Assets for Independence Act Evaluation: Design Phase

Final Report

Contract # 282-98-0006

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Prepared for
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Chapter 1: Overview

This report describes the plans for—and estimated costs of—data collection and data analysis to carry out the congressionally mandated evaluation of the Assets for Independence Act (AFIA, Public Law 105-285, enacted on October 27, 1998).

1.1 Statutory mandate

The Assets for Independence Act provides demonstration funding for state and local individual development account (IDA) programs. IDAs are special savings accounts in which account-holder deposits can be matched when used to purchase homes or automobiles, start or expand businesses, or obtain further post-secondary education. The Act provides federal matching funds, and funds for program operating expenses and for evaluation of the IDA demonstration projects. The evaluation activities are specified in Section 414 of the Act, which calls for the evaluation to be carried out for the Department of Health and Human Services (HHS) under contract with an independent research organization.[1]

Section 414(b) of the Act identifies the following six specific "factors to evaluate," to be addressed by the research organization "in evaluating any demonstration project" conducted under AFIA :

(1) The effects of incentives and organizational or institutional support on savings behavior.

(2) The savings rates of individuals . . . based on demographic characteristics including gender, age, family size, race or ethnic background, and income.

(3) The economic, civic, psychological, and social effects of asset accumulation, and how such effects vary among different populations or communities.

(4) The effects of individual development accounts on savings rates, home ownership, level of post-secondary education attained, and self-employment, and how such effects vary among different populations or communities.

[1] The Act authorizes $25 million for each of five fiscal years (FY 1999 through 2003), with 2 percent of the annually appropriated amount earmarked for the evaluation activities required under Section 414. (An HHS-proposed amendment to the Act would set the annual amount for evaluation at the greater of $500,000 or 2 percent of the appropriation.) The annual appropriation for both FY 1999 and FY 2000 was $10 million. The program is administered by the Office of Community Services (OCS), within the Administration for Children and Families of HHS. OCS has thus far awarded 40 grants (from FY 1999 funds), to 38 local organizations and to the states of Indiana and Pennsylvania. A second cohort of grantees (from FY 2000 funds) will be announced in the summer of 2000.

(5) The potential financial returns to the Federal Government and to other public sector and private sector investors in individual development accounts over a 5-year and 10-year period of time.

(6) "The lessons to be learned from the demonstration projects conducted under this title and if a permanent program of individual development accounts should be established."

This section also states that the evaluation shall address "other factors as may be described by the Secretary" of HHS.

Section 414(c) of the Act addresses the methodological requirements of the evaluation, specifying that "for at least one site, [the research organization shall] use control groups to compare participants with nonparticipants."

1.2 Basic evaluation design

This report is one of a series of documents produced during the first-year design phase of the AFIA evaluation. Two previous reports, the ***Concept Paper*** and the ***Evaluation Design Plan***, detailed the research activities that would be necessary to address the "factors to evaluate" listed above.[2] As described in these earlier reports, the evaluation activities fall within the following areas or "components":

- The ***program and participant tracking and monitoring*** includes collection and analysis of information regularly maintained about the status of program participants, the flow of funds into and out of the accounts, and administrative operational details, including staffing and costs.
- The ***process analysis*** includes on-site observation of program operations, interviewing of program staff, and examination of written materials to determine how the program was implemented and how the program operates.
- The ***experimental impact analysis*** includes collection and analysis of information on program-eligible persons randomly assigned to a treatment group (participating in the program) and a control group (not participating in the program) for the purpose of estimating the effects of the program on its participants, relying on random assignment as the means of obtaining groups that are comparable on both observable

[2] See Gregory Mills, Michael Sherraden, et al., ***Assets for Independence Act Evaluation: Design Phase--Concept Paper***, Abt Associates Inc., Cambridge, Mass., December 1, 1999; and Gregory Mills, Michael Sherraden, et al., ***Assets for Independence Act Evaluation: Design Phase--Evaluation Design Plan***, Abt Associates Inc., Cambridge, Mass., February 17, 2000.

and unobservable traits and thus as the means of enabling one to attribute to the program any differences in observed outcomes between the two groups.

- The ***nonexperimental impact analysis*** includes collection and analysis of information on persons participating in the program and a comparison group of persons identified in data as not participating in the program, for the purpose of estimating the effects of the program on its participants, relying on statistical techniques to take account of demographic and socioeconomic differences between groups and thus to isolate the effects of the program.

- The ***in-depth participant interviewing*** involves extended personal interviews with program participants to examine their understanding of the program, their reasons for participating, and their experiences as participants.

- The ***benefit-cost analysis*** includes collection and analysis of information on the benefits of the program to its participants and the costs of the program to the federal government (i.e., to federal taxpayers), to other public sponsors (including state and local), and to private funders.

Time frame of activities and deliverables

The evaluation activities will extend over a five-year period, from October 2000 through September 2005. The findings will be presented in a Final Evaluation Report submitted in September 2005.[3] Interim Evaluation Reports will be submitted in September of 2001 through 2004. The second and third of these interim reports will be timely with respect to congressional consideration of the Act's reauthorization, which will occur in the context of the fiscal year 2004 budget cycle.[4] Project meetings or briefings with HHS staff are scheduled for October of 2000 through 2004, with a final project briefing planned for September 2005.

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[3] We assume that the Final Report on this evaluation, when submitted by the Secretary to the Congress, will comply with the requirement under Section 414(d)(2) of the Act that "Not later than 12 months after the conclusion of all demonstration projects conducted under this title, the Secretary shall submit to Congress a final report setting forth the results and findings of all reports and evaluations conducted pursuant to this title." We recognize that this interpretation may require a technical amendment to the Act, construing the phrase "after the conclusion of all demonstration projects conducted under this title" to mean "after the conclusion of the last fiscal year of funding authorized by this title."

[4] We assume that the Interim Reports on this evaluation, when submitted by the Secretary to the Congress, will comply with the requirement for interim evaluation reports under Section 414(d)(1) of the Act. We recognize that this interpretation may also require a technical amendment to the Act, as the proposed timing of these Interim Reports (in September of each year) does not strictly conform to the language of the Act, which calls for reports 90 days after the end of each calendar year. The pending HHS-proposed amendments to the Act address this issue, calling for the Interim Reports to be submitted to the Congress in December of each year.

Exhibit 1-1 shows the proposed schedule of major planning activities, primary data collection activities, reports, and briefings associated with the evaluation.

Site selection

One aspect of the evaluation will be based on data from ***all*** AFIA grantees, as compiled by each grantee for the purpose of submitting to HHS the annual progress reports required under Section 412 of the Act. Specifically, the second factor ("the savings rates of individuals . . . based on demographic characteristics including gender, age, family size, race or ethnic background, and income") will be analyzed using a database that combines the available information from all grantees. This aggregated database will be constructed from the program and participant information collected by grantees through their use of the Management Information System for Individual Development Accounts (MIS IDA) or equivalent MIS software.

All other aspects of the evaluation will involve a selected number of sites (i.e., grantees), as follows:

- The process analysis will involve eleven grantees. In a first phase, the experimental site (discussed below) and another five grantees selected from the first and second cohorts (FY 1999 and FY 2000) will be studied through multi-round site visits during 2001 and 2002. The experimental site along with a newly selected group of five grantees, the latter to be selected from the third and fourth cohorts (FY 2001 and FY 2002), will then be studied during a second phase that occurs in 2003 and 2004.
- The experimental impact analysis and the benefit-cost analysis are both assumed to involve one grantee—the experimental site—to be selected from among the first or second cohort of grantees. This site would also thus become one of the multiple sites for the process analysis (in both phases of the process study) and the in-depth participant interviewing (described below). The experimental research sample is assumed to include 666 cases, with 333 assigned randomly each to the treatment and control groups. The experimental data collection will include a baseline interview (conducted prior to random assignment) and two waves of follow-up interviews (at the 12th and 24th months of participation for each case).[5]
- The nonexperimental impact analysis will involve a randomly selected sample of the grantees in the first and second funded cohorts. Only the experimental site will be

[5] We assume that a suitable experimental site can be found and that this mandated aspect of the evaluation will indeed take place. We recognize that there are serious concerns about the feasibility and generalizability of this evaluation component. We have estimated its cost so that an informed decision can be made about whether to proceed with this activity--and, correspondingly, whether to proceed with the proposed benefit-cost analysis, which would be undertaken in the experimental site. If no experimental site is selected, the process analysis would be re-designed to include six grantees in each of the two phases, or twelve grantees in total.

excluded from selection for the nonexperimental analysis. (This exclusion is to avoid an undue respondent burden on the program participants in the experimental site.) The nonexperimental sites will be selected on a probability-proportional-to-size (PPS) basis, through a multi-stage cluster design aimed at producing a nationally representative sample of 1,600 AFIA program participants. These program participants will be subject to four waves of follow-up interviews (at the 12th, 24th, 36th, and 48th months of participation for each case).

- The in-depth participant interviewing will involve three sites. A total of 90 interviews will be conducted—at each site 15 interviews at each of two periods, during 2002 and 2004. These three sites will consist of either: (a) the experimental site and two of the ten process analysis sites; or (b) three of the ten process analysis sites, if no experimental site is selected.

Exhibit 1-2 shows the expected configuration of grantees involved in each of the evaluation components. Note that site selection issues will be addressed in a series of memoranda, as shown on the evaluation schedule (Exhibit 1-1).

For background reference, Appendix A contains a profiling of the AFIA-funded programs in the FY 1999 cohort, showing the characteristics of grantees and subgrantees.

Data collection

Primary data will be collected from large numbers of respondents for the process analysis, the experimental and nonexperimental impact analyses, and the in-depth participant interviews. We assume that OMB clearance will be necessary for these data collection activities. As shown in Exhibit 1-1, the OMB clearance package is to be submitted to HHS by the research organization in December 2000, so that clearance can be obtained in time to commence the primary data collection activities in April 2001.

With respect to program and participant tracking and monitoring, the costs properly associated here with the evaluation are the costs of analyzing data aggregated across grantees and the costs of presenting the findings of such analysis on an annual basis. The costs of collecting such data from grantees and the costs of providing the annual progress reports called for in Section 412 are discussed in Chapter 2, but are not considered here as evaluation costs.

Cost estimates

It is important to note at the outset that this evaluation design has been developed with the aim of meeting the statutory mandate for evaluation, as set out in Section 414 of the Assets for Independence Act, without immediate regard to the funding available to support these evaluation activities. The Act itself sets aside for evaluation purposes 2 percent of the annually appropriated amount. There is uncertainty, of course, over the amount of future

annual congressional appropriations for AFIA. There is also uncertainty over whether additional evaluation funding might become available, either from within the U.S. Department of Health and Human Services (HHS) or from non-federal sources. The strategy adopted here has been to proceed with the evaluation design as appropriate to meet the statutory requirements, projecting the cost of these planned activities so that HHS can ultimately decide how best to use the available evaluation resources. We do not attempt in this document to establish the level of priority that should be assigned to each of the evaluation components or to the activities within each component.

The cost estimates presented in this report reflect the following assumptions.

- Each year (1 through 5) refers to a 12-month period from October through September.
- An annual inflation adjustment of 4 percent is applied to staff labor; and a 3 percent annual adjustment is applied to other direct costs (ODCs).
- For labor fringe and overhead, a combined rate of 110 percent is applied to the inflation-adjusted staff labor subtotal.
- Travel costs are projected on the basis of assumed trips from Boston to either Washington, DC (for meetings or briefings with HHS staff) or to Kansas City, MO (for on-site data collection).[6]
- For general and administrative (G&A) costs and fee, a combined rate of 25 percent is applied to the sum of total staff labor and total other direct costs.

Hours of staff labor have been classified according to the following categories established by the Program Support Center (PSC) of HHS for its task order contracts:

- Class I—Senior
- Class II—Associate
- Class III—Intermediate
- Class IV—Junior
- Class V—Editorial
- Class VI—Clerical

The hourly rates estimated for all staff are within the maximum rates established by PSC for each labor category.

[6] For trips from Boston to Washington, DC, the following assumptions were used: round-trip coach air fare, $587; per diem for lodging, $118; and per diem for meals and incidental expenses, $46. For trips from Boston to Kansas City, MO, the corresponding assumptions were as follows: round-trip coach air fare, $1,190; per diem for lodging, $85; and per diem for meals and incidental expenses, $42. Ground transportation costs were assumed to be $70 per day.

1.3 Organization of this report

The following six chapters of this report address the major planned components of the evaluation:

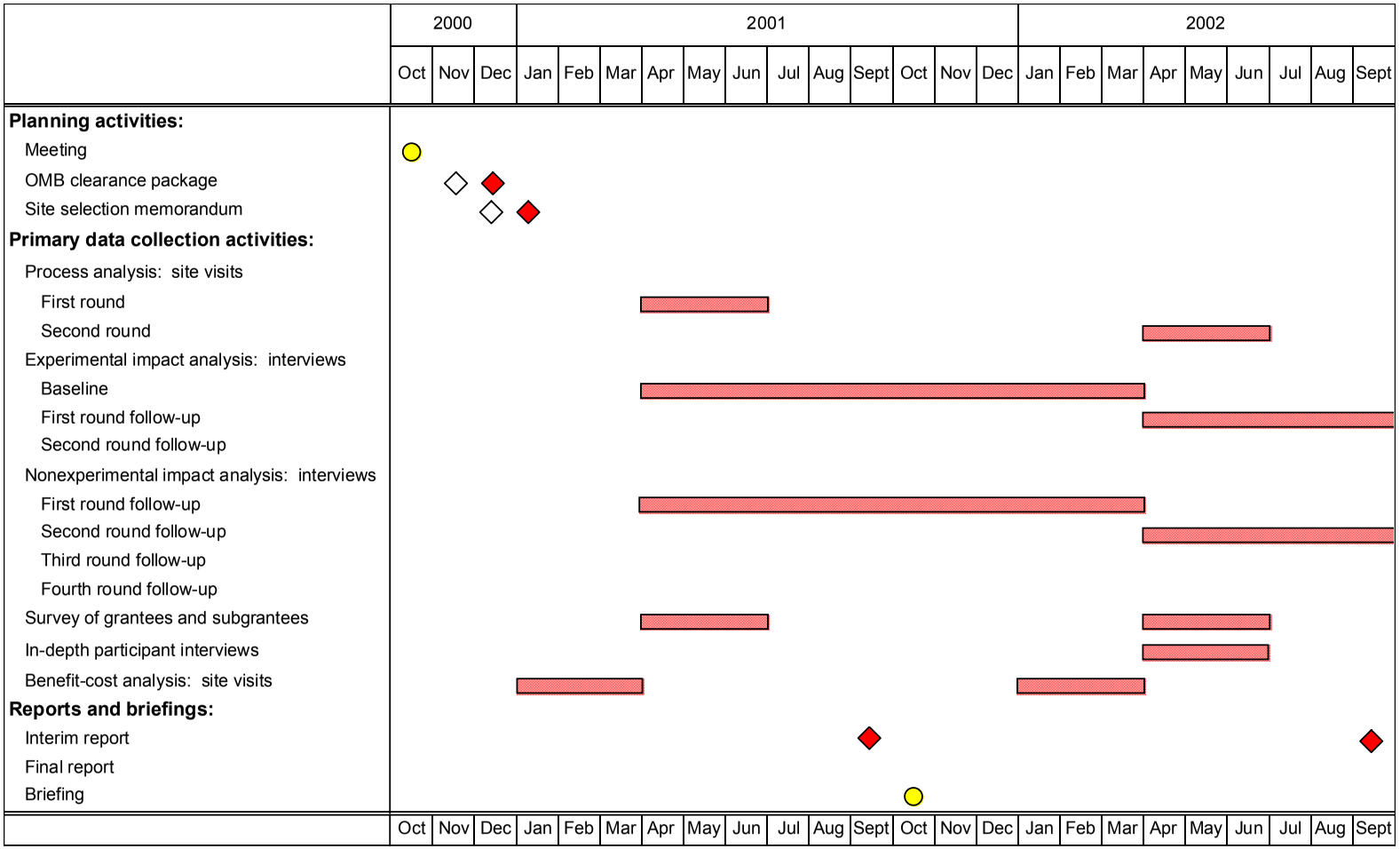
- Chapter 2: Program and Participant Tracking and Monitoring
- Chapter 3: Process Analysis
- Chapter 4: Experimental Impact Analysis
- Chapter 5: Nonexperimental Impact Analysis
- Chapter 6: In-depth Participant Interviews
- Chapter 7: Benefit-Cost Analysis

Each chapter explains the role that such activities will play in meeting the statutory mandate, describes a plan for data collection and data analysis, and provides an estimate of the associated costs. Where specific data collection instruments are to be used, these appear in the corresponding appendices. Chapter 8 is a summary.

This report represents a collaborative effort by staff at both Abt Associates and the Center for Social Development of Washington University in St. Louis, under the direction of Gregory Mills and Michael Sherraden, respectively. The principal authors by chapter are as follows:

- Chapter 1: Greg Mills (Abt Associates)
- Chapter 2: Lissa Johnson (Center for Social Development)
- Chapter 3: Michelle Ciurea and Doug Welch (Abt Associates)
- Chapters 4 and 5: Donna DeMarco and Greg Mills (Abt Associates)
- Chapter 6: Margaret Sherraden and Amanda Moore (Center for Social Development)
- Chapter 7: Mark Schreiner and Shirley Porterfield (Center for Social Development)
- Chapter 8: Greg Mills (Abt Associates)

Exhibit 1-1
Evaluation Schedule



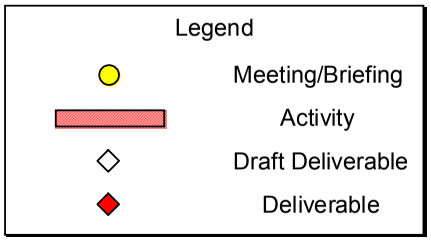


Exhibit 1-1
Evaluation Schedule (continued)

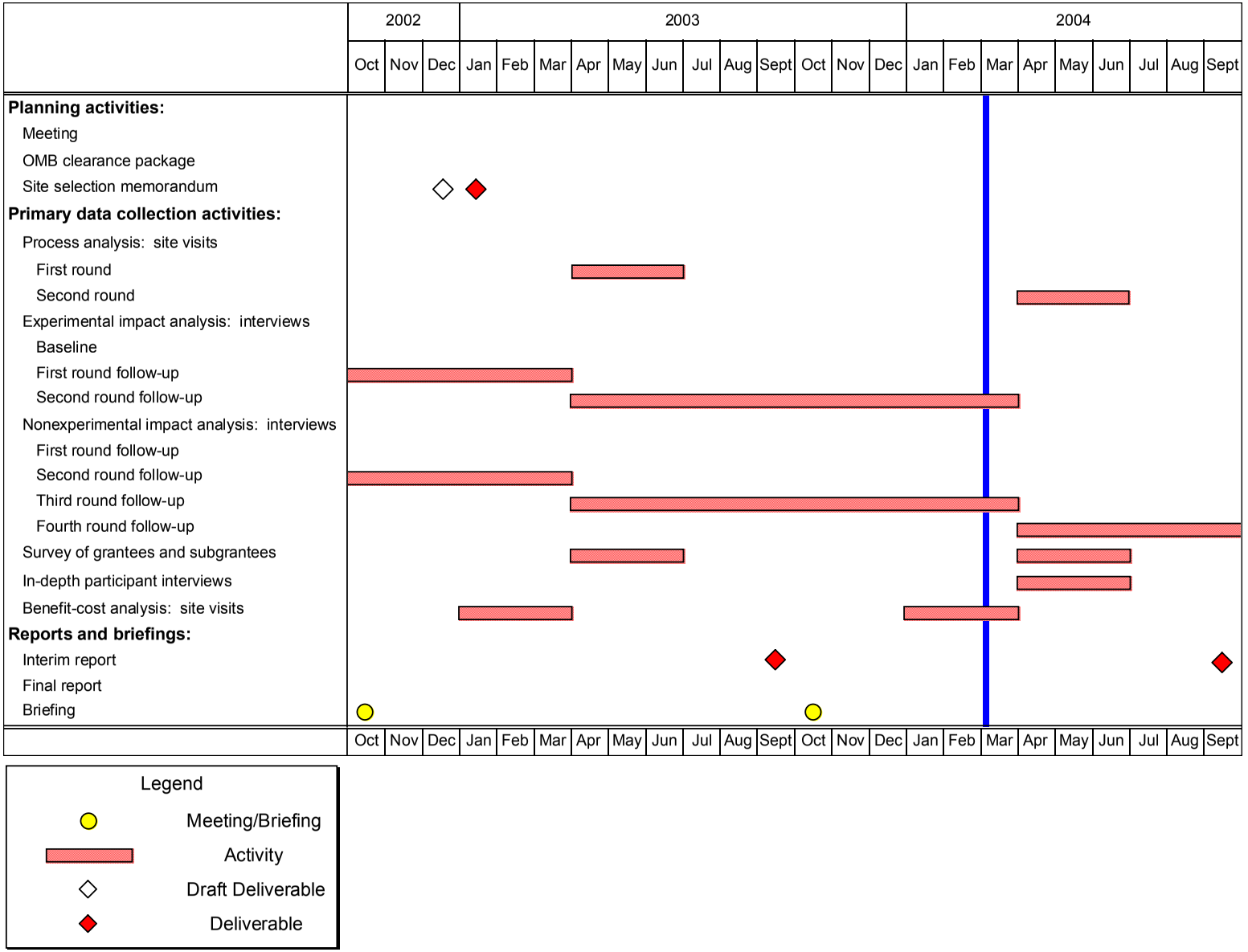


Exhibit 1-1
Evaluation Schedule (continued)

