Bootstrap Program Participants at Program Entry (Percent)

Characteristic		Program Model			
		PHA-Centered	Contract	Pass-Through	All Sites
		(N=299)	(N=250)	(N=174)	(N=723)
Number of People in Household					
	1	3	3	2	3
	2	25	29	30	27
	3	35	34	34	35
	4	18	22	20	20
	5 or more	19	12	14	15
	Mean	3.4	3.2	3.2	3.3
Number of Own Children in Household Younger than 18 Years Old					
	0	5	7	7	6
	1	32	40	37	36
	2	35	37	34	36
	3 or more	28	16	22	22
	Overall Mean	2.0	1.7	1.8	1.8
	Mean for Households with Children	2.1	1.8	1.9	1.9
Number of Own Children in Household Younger Than 6 Years Old					
	0	38	36	40	38
	1	40	39	39	40
	2 or more	22	24	21	23
	Mean	0.9	0.9	0.9	0.9
	Mean for Households with Children < 6	1.4	1.4	1.4	1.4

[†] Variation in distribution among models is statistically significant at the 10 percent level.

[‡] Indicated model is significantly different from the remaining sample (two models combined) at the 10 percent level.

Exhibit 3.3

Housing Characteristics of Operation Bootstrap Program Households at Program Entry (Percent)

Characteristic		Program Model			
		PHA-Centered	Contract	Pass-Through	All Sites
		(N=299)	(N=250)	(N=174)	(N=723)
Housing Situation	Sole tenant of:				
	Private apartment	87	82	83	84
	Public housing unit	8	10	10	9
	Joint tenant with other household	4	3	3	4
	Homeless/in shelter	0	0	2	1
	Other [a]	1	4	2	2
# of Persons per Bedroom					
	Less than 1 person/bedroom	43	43	47	44
	1 - 1.99 persons/bedroom	52	49	48	50
	2-3.99 persons/bedroom	5	8	5	6
	4 or more persons/bedroom	0	0	0	0
	Mean	1.0	1.0	1.0	1.0
Self-Rating of Condition of Housing					
	Excellent	24	28	27	26
	Good	42	46	44	44
	Fair	22	18	19	20
	Poor	12	8	9	10
Self-Rating of Neighborhood [†]					
	Excellent	19[‡]	22[‡]	12	18
	Good	45	45	44	45
	Fair	25	23	28	25
	Poor	10	10	16	11

[†] Variation in distribution among models is statistically significant at the 10 percent level.

[‡] Indicated model is significantly different from the remaining sample (two models combined) at the 10 percent level.

[a] Includes living temporarily with others but not paying rent, living permanently with others but not paying rent, bought/built/owns a house, living in hotel/motel room, and living in employer-provided housing.

Exhibit 3.4

Education and Training Background and Activities of Operation Bootstrap Program Participants Prior to Program Entry (Percent)

Characteristic	Program Model			
	PHA-Centered	Contract	Pass-Through	All Sites
	(N=299)	(N=250)	(N=174)	(N=723)
High School Diploma or GED at Start of Operation Bootstrap Demonstration [†]				
No	21	9	16	16
Yes	79	91	84	84
Enrolled in Training/ Education Any Time During Six Months Prior to Demonstration Entry				
In Any Education/Training [†]	40[‡]	51	58	48
In Basic Education/ESL [a]				4
In High School/GED				3
In Job-related Training				1
In Vocational Training				15
In Two-Year College				19
In Four-Year College/ Graduate Program				6

[†] Variation in distribution among models is statistically significant at the 10 percent level.

[‡] Indicated model is significantly different from the remaining sample (two models combined) at the 10 percent level.

[a] Enrollment figures in individual types of training/education sum to more than the total percentage because a single participant could be enrolled in more than one type of training/education.

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Exhibit 3.5

**Employment Activities of Operation Bootstrap Program Participants
in 6 Months Prior to Program Entry (Percent)**

Characteristic	Program Model			
	PHA-Centered	Contract	Pass-Through	All Sites
	(N=299)	(N=250)	(N=174)	(N=723)
Employment Status During Six Months Prior to Demonstration Entry				
Employed Full-Time [a]	19	23	13	19
Employed Part-Time [b]	20	24	22	22
Not Employed	61	53	65	59
Hourly Wage at Last Job Held During Six Months Prior to Demonstration Entry [c]				
< $4.25	18	22	15	19
$4.25 (minimum wage)	12	4	2	7
$4.26 - $6.00	41	39	48	42
$6.01 - $8.00	19	24	20	21
$8.01 - $10.00	5	6	10	7
$10.01 or more	4	5	5	4
Mean	$5.45	$5.68	$5.54	$5.56

[†] Variation in distribution among models is statistically significant at the 10 percent level.

[‡] Indicated model is significantly different from the remaining sample (two models combined) at the 10 percent level.

[a] Those holding at least one full-time job (at least 35 hours per week) during the pre-demonstration interval.

[b] Those holding at least one part-time job during the pre-demonstration interval who did not hold any full-time job.

[c] Excludes those who did not work for pay during the six months prior to demonstration entry.

Exhibit 3.6

Public Sources of Income for Operation Bootstrap Households in 6 Months Prior to Program Entry (Percent)

Characteristic	Program Model			
	PHA - Centered	Contract	Pass - Through	All Sites
	(N=299)	(N=250)	(N=174)	(N=723)
Received Income From Source During Six Months Prior to Demonstration Entry				
AFDC [†]	47	43	63[‡]	49
Food Stamps	55	52	60	55
Unemployment Insurance	3	2	6	3
Child Support [†]	16	25[‡]	15	19

[†] Variation among models is statistically significant at the 10 percent level.

[‡] Indicated model is significantly different from the remaining sample (two models combined) at the 10 percent level.