

Tools for Gathering Data About AFI Project Communities

National data, such as U.S. Census Bureau statistics, can help Assets for Independence (AFI) Projects document local population characteristics. Project managers have used various other tools and strategies, described below, to provide additional insights into their target communities.

Needs Assessments. AFI encourages prospective grantees to do a needs assessment to understand local conditions. One grantee used an existing area-wide needs assessment with demographic information on who receives assistance, who has children, and divorce rates. The data indicate, for example, the number of families that could qualify to participate under the AFI guidelines.

For more ideas on designing an AFI Project, see the *AFI Project Builder: Guide for Planning an Assets for Independence Project*, at <http://www.acf.hhs.gov/assetbuilding>.

Focus Groups. Some agencies host focus groups of providers or community members to learn about the target population and people's interest in IDAs. Several current AFI Projects have convened people already using their agency's services to learn about their ability to save, readiness to take time needed for training, comfort level with financial institutions, and interest in IDAs. One AFI Project held five focus groups distinguished by common group characteristics (e.g., former welfare recipients, youth over 18), and followed traditional focus group methodology. The groups went through 30 questions on financial readiness topics: *Have you maxed out your credit cards? Ever read your credit report? Ever been denied credit?* "We found that the credit history of many clients was not *bad* credit, but rather *no* credit," said the IDA manager for this Project.

Key Informant Interviews. Another form of qualitative information is often gathered from contacts with agencies serving low-income populations. For AFI application purposes, these interviews are best done formally through standard interview protocols. However, any information will be useful. For example, one applicant looked inside its agency and did informal interviews with staff working on related programs.

Networking. Another strategy is to talk to other groups locally or even around the country to find out how they assessed the resources, opportunities, and challenges their AFI Projects would face. For example, one grantee looked at lessons learned from the earlier, privately funded American Dream Demonstration—a precursor to AFI in the late 1990s. "We did some significant listening and sharing on what works and doesn't work," said one AFI Project staff person.