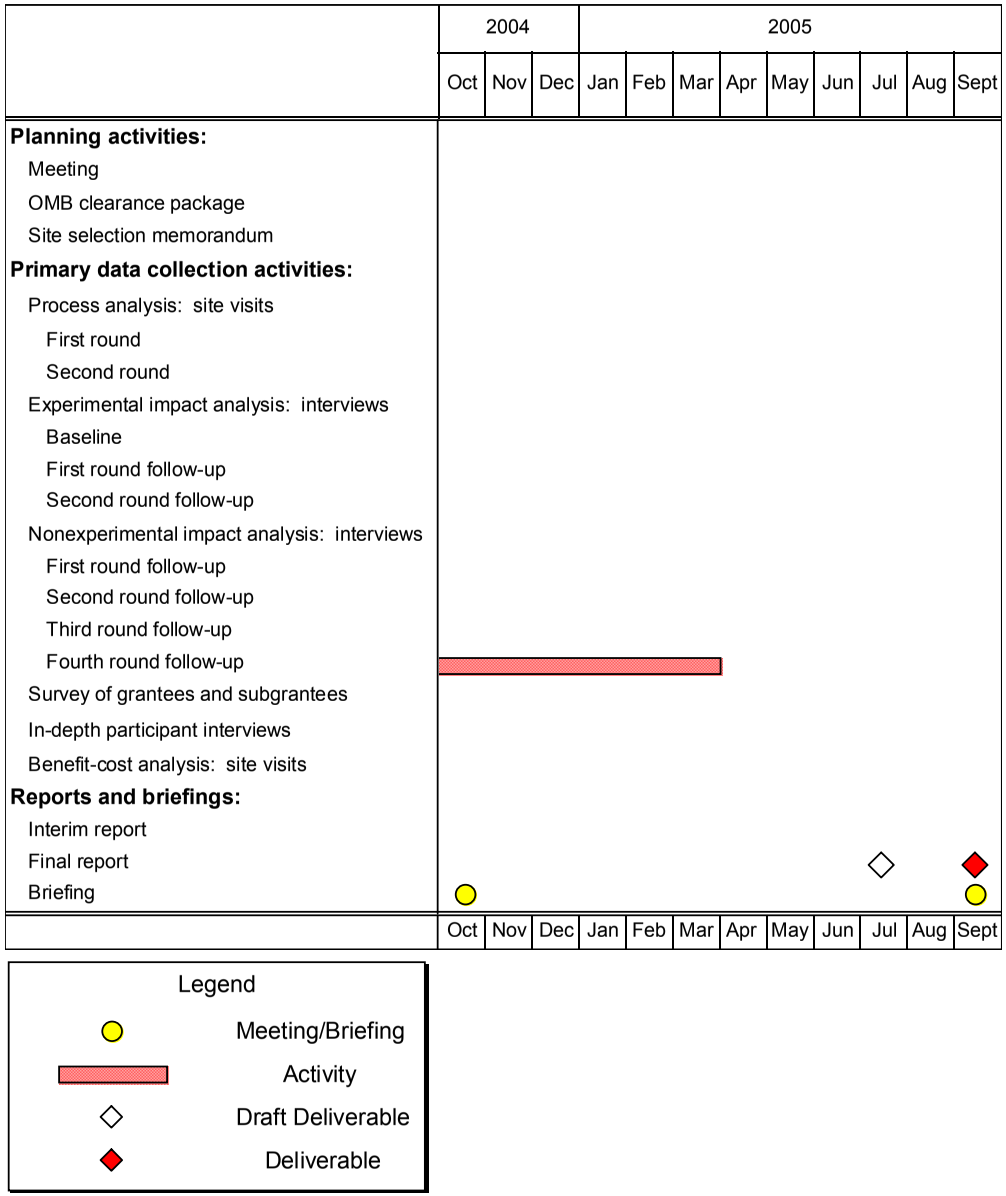


Exhibit 1-2

Evaluation role of AFIA grantees

	Program and participant tracking and monitoring	Process analysis	Experimental impact analysis	Nonexperimental impact analysis	In-depth participant interviewing	Benefit-cost analysis
Experimental site (1)	✔	✔	✔		✔	✔
Other process analysis sites (10)	✔	✔*		✔**	✔***	
All other grantees	✔			✔**		

* If no experimental site is selected, the process analysis will involve a total of twelve grantees, six in each of two phases of visits.

** Those grantees in the first and second funded cohorts (FY 1999 and FY 2000) will be subject to selection for the nonexperimental impact analysis on a probability-proportional-to-size (PPS) basis.

*** In-depth participant interviews will be conducted at three sites. These sites will be either: (a) the experimental site and two of the process analysis sites; or (b) three of the process analysis sites, if no experimental site is selected.

Chapter 2: Program and Participant Tracking and Monitoring

For program and participant tracking and monitoring, the Department of Health and Human Services specified the use of an existing or comparable Management Information System for Individual Development Accounts (MIS IDA). Therefore, MIS IDA and the Monitoring Instrument from which it was developed will be used as the basis for this section of the evaluation plan.

2.1 Purpose

MIS IDA was designed to collect data and answer basic questions regarding program process and goal attainment in IDA programs. Tracking and reporting on these questions will yield basic information about the performance of the IDA demonstration, as called for in Section 412 of AFIA items (1) through (8), and in evaluation as called for in Section 414(b) items (1) and (2). These questions are listed below:

Section 412. Annual Progress Reports

(1) The number and characteristics of individuals making a deposit into an individual development account.

(2) The amounts in the Reserve Fund established with respect to the project.

(3) The amounts deposited in the individual development accounts.

(4) The amounts withdrawn from the individual development accounts and the purposes for which such amounts were withdrawn.

(5) The balances remaining in the individual development accounts.

(6) The savings account characteristics (such as threshold amounts and match rates) required to stimulate participation in the demonstration project, and how such characteristics vary among different populations or communities.

(7) What service configurations of the qualified entity (such as configurations relating to peer support, structured planning exercises, mentoring, and case management) increased the rate and consistency of participation in the demonstration project and how such configurations varied among different populations or communities.

(8) Such other information as the Secretary may require to evaluate the demonstration project.

Section 414b. Evaluations

(1) The effects of incentives and organizational or institutional support on savings behavior in the demonstration project.

(2) The savings rates of individuals in the demonstration project based on demographic characteristics including gender, age, family size, race or ethnic background, and income.

2.2 Data collection plan

The data collection plan includes discussions on collecting data in the field, and collecting data by the reporting contractor, as well as data cleaning procedures.

2.2.1 Data collection in the field

It is expected that AFIA grantees will purchase, install, and maintain MIS IDA software at one or more of their affiliated IDA program organizations. In order to ensure data integrity, it is highly recommended that AFIA grantees receive both training and technical support in the use of MIS IDA.

IDA program staff will collect data in the field on an ongoing basis. Programmatic information should be entered at program start-up; participant demographics should be entered when a participant enrolls in the program. Participant account information should be entered when a participant opens an account at the financial institution, and account statements should be entered on a monthly basis (quarterly if the financial institution only issues quarterly statements). Semi-annually, (or at a minimum annually), from a participant's date of enrollment, the field administrator should obtain updated information on the participant's demographics, monthly income, assets, and liabilities. Also semi-annually from program startup, the field administrator should review and enter any changes made in the overall program design. Each of these updates should be made in the *Semi-Annual Update* function in MIS IDA because the function will make a copy of the old information and retain a copy of the new record.

The Monitoring Instrument is the paper version of the information collected in MIS IDA and can be used for collecting data from participants (attached in Appendix B). Financial information can be collected from financial institutions either from paper copies of participants' financial statements or electronically.

MIS IDA Version 2.02 was used for reporting on the American Dream Demonstration (ADD) data through December 31, 1999. Version 3.03 is the latest version of the software. Because of differences in program guidelines between ADD and AFIA, CSD staff revised the software to better serve the AFIA programs. Version 3.03 includes 34 new (added or

modified) program and participant variables, and a program design choice to calculate participant matches based on a per-year savings cap or a lifetime (of the program) savings cap. There are seven new program variables, and 27 new participant variables.

2.2.2 Data collection at the reporting organization

Annually, data from the AFIA sites will be sent to a reporting contractor for reporting. It is recommended that collection occur six months prior to reporting to give ample time for data cleaning and analysis. In year one of the demonstration, data should be collected after the first six months to check that IDA program staff are entering data correctly into MIS IDA.

Data are easily copied from MIS IDA to a Microsoft® Excel 97 file through a menu function in MIS IDA. The Excel file can then be sent to the reporting organization by email, or via conventional mail.

The reporting organization will aggregate the Excel files received from each of the AFIA grantees into a single MIS IDA database. After data cleaning has been completed (described below), all data in the aggregated Excel file will then be imported into SPSS statistical analysis software for additional cleaning.

2.2.3 Data cleaning procedures

Data cleaning is one of the most critical and time-consuming elements of data collection. Reporting and tracking will only be as accurate as the data that are provided from the field. Data sets may include data entry errors, misreported values, or missing data. In reporting for ADD, CSD has created a separate database system called MIS IDA Quality Control (MIS IDA QC). This database is comprised of cleaning procedures that help detect potential data entry errors, missing values, or accounting inconsistencies. Use of MIS IDA QC has significantly reduced the amount of time involved in identifying and correcting data inconsistencies. Examples of queries for cleaning participant data include:

- Range of values (above and below) where individual assets and liabilities fields exceed logical values.
- Value that includes home mortgage amount but zero home value amount.
- For an asset or liability, a question is checked “yes”, but no values are shown.
- Total monthly income equals zero or is above $4000 per month (exceeds 200% of poverty on a monthly income basis).
- Number of adults in household equals zero (minimum is one).
- Computed total net worth is above or below logical values.
- Matched withdrawals shown with zero funding partner contribution.
- First account statement for a participant has beginning balance greater than zero.
- Missing fields or status “unknown” data.
- Participant age is less than 16 years old.

- Computed average monthly deposit (net) is less than zero.
- Economic education not specified or is specified but zero hours of participation recorded.
- Participant exit status is closed but account still open.
- Participant account status is closed but exit status still open.
- Missing account statement periods.

Queries for cleaning programmatic data include:

- Discrepancy in number of IDA staff hours and corresponding salaries amount.
- Illogical or inconsistent values in program expenditures or staffing fields.
- Missing fields or status "unknown" data.
- Unidentified funding partners.
- Missing reporting periods.

Each site will run the data cleaning reports, which correct all known errors, and submit its data to the reporting contractor, which will also run MIS IDA QC to verify that data are correct. For multi-site programs, the sponsoring organization's central site administrator should work with all of its affiliated sites in assuring the quality of each site's data set. The administrator must send the corrected aggregate (of all its sites) data to the reporting contractor who then verifies that each questionable item has been addressed and updated. The reporting contractor will determine when the data are sufficiently accurate. Once data are transferred into SPSS, the reporting contractor's analysts will identify any other data inconsistencies prior to analysis.

2.3 Data analysis plan

Data from the AFIA sites will be collected and reported by site and in aggregate on an annual basis over the four years of the AFIA demonstration. The MIS IDA data set must be transferred into an SPSS (or other statistical analysis software) data set for analysis.

MIS IDA data analysis strategy will include descriptive characteristics for program, participants, and savings patterns for each site; and univariate, bivariate, and multivariate analyses across all sites. Savings patterns and uses of IDAs will be analyzed by program and by participant characteristics, with basic statistical analyses as appropriate. All of these analytical findings for each IDA site and for the AFIA demonstration as a whole, will be reported.

2.3.1 Definition of an IDA participant

Because field administrators sometimes add participants to the database during the recruitment phase and therefore prior to their actual enrollment, entries which can skew results of both participation and attrition, it is important to define who is considered a participant, whether actively enrolled or exited from the IDA program. Since the definition of an IDA program includes having an IDA account, an IDA participant that is included in the AFIA evaluation should be defined as a participant who has enrolled in the IDA program and has at least one account statement recorded in MIS IDA. Similarly, a "dropout," is a participant who has enrolled in the IDA program, has at least one account statement, but exited from the program based on the reason noted in the "participant exit" record.

2.3.2 Independent and dependent variables

Independent and dependent variables used in the data reporting are listed below.

Program independent variables:

- Age of organization
- Age of program
- Organization type
- Location of funds
- Program asset uses
- Account held in whose name
- Match funds held in whose account
- Statement period
- Average program match rate
- Program incentives for match dollars
- Waiting period in weeks to use match dollars
- Penalties for unapproved use
- Types of funding partners
- Types of IDA marketing activities
- Average months of marketing activity
- Total hours of economic education offered
- Average number of participants
- Average maximum monthly deposit
- Average organizational FTEs
- Average IDA FTEs (total)
- Average IDA salaried FTEs
- Average IDA unsalaried FTEs
- Average IDA expenses
- Average IDA salary expense

Participant independent variables:

- Number of participants in IDA program
- Monthly household income
- Age (5 Categories) (created from continuous variable "age")
- Gender
- Ethnicity (re-categorized into 4 groups)
- Residence (urban or rural)
- Marital status (re-categorized into 3 groups)
- Number of adults
- Number of children
- Household type (married with children; married without children; single with children; single without children) (created)
- Dependency ratio (number of kids/number of adults) (created)
- Education attainment (re-categorized into 4 groups)
- Employment status (re-categorized into 4 groups)
- Welfare status (created)
- Banked or not (created)
- Total value of income (created)
- Sources of income (created)
- Income-poverty ratio (created)
- Type of assets
- Total value of assets (created)
- Financial assets (created)
- Type of liabilities
- Total value of liabilities (created)
- Consumer debt (created)
- Net worth (created)
- Intended use of IDA
- Actual use of IDA
- Economic education hours received
- Reason for exit (re-categorized into 4 groups)
- Prior relationship with IDA sponsoring organization or affiliated partner organization
- Currently receiving food stamps
- Currently receiving SSI/SSDI
- Health insurance status
- Life insurance status

Dependent variables (all created):

- **Participant savings.** All deposits and interest minus unapproved withdrawals. Equivalently, it is the account balance on the date of data collection plus matched withdrawals. Thus, participant savings count financial assets held in an IDA program as well as matched withdrawals used to purchase approved assets.
- **Average monthly deposit.** Participant savings divided by the number of months of participation. Unlike participant savings, average monthly deposit does take account of (in its denominator) the length of time that a participant has had the opportunity to save.
- **Deposit regularity.** The number of months in which a deposit was made divided by the number of months in which a deposit was possible. One deposit each month would yield a ratio of 1.00. As a participant misses months, the ratio gets smaller, although it cannot get smaller than zero. Deposit regularity indicates to what extent participants save steadily through time. For the purpose of this measure, deposits of accrued interest are not counted as deposits.
- **Deposit lumpiness.** While deposit regularity measures the steadiness of deposits in terms of time, deposit lumpiness measures the steadiness of deposits in terms of amount. *Deposit lumpiness* is defined as the biggest single deposit divided by the average monthly deposit. If a participant made equal-sized deposits each month, then deposit lumpiness would be 1.00. If deposits vary in amount, or if some months have no deposits, then the ratio increases away from 1.00.
- **Proportion of savings goal.** The ratio of the average monthly deposit to the monthly savings goal. (The word *goal* here represents the IDA program goal as defined by the maximum matchable amount of savings, not the participant's goal.) The monthly savings goal is taken as one-twelfth of the annual maximum potential matched deposit, as set **by** the program. Thus the proportion of savings goal indicates the closeness of actual saving behavior to the behavior that would take full advantage of the incentives offered by the program. A ratio of 1.00 implies that on average, a participant saved the maximum matchable amount. (Under such a scenario, there may have been months in which the participant's deposits exceeded the program savings goal.)
- **Proportion of savings goal over time.** The number of dollar-months saved divided by the number of dollar-months that would have been saved had the participant made a deposit equal to the annual maximum potential matched deposit on the first day of each year. (A *dollar-month* is a dollar held in an account for a month. For example, a deposit of 2 dollars withdrawn after three months is six dollar-months of saving.)

2.4 Cost estimate

This section presents the costs associated with program and participant tracking and monitoring. The key assumptions of these cost estimates are described below.

2.4.1 Reporting versus evaluation

In preparing these cost estimates, we have distinguished between the "reporting" and "evaluation" purposes to be served by the tracking and monitoring of program and participant information.

The "reporting" purpose of tracking and monitoring is to provide the grantee-by-grantee descriptive information needed for annual progress reports to HHS, as specified in items (1) through (5) of Section 412(a) of the Act:

(1) The number and characteristics of individuals making a deposit into an individual development account;

(2) The amounts in the Reserve Fund established with respect to the project;

(3) The amounts deposited in the individual development accounts;

(4) The amounts withdrawn from the individual development accounts and the purposes for which such amounts were withdrawn; and

(5) The balances remaining in the individual development accounts.

The "evaluation" purpose of tracking and monitoring pertains to specific aspects of both Section 412 and Section 414 of AFIA. Under Section 412, the relevant evaluation-related language appears in items (6) through (8) of Section 412(a). These items specify that the annual progress reports from grantees to HHS shall include:

(6) The savings account characteristics (such as threshold amounts and match rates) required to stimulate participation in the demonstration project, and how such characteristics vary among different populations or communities;

(7) What service configurations of the qualified entity (such as configurations relating to peer support, structured planning exercises, mentoring, and case management) increased the rate and consistency of participation in the demonstration project and how such configurations varied among different populations or communities; and

(8) Such other information as the Secretary may require to evaluate the demonstration project.

Under Section 414, the tracking and monitoring information will be used to address the second "factor to evaluate," as specified in item (2) of Section 414(b): "the savings rates of

individuals in the demonstration project based on demographic characteristics including gender, age, family size, race or ethnic background, and income."

Our approach to estimating the evaluation-related costs is to include the costs of data analysis and presentation of findings with respect to items (6) through (8) of Section 412(a) and item (2) of Section 414(b). The costs to be incurred in the collection of tracking and monitoring data at each AFIA-funded program are ***not*** included here as an "evaluation" cost. We provide an estimate below of the data collection costs to the reporting organization and the associated staffing requirements for grantees. The statutory language specifies that such grantee costs are to be funded, at least in part, out of the reserve funds established by each grantee.[7]

2.4.2 Reporting-related costs

The costs to the reporting organization for planning and implementing the collection of tracking and monitoring data have been estimated on an annual, per-grantee basis. This estimate of $5,604 per grantee per year, shown in Exhibit 2-1, is based on the following assumptions.

- Technical assistance to grantees to enable the consistent collection of tracking and monitoring information from all grantees will be the responsibility of a "reporting organization." This organization will also be responsible for aggregating such data nationally.
- The tracking and monitoring system used by all grantees is the Management Information System for Individual Development Accounts (MIS IDA), developed by the Center for Social Development of Washington University in St. Louis, or an equivalent system.
- Planning activities include organizing grantee-level personnel and coordinating data collection with the grantee staff. Additional technical assistance is assumed for multi-site grantees.
- Grantee staff will collect program and participant data at multiple intervals during a given year. Data are collected about the program design and entered into MIS IDA at the beginning of program implementation and updated as the program design changes. Data are collected from the IDA participant at program enrollment. On a monthly or quarterly basis, participant account statement information is also recorded. Every six months, grantees update the participant information and record changes in demographics, income, assets, and liabilities.

[7] Section 407 of the Act indicates that one of the uses of the reserve fund established by each grantee is to "provide the research organization evaluating the demonstration project under Section 414 with such information with respect to the demonstration project as may be required for the evaluation." Section 407 also indicates that "not less than 2 percent" of the AFIA grant to each funded program is to be used for this purpose.

The assumed annual staffing requirement for each grantee is 1,000 hours (amounting to approximately a 0.50 full-time-equivalent staff person), based on 4 hours annually per participant times 250 participants per grantee (reflecting the characteristics of an average grantee in the FY 1999 cohort and the experience of program staff now using MIS IDA under the American Dream Demonstration).

Exhibit 2-1

Program and Participant Monitoring and Training - Reporting Organization - Summary by Task
Total Estimated Costs Per Grantee Per Year

		Task 1 *Planning*		Task 2A *Data Collection*		Task 2B *Data Collection - Grantee Visits*		**TOTAL**	
ITEM	RATE	Units	Cost	Units	Cost	Units	Cost	Units	Cost
STAFF LABOR									
Senior		1	$103	0	$0	0	$0	1	$103
Associate		4	$291	8	$767	8	$399	20	$1,457
Junior		4	$0	16	$0	0	$0	20	$0
Labor Inflation Adjustment	4%		$16		$31		$16		$62
Subtotal Staff Labor			$411		$798		$415		$1,623
Fringe and Overhead			$452		$879		$457		$1,788
TOTAL STAFF LABOR		9	$863	24	$1,676	8	$872	41	$3,411
OTHER DIRECT COSTS									
Travel			$0		$0		$788		$788
Telephone and Computer			$42		$93		$39		$174
Duplicating and Delivery			$2		$26		$13		$40
ODC Inflation Adjustment	3%		$1		$4		$25		$30
TOTAL OTHER DIRECT COSTS			$45		$122		$865		$1,032
G&A and Fee			$237		$470		$454		$1,161
TOTAL ESTIMATED COSTS			$1,146		$2,268		$2,190		$5,604

- Task 2B reflects the cost of half a trip to each grantee, assuming a two-day trip to each grantee to provide additional technical assistance is conducted every two years.

- Grantee-level data collection through MIS IDA will include the use of MIS IDA QC©, a quality control database that generates reports of missing values and potential data errors. Each grantee will use MIS IDA QC to assist in data cleaning. After the reports indicate a clean data set, each grantee will export their data out of MIS IDA and send their files to the reporting organization for aggregation. For most grantees, telephone support will be sufficient to complete this process (as opposed to an onsite visit). Staff at the reporting organization will run similar quality control reports to verify the quality of the data. If potential errors are found, the grantee will be notified of the errors so that grantee staff can correct them and re-send the data set.
- For one-half of the grantees, it will be necessary for an associate-level member of the reporting organization to make an annual site visit, to address data problems.
- The data collected by grantees will be transmitted to the reporting organization every six months. This semi-annual data collection will assist in data quality control and will prompt grantees to perform participant updates on a timely basis.
- The cost structure for the reporting organization is assumed to be the same as for the evaluation contractor, with respect to inflation adjustments, fringe, overhead, G&A, and fee.

Note that the estimates shown in Exhibit 2-1 reflect the data collection costs to the reporting organization. No attempt has been made here to determine the extent to which such costs would be borne by non-federal sources or federal funds and, if the latter, whether this would be through an earmarked percentage of each grantee's AFIA funding or through separate federal administrative funding.

The cost estimate of $5,604 per grantee per year can be interpreted as follows. With forty grantees in the FY 1999 cohort, the annual data collection cost to the reporting organization would be $224,000 for this cohort. The additional cost for other cohorts would depend on the number of grantees per cohort.

2.4.3 Evaluation-related costs

As noted above, the tracking and monitoring data will be used to support analyses under both Sections 412 and 414 of the Act. The estimated cost of such activities, shown in Exhibit 2-2, is based on the following assumptions:

- Section 412 analysis will include descriptive data on each grantee as well as data aggregated across grantees. Multivariate analysis will be performed to show patterns of program participation and account usage across grantees. The interim evaluation reports (submitted in September of 2001 through 2004) will present the

findings of this analysis across grantees, as well as appendices with descriptive data on each grantee's IDA program.[8]

- Under Section 414, multivariate analysis will be performed with respect to savings patterns by demographic characteristics of participants. The findings of this analysis will be included in the interim evaluation reports.

[8] As noted in Chapter 1, we assume that these reports will meet the requirement under Section 414(d)(1) of the Act for periodic reports from the Secretary of HHS to the Congress.

Exhibit 2-2

Program and Participant Tracking and Monitoring - Estimated Costs by Year

		Year 1		*Year 2*		*Year 3*		*Year 4*		**TOTAL**	
ITEM	RATE	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost
STAFF LABOR											
Class I - Senior		145	$15,000	145	$15,000	145	$15,000	145	$15,000	580	$60,001
Class II - Associate		433	$21,560	433	$21,560	433	$21,560	433	$21,560	1730	$86,241
Class III - Intermediate		0	$0	0	$0	0	$0	0	$0	0	$0
Class IV - Junior		130	$2,991	130	$2,991	130	$2,991	130	$2,991	520	$11,965
Class VI - Clerical		100	$2,112	100	$2,112	100	$2,112	100	$2,112	400	$8,448
Labor Inflation Adjustment	4%		$1,667		$3,400		$5,202		$7,077		$17,346
Subtotal Staff Labor			$43,330		$45,063		$46,866		$48,741		$184,000
Fringe and Overhead			$47,733		$49,642		$51,628		$53,693		$202,695
TOTAL STAFF LABOR		808	$91,063	808	$94,705	808	$98,494	808	$102,433	3230	$386,695
OTHER DIRECT COSTS											
Survey Direct Costs			$0		$0		$0		$0		$0
Travel			$0		$0		$0		$0		$0
Telephone and Computer			$5,113		$5,113		$5,113		$5,113		$20,453
Duplicating and Delivery			$1,140		$1,140		$1,140		$1,140		$4,560
Payments to Respondents			$0		$0		$0		$0		$0
ODC Inflation Adjustment	3%		$188		$381		$580		$785		$1,933
TOTAL OTHER DIRECT COSTS			$6,441		$6,634		$6,833		$7,038		$26,946
G&A and Fee			$25,487		$26,490		$27,532		$28,616		$108,126
TOTAL ESTIMATED COSTS			$122,991		$127,829		$132,859		$138,087		$521,766

Chapter 3: Process Analysis

The process analysis will provide a comprehensive picture of the development, planning, start-up, and on-going operations of AFIA programs. It will help HHS staff understand how the programs work and the factors influencing effective operations. In describing how clients interact with program staff and receive program services, the process analysis also will help interpret the findings of the impact analysis (to be described in Chapters 4 and 5).

3.1 Purpose

At its core, process analysis examines how policies are implemented. The primary intent is to understand how AFIA program sites[9] are structured, designed, and operated and what factors influence these aspects of the site. The secondary intent is to shed light on the effects of IDA program structure, design, and operations on program results and outcomes. Whereas the impact analysis will try to assess more precisely whether IDA participants are better off, the process evaluation will help shed light on what exactly is provided by different AFIA sites and why certain outcomes are ultimately observed.

There are four basic objectives of the process analysis for the evaluation of AFIA:

- to describe the goals of the AFIA legislation and the program features it requires;
- to document and assess the implementation of the AFIA by grantees;
- to compare and contrast the experiences of grantees in establishing IDA policies and operating program sites; and
- to provide a programmatic context for findings from the impact analysis.

More specifically, the process analysis, speaking to several of the "factors to evaluate" indicated in the Act, will provide insight regarding:

- the effects of incentives and organizational or institutional support on savings behavior—It will do so particularly at the experimental site, where process-related findings will provide the programmatic context for interpreting the impact findings.
- the effects of IDAs on savings rates, homeownership, vehicle ownership, level of post-secondary education attained, and self-employment, and how such effects

[9] "**Grantees**" are organizations that applied for and received AFIA funds. "**Sub-grantees**" are established or funded by grantees to oversee or operate specific IDA programs. Grantees or sub-grantees may deliver IDA services through single or multiple "**offices**." A "**site**" is the most dis-aggregated level at which a single IDA program is administered—that is, the lowest level at which the same IDA policies are implemented (i.e., the same program, eligibility, and participation rules). As such, a site will be defined as a sub-grantee in most cases.

vary among different populations or communities—again, the findings of the process analysis will be particularly insightful at the experimental site.

- the potential financial returns to the Federal Government and to other public and private sector investors in IDAs over a 5-year and 10-year period of time; and
- the lessons learned from the demonstration projects, and particularly whether a permanent program of IDAs should be established.

We view the process and impact analyses as closely complementary. The impact analysis will provide estimates of the effects of IDA incentives. Although the impact analysis can indicate *whether* IDAs affect participant savings and asset accumulation, it is of limited use to explain *why* and *how* those effects accrue. The process analysis will ***indicate the dynamics of program-client interactions and suggest the mechanics by which behavioral changes occur***. It is therefore crucial that the process analysis be conducted at the experimental site, among others.

The value of the process analysis goes beyond what it tells us about the dynamics of change at any *one* site. It can also ***illustrate the variety of program models that evolve under AFIA***. Existing research into IDA programs--for example, from Abt Associates' study of asset accumulation initiatives (sponsored by the USDA) and CSD's evaluation of the American Dream Demonstration--indicates that current IDA program models are quite diverse. For example, programs may vary significantly in the strictness with which staff monitor and enforce the requirements of program participation (e.g., minimum deposit amounts, frequency of deposits, attendance at counseling and training sessions). To the extent that programs vary on these and other important features, it is important to ask whether these differences appear to influence participant outcomes. Of course, without an experimental design in each site, we cannot definitively attribute causality to the program. What we observe in the process analysis, however, can serve to narrow and sharpen our focus on those aspects of the program that appear to offer the most plausible explanation of effects.

Second, a process analysis that traces the development of an IDA program over time, can ***provide valuable lessons for other programs***. It may identify issues that were found problematic across all sites or only under certain conditions. For example, establishing relationships with financial institutions, or devising procedures for efficient verification of account use, may prove to be more difficult than sites anticipated. The lessons learned about how sites overcame these challenges (or the implications of *not* overcoming them) would be extremely useful to both current and future sites and may have policy implications, to the extent some policy elements appear to promote or impede success.

To meet these varied objectives, the process analysis needs to provide a comprehensive, detailed analysis of the development, start-up, and ongoing operations of AFIA-funded IDA programs. Further analyses will compare implementation activities to AFIA regulations and draw cross-site comparisons.

The process analysis will describe and analyze three key aspects of the AFIA, as detailed below: (1) the context of AFIA implementation, (2) the implementation itself, and (3) the perceived effects.

3.1.1 Context

Understanding the context within which the AFIA was implemented is important because it identifies major contextual factors that might influence the results and outcomes observed and it points out other issues external to the AFIA that might need to be addressed by policy makers or practitioners attempting to replicate the IDA policy.

To the extent possible, the process analysis should examine both the internal and external context of the AFIA. The external context includes factors such as the economic environment (e.g., labor market conditions) and community characteristics, which often have a large role in determining outcomes. At the very least, the evaluation should identify such factors and speculate on the relative size and direction of their influence.

The internal context of the AFIA merits particular exploration. This includes the AFIA legislation itself, how it is envisioned, and how it is delivered. Analysis will emphasize these issues at varying levels of policy and practice, including the Federal, AFIA grantee, AFIA sub-grantee, program office, and individual practitioner level.

3.1.2 Implementation

The process analysis will also explore how AFIA was implemented by its grantees, including the planning, development, and ongoing operations of local IDA sites. In terms of program planning, care will be taken to assess the organizational structure of the local IDA site, the partners involved, the resources secured, and how these influence the site. Elements of the process analysis concerning site development will focus on the start-up activities, how long startup required, and the challenges of establishing the program at the site. Questions concerning site operations will address ongoing activity levels, how activities are conducted, and the experience of participants in the IDA program. As such, it will capture a description of the intervention that IDA participants undergo.

In documenting program implementation, the process analysis will describe the intervention received by the treatment group in the impact evaluation and whether the intervention was implemented as planned. It will also provide the ability to contrast the policy and planning processes from the actual implementation of the IDA program. Often, one policy implemented in two different places can succeed or fail based on the different methods, issues, and individuals that shape a local site.

3.1.3 Perceived effects

Finally, the process evaluation will begin to measure the perceived effects of AFIA-supported programs on their participants, according to site-level IDA practitioners. "Perceived effects" are different than "outcomes" in that perceived effects are more preliminary and more subjective than formal outcomes. Perceived effects topics will include issues such as savings behavior, asset purchases, and social-psychological changes. In addition, this inquiry will seek to determine not only whether such effects are perceived, but also why practitioners believe they occur.

3.2 Data collection plan

The process analysis has two components: (1) periodic site visits, and (2) a treatment group module in the follow-up survey. These components are discussed below.

3.2.1 Site visits / interviews

Although the review of a grantee's funding application will provide a descriptive, quantitative snap-shot of site operations, it will not provide any detailed or qualitative information. Such detail needs to be collected through in-person interviews with key staff during site visits. These visits and interviews will provide the bulk of information collected in the process analysis.

Individual questions in the draft interview guides for the site visits are constructed to provide direction to respondents, but not to restrict responses. Many questions have open-ended probes to encourage further discussion of the topic. Despite the highly-structured design of the instrument, the interview itself will be conducted in an informal and relaxed manner. Interviewers will be made sufficiently familiar with the interview protocol as to be comfortable addressing topics in an alternative order that the interviewee might prefer.

Two main groups will be targeted for site visit interviews: **IDA program coordinators** (or directors) and **IDA program associates** (or front-line staff). These groups are expected to provide relevant descriptions of the IDA program from different perspectives. In addition, certain topics will be covered only with one group or the other, depending on whether the topic is more policy or implementation oriented. These divisions are indicated in Exhibit 3-1. Separate interview guides for both groups are included in Appendix C.

Exhibit 3-1

Process study interview topics

Topic:	Coordinators	Associates
Respondent background	✔	✔
Organizational structure	✔	
Program background & development	✔	
Federal grant	✔	
Other funds	✔	
Participant eligibility rules	✔	
Qualified uses of IDAs	✔	
Matching fund provisions	✔	
Program operations	✔	✔
Participant interactions		✔
Reporting and evaluation	✔	
Effects	✔	✔
Observations	✔	✔

Process analysis sites will be selected from the FY 1999 through FY 2002 cohorts of AFIA grantees as described in Chapter 1. Interviews will be held at selected site offices in two rounds. The initial round will focus on establishing a baseline understanding of the site and its activities; the subsequent round will seek to document changes that have occurred to baseline conditions in the interim period. However, in a few areas concerning longer term effects of IDA participation, the *initial* visit may yield little dependable information simply because the site may not have been in existence long enough to reach conclusions about long-range effects. The subsequent visit is more likely to yield more robust information.

In larger IDA sites, multiple coordinator and associate representatives will be interviewed as appropriate. By interviewing multiple representatives from each group, breadth of opinion and depth of detail will be maximized. Coordinator interviews are expected to take a maximum of two hours to conduct, with associate interviews likely to be somewhat shorter.

3.2.2 Treatment group module in follow-up surveys

As discussed in detail in Chapters 4 and 5, a follow-up survey will be conducted for IDA participants in the treatment group. This survey will include a module that addresses the specific experiences of individual participants in IDA programs. Specific questions in this module will include (but will not be limited to) those presented in Exhibit 3-2.

Exhibit 3-2

Treatment group follow-up survey module

1. How did you learn about the IDA program?
2. What made you decide to apply? What part of the program appealed to you most?
3. How did you enroll in the IDA program? What was involved?
4. What do you see as the main objectives of the IDA program?
5. Which of the following did you receive? (For each, how often did you receive this?)
   - Classroom or workshop-style financial education
   - One-on-one financial counseling
   - One-on-one credit repair
   - Asset-specific education (e.g., first-time home-buying)
   - Support services at [GRANTEE NAME]
   - Referral to other services outside [GRANTEE NAME]
6. Was participating in the program difficult?
7. What aspect of the program was most challenging?
8. In the end, what was the most useful part of the IDA program?
9. What additional program benefits and services do you receive through other private organizations or public agencies?

The survey information will help to describe what IDA participants receive in the course of their participation. (In addition, this information will be used in conjunction with impact-related information to determine which IDA-related services are associated with substantial impacts, as discussed in Chapter 4 and 5.)

3.3 Analysis plan

The data collected through application and other document reviews, site visit interviews, and follow-up surveys will ultimately be quite voluminous. These data will need to be compiled and analyzed systematically to extract findings and lessons most effectively.

Initially, information concerning individual IDA sites will be collected and condensed to form a clear picture of each individual site. This will result in a series of site-specific case studies containing both quantitative and qualitative information.

Thereafter, this site-specific information will be synthesized to determine cross-site patterns and trends. Matrices of like information from different IDA sites will be constructed. Typologies of major policy classifications, or groupings at a lesser policy-level, will be investigated. Observations will be made concerning the structure and resources of different sites and the levels of activities and results they generate.

3.4 Cost estimate

This section presents the costs associated with the process analysis as a component of the AFIA evaluation.

The estimated costs, as shown in Exhibit 3-3, are based on the following assumptions:

- The process analysis will include multi-round site visits to occur in two phases. The first phase will take place during 2001 and 2002; the second phase will occur during 2003 and 2004. The visits are scheduled for April-June of each year.
- During the first phase, two rounds of visits will be conducted to the experimental site and to five other selected grantees. During the second phase, another two visits will be made to the experimental site; two visits will also be made to a second set of five grantees.
- In total, eleven grantees--the experimental site and 10 other grantees--will thus be visited. Among the 10 other grantees, 5 will be selected from the FY 1999 and FY 2000 cohorts, and 5 will be selected from the FY 2001 and FY 2002 cohorts. (To date, only the FY 1999 cohort has been selected.)10
- Site selection will be made in consultation with HHS, through a series of project memoranda. For the first phase, these site selection memoranda are scheduled for December 2000 (draft) and January 2001(revised), as shown in Exhibit 1-1. Similarly, for the second phase, memoranda will be provided in December 2002 (draft) and January 2003 (revised). Sites will be selected on a purposive basis, with the aim of including grantees that span a range of program characteristics and operational environments. We assume that state-level grantees (Indiana and Pennsylvania) will not be selected for the process analysis.
- The site visits will be conducted using interview guides that have been developed and pretested. Separate guides will be used for program coordinators and program associates.
- The interview guides were pretested on April 27, 2000 with staff at the Allston-Brighton Community Development Corporation (Allston, Massachusetts). Based on this pretest, we have assumed an interview length of 75 minutes for program coordinators and 60 minutes for program associates.
- For those grantees who operate at multiple locations through subgrantees, visits will take place at up to five subgrantee locations. Consistent with the pattern observed in the FY 1999 cohort, in which there are more than 120 program locations associated with the 38 non-state grantees, we assume that an average of three separate locations will be visited for each selected grantee. Of the 38 non-state grantees in the FY 1999 cohort, 16 are multi-site programs.

[10] If no experimental site is selected, each phase will consist of two visits to a set of six selected grantees.

- Each site visit will be conducted by a single interviewer, at the Associate (Class II) level. Two interviewers will conduct visits, with each interviewer visiting three sites at each round.
- For each selected grantee in each round, the data collection cost is based on an average time budget of 58 hours for the interviewer: 4 hours for scheduling, 16 hours for preparation (e.g., review of documents), 20 hours on-site for interviewing and travel (to the site and among subgrantee locations), and 16 hours for writing up notes and preparing a site visit report.
- Following the completion of all site visits at each round, the site visit reports will form the basis of a cross-site process analysis. Each Interim Report (September of 2001 through 2004) will include a process analysis chapter and appendix materials that provide descriptive information on each of the studied sites.

Exhibit 3-3

Process Analysis - Estimated Costs by Year

		Year 1		*Year 2*		*Year 3*		*Year 4*		**TOTAL**	
ITEM	RATE	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost
STAFF LABOR											
Class I - Senior		208	$9,539	184	$8,438	172	$7,888	228	$10,456	792	$36,321
Class II - Associate		664	$18,837	616	$17,489	600	$17,027	700	$19,841	2580	$73,192
Class III - Intermediate		0	$0	0	$0	0	$0	0	$0	0	$0
Class IV - Junior		192	$3,047	160	$2,539	160	$2,539	360	$5,713	872	$13,839
Class VI - Clerical		132	$2,412	96	$1,754	72	$1,315	132	$2,412	432	$7,893
Labor Inflation Adjustment	4%		$1,353		$2,466		$3,592		$6,526		$13,938
Subtotal Staff Labor			$35,187		$32,686		$32,361		$44,948		$145,183
Fringe and Overhead			$38,763		$36,007		$35,649		$49,514		$159,933
TOTAL STAFF LABOR		1196	$73,950	1056	$68,693	1004	$68,011	1420	$94,462	4676	$305,116
OTHER DIRECT COSTS											
Survey Direct Costs			$0		$0		$0		$0		$0
Travel			$9,966		$9,966		$9,966		$9,966		$39,864
Telephone and Computer			$13,619		$13,148		$12,973		$4,771		$44,511
Duplicating and Delivery			$2,512		$2,372		$2,512		$0		$7,396
Payments to Respondents			$0		$0		$0		$0		$0
ODC Inflation Adjustment	3%		$783		$1,552		$2,360		$1,850		$6,545
TOTAL OTHER DIRECT COSTS			$26,879		$27,038		$27,811		$16,587		$98,316
G&A and Fee			$26,357		$25,024		$25,048		$29,028		$105,457
TOTAL ESTIMATED COSTS			$127,186		$120,755		$120,870		$140,077		$508,889

Chapter 4: Experimental Impact Analysis

This chapter explores the strategy for estimating AFIA program impacts through an experimental impact evaluation. We discuss the proposed experimental design, the data collection and analysis plans, as well as the challenges of experimental research.

4.1 Purpose

This section presents our proposed approach to implementing the mandated experimental design component of the evaluation. Our approach seeks to satisfy two objectives: to create procedures that meet the needs of a rigorous experimental evaluation, but at the same time fit practically into ongoing AFIA program operations and minimize the burden on AFIA program staff.

4.1.1 Mandated experimental design

AFIA specifies that the research organization shall "for at least one site, use control groups to compare participants with nonparticipants." In the experimental site(s), individuals will be randomly assigned to either a treatment group, which is allowed to participate in the program, or a control group, which is not. In addressing the research questions through an experimental design, Congress has properly sought to establish the strongest empirical foundation for drawing policy implications from the demonstration.

Experimental impact analyses are used to estimate the effects of a program as measured against the outcomes that would have happened in its absence. Measures of this sort provide the best indication possible of the effectiveness of a program in achieving its desired outcomes. For policy makers, the experimental evaluation provides the best policy counterfactual: a control group whose experiences can be interpreted as representing what would have happened to the treatment group in the absence of the demonstration. Any observed differences between the treatment and control groups can be attributed to the program.

Properly implemented, an experimental design through random assignment assures that the control group does not differ from the treatment group in any systematic way other than the receipt of program services. Thus, any subsequent differences in outcomes between the two groups that exceed the bounds of statistical fluctuation can be confidently attributed to the intervention. Non-random comparison groups carry the risk that differences in outcomes are the result of pre-existing differences between the two groups, rather than the program itself.

An experimental impact analysis will strive to answer the key research questions posed by the evaluation by collecting data from the research sample over a period of time, initially at

baseline (i.e., immediately prior to random assignment) and then at one or more prescribed follow-up interval(s). Experimental impact studies typically consist of four elements: baseline data collection; random assignment of program applicants to treatment and control groups; follow-up data collection; and impact estimation.

4.1.2 Research questions

In general, the experimental component of the evaluation will seek to quantify program impacts, or the influence of IDA programs on participating individuals. As a result, many of the research questions concern the difference between participants' pre-program baseline status and their status after participating in an IDA program.

Most fundamentally, AFIA programs—and IDA programs more generally—are intended to increase the savings rates and assets of program participants. The experimental research questions will address whether these effects occur, and whether they have longer-term implications for individual well-being. Three major categories of program effects have been identified from the "factors to evaluate" in the AFIA legislation. These categories include effects on savings and asset accumulation, on employment and income, and on the personal well-being of IDA program recipients.

4.2 Data collection plan

In this section, we describe the approach to be used for the experimental impact analysis in determining sample, random assignment methodology, baseline and follow-up data collection procedures and instruments, and procedures for tracking members of the research sample.

4.2.1 Sample size determination

A key issue in designing the experimental data collection is the size of the research sample to be enrolled at the experimental site. The sample must be large enough to make it very likely that, if indeed the treatment causes an effect, one will detect that effect as statistically significant. The larger the sample, the greater the likelihood—or "power"—of detecting the treatment effect.

One's judgment about the necessary sample size depends importantly on the size of the effect that one expects the treatment to cause, plus the degree of likelihood that one seeks in detecting such an effect. The latter assumption, the level of statistical power, is normally set at 80 percent, so that the specified sample provides an 8 out of 10 chance of detecting the effect as statistically significant. The higher the specified level of power, the larger the required sample size. The former assumption, the size of the effect in question, is of course

unknown, which is why the research is undertaken. The larger the assumed treatment effect, the smaller the required sample size.

Given the inherent uncertainty regarding the treatment effect, a standard approach to determining sample size is to consider the "minimum detectable effect" associated with alternative sample sizes. Under this approach, one specifies the required level of statistical power (along with other assumptions[11]), and then proceeds to answer the question "how large must the treatment effect be?" to enable a sample of given size to meet one's statistical requirements.

Exhibit 4-1 shows the minimum detectable effect for samples of 200, 250, 300, and 500 per group. (These represent the size of the treatment and control groups *each*, assuming two equal-sized groups.) For these sample sizes, we have computed the minimum detectable effect for an unspecified outcome measured as a proportion. (This could be, for instance, the proportion of individuals who achieve a threshold level of annual savings, or the proportion of individuals who purchase an asset of particular type during a specified time interval.) Such computations require that one assume the control-group value for this outcome. We have used alternative control-group values ranging from 0.10 to 0.40. The minimum detectable effects represent differences between the treatment group value and the assumed control-group value. To illustrate, a sample size of 300 yields a minimum detectable effect of 0.100, under an assumed control-group value of 0.300. This implies that the treatment-group value would need to be 0.400 (or more) for the sample of 300 per group to provide an 80 percent chance of detecting the treatment effect as significant. The larger the sample size, the smaller the minimum detectable effect.

Given that treatment effects of 0.100 or more are quite large for policy interventions of this type and for outcome measures of the kind that this impact analysis will address, it was prudent to adopt a sample size of 500 per group for the experimental site in the American Dream Demonstration. As shown in the exhibit, a sample size of 500 yields a minimum detectable effect of less than 0.100 at all assumed control-group values. It is certainly desirable to have samples of such size, if feasible.

At the other extreme, a sample size of 200 per group yields a minimum detectable effect of less than 0.100 only if the assumed control-group value is also in the range of 0.100—i.e.,

[11] Other statistical assumptions must also be made to assess different sample sizes. These assumptions pertain to the possibility that the "null hypothesis" is true—i.e., that the treatment has no effect. One such assumption is the specified "significance level" of one's test of the null hypothesis—that is, the likelihood that one's test will lead to mistakenly rejecting the null hypothesis when it is true. Here, we have assumed the significance level to be 10 percent for a two-sided test. This is a conventional assumption, implying a 90 percent chance of a correct judgment—i.e., not rejecting the null hypothesis when it is true. The two-sided ("nondirectional") nature of the test merely indicates that one allows for the possibility that the treatment effect could be either positive or negative.

only if the treatment leads to a near doubling of the outcome measure. Samples as small as this pose a risk of failing to detect effects of a magnitude even larger than one might reasonably expect to occur. Sample sizes of 250 or 300 per group provide somewhat greater advantage. At the control-group value of 0.100, the minimum detectable effects for these samples are 0.081 and 0.073, respectively.

For purposes of this evaluation design, we have adopted a per-group sample of 250 as the minimum acceptable size. Although such a judgment is ultimately arbitrary, the information in Exhibit 4-1 and reasonable expectations about effect sizes for meaningfully defined outcomes make it difficult to defend an experimental data collection effort that provides less statistical power than shown for per-group samples of 250.

Exhibit 4-1

Minimum detectable effects under alternative sample sizes

	Sample size per group			
Control-group value	200	250	300	500
	Minimum detectable effect (treatment-control difference)			
0.100	0.093	0.081	0.073	0.054
0.200	0.113	0.100	0.091	0.069
0.300	0.124	0.110	0.100	0.076
0.400	0.129	0.115	0.104	0.080

Explanatory note: Assumes 80 power and 10 percent significance for a two-sided test. See text.

It is important to note that the sample size of 250 per group (500 in total) applies to the number of individuals for which one obtains complete information over a multiyear follow-up period. This requires that the number of individuals initially recruited—for baseline data collection and then random assignment into the research sample—be even higher. We assume here that baseline interviews can be completed with 95 percent of the eligible program applicants recruited by the experimental site.[12] We also assume that multiyear follow-up data can be collected for 75 percent of those enrolled in the research sample.[13] These two assumptions imply that the number of initial program recruits must be 1.40 times as large as the final sample of 500—where 1.40 equals 1/(.95)(.75). The number of initial program recruits must thus be 700.

[12] This assumption is consistent with the 96 percent completion rate for baseline (Wave One) interviews achieved by Abt Associates at the Tulsa experimental site for the American Dream Demonstration (ADD). See Donna DeMarco and Gregory Mills, *Evaluation of the American Dream Demonstration: Semi-Annual Progress Report, July-December 1999*, Abt Associates, Cambridge, Mass., February 9, 2000, p. 7.

[13] This assumption is drawn from the projections now used by Abt Associates for the data collection at the Tulsa ADD site. Ibid., p. 8.

4.2.2 Random assignment methodology

The foundation of this and any other experimental design is the process by which subjects are assigned at random to a treatment and control group. The integrity of the research—and thus the validity of the corresponding empirical estimates—requires extreme care in implementing and monitoring the random assignment process to ensure that all subjects face the same random probabilities of assignment. As a result, we have identified a set of guiding principles for implementing the experimental design. Implementation of the research design in accordance with these principles will require careful advance planning and continuous coordination with HHS and the AFIA program staff. The principles guiding random assignment include the following:

- random assignment must be placed at a point in the program's intake process where it will reliably measure impacts for groups of interest;
- the random assignment process must be carefully controlled to provide no opportunity for "gaming," i.e., the steering of particular individuals to one group or another; and
- the random assignment algorithm must be able to maintain a reasonably even split between treatment and control assignments, both to ensure an even flow of participants into the program, and to avoid "strings" of consecutive control group assignments that may lead to complaints from staff at the evaluation site.

To meet these requirements, we suggest a process similar to that used for the ongoing evaluation of the American Dream Demonstration in Tulsa, Oklahoma. The key requirements of random assignment—and the associated prior step of recruitment of research sample members through intake interviews conducted by the AFIA program staff—are as follows:

- The evaluation site will conduct program outreach to recruit approximately 700 applicants. (See previous section on sample size determination.) An intake process conducted by the AFIA program staff will determine whether each applicant is eligible and willing to participate.
- Applicants will be referred for the baseline interview *only if:* (a) they meet the local AFIA program's income limits and other eligibility requirements; *and* (b) they indicate that they would indeed participate in the program if offered the opportunity, although the program staff must indicate to the applicant that only a randomly selected subset of eligible applicants can participate. Criterion (a) ensures that no cost is incurred in interviewing ineligible applicants. Criterion (b) eliminates any selectivity bias in the estimation of program impacts and maximizes the extent to which the local AFIA program is able to fill the funded slots available for the experimental participants.

- Applicants will be informed at their intake interview that survey cooperation (for both the baseline and follow-up surveys) is a requirement of program participation. To ensure a high response rate for the baseline and follow-up interviews, participants must also sign an agreement stating their consent to this process.
- Applicants who are determined to be program eligible and who agree to cooperate with the survey component of the program will be referred to the evaluation contractor for administration of the baseline interview.
- Applicants will be randomly assigned only *after* completing their baseline interview. This is essential in eliminating any potential respondent bias or interviewer bias in administering the survey instrument.
- The software that executes the random assignment will use a ***blocked random assignment*** protocol that ensures that a 1:1 ratio will be maintained. (A 1:1 ratio will yield equal numbers of treatment and control cases). Unlike simple random assignment, the software needs to be designed to ensure that the assignments will remain balanced throughout the random assignment period. This is important to establish the credibility and fairness of the random assignment process in the minds of the AFIA program staff and applicants. For example, it is essential to avoid a situation in which, for a batch of 10 cases, only 2 are assigned to the treatment group. In blocked random assignment, the two outcomes (treatment and control) are randomly ordered within small "blocks" of slots, each of which has exactly the desired ratio of treatment to control slots. Because the ratio in each block is equal to the desired random assignment ratio, the overall assignment ratio cannot depart substantially from the target. If the evaluation site has multiple locations, the blocked random assignment approach can be used to ensure that the ratio is maintained for small blocks of cases by site.

Eligible program applicants will be referred to the evaluation contractor, whose telephone interviewers will attempt to contact and interview them. After the individual has completed the baseline interview, the random assignment process would work as described below:

- On a weekly basis, the list of cases completing the baseline interview becomes subject to random assignment.
- This case list will then be entered into the random assignment software, which will be pc-based and operated by a trained staff member from the evaluation contractor.
- The random assignment software will prevent multiple assignment of the same individual, by checking the incoming list against a compiled list of all previously assigned cases by social security number.
- The software then executes the random assignment, using a ***blocked random assignment*** protocol that ensures that a 1:1 ratio will be maintained.

- A weekly report is then provided to the site on the outcome of the random assignment, listing the cases by their assigned demonstration status.

Our proposed approach to random assignment, coupled with our recommended strategy for sample recruitment by the site program staff, thus has the following features:

- It is sensitive to the need for "face validity" in the minds of the local AFIA program staff.
- It shows commitment to the ethical treatment of respondents by offering all incoming cases the same opportunity to participate in the AFIA program as a member of the treatment group and by informing them at the outset that not all applicants can participate.
- It protects the interviewer as well as the program staff from any appearance of having influenced the assignment process.

4.2.3 Baseline data collection procedures

Another critical component of the experimental evaluation will be the procedures for collecting baseline data. The effort must be well-planned to not only satisfy baseline data needs but also to collect information that facilitates future data collection activities. The procedures must also be carefully executed, following a standard set of steps to ensure that data will be collected consistently and in a timely manner for both treatment and control group members over the evaluation period. The following procedures will be followed in collecting the baseline information:

- baseline data will be collected prior to random assignment.
- contact information from eligible program applicants must be transmitted to the evaluation contractor in a regular and timely fashion.
- notification of completion of the baseline interview and status of the random assignment must be transmitted to the evaluation site so that they can notify applicants of their status in the program in a regular and timely fashion.
- data tracking the activities of all sample members (both treatment and control group members) must be comprehensive and accurate. This process is described in more detail in Section 4.2.5.

Baseline data must be collected prior to random assignment. It is crucial to obtain accurate and consistent baseline information on both treatment and controls before the point of random assignment. This is to ensure that the variables and their reporting are not influenced by either random assignment outcome or the intervention. It is also critical to obtain written informed consent of the individuals who are determined eligible for the program prior to

random assignment to ensure that they understand and agree to the implications of random assignment and the requirements of the program. To accomplish this, the consent information should be collected during the intake process, after the individual is determined to be eligible for the program.

To satisfy the baseline data needs, we envision the need for three types of data collection forms:

- a participant enrollment agreement (informed consent);
- a contact information form; and,
- a baseline survey instrument.

We assume that all requisite information for random assignment and the baseline interview are provided by the sites on a one-page form. Those data items include:

- applicant name, SSN, date of birth
- address and telephone number
- contact information for the applicant
- contact information for friends and family members who will be likely to know how to reach the applicant over the next two years.

See Exhibit 4-2 for an example of a form that could be used for this purpose. The form will be reviewed by site staff prior to referring it to the evaluation contractor. Once the case is referred, telephone interviewers will attempt to contact and interview the referrals. Once a week the newly interviewed cases will be randomly assigned and the results faxed or sent electronically to the site. Weekly reports will be provided to the site, listing the cases still pending. Exhibit 4-3 illustrates how this process will work.

Exhibit 4-2

Example of Contact Sheet

Please print clearly. Use black pen only.

_____
(First Name) (Middle Name) (Last Name)

_____
Maiden Name (if different)

_____
Address Apt.#

_____
City State Zip Code

List any nicknames you have:_____

☐1 I don't have a nickname

Social Security #:_____-_____-_____

Date of Birth: _____/_____/19_____
Month Day Year

Sex: ☐1 Male ☐2 Female

Home Phone #: (_____) _____
Area Code

Name that phone is listed in:_____
(First) (Last Name)

☐1 No phone at home

Is there another phone number where you can be reached?
(_____) _____

That number belongs to: *(check one)*

☐1 Friend ☐2 Relative ☐3Neighbor
☐4 Landlord ☐5 Employer

Complete the following information for 2 relatives who do not live with you and who are most likely to know where to contact you. Please list people at different addresses.

A. Name_____
(First Name) (Middle Name) (Last Name)

Relationship to you _____

_____
Address Apt.#

_____
City State Zip Code

Home Phone Number (_____) _____
Area Code

Name that phone is listed in_____

Work Phone Number (_____) _____
Area Code

B. Name_____
(First Name) (Middle Name) (Last Name)

Relationship to you _____

_____
Address Apt.#

_____
City State Zip Code

Home Phone Number (_____) _____
Area Code

Name that phone is listed in_____

Work Phone Number (_____) _____
Area Code

I have read and understood the description of the Assets for Independence Act study. I agree to allow the researchers conducting this study to obtain information from my records at government agencies, including unemployment insurance, social security earnings records, cash assistance, food stamps, and military records. I understand that this information will be used only for the purposes of the study, except if required by law, and will be kept strictly confidential.

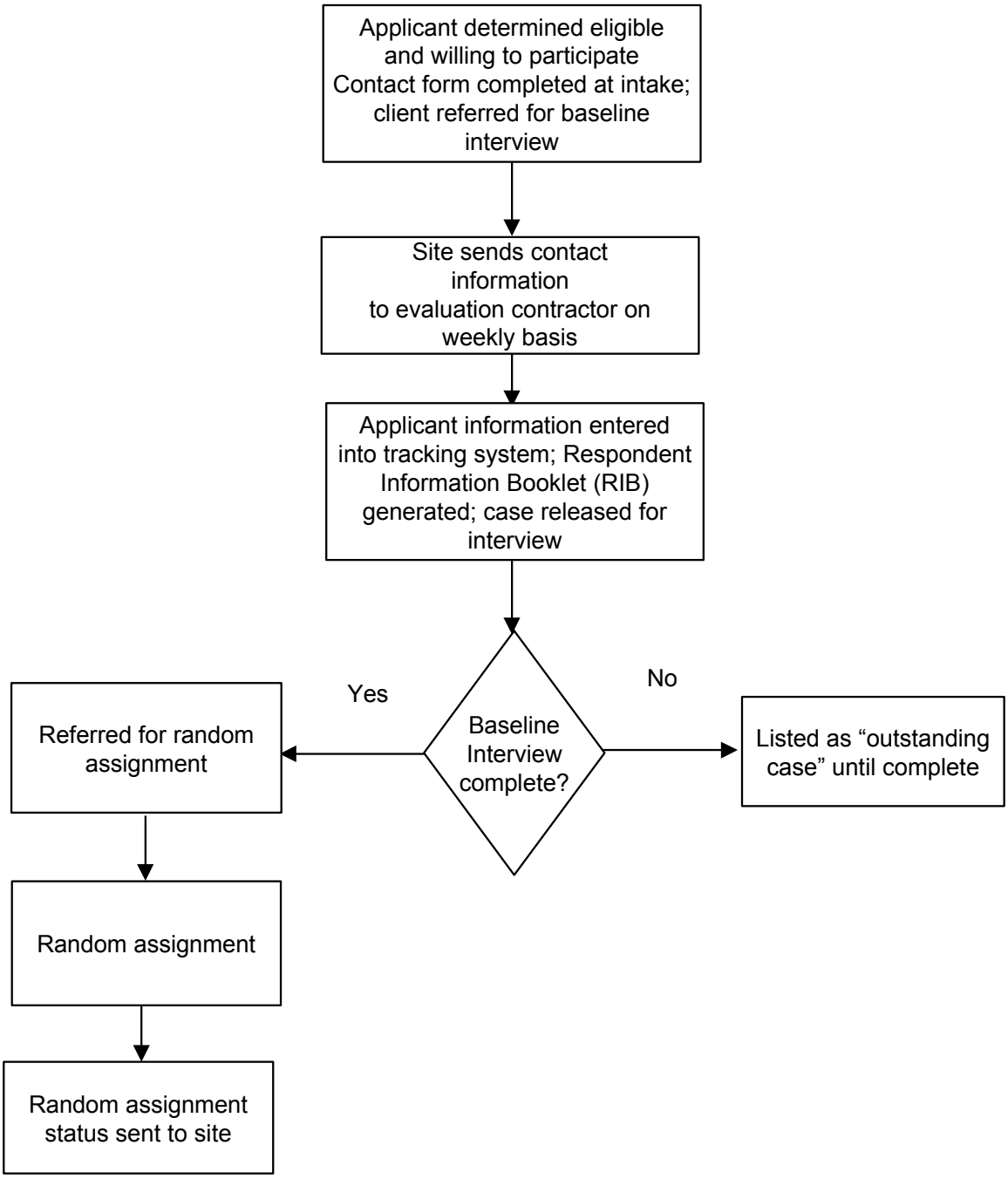
Signature of Applicant Date

This form has been reviewed by:_____ Time and date to be interviewed:_____

Telephone # for interview: ☐1 Same as above or (_____)_____
Area Code

_____
Signature of Applicant Date

Exhibit 4-3
Model for Random Assignment



The proposed baseline survey and follow-up survey to be used in the experimental impact analysis are the surveys that Abt Associates is currently administering to the research sample from the American Dream Demonstration (ADD) in Tulsa, Oklahoma. Appendix D contains a copy of the ADD follow-up survey. A focused set of measures flows directly from the research questions posed for the study. These key measures will be collected using baseline and follow-up surveys:

Effects on savings and asset accumulation

- Savings level at baseline and followup
- Self-investment between baseline and follow-up
- Matching funds received (treatment group only)
- Funds from any other sources
- Net savings increase: savings at follow-up, minus savings at baseline, plus self-investment between baseline and follow-up
- Home ownership and improvement/maintenance
- Business startup
- Other assets and their value (e.g., vehicles, property, other accounts)
- Own educational activity, including employment training
- Debts, by type

Effects on employment and income

- Employment status
- Earned income
- Hours worked per week and hourly wage
- Other private (own) income
- Public assistance use (cash assistance, food stamps, Medicaid)
- Other income sources

Effects on personal well-being

- Outlook (feelings of self-efficacy, regard for the future, expectations for children)
- Financial well-being / avoidance of hardship
- Activities to improve status (e.g., looked at home purchase or job change opportunities)
- Financial planning activities (e.g., budgeting, goal-setting, encouraging children to save)

4.2.4 Follow-up data collection

For this evaluation we propose conducting two annual follow-up surveys. The first follow-up survey will be conducted approximately one year from the completion of the baseline survey. The second follow-up survey will be conducted approximately two years from the

completion of the baseline survey. The surveys for both follow-ups will be very similar to the baseline survey, with the addition of a treatment module.

4.2.5 Tracking the research sample

One of the most critical aspects of any longitudinal research program is sample retention, maintaining up-to-date locating information for all treatment and control group members. A strong tracking strategy must be developed to ensure that all the sample members can be reached in the future for follow-up surveys.

Passive tracking methods (which involve no direct contact with the respondent) include collection of contact information from sources such as postal address updates, directory assistance, reverse directories, credit bureau data, and public agency administrative data. Passive tracking resources are comparatively inexpensive and generally available, although some sources require special arrangements for access. Active tracking involves direct contact with respondents, either by contact in-person, by telephone or mail. Periodically, active contact with sample members confirms or renews their address and contact information.

Because we will be conducting two annual follow-up surveys, it is important to consider how, and how often the sample will be tracked. We recommend at a minimum, an annual verification mailing to respondents. This mailing should occur at the approximate midpoint between surveys (or approximately six months after each interview has taken place). In addition, after the first follow-up interview, we will verify the contact information obtained for the respondent, as well as collect any new contact information on the respondent, or on family members or friends who will know how to reach the respondent in the future.

4.3 Analysis plan

The impact analysis will examine the following effects of participation in an AFIA-funded IDA program:

- effects on savings and asset accumulation
  - savings account balances
  - home purchases
  - vehicle purchases
  - business startup or expansion
  - educational advancement
  - other assets held
  - debts held

- effects on employment and income

  employment status
  earned income
  hours worked per week and hourly wage
  other private income
  publicly funded assistance (cash assistance, food stamps, Medicaid)
  total income

- effects on personal well-being

  personal outlook
  financial well-being, hardship avoidance
  financial planning activities
  community and civic involvement

Random assignment of AFIA-eligible persons to a control group will provide an appropriate counterfactual. The data collected from control-group members can be interpreted as representing what would have happened to the treatment group in the absence of their participation in an AFIA-funded program. Any observed differences between treatment and control group members can therefore be attributed with confidence to the IDA program.[14]

The statistical power provided by "unadjusted" comparisons of treatment-control differences is potentially increased through multivariate regression techniques, which can reduce the amount of unexplained variation in outcomes. For example, by using a set of baseline explanatory variables that can explain 25 percent of the variance in an outcome—in statistical terms, would have an R-squared of 25 percent, absent the treatment—one achieves the same effect on the precision of the impact estimate as increasing the sample size by a third. Hence, even though multivariate analysis is not necessary to obtain unbiased impact estimate, it enables one to increase statistical power—i.e., the ability to detect a treatment effect. One should not expect a very large degree of explanatory power from the baseline descriptors, however, for several reasons. First, the target population in the experimental site may be fairly homogeneous. Second, the determinants of savings behavior among the poor are not well understood. Finally, the baseline questionnaire of necessity can collect only a limited amount of information on individuals' attitudes and past behavior.

Our general approach is to estimate models of the form:

$$y_i = b_0 + b_1 T_i + b_2 X_i + u_i ,$$

[14] Although the treatment and control groups are statistically equivalent at the outset, differential attrition could render the groups less comparable over time. To the extent that overall response rates are high, however, the potential for bias is minimized.

where y_i is the outcome measure for individual *i*,

T_i is a treatment group indicator (1=treatment, 0=control),

X_i is a vector of baseline characteristics, such as the individual's age, race, education, household composition, and employment status, and

u_i is the regression residual.

This linear model, although unbiased, is not statistically efficient for outcomes that are dichotomous or highly skewed. For dichotomous variables, such as an indicator that a person has bought a home, we will use logistic regression:

$$\log (p_i (1-p_i)) = c_0 + c_1 T_i + c_2 X_i + v_i ,$$

where p_i is a probability between 0 and 1, and v_i is the regression residual.

The coefficient on the treatment indicator, *c*, cannot be interpreted directly. To obtain the impact of the treatment on the probability of the event, we multiply the logistic coefficient by *p x (1-p)*, where *p* is the control group mean of the outcome (e.g., home ownership). The resulting product tells us the impact of the treatment in percentage points on the likelihood of homeownership for a "typical" control group member.

For skewed outcomes such as earnings and total savings, our preference is to estimate a pair of logistic regressions. First, we determine the impact of the treatment on whether a respondent had *any* earnings or savings. (Depending on the experimental site chosen, we may expect a sizable proportion of participants not to have any earnings or savings at follow-up.) Then, we determine the impact of the treatment on whether the respondent had *sizable* earnings or savings—where "sizable" could be defined as exceeding either the control group median of non-zero values or some other functionally meaningful level. Both of these impact estimates are based on the full sample—including zeros, small increases, and sizable increases.

This paired logistic regression approach is very robust with regard to outliers, which could be a serious problem in a study of this sort—if, for instance, a handful of treatment or control group members did extraordinarily well for a reason unrelated to the intervention. Savings and earnings are likely to have so much variability over the sample population that it would be very difficult to distinguish changes in the mean from random noise. The proportion of individuals who save or earn *more than a given amount*, however, can be measured much more precisely.

Our proposed approach provides answers to the two most important questions about such outcomes:

- Did the intervention lead to more individuals achieving a nonzero outcome? and
- Did the intervention lead to more individuals achieving a meaningfully positive outcome—i.e., above some specified threshold?

It does not attempt to answer the sticky and confusing (and to our mind, subsidiary) question of the exact shape of the distribution of earnings or savings, beyond these summary statistics.

In a sample with equal numbers of treatment and control group members, the regression-adjusted treatment group mean is the equal to the overall sample mean *plus* one-half the estimated treatment effect, while the regression-adjusted control group mean is the sample mean *minus* one-half the estimated impact.

4.4 Cost estimate

This section provides the estimated costs associated with conducting the experimental impact analysis as a component of the AFIA evaluation.

The cost estimates, as shown in Exhibit 4-4, are based on the following assumptions:

- Over a year-long period (April 2001-March 2002), the experimental site will recruit 700 eligible applicants and will refer them to the evaluation contractor, who will administer a 40-minute baseline interview by telephone and randomly assign each respondent to either the treatment group or the control group. Assuming a 95 percent response rate at the baseline interview and a 1-to-1 random assignment ratio (treatment-to-control), the enrolled sample will consist of 333 treatment group members and 333 control group members.
- This sample will complete a first- and second-round follow-up interview (at 12 months and 24 months after random assignment, respectively), using computer-assisted telephone/personal interviewing (CATI/CAPI). The assumed interview length is 50 minutes for treatment cases and 40 minutes for control cases. Respondents will receive $35 for their participation.
- In the year preceding each follow-up interview, each sample member will receive two tracking letters, to update the contact information. Those who complete and return the second of these tracking letters at each round (mailed two months prior to the expected interview month) will receive $10.

- As shown in Exhibit 4-5, the expected response rate is 82 percent for the first-round follow-up interviews and 75 percent for the second-round follow-up interviews, both computed as a percentage of the enrolled baseline sample of 666.
- In each year of the data collection, we assume two trips to the experimental site. In the first year, this is primarily to monitor sample recruitment, baseline interviewing, and random assignment and to arrange for the transmission of data between the grantee and the evaluation contractor. In the subsequent years, the trips are to confirm that the site is properly maintaining the operational distinction between the treatment and control groups.
- The second Interim Report (September 2002) will present an analysis of the baseline survey data, including a comparison of the characteristics of the treatment and control groups. The third Interim Report (September 2003) will present the findings of an econometric estimation of experimental impacts, based on data from the first-round follow-up interviews. The fourth Interim Report (September 2004) will present the complete impact estimates, based on data from the first- and second-round follow-up interviews.

Exhibit 4-4

Experimental Impact Analysis - Estimated Costs by Year

		Year 1		*Year 2*		*Year 3*		*Year 4*		**TOTAL**	
ITEM	RATE	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost
STAFF LABOR											
Class I - Senior		440	$20,178	260	$11,924	316	$14,492	196	$8,989	1212	$55,582
Class II - Associate		1104	$32,971	1113	$34,741	1034	$31,814	829	$24,219	4080	$123,745
Class III - Intermediate		0	$0	0	$0	0	$0	0	$0	0	$0
Class IV - Junior		352	$5,586	240	$3,809	240	$3,809	240	$3,809	1072	$17,013
Class VI - Clerical		128	$2,339	120	$2,192	120	$2,192	0	$0	368	$6,723
Labor Inflation Adjustment	4%		$2,443		$4,298		$6,531		$6,288		$19,559
Subtotal Staff Labor			$63,517		$56,964		$58,839		$43,304		$222,623
Fringe and Overhead			$69,970		$62,751		$64,817		$47,704		$245,242
TOTAL STAFF LABOR		2024	$133,487	1733	$119,715	1710	$123,655	1265	$91,008	6732	$467,865
OTHER DIRECT COSTS											
Survey Direct Costs			$43,161		$146,054		$188,663		$85,770		$463,647
Travel			$5,964		$2,982		$2,982		$2,982		$14,910
Telephone and Computer			$14,001		$11,823		$11,746		$10,250		$47,820
Duplicating and Delivery			$1,870		$1,465		$1,465		$1,535		$6,335
Payments to Respondents			$11,655		$21,210		$18,358		$8,803		$60,025
ODC Inflation Adjustment	3%		$655		$991		$1,501		$1,853		$5,001
TOTAL OTHER DIRECT COSTS			$77,306		$184,525		$224,714		$111,193		$597,737
G&A and Fee			$55,101		$79,528		$91,064		$52,855		$278,548
TOTAL ESTIMATED COSTS			$265,893		$383,768		$439,433		$255,056		$1,344,151

Exhibit 4-5
Baseline and follow-up interviewing of experimental sample

	Treatment	Control	Total
	Target number of completed interviews		
Baseline	333	333	666
First-round follow-up	290	256	546
Second-round follow-up	270	233	503
	Projected completion rates (%)		
Baseline	na	na	95[1]
First-round follow-up	87	77	82[2]
Second-round follow-up	81	70	75[2]

na = not applicable
[1] As a percentage of the 700 recruited applicants.
[2] As a percentage of the enrolled sample (666 in total, 333 per group).

Chapter 5: Nonexperimental Impact Analysis

Either instead of or in addition to an experimental design, another approach to estimating the effects of AFIA programs on participants is to undertake *nonexperimental* impact analysis.

5.1 Purpose

Under the nonexperimental approach, instead of using a randomly assigned control group to represent the policy counterfactual, one uses available data on nonparticipants within the general population. Comparable data would then be collected on program participants. Multivariate statistical techniques would be employed to account for observable differences between participants and nonparticipants on individual background characteristics and other contextual factors, such as local economic conditions.

Nonexperimental analysis requires that one has adequate data to parcel out program effects from non-program "external" effects on savings and asset outcomes. If one is unable to control adequately for the external factors, the resulting impact estimates could falsely attribute to the program the effects of underlying demographic or socioeconomic differences between participants and nonparticipants. This is especially problematic in programs such as IDAs, where one expects that participants have greater motivation and initiative than nonparticipants. Such personal traits are typically unmeasured in available data; without any control mechanism, one tends to overstate the program's effects.

With these limitations in mind, it is nonetheless worth considering the merits of nonexperimental approaches. To be feasible, this strategy requires a database that would enable one to measure the savings and asset patterns among households who participate in an AFIA-funded program and also among those who would qualify for, but are not participating in, such a program. For the program participants, as noted above, comparable data would need to be collected through a separate primary data collection effort, to the extent that participants would be found in very small numbers in any national database.

Such a database would need to meet the following criteria:

- It would contain national data with oversampling of the low-income population, to provide sufficient numbers of AFIA-eligible households.
- It would provide detail on income, savings, assets, and liabilities, both to identify the AFIA-eligible households and to track outcomes on savings and asset accumulation.
- It would follow households longitudinally (i.e., over multiyear intervals), to enable one to profile the year-to-year changes in household savings and asset-holdings.

The one dataset that appears to meet these requirements is the Survey of Income and Program Participation (SIPP), which is administered by the U.S. Bureau of the Census. This survey is a national, multi-panel longitudinal survey of adults, measuring their economic and demographic characteristics over a period of four years. Panel members are interviewed once every four months over the four-year life of the panel. At each of these waves, the interview includes several "topical modules." Once a year, panel members are asked to complete a topical module on Assets and Liabilities. A copy of this module can be found in Appendix E. The features of SIPP that make it well-suited for such analysis are as follows:

- The survey is a series of national "panels" or household samples. The members of each panel are interviewed in successive "waves" every four months. The most recent panel, the 1996 panel, was introduced in April 1996 and will be interviewed over 12 waves, encompassing 4 years. The twelfth and final wave is about to begin in December 1999.
- Each panel is a stratified sample of the U.S. civilian noninstitutional population, with oversampling of low-income households. The 1996 panel consists of 36,700 households.
- Detailed financial information is collected for each household. The "core module" of questions administered to each panel at each wave includes items on income sources and amounts, labor force status, living arrangements, and participation in income support programs. Such basic information is recorded for each of the last four months. Additionally, asset information is asked as of the last day of the four-month reference period. The latter items include checking account balances, value of U.S. savings bonds, amounts in individual retirement accounts (IRAs), and outstanding debts and obligations, including unpaid bank loans and credit card bills.
- At each wave, the core questions are supplemented by several "topical modules" that address particular household circumstances. One of the topical modules pertains to "Assets and Liabilities." It is administered every year (i.e., every third wave for each panel).15 The items include savings accounts, stocks, mutual funds, bonds, Keogh and IRA accounts, and unsecured liabilities (e.g., loans, credit cards, medical bills).

5.2 Data collection plan

This section discusses the data collection plan for the nonexperimental approach using SIPP and the survey of AFIA grantees and subgrantees.

[15] For the 1996 panel, the "Assets and Liabilities" topical module was administered during Waves 3, 6, 9, and 12, which occurred in December of 1996, 1997, 1998, and 1999, respectively. For the 2000 and 2001 panels each, this topical module will be administered during Waves 3 and 6. These waves will occur in October of 2000 and 2001 for the 2000 panel, and in October of 2001 and 2002 for the 2001 panel.

5.2.1 Nonexperimental approach using SIPP

The 1996 SIPP panel is the most promising data source for this analysis, compared to either previous or upcoming panels, for the following reasons:

- It is a larger panel than others recently enrolled and is larger than the upcoming 2000 panel. The 1996 panel, introduced in April 1996, consists of 36,700 households. (The 1993 panel consisted of 21,800 households; the 2000 panel includes only 11,500 households.)
- It incorporates an oversampling of the low-income population. Of the 36,700 households in the 1996 panel, 9,900 have incomes below 150 percent of the federal poverty level at sample entry; 6,000 are below 100 percent of the poverty level. (These counts are 8 to 10 percent higher than those resulting from a design without such oversampling.)
- It has been followed for a longer period than the 32-month follow-up period of previous panels, which were interviewed every four months in eight successive "waves." The 1996 panel is now in the midst of its twelfth and final wave, thus encompassing four years of follow-up data.
- The Assets and Liabilities topical module has been administered to this panel every year, at Waves 3, 6, 9, and 12. These waves were initiated in December of 1996, 1997, 1998, and 1999, respectively. The data thus provide a detailed, annual, longitudinal record of household saving and asset accumulation behavior.
- It has been administered predominantly through computer-assisted telephone interviewing (CATI), with once-annual computer-assisted personal interviewing (CAPI). Any corresponding data collection undertaken among AFIA program participants for this evaluation would also be CATI-based (and perhaps exclusively CATI).
- Even with the three-year lag in the release of public use files, the data from this panel will be much more timely for this analysis. Wave 3 topical module data from the 1996 panel will be soon released. One can expect data through Wave 6 in early 2001, through Wave 9 in early 2002, and Wave 12 in early 2003.
- One avoids the need to separate from this sample those who have participated in AFIA-funded programs, as the data cover a period that predates the startup of such programs.

The pre-AFIA timing of the 1996 sample has advantages, as noted in the last two bullets. It does mean, however, that the estimation of impacts must make use of economic indicators, such as local unemployment rates, to control for the effects of shifting labor market conditions or other external intertemporal factors. To the extent that such explanatory

variables do not fully capture such "exogenous" effects on relevant outcomes, one may falsely attribute these effects to the AFIA programs.

The 1996 SIPP panel would thus be the data source for AFIA nonparticipants. The comparison group to be used for the nonexperimental analysis would be a subset of the 1996 panel. Specifically, we would identify those panel members whose employment status and financial circumstances at panel entry (Wave One) would have made them AFIA-eligible (i.e., if AFIA programs had existed in 1996). Most importantly, they would have needed to be employed (or recently employed) in 1996 with household income no greater than the prevailing earned income guidelines for the Earned Income Tax Credit (EITC).[16]

For the AFIA program participants, as candidates for the nonexperimental treatment group, the data collection would involve the following steps:

- Based on the annual progress reports submitted by the FY 1999 and FY 2000 AFIA grantees in early 2001 (for the calendar period 2000), we will estimate the number of program participants enrolled by each grantee (and by subgrantee, if applicable) during the 12-month period April 2000 – March 2001. This total number will constitute the "sampling universe." (For the FY 1999 grantees, the expected number of accounts to be established collectively, within their project periods, is about 9,700, based on the information presented in Appendix A of this report. We do not know, however, how many participants might be enrolled during April 2000 – March 2001 by these programs and by those in the FY 2000 cohort.)
- We will then implement a multi-stage cluster sampling design that maintains the sampling principle of "probability proportional to size" (PPS). The objective of this design will be to identify a treatment sample (of yet-to-be-specified size) whereby each IDA participant in the sampling universe stands an equal chance of selection. Because participants occur in clusters (by grantee and then subgrantee), the sampling will occur in stages. At the first stage, a number of grantees will be selected on a PPS basis. At the second stage, applicable only where subgrantees operate the program, a number of subgrantees will then be selected, also on a PPS basis. At the third and final stage, participants will themselves be randomly selected from among the selected grantees and subgrantees. Only at the final sampling stage will it be necessary to obtain lists of the program participants from each selected grantee and subgrantee. We expect that the use of MIS IDA (or another equivalent information system) by grantees and subgrantees will facilitate this process.

[16] In 1996, the EITC limits on earned income (i.e., the income level at which the EITC phases down to zero), were as follows: $9,500 for a household without a child, $25,078 for a household with one child, and $28,495 for a household with two children. See U.S. House of Representatives, Committee on Ways and Means, *1996 Green Book: Background Material and Data on Programs within the Jurisdiction of the Committee on Ways and Means*, November 4, 1996, p. 805.

- The participants selected into the nonexperimental treatment group will then form a survey sample for a multi-wave telephone interviewing process patterned after SIPP. That is, we will administer the SIPP topical module on Assets and Liabilities to each participant, at follow-up intervals of twelve months, with the first wave to occur during April 2001 – March 2002. The second, third, and fourth waves would commence in April of 2002, 2003, and 2004, respectively. Given the geographic dispersion of the sample, we expect that all interviewing would be conducted by telephone, using CATI techniques. See Appendix E for a copy of this module.
- Contemporaneous local economic data would be linked with each nonexperimental case, in both the treatment and comparison groups, to be used as additional explanatory variables in the impact analysis, as explained further below.

This data collection strategy would thus yield a body of data that would combine Census-collected SIPP information during the period 1996-2000 for AFIA-eligible program nonparticipants with comparable evaluator-collected information during the period 2000-2004 for AFIA program participants.

5.2.2 Survey of AFIA grantees and subgrantees

Information on the non-IDA program services offered by AFIA grantees and subgrantees will be collected through a survey of all grantees and subgrantees in the FY 1999 and FY 2000 cohorts and will be conducted annually for four years.

The survey will supplement findings from the site visits, which will necessarily be restricted to a small group of grantees. Our experience is that short program surveys can be very effective to capture straightforward descriptive information about program features. Having this information available for the universe of grantees can be useful in several ways. First, it can identify the degree to which IDA programs are implemented consistently with what was intended (as articulated in grantees' applications). Second, it can place the program features identified in the process analysis in a broader context. (For example, how common is a particular program feature observed during visits to several sites?) Third, it can identify any differences in cohorts over time. It may be expected that, as each successive cohort's experiences become known, IDA programs "mature" over time. That is, newer sites will take into account their predecessors' successes and challenges. Cohort differences may also occur if certain AFIA requirements, over time, tend to encourage or discourage certain types of program models.

The program survey will collect the following types of information:

- funding levels (federal, state, and local);
- eligibility requirements;
- program requirements (minimum deposits, counseling requirements, etc.);

- number of account holders currently anticipated;
- length of time the program has been operational;
- financial institutions involved in the program;
- terms of the savings accounts; and
- support services offered to IDA participants.

5.3 Analysis plan

A key challenge for the nonexperimental analysis is the presence of selection bias. Specifically, IDA participants are likely to differ importantly in their savings and investment decision-making from nonparticipants who share the same observable demographic characteristics. The outcomes measured for nonparticipants, even after adjusting for participant-nonparticipant demographic differences, may not reliably represent the outcomes that participants would have experienced in the absence of the IDA program.

The issue of selection bias is especially problematic in this context because IDA participants, as voluntary program entrants, are a self-selected group of individuals. They will tend to be more highly motivated than demographically comparable members of the nonparticipant population. This calls for an empirical strategy to take account of motivational factors, which are of course not directly observable. Without such a strategy, one runs the risk of falsely attributing to the program the effects of these motivational traits.

Our proposal for this analysis makes use of "propensity score" methods first developed to evaluate nonexperimentally the effects of differing forms of medical treatment.[17] The basic logic of propensity scoring is that, in either a medical or nonmedical context, one can obtain improved estimates of a treatment effect by first dividing the research sample into subgroups based on each case's estimated likelihood or "propensity" of having been observed in the data as a member of the treatment group versus the comparison group. The propensity scores serve as a composite indicator of multiple case-specific characteristics (commonly referred to as the "covariates"). The objective of subclassifying the sample, using the propensity score as the criterion, is to better match the treatment cases with members of the comparison group whose experience as nonparticipants forms the counterfactual against which to measure program effects.

This nonexperimental approach requires a first-stage analysis of the treatment-comparison status of sample cases, to estimate the propensity scores and ordinally rank both treatment and comparison cases. Based on this rank ordering, one then divides the sample into

[17] See, for instance, Donald Rubin, "Estimating Causal Effects from Large Data Sets Using Propensity Scores," *Annals of Internal Medicine*, Part 2, October 15, 1997, 127: 757-763.

subgroups, each comprised of those treatment cases and comparison cases whose propensity scores fall within a specified interval. In the second-stage analysis, one then estimates treatment effects by subgroup and then computes the treatment effect for the entire sample as a weighted average of the subgroup estimates.

The challenge of applying the propensity score approach in this evaluation is that AFIA-funded programs have not existed long enough, or in enough communities across the country, to enable one to estimate propensity scores specific to AFIA program participation itself. To address this, *we propose using participation in the federal earned income tax credit (EITC) program as a proxy for AFIA program participation.*

The federal EITC is a logical choice as the basis for estimating the likelihood of participation in AFIA programs, for the following reasons:

- The income threshold for AFIA participation is itself the EITC income eligibility level.
- Both the EITC provision and AFIA programs require that participants be employed.
- Previous EITC studies show the participation rate among eligibles as existing in an intermediate range—approximately 80 percent nationally—that would make it a meaningful basis for disaggregating low-income individuals into subclasses that reflect motivational characteristics.[18]

The specific steps in the nonexperimental impact analysis will be as follows:

- Identify the members of the 1996 SIPP panel whose baseline characteristics (at panel entry) would have met the income and asset eligibility criteria for AFIA participation, i.e., with income below the EITC level, and with assets below $10,000.
- Use multivariate regression techniques to estimate the probability of EITC participation among AFIA eligibles in the 1996 SIPP panel.[19] Use these first-stage regression results to assign to each AFIA-eligible member of the SIPP panel (the comparison group) and each member of the selected sample of 1,600 AFIA

[18] See John Karl Scholz, "The Earned Income Tax Credit: Participation, Compliance, and Anti-Poverty Effectiveness," *National Tax Journal*, March 1994, pp. 59-81. Scholz estimated the national EITC participation as between 80 and 86 percent for 1990. If this rate were closer to 100 percent, it would be difficult to identify the differences between participants and nonparticipants in observable characteristics.

[19] In the SIPP Tax Module, administered to the 1996 panel in Waves 4, 7, and 10, respondents were asked "Did you claim an earned income credit on your Federal income tax return?" If so, they were then asked, "What was the amount of earned income credit claimed?"

participants (the treatment group) a propensity score that represents the estimated probability of their participation in EITC.

- Establish quintile values for the propensity scores, based on the distribution of values derived above for those in the treatment group–thus creating five subgroups, each consisting of 320 treatment cases and the corresponding comparison cases from SIPP whose propensity scores fall within the same range. (Unlike the treatment cases, the comparison cases will thus *not* be distributed across the five subclasses in equal numbers. Given the size of the SIPP panel, however, with nearly 10,000 sample members having incomes below 150 percent of the poverty level, it is expected that the number of comparison cases in each subclass will be more than ample to support the proposed analysis.)
- Check to ensure that, within each subclass, both the treatment and comparison cases exhibit substantial within-group variation and between-group overlap in basic demographic characteristics. (If such balance does not exist, it may be necessary to reformulate the scoring approach until this condition is met.)
- For each outcome measure of interest, use multivariate regression techniques to estimate the treatment effect within each subclass. This second-stage modeling will: (a) adjust for the within-subclass variation in explanatory characteristics, and (b) adjust for differences in time-varying conditions (such as unemployment rates) between the 1996-2000 observation period for comparison cases and the 2000-2004 observation period for treatment cases.[20] For each outcome measure of interest, a "random effects" (or "random coefficients") model will be specified. Under such an approach, each case is assumed to have a unique set of coefficient values and a unique intercept value in the regression equation.[21]
- For each outcome variable, construct the overall treatment effect as the simple average of the subclass-specific estimates. (The use of an arithmetic average is enabled by having constructed the subclasses as quintiles, with each subclass containing an equal number of treatment-group members.)

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[20] The extent to which one can control for time-varying factors will depend on the availability of SIPP information regarding the locality of residence for comparison cases. This may require special arrangements with the Census Bureau to obtain respondent-level information beyond that normally contained in public-use data files.

[21] For any give outcome, the estimating equation used across the five subclasses will have a consistent functional form and will include a consistent set of explanatory variables. From one outcome measure to another, however, there may be differences in the model specification. For instance, limited dependent variables (e.g., those whose values range between zero and one) will be treated differently than those continuously measured.

It is important to note that the second stage of regression estimation will focus on respondent-level *changes* in outcomes, such as changes in ownership of the following types of assets:

- interest-earning assets at financial institutions (including passbook savings accounts, money market deposit accounts, certificates of deposit, interest-earning checking accounts, and–for IDA participants–individual development accounts);
- other interest-earning assets (including money market funds, U.S. government securities, and municipal and corporate bonds);
- stocks and mutual fund shares;
- equity in one's own home;
- equity in motor vehicles;
- equity in one's own business or profession; and
- IRA or Keogh accounts.

These are the asset types already measured for comparison cases through the SIPP topical module on assets and liabilities, and to be measured for treatment cases through the proposed survey of 1,600 IDA participants.[22]

5.4 Cost estimate

This section provides the estimated costs associated with conducting the nonexperimental impact analysis as a component of the AFIA evaluation and the survey of AFIA grantees and subgrantees. This analysis will provide an estimate of the impacts of AFIA-funded programs by comparing the pattern of savings and asset accumulation among AFIA program participants with the corresponding pattern of outcomes among AFIA-eligible nonparticipants during the period preceding the first awards of AFIA grants in late 1999.

The cost estimates, as shown in Exhibit 5-1, are based on the following assumptions:

- National household data on AFIA nonparticipants will be obtained through the public use data files for the 1996 SIPP panel. A sample of AFIA-eligible households will be constructed from the 1996 panel based on information collected through the Wave 1 core module and the Assets and Liabilities topical module administered at Wave 3 (conducted in December 1996-March 1997 and about to be released by the Census

[22] See, for instance, the following Census publication based on SIPP data from the 1991 and 1992 panels: T.J Eller and Wallace Fraser, *Asset Ownership of Households: 1993*, U.S. Bureau of the Census, Current Population Reports, P70-47, U.S. Government Printing Office, Washington, DC, 1995.

Bureau). This information will be used to identify all members of the 1996 panel who would have met the income and asset eligibility criteria for AFIA participation, had the AFIA legislation been in effect at that time.

- For this identified sample of AFIA-eligible nonparticipants, the "comparison group," we will use information collected in the core module and in the Asset and Liabilities topical module at Wave 3 (December 1996-March 1997), Wave 6 (December 1997-March 1998), Wave 9 (December 1998-March 1999), and Wave 12 (December 1999-March 2000). This will enable us to construct a 48-month record of their savings and asset ownership. Wave 3 data are about to be released by the Census Bureau. Data for Waves 6, 9, and 12 are to become available in early 2001, 2002, and 2003, respectively.

- A nonexperimental treatment group will be identified, consisting of individuals beginning their participation in AFIA programs during the 12-month period April 2000-March 2001(i.e., making their first IDA deposits into AFIA-matched accounts during this calendar period). A nationally representative sample of 1,600 such individuals will be identified from among selected AFIA program sites, where the selected sites are chosen on a probability-proportional-to-size (PPS) basis from among those in the first and second funded cohorts (FY 1999 and FY 2000), using a multi-stage cluster design. Only the experimental site will be excluded from selection, to avoid an undue respondent burden on program recipients at that site. The sample design will be addressed in the initial site selection memorandum (December 2000 draft and January 2001 revised).

- The nonexperimental treatment group will be interviewed at four follow-up intervals, occurring for each sample member at months 12, 24, 36 and 48 after the start of their AFIA participation. As shown in Exhibit 1-1, the first-round follow-up interviewing will take place during April 2001-March 2002; the second-round, third-round, and fourth-round follow-up interviewing will take place during each successive April-March period. The follow-up interviews will be conducted by telephone, using computer-assisted telephone interviewing (CATI) techniques. The survey instrument will consist of questions from the SIPP core module and the Assets and Liabilities topical module. The assumed interview length is 40 minutes. The response rates at

Exhibit 5.1

Nonexperimental Impact Analysis - by Year

		Year 1		*Year 2*		*Year 3*		*Year 4*		*Year 5*		**TOTAL**	
ITEM	RATE	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost
STAFF LABOR	(/hour)												
Mills, Greg	$45.86	444	$20,362	234	$10,731	250	$11,465	250	$11,465	136	$6,237	1314	$60,260
Hamilton, Chris	$76.92	0	$0	0	$0	0	$0	0	$0	0	$0	0	$0
DeMarco, Donna	$27.18	356	$9,676	320	$8,698	320	$8,698	320	$8,698	80	$2,174	1396	$37,943
Survey Director	$37.02	227	$8,404	408	$15,104	366	$13,549	366	$13,549	181	$6,701	1548	$57,307
Lam, Ken	$23.56	360	$8,482	280	$6,597	240	$5,654	240	$5,654	200	$4,712	1320	$31,099
Battaglia, Mike	$62.37	40	$2,495	0	$0	0	$0	0	$0	0	$0	40	$2,495
Research Assistant	$15.87	572	$9,078	440	$6,983	440	$6,983	440	$6,983	80	$1,270	1972	$31,296
Secretary	$18.27	168	$3,069	112	$2,046	104	$1,900	104	$1,900	40	$731	528	$9,647
Michelle Ciurea	$28.88	128	$3,697	70	$2,022	62	$1,791	62	$1,791	0	$0	322	$9,299
Person10	$100.00	0	$0	0	$0	0	$0	0	$0	0	$0	0	$0
Raise Pool	4.00%		$2,610		$4,258		$6,248		$8,500		$4,728		$26,345
Subtotal Staff Labor		2295	$67,872	1864	$56,438	1782	$56,288	1782	$58,539	717	$26,553	8440	$265,690
Fringe	42%		$28,506		$23,704		$23,641		$24,587		$11,152		$111,590
Overhead	48%		$46,262		$38,468		$38,366		$39,900		$18,098		$181,095
TOTAL STAFF LABOR		2295	$142,640	1864	$118,611	1782	$118,295	1782	$123,026	717	$55,803	8440	$558,375
OTHER DIRECT COSTS													
Travel													
Airfare: BOS/DC	$587	0	$0	0	$0	0	$0	0	$0	0	$0	0	$0
Per Diem - Lodging DC	$118	0	$0	0	$0	0	$0	0	$0	0	$0	0	$0
Per Diem - M&IE DC	$46	0	$0	0	$0	0	$0	0	$0	0	$0	0	$0
Airfare: BOS/KC	$1,190	0	$0	0	$0	0	$0	0	$0	0	$0	0	$0
Per Diem - Lodging KC	$85	0	$0	0	$0	0	$0	0	$0	0	$0	0	$0
Per Diem - M&IE KC	$38	0	$0	0	$0	0	$0	0	$0	0	$0	0	$0
Ground transportation	$70	0	$0	0	$0	0	$0	0	$0	0	$0	0	$0
Subtotal Travel			$0		$0		$0		$0		$0		$0
Telephone (/hour)	$12	690	$8,280	570	$6,840	570	$6,840	570	$6,840	300	$3,600	2700	$32,400
Duplicating (/page)	$0.07	22700	$1,589	17700	$1,239	17700	$1,239	17700	$1,239	9000	$630	84800	$5,936
Equipment/PCs (/hour)	$3.36	2295	$7,711	1864	$6,263	1782	$5,988	1782	$5,988	717	$2,409	8440	$28,358
Postage/Delivery	$11	130	$1,430	125	$1,375	125	$1,375	125	$1,375	15	$165	520	$5,720
Inflation Adjustment	3%		$570		$957		$1,432		$1,938		$1,084		$5,981
TOTAL OTHER DIRECT COSTS			$19,581		$16,674		$16,873		$17,380		$7,888		$78,395
Survey Research Group			$145,154		$241,280		$217,998		$194,969		$76,144		$875,544
G&A	19%		$58,401		$71,547		$67,101		$63,721		$26,569		$287,340
TOTAL COST			$365,775		$448,112		$420,267		$399,096		$166,404		$1,799,654
Fixed Fee	6%		$21,947		$26,887		$25,216		$23,946		$9,984		$107,979
TOTAL WORTH			$387,722		$474,999		$445,483		$423,042		$176,388		$1,907,633

each wave (computed as a percentage of the initial sample of 1,600) are assumed to be 60 percent at month 12, 50 percent at month 24, 40 percent at month 36, and 30 percent at month 48. This implies that 480 sample members will be interviewed through the final wave (month 48).

- To achieve these assumed response rates, sample tracking activities will be conducted. These activities will include several tracking letters sent to the survey sample prior to each interviewing wave. For the first-round follow-up interviews, these letters will be sent at months 5 and 10. Respondents will be offered a $10 incentive payment for providing the updated locating information requested at months 10, 22, 34, and 46. At each interviewing round, the survey respondents will then receive a $35 incentive payment.
- For both the comparison group and the nonexperimental treatment group, data will be compiled from existing governmental data sources on local economic conditions (such as the unemployment rate) during the time periods corresponding to the survey observations. This information will be used to construct additional explanatory variables for the impact analysis.
- Multivariate regression techniques will be used to model the savings and asset behavior of the combined treatment-comparison sample and to estimate the effects attributable to AFIA participation, as described in Section 5.3.
- The findings of the analysis of first-year effects will be presented in the September 2002 Interim Report. The findings with respect to the second-year, third-year, and fourth-year effects will be presented in the September 2003 Interim Report, the Spetember 2004 Interim Report, and the September 2004 Final Report, respectively.

Also now included in the estimated cost of the nonexperimental impact analysis is the cost of conducting the survey of grantees and subgrantees in the FY 1999 and FY 2000 cohorts. The aim of this survey is to obtain information about non-IDA benefits and services offered by each grantee or subgrantee. This will enable the impact analysis to examine whether the non-IDA "service configuration" is a significant factor in explaining the experience of AFIA program participants. The cost assumptions for this survey are as follows:

- The number of grantees in these two cohorts combined will be 80, with an average of three subgrantees per grantee. State-level grantees will be excluded.
- The survey will consist of a brief two-page questionnaire, to be mailed out annually to each grantee. Grantees will be responsible for assembling the responses from all subgrantees.
- In each year, an assumed 50 percent of grantees will respond to the survey without any additional effort from the evaluation contractor. The remaining 50 percent will

be called by telephone, to remind them of the importance of completing the survey and to offer assistance in completing it. One-half of those called (i.e., 25 percent of the total) are assumed to respond to the telephone reminder. The remaining grantees and subgrantees will require a telephone call to actually obtain their responses through a telephone interview.

The survey will be conducted annually for four years, from 2001 through 2004.

Chapter 6: In-depth Participant Interviews

This chapter describes the activities to be undertaken for the AFIA evaluation in regard to in-depth participant interviews. The chapter includes a discussion on the data collection plan, and the data analysis plan, as well as a section on the need for conducting a pretest on the instruments developed for the in-depth interviews.

6.1 Purpose

In-depth interviews were designed to respond to Section 414 of AFIA. Specifically, Section 414(c), item (3) states that the research organization shall:

> "develop a qualitative assessment, derived from sources such as in-depth interviews, of how asset accumulation affects individuals and families."

In-depth interviews are a principal research tool for social scientists to learn how people respond to complicated and often understudied issues. This method utilizes guided, but open-ended interviews, that reflect on events and ways that respondents understand their world and how and why they do certain things. In these interviews, participants are "conversation partners," not respondents as they are in survey interviews (Rubin & Rubin, 1995).

The purpose of the IDA in-depth interviews is to learn about the circumstances that brought participants into an IDA program, their personal experiences with saving, how they view the successes and failures of the program, and the effects of IDAs. The interviews explore details of how participants manage their IDAs in the context of their everyday lives. In-depth interviews are aimed at understanding the following relationships from the respondents' point of view:

- the impact of earlier life experiences (e.g., family, education, neighborhood) on respondents' savings behavior;
- the impact of organizational and institutional support on savings behavior;
- the effects of matching savings on respondents' saving behavior; and
- the economic, psychological, and social effects of savings on respondents.

6.2 Data collection plan

This section describes the data collection plan to be used to guide the data collection activities undertaken to conduct the in-depth interviews for this evaluation. Specifically, this

section describes the site selection, sample size and selection, training, data collection protocols, and techniques.

6.2.1 Site selection

In an experimental design, in-depth interviews would likely occur at the experimental site. Because it is not assured that an experiment will occur, this design outlines a plan for interviews to be conducted across three different AFIA grantee sites, from among the grantees selected for the process study.

Conducting interviews at multiple sites will provide more information on effects of variation in program characteristics. Three sites will be chosen based on the following factors: (1) ease of entry and smooth program operations (e.g., record keeping is adequate, participants are accessible, good staff-participant relationships); (2) willingness of participants to engage in evaluation, (the sample size will include an additional three persons in each subgroup to allow for those refusing to participate); and (3) presence of key program components including:

- Economic education
- Number of program participants (approximately 75 participants)

Availability of economic education will provide an opportunity to examine the importance of this key feature of IDA programs.

6.2.2 Sample

The best design for a qualitative assessment would include interviews with participants in the IDA program and a comparison group. In an experiment, participant interviews would include those from both treatment and control conditions. Absent an experimental design, the comparison group might be comprised of clients who received services (other than the IDA) from the organization sponsoring the IDA program. However, given the uncertainty of conducting the experimental design as well as cost constraints, this design includes only those participating in the IDA program.

A total of 45 participants will be interviewed over two time periods for a total of 90 interviews. This sample size was deemed necessary in order to: 1) exhaust variations of responses within a group, and 2) do simple statistical test of difference. All participants should have been in the respective conditions for at least one year. (It may be necessary to consider participants who have been in the program for less than one year if evaluation implementation is delayed.) There will be three separate groups of respondents at each of the three sites. The selection will be based on the average monthly deposit, with three categories:

- median savings or above (5 per site x 3 sites, n=15)
- below median savings (5 per site x 3 sites, n=15).
- drop-outs or very low savers (5 per site x 3 sites, n=15).

Note: Conducting interviews with 20 participants from each category is a preferable design, but cost considerations suggest reducing numbers to 15 participants per category.

Once all the participants who meet the above categories are segmented by group, additional selection will occur based on variation in participant demographics and other potential issues identified by site program staff. The purpose of this additional selection process is to learn more about the influences of unique participant and program characteristics on IDA participation.

Each group will be over-sampled (but not necessarily all interviewed). Two additional people will be selected for each group at each site, as some in the original sample may refuse to participate in the interviews. However, no more than 45 participants will be interviewed.

Interviews will be conducted in years 2 and 4 of the demonstration. Beginning interviews in year 2 will provide time for participants to have had experience in the IDA program. A second wave of interviews is important to explore themes and issues that have arisen from the first wave of interviews and from other evaluation methods being employed.

6.2.3 In-depth interview staff and training

A qualitative researcher will be the in-depth interview coordinator (referred to as the "coordinator") and will conduct interviews with two additional in-depth interviewers. The research organization conducting the in-depth interviews will hire and train the interviewers.

In-depth interviews require highly skilled interviewers. The interviewer has responsibility for guiding wide-ranging and potentially unpredictable discussions with respondents. This lack of routine requires that the interviewer be able to engage the respondent, ask good follow-up questions, be a good listener, be able to interpret answers, be flexible, have a thorough understanding of the research questions, be sensitive and responsive to issues identified by respondents, and keep the interview on track. Interviewers will be selected on the basis of their ability to (1) communicate effectively, (2) understand the goals and objectives of the evaluation, (3) work with a team, and (4) complete all tasks related to the interview process. Interviewer training will include evaluation objectives, evaluation protocol, confidentiality and consent for interviewing and tape recording, respondent contact procedures, interviewing skills (question asking, clarification, probes, techniques for dealing with digression, feedback), record-keeping, and pilot interviewing.

6.2.4 Evaluation protocol

The coordinator will contact the IDA program to begin the process of respondent selection. A procedure will be established to select respondents for the in-depth interviews (see 6.2.2). The IDA program contact person will forward respondent contact information to the coordinator.

Interviews will be set up in blocks where a team of three interviewers (including the coordinator) will visit a site for seven days at a time. The first day will include an orientation with a program staff person about the site, its operations, and the social and economic context. The site visit will include a weekend to facilitate interviewing people who work every weekday. Interviewers will contact respondents by telephone to set up interview appointments. Interviewers will conduct at least one interview per day. Time permitting, a second interview may either be started or an interview that was started a previous day will be finished. It is estimated that each interview will require up to seven hours: 2 to 3 hours for the interview; 2 to 3 hours to review tape and write up a case profile; and up to one hour for travel. The seventh day is reserved for travel.

The goal for each of these visits will be 15 completed interviews in five days. Forty-five interviews should take a total of three weeks. However, if an interview must be rescheduled outside of the scheduled week, the interviewer will have to return to the site at another time to complete the interview.

6.2.5 Data collection techniques

Interviewing

The central data collection tool in this study will be in-depth semi-structured interviews (Merton et al. 1990, Rubin & Rubin 1995). In-depth interviews will explore competing hypotheses about savings including the importance of early experiences, income surplus, savings structures, and savings education. Interview topics and open-ended questions are carefully derived from the study questions. Questions will be constructed in such a way as to provide direction to respondents, but not to restrict responses. Each question will have several open-ended probes that may be used to encourage further discussion of the topic. Despite the explicit design of the instrument, the interview itself will be informal and relaxed. The interview will be memorized to facilitate the conversation flow. Respondents must feel that they are in control: free to talk about topics in the order they prefer, and comfortable bringing up other issues. Respondents will be given a choice of locations for the interview, although typically, they will be conducted in respondents' homes in one session, totaling two to three hours. The interviewer will also request permission from the respondent to tape record the interview and will provide assurances regarding the confidentiality of the information.

Because qualitative interviews are designed to build trust and collaboration, they tend to elicit forthright and clear responses about sensitive topics such as family influence, non-traditional income sources and savings mechanisms. An in-depth interviewer is an interested and sympathetic listener, and respondents typically respond by trying to help the interviewer understand life from their perspective. In-depth interviews also allow the interviewer to help the respondent clarify recollections. For example, apparent contradictions can be gently probed, permitting the respondent to clarify a narrative. Clarification is particularly important in this study of low income/low wealth families, whose savings attitudes and behaviors have not been studied.

Interviews will follow a chronological approach, emphasizing topics that shed light on savings and program experiences. (See Appendix F – Interview Guide.) Some closed-ended questions will be asked at the end of the interview in order to confirm very specific content, such as income and expenses. For the treatment group, additional information about income, expenses, and savings will be acquired from a printout of each respondent's MIS IDA report. This will provide the interviewer with a "snapshot" of the person's savings record. Obtaining this record will require a signed consent by the respondent and will be obtained through the IDA program contact person.

Specific topics include respondents' (and their families') economic well-being, education, financial management (and banking experiences), and savings attitudes and behaviors beginning in childhood and extending to the present. The second half of the interview delves into their experiences with the IDA program, including access, savings patterns, sources of savings, planned uses, personnel, structures, expectations, goals, evaluation, and perceived outcomes.

Respondents will be paid $35. In addition, interviewers will bring a token gift to each family (for the children if they have them). Respondents will be offered a summary of research results to be mailed after initial analysis of the interviews. Interviews will be undertaken in a manner consistent with an approved human subjects protocol.

Managing data

Notes, tapes, and transcriptions will be coded and filed without any identifying information. All identifying and coded information will be stored separately in a locked cabinet. Identifying information will be destroyed upon completion of interviewing.

6.3 Data analysis plan

Qualitative interviewing generates large amounts of data that must be systematically reduced during the analysis phase. This process of data reduction occurs after the interview, instead of before the data collection phase as in survey interviews. After a tape-recorded in-depth

interview is transcribed, it is entered into a qualitative software program to facilitate organization of the data and development of concepts and theory. Atlas/Ti or NUDIST are two qualitative analysis software programs appropriate for the task. This method maintains the integrity of the original data and keeps it readily accessible (Lewis, 1998). Additionally, some qualitative data will be enumerated, entered into a statistical program (SPSS), and assessed for descriptive and analytic purposes.

6.3.1 Analysis procedures

Systematic and reproducible techniques will be utilized throughout analysis of the data in order to guard against bias and validate findings, including attention to descriptive, interpretive, theoretical, and evaluative validity, as well as generalizability (Maxwell 1992, Castro & Bronfman 1997).

1. Data collection and analysis procedures will be carefully documented, including development of a system that records creation, handling, and transformation of data.
2. No more than three people will be involved in analysis of the same data followed by inter-rater reliability checks (MacQueen et al. 1998), until codes and coding patterns are substantially similar. After that point, coding can be done separately, with occasional checks on coding reliability.
3. Analysis will begin as soon as the first set of interviews is completed. Alterations to the interview guide, additional training, or changes in procedures can be made at this point.
4. Data analysis will use a rigorous and reproducible four-stage qualitative coding process. First, a list of potential codes will be generated based on hypotheses, results from the surveys, and interview content. Second, interviews will be line-by-line coded, examining intently each sentence and phrase within the interviews in order to develop a list of "codes" or "themes." This process has been called open coding (Strauss & Corbin 1990) or initial coding (Charmaz 1988). Care will be taken to base these codes on actual data, rather than common usage or accepted definitions. In this way, the original code list will be transformed. Coding schemes will be compared among coders until a common list emerges. Third, based upon the results of this process, a sub-set of analytic categories will be defined. Each interview will then be reviewed a second time, systematically examining the prevalence and variation of these categories. Fourth, relationships between different coded categories will be examined (sometimes referred to as families) and inferences will be generated.
5. In addition to the coding process described above, a profile of each respondent's interview will be created. The content of the profiles will be organized according to the basic research questions and key demographic variables. By combining the profiles with close coding of the interviews, analysis can reveal disaggregated themes and patterns that occur across different interviews, while at the same time checking

emerging codes and categories against the coherence of respondent's actual life stories and experiences. In this way, emerging patterns will help build theory, as the analysis compares and contrasts empirical data and developing explanations.

6. Researchers will conduct a systematic examination of variations and divergent cases that challenge interpretations.

6.3.2 Management plan and time line

Data collection, transcribing, and analysis are overlapping processes in qualitative studies, as researchers refine the interview protocol and procedures, coordinate activities across study sites, and build coding schemes. However, transcribing and analysis continue well after interviews are concluded. Data collection should take three weeks if all interviews are completed within the scheduled week set up for each site. Transcriptions and initial analysis designed to refine open coding schemes and develop reliable coding schemes will also take approximately three weeks. These are interspersed with weeks of interviewing, as shown in Exhibit 6-1. Analysis is a lengthy process, especially in the beginning when interview transcriptions are coded and the coding scheme is developed. Once interviewing is completed, open coding is anticipated to take approximately 5 ½ additional weeks (assuming 10 interviews coded per week with the first week being a review of the process). Advanced analysis and a preliminary report will take another five weeks.

Exhibit 6-1

Presents the time table of this process for each of years 2 and 4

Week	Activity
Week 1	15 interviews (site 1)
Weeks 2-4	Transcribe and open coding, refine interview guide
Week 5	15 interviews (site 2)
Week 6-7	Transcribe and open coding
Week 8	15 interviews (site 3)
Week 8-10	Transcribe and open coding
Weeks 11-16	Advanced analysis and preliminary report

6.4 Cost estimate

This section provides the estimated costs associated with in-depth participant interviewing as a component of the AFIA evaluation.

The cost estimates, as shown in Exhibit 6-2, are based on the following assumptions:

- Interviews will be conducted with the treatment group participants in the experimental site.[23] If there is no experimental site, in-depth interviews will take place at three sites.
- Forty-five interviews will be conducted in each of two rounds, scheduled for April-June of 2002 and 2004. A total of 90 interviews will thus be conducted.
- An Associate-level program coordinator and a Senior-level principal investigator will plan the interviewing. The planning activities will include selecting and training the interviewers, organizing and coordinating their work activities, developing the interview plan, and making arrangements with the experimental site.
- The interviewing visits will involve collecting data from participants in the general geographic location where the experimental grantee is running its IDA program. Interviews will last approximately 3 hours, with 4 hours of post-interview write-up by the interviewer. Each interviewee will receive $35 for participating.
- Interviewers will use Dragon7 Naturally Speaking transcriber software to transcribe the interviews as part of the post-interview write-up. The cost estimate includes the cost of three laptop computers with a copy of the Dragon software on each laptop, assuming that interviewers will share these computers.
- The program coordinator will have a conference call with each site prior to the site visit by the interviewers. The program coordinator will prepare and coordinate the data collection process with the staff at the organization. The visit is expected to last for six days.
- All site visits will involve expenses for airfare, lodging, ground transport, and meals
- Two Junior-level interviewers and the program coordinator will conduct the interviews. The three interviewers will be at each of the three sites for seven consecutive days. A total of forty-five interviews will be conducted. (Although not included in this cost estimate, additional visits may be needed in case of interview cancellations.)
- Analysis will involve coding and analyzing the interviews using the Atlas/Ti qualitative software. All 45 interviews will be coded and analyzed.

[23] The Center for Social Development (CSD) staff have recommended that interviews be conducted for both treatment and control group members (if the experimental evaluation component is implemented), to optimally perform qualitative analyses. The CSD staff feel that having both quantitative and qualitative data in an experimental design would be highly desirable, for the following reason. Comparisons with multiple data sources between those receiving the intervention and those not receiving it would enable greater explanation of differences that may be caused by IDAs and also how those differences occur. In response to comments received from HHS staff on the Evaluation Design Plan (February 17, 2000), this strategy was not adopted here.

- The findings from the first-round interviews will be presented in the September 2002 Interim Report. The findings from both rounds of interviews will be presented in the September 2004 Interim Report. Each report is assumed to require 100 hours of Senior-level staff effort and 100 hours of Associate-level staff effort.

Exhibit 6-2

In-Depth Participant Interviewing - Estimated Costs by Year

		Year 1		*Year 2*		*Year 3*		*Year 4*		**TOTAL**	
ITEM	RATE	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost
STAFF LABOR											
Class I - Senior		0	$0	162	$16,759	0	$0	162	$16,759	324	$33,518
Class II - Associate		0	$0	443	$22,084	0	$0	443	$22,084	886	$44,167
Class III - Intermediate		0	$0	0	$0	0	$0	0	$0	0	$0
Class IV - Junior		0	$0	494	$11,367	0	$0	494	$11,367	988	$22,734
Class VI - Clerical		0	$0	0	$0	0	$0	0	$0	0	$0
Labor Inflation Adjustment	4%		$0		$4,097		$0		$8,528		$12,626
Subtotal Staff Labor			$0		$54,306		$0		$58,738		$113,044
Fringe and Overhead			$0		$59,824		$0		$64,706		$124,530
TOTAL STAFF LABOR		0	$0	1099	$114,130	0	$0	1099	$123,444	2198	$237,574
OTHER DIRECT COSTS											
Survey Direct Costs			$0		$0		$0		$0		$0
Travel			$0		$7,623		$0		$7,623		$15,246
Telephone and Computer			$0		$14,553		$0		$4,413		$18,965
Duplicating and Delivery			$0		$758		$0		$758		$1,516
Payments to Respondents			$0		$1,575		$0		$1,575		$3,150
ODC Inflation Adjustment	3%		$0		$1,493		$0		$1,803		$3,296
TOTAL OTHER DIRECT COSTS			$0		$26,001		$0		$16,172		$42,173
G&A and Fee			$0		$36,630		$0		$36,496		$73,126
TOTAL ESTIMATED COSTS			$0		$176,762		$0		$176,111		$352,873

Chapter 7: Benefit-Cost Analysis

7.1 Purpose

A primary question of the evaluation is whether AFIA achieves the intended results cost-effectively. To inform an answer, the overall evaluation measures results, both in terms of changes in cash flows and in terms of changes in non-financial outcomes. Furthermore, the overall evaluation estimates the costs to produce these results. The ultimate aim is to compare IDAs to other means to achieve the same goals.

This section focuses not on the overall evaluation but rather on one specific, limited component, financial benefit-cost analysis. Specifically, this analysis responds to Section 414(b) item (5) of AFIA:

> "The potential financial returns to the Federal Government and to other public-sector and private-sector investors in individual development accounts over a 5-year and 10-year period of time."

To this end, the evaluation will include a financial benefit-cost analysis from the points of view of seven groups:

- IDA participants
- IDA non-participants
- Private donors
- Employees and administrators of IDA programs
- Federal government
- State and local governments
- Society as a whole

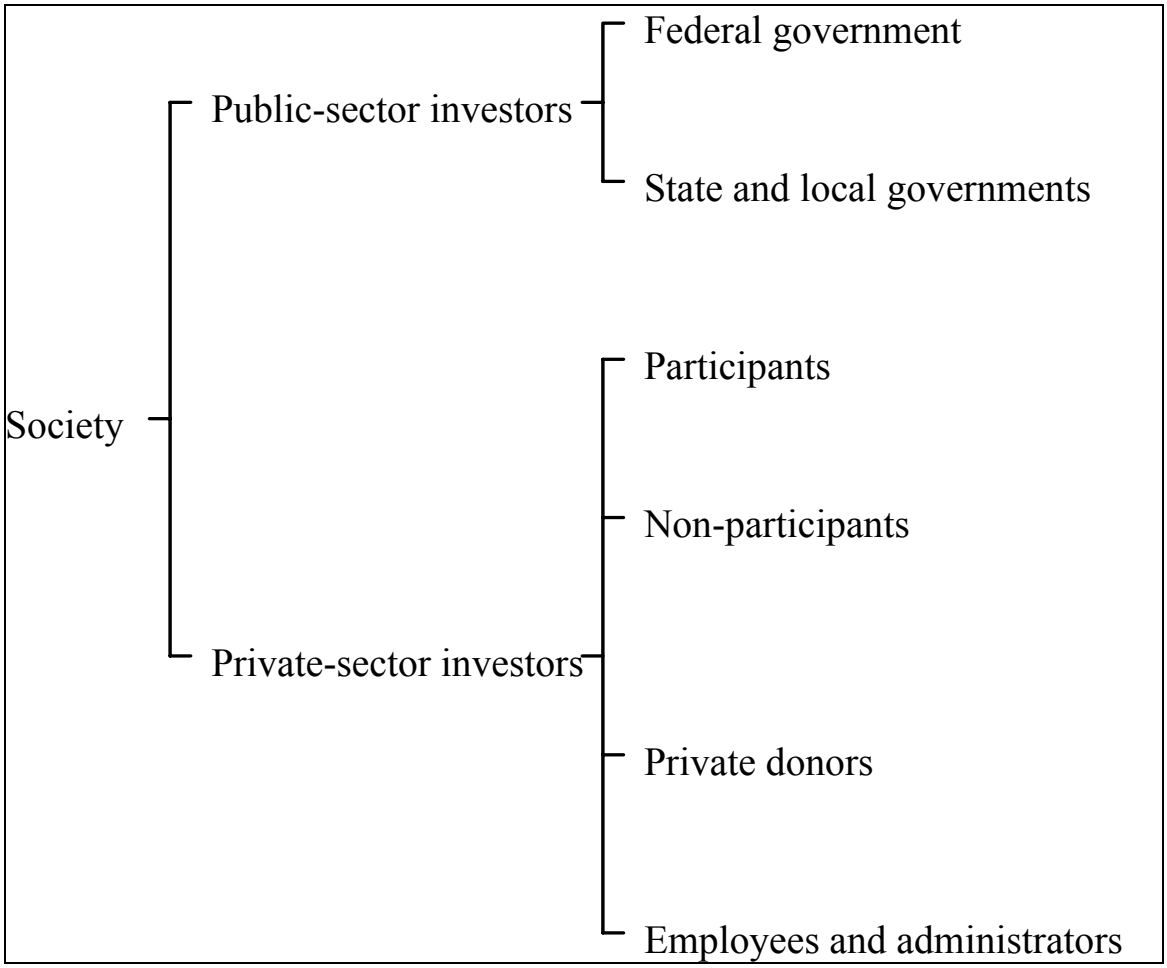
The public sector includes the federal government and state and local governments (Exhibit 7-1). The private sector includes participants, non-participants, private donors, and employees and administrators of IDA projects. Society as a whole is the union of the other six groups.

The benefit-cost analysis must include all of these groups of stakeholders because each group has its own roles and its own goals, so each group experiences different benefits and costs. If IDAs are to succeed, then each group must play its part, and for a given group to play its part, its own benefits must exceed its own costs (Schreiner, 1997). Suppose, for example, that IDAs, if used, would have social benefits in excess of social costs. If benefits would not exceed costs from the point of view of the participants, however, then no one would participate, and then no other group of stakeholders nor society as a whole will receive any benefits. In essence, each group has some measure of veto power over the success of the

entire project, and so the analysis checks whether benefits exceed costs not only for society as a whole but also from the point of view of each of the other groups.

Exhibit 7-1

Seven groups of stakeholders



7.1.1 Financial benefit-cost analysis in the context of the overall evaluation

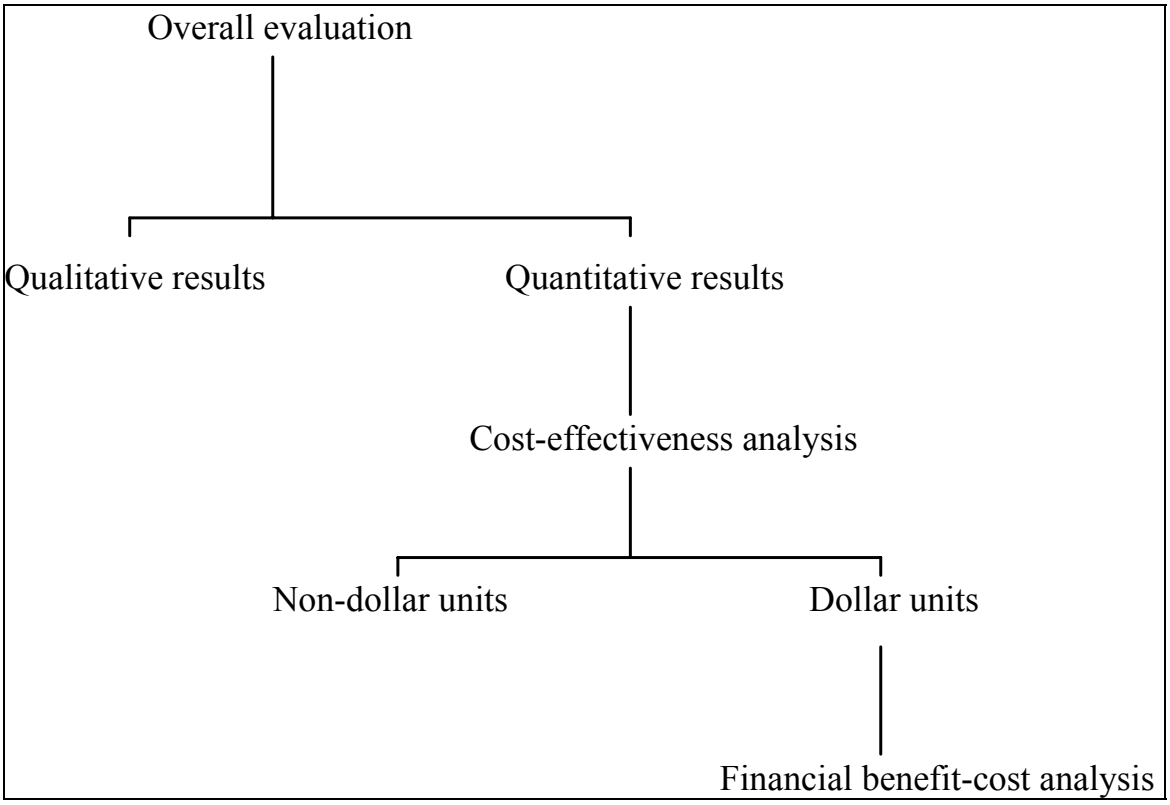
Financial benefits and costs are quantitative, but in general, benefits and costs are both quantitative and qualitative (Exhibit 7-2). The property of "qualitativeness" or "quantitativeness" inheres not in the benefit or cost itself but rather in the ability of the analysis to measure it. Although qualitative results (such as changes in hope) are not measured in units comparable to other results, they are still real benefits and real costs that matter to the various groups of stakeholders. The overall evaluation gauges these, for example, through in-depth interviews with participants. Quantitative results, in contrast, are measured, and they include both results that can be expressed in dollars (such as changes in income) and results that cannot be expressed in dollars (such as changes in civic engagement). The survey, for example, produces quantitative measures.

As mandated by AFIA, the benefit-cost analysis planned here is "financial," considering only benefits and costs measured in dollars. The "impact" analysis will look at non-financial quantitative outcomes. Thus the financial benefit-cost analysis, although useful in many ways, does not pretend to encompass all of the many and varied benefits and costs engendered by IDA programs. This is not because non-financial results do not matter, but rather because it is too difficult to measure them in dollar units. The rest of the overall evaluation, and indeed the final verdict about whether "a permanent program of individual development accounts should be established" (AFIA, 414(b)(6)), will attempt to consider all benefits and costs, qualitative as well as quantitative.

Exhibit 7-2 below illustrates the relationships between the financial benefit-cost analysis and the other types of analysis in the overall evaluation. The final overall judgment will, as in all evaluations, be subjective, but the aim is to make the judgments and assumptions that underlie the subjective verdict as explicit as possible because explicitness makes the verdict susceptible to review, discussion, and improvement. Accordingly, this section lays out the judgments and assumptions that gird the financial benefit-cost analysis.

Exhibit 7-2

Relationship between overall evaluation and financial benefit-cost analysis



7.1.2 Measurement of financial costs as an input to cost-effectiveness analysis

IDAs are an example of "strong policy," that is, a single intervention with myriad benefits (Sherraden, 1999; Yadama and Sherraden, 1996). In addition to looking at multiple points of view, the overall analysis will attempt to capture multiple effects through cost-effectiveness analysis from the point of view of society. Whereas financial benefit-cost analysis compares financial benefits with financial costs, cost-effectiveness analysis compares quantitative results—both financial and non-financial—with net financial costs (financial benefits minus financial costs). Thus, the measure of financial costs from the financial benefit-cost analysis described here will serve as an input into the overall analysis.

For example, suppose that average financial benefits from the point of view of participants are $50 and that average financial costs are $100. Then suppose that IDA participation increases the probability of voting by 5 percentage points, the probability of talking to a neighbor by 3 percentage points, and the probability of expecting a child to attend college by 5 percentage points. By themselves, each effect might be small, and although the results cannot be added together mathematically, the results can be combined for purposes of decision-making. Furthermore, each effect did not cost $100 by itself; rather, all of the effects together cost $100. Thus the final evaluation will hinge not on the judgment of whether $50 is greater than $100 but rather on the judgment of whether $50 and more voting and more neighborliness and more hope for the future of children (and whatever other quantitative and qualitative effects are documented) are greater than $100.

The survey will capture changes between treatments and controls for the quantitative outcomes listed in Exhibit 7-3. The survey-measured impacts, in addition to the results from the financial benefit-cost analysis described below, will be incorporated into the overall analysis.

Thus, the cost-effectiveness analysis will include the financial benefit-cost analysis but will extend it to these quantitative outcomes whose effects cannot be measured in terms of dollars, as mandated in AFIA (414(b)(3) and 414(b)(4)).

Exhibit 7-3

Survey-measured impacts

- Homes purchased
- Grades completed
- Degrees earned
- Participation in job-training courses
- Self-employment status
- Wage-employment status
- Hours worked in wage employment
- Hours worked in self-employment
- Ownership of rental property or land
- Ownership of stocks
- Ownership of a bank account
- Ownership of durable goods:
  - Vehicle
  - Computer
  - Dishwasher
  - Refrigerator
  - Freezer
  - Washer
  - Dryer
  - Stove
  - Window air-conditioner
  - Sewing machine
- Marital status
- Parental involvement at school
- Involvement in neighborhood
- Expectations for children's future education
- Expectations for children's future financial situation
- Health status
- Satisfaction with life in general
- Respect from others
- Feelings of self-esteem and self-efficacy
- Household composition
- Quality of family relationships
- Maturity in resolution of household disputes
- Satisfaction with financial capabilities
- Use of formal and informal support networks
- Coverage by private health insurance
- Frequency of discussion of the future with children
- Types of retail and furniture stores used
- Use of check-cashing outlets
- Home maintenance and repair
- Time spent in house hunting
- Plans for starting a small business
- Propensity to save from a windfall
- Use of budgets
- Use of rules, plans, or goals for financial savings
- Balance in savings accounts
- Savings earmarked for education
- Ownership of savings accounts by children
- Debts owed
- Change in total business assets
- Change in business net worth
- Change in total household assets (net of change in business net worth)
- Change in household net worth (net of change in business net worth)

7.1.3 Analysis framework: net present value of cash flows

The heart of the analysis is the estimation of the net present value of changes in cash flows due to IDAs for each of the six basic groups and then for society as a whole. In essence, the framework counts outflows of cash from a given stakeholder as a cost to that stakeholder and inflows of cash as a benefit to that stakeholder. Cash flows are discounted to account for the fact that they take place at different points in time. Benefits net of costs for society as a whole is the sum of benefits net of costs for the other six groups of stakeholders. The rest of this section describes the various assumptions needed to implement a net-present-value framework in the evaluation of IDAs.

Time frame

Assets are resources that last through time, and the effects of assets, like assets themselves, are likely to accumulate through time (Sherraden, 1991). Therefore, AFIA mandates that the financial benefit-cost evaluation encompass five- and ten-year time frames. Of course, IDAs probably have effects that last far longer than a decade, and the longer the time frame of evaluation, the more effects of IDAs will be considered. Still, policy choices will be made long before any evaluation could attain perfect knowledge of the effects of IDAs.

In fact, AFIA will come up for renewal before Congress in 2003. If the evaluation is to inform that vote, then the time frame for the evaluation will be from the moment of the baseline survey until 2003. Thus, the time frame in which real measurements will have been made will be shorter than the 5-years planned for the experimental site. Likewise, after 5 years, the mandated 10-year time frame will include real data only for the first 5 years.

Results may be extrapolated either from a time frame of less than 5 years to a time frame of 5 years, or from a time frame of 5 years to a time frame of 10 years. There are two simple ways to extrapolate results, and the evaluation will report results under both assumptions. Under *extrapolation of levels*, the total net present value of benefits net of costs in the short time frame is simply multiplied by the ratio of years in the long time frame to the years in the short time frame. For example, if net benefits in a 3-year time frame were !10, then net benefits in a 5-year time frame would be !10 ≅ (5/3) = !16.67. To go from a 5 years to 10 years would then be !16.67 ≅ (10/5) = !33.34. Thus, extrapolation by levels does not change the sign of net benefits and thus adds little to the policy process.

The second possible assumption is *extrapolation of changes*. In this case, the change in net benefits that takes place in final year of the time frame is assumed to be the change in net benefits that takes place in all future years beyond the time frame. For example, suppose annual net discounted benefits in a 3-year time frame were –6, –4, and –2. The total net benefit is –12, but the change in the net benefit in the final year of the time frame is (–4) – (–2) = 2. Given a change in net benefits of 2 units per year, then the assumed net benefits for year 4 would be -2 + 2 = 0, and the assumed net benefits for year 5 would be 0 + 2 = 2. The

total net benefit for a 5-year time frame would be –6 + (–4) + (–2) + 0 + 2 = -10. For a 10-year time frame, total net benefit would be –10 + 2 + 4 + 6 + 8 + 10 = 20. Extrapolation by changes can switch the sign of net benefits; lengthening the time frame might change policy choices.

Whatever the time frame, it will start with the baseline survey at $t = 0$. Each period will last a year, and the analysis will end T years after the baseline survey.

Social weights of benefits and costs

To the individual or group that receives it, a dollar of net benefit is worth a dollar. To society as a whole, however, a dollar of net benefit may be worth more or less than a dollar, depending on which member in society receives it. For example, if society has a preference for the poor or disadvantaged, then a dollar of net benefit that accrues to an impoverished, non-white female probably has more social benefit than a dollar of net benefit that accrues to a rich, white male (Schreiner, 1999a). The analytical concept that describes social preferences across different people is the *social-welfare function* (Deaton, 1997).

To keep matters simple and because no one knows exactly what is the true social-welfare function, this analysis will assume that a dollar has the same social worth regardless of who receives it.

Discounting

Discounting matters for the financial benefit-cost analysis of IDAs for two reasons. First, the benefits and costs of IDAs do not take place at a single point in time. Unlike the purchase of a loaf of bread which entails one cash flow at one point in time, IDAs affect cash flows over an entire range of times, perhaps over decades in the life of a single person or over centuries in the lives of generations of a family. Second, cash flows that take place today are more important in a real sense than cash flows that take place sometime in the future. Even in the absence of inflation, resources would have a time value, in part because people know that they may die before the future comes, in part because of imperfect capital markets, in part because of uncertainty combined with risk aversion, and in part because imperfect human imagination tends to place more importance on current benefits and costs today than on future benefits and costs.

Thus, a dollar in the hand today is not worth half of two dollars in the bush tomorrow. In fact, a dollar today plus a dollar tomorrow is not two dollars of anything (Boulding, 1962). Resource flows at different times have different units, in much the same way as a pound of copper and a mile of copper wire have different units.

Discounting puts cash flows that take place at different times in a common unit so that they can be compared (or added or subtracted) meaningfully. In essence, the net-present-value

framework to be employed discounts resource flows according to when they take place so as to make them comparable to resources at a single point in time.

The analysis takes the discount rate *r* as 10 percent per year in real terms for all years. Of course, no one agrees on the exact value of the true discount rate, but the United States government (U.S. Office of Management and Budget, 1972) and the World Bank (Belli, 1996) both use 10 percent. These are the two biggest entities in the world that conduct financial benefit-cost analysis. In practice, the question of the "correct" discount rate is often moot. Suppose, for example, that the results of financial benefit-cost analysis are used to select among alternative projects to be funded from a fixed budget. Then the choice of projects to fund is not affected by the choice of a discount rate as long as the same rate is used to evaluate all alternatives (Belli, 1996).

Given a discount rate *r*, the annual discount factor is $* = 1/(1 + r)$. If a cash flow took place at the end of year *t*, then the relevant discount factor would be $*^t$, where the *t* is not a notational superscript but rather a mathematical exponent. In fact, the analysis will not have access to information about the exact timing of cash flows within a year. A reasonable assumption is that the cash flows take place in a single lump halfway through the year (or, almost equivalently, in a constant stream throughout the year). In this case, the relevant discount factor is approximately $*^{t-0.5}$ (Schreiner, 1997). Note that 0 # * # 1, so given a cash flow x_t, then $*^t \cong x_t < x_t$. Furthermore, for any , > 0, $*^{t+,} \cong x_t < *^t \cong x_t$. This fits with the idea that a given cash flow now is worth more than the same given cash flow in the future. Furthermore, as the future cash flow takes place further and further in the future, it is worth less and less compared to the same cash flow in the present.

Apart from the "pure" time value of money reflected in discounting, inflation also changes the real purchasing power of a dollar between two points in time. To counteract the effects of inflation, all cash flows to be discounted will first be converted to constant-dollar units. Given a nominal dollar amount at time *t* (d_t), the consumer price index at time *t* (CPI_t), and the consumer price index at time *T* (CPI_T), then the constant-dollar value of d_t in units of dollars as of time *T* is $d_t \cong (CPI_T/CPI_t)$ (Schreiner, 1999b).

Net present value versus return on human investment

This analysis is based on a net-present-value framework; the only other attempt to measure the financial benefits and costs of IDAs (Clones *et al.*, 1995) uses a return-on-investment framework. What is the difference, and why choose net present value?

In return-on-investment analysis, the result is an annual rate of return, computed as ((Benefits ! Costs) / Costs) / Years (Brizius (1991), as cited in Clones *et al.*, 1995). Return-on-investment analysis has three advantages. First, the formula is simple. Second, the output is a rate of return, and most people believe that they understand rates of return. Third, and not

unimportantly, the name of the framework contains the word *investment*, which sounds better than *cost*. Although no one likes costs, few would dare to speak out against investments.

The main disadvantage of return-on-investment analysis is that it does not discount. Thus, for projects such as IDAs in which most costs are bunched early in the time frame and most benefits are bunched late in the time frame, return-on-investment analysis overestimates true net benefits. For short time frames, discounting may not matter much, but in long time frames, it does matter a lot. IDAs are most likely to be relevant in long time frames.

Thus, although the net-present-value framework is slightly more complex (because each cash flow is multiplied by a discount factor), it also produces a more meaningful output (discounted benefits net of costs). If the user of the analysis prefers to work with rates of return then the appropriate measure is not the annual rate of return produced by return-on-investment analysis but rather the internal rate of return produced in a net-present-value framework. (The *internal rate of return* is the discount rate that would make discounted net benefits exactly zero.) Also, because the net-present-value framework looks only at cash inflows or outflows, whether those flows are seen as "expenses" or "investments" is irrelevant.

Measurement of changes in cash flows

For both benefits and costs, the quantities that enter the net-present-value analysis are changes in cash flows caused by IDAs. For all stakeholders except participants, these quantities are simply the cash outflows to the IDA program or to IDA participants and the cash inflows from the IDA program or from IDA participants. Because none of these cash flows would have taken place in the absence of IDAs, the analysis assumes that the presence of IDAs caused the cash flows that did in fact take place.

For participants, the quantities that enter the net-present-value analysis are measured as the difference between the cash flows for the treatment group in one survey period compared to the previous survey period, minus the difference between cash flows for the control groups in one survey period compared to the previous survey period.

Changes in cash flows caused by IDA participation are measured as the average cash flow for the treatment group at the experimental site in a given survey period (x_t) minus the average cash flow for the treatment group in the previous survey period (x_{t-1}), minus the average cash flow for the control group in the same given survey period (c_t) minus the average cash flow for the control group in the previous survey period (c_{t-1}). In symbols, the change in cash flows caused by IDA participation is $(x_t - x_{t-1}) - (c_t - c_{t-1})$. Thus the quantities that enter the analysis are difference-in-differences; the difference between the treatment and control groups of the difference in the cash flows for one group between two survey periods.

As a simple example, consider the measurement of the effect of the IDA program on the cash outflows into own IDA deposits during the first survey period. This flow is a cost from the point of view of participants because it is a cash outflow from the participant to the IDA account. (Later, of course, when participant make withdrawals from the IDA account, deposits become benefits.) For both the treatment group and the control group, the cash flow was zero in the baseline period before the IDA program, so $x_0 = c_0 = 0$. For the control group, the average cash outflows for IDA deposits for the time period of the first follow-up survey are still zero ($c_1 = 0$) because controls, by definition, cannot make IDA deposits. Treatments, on the other hand, can and do make deposits into IDAs, so their average cash outflows are positive ($x_1 > 0$). The change per participant in own IDA savings caused by the IDA program in the first follow-up period is then simply the amount deposited in the period, or $(x_1 ! 0) ! (0 ! 0) = x_1$. Of course, this is a simple example; in general, the average cash flows for the two groups in the two periods will not be zero.

Appropriateness of a framework based on cash flows

In the evaluation literature, the appropriateness of a framework based on discounted cash flows is unquestioned. The theory behind the framework is well-established, incontrovertible, and its use in practice is standard. Indeed, most stakeholders themselves tend to count their own benefits and costs largely—if often implicitly—in terms of cash flows.

For participants, however, a cash-flow framework may not be the best way to measure the benefits of IDAs. Evaluations, especially of the so-called manpower programs, focus almost exclusively on changes in employment and in wages. In his seminal work on assets and the poor, however, Sherraden (1991) argues that assets are much more than mere factors of production and stores of potential consumption. In his view, the ownership of assets may produce "asset effects", that is, non-economic psychological and social changes in expectations and behavior that improve long-term well-being. Indeed, the most oft-quoted passage of the book states that "while income feeds peoples' stomachs, assets change their heads." Thus, an ideal evaluation of IDAs would consider much more than just effects on employment and wages.

The dilemma—and the irony—is that the standard net-present-value framework measures the benefits and costs of IDA participation in terms of changes in cash flows, that is, in terms of income, not in terms of assets. Thus the cash-flow measure is indifferent between additional cash inflows that are saved to improve future well-being versus additional cash inflows that are consumed to improve current well-being. In other words, cash-flow measures completely ignore all effects of IDAs on asset accumulation, even though the possibility of asset accumulation and of non-economic "asset effects" is the chief reason why IDAs might be a better way to help the poor than, for example, simple increases in the amount of means-tested cash assistance.

Despite these issues, the evaluation of AFIA will use a cash-flow framework because that is the only way to compare net benefits for participants and for other groups of stakeholders and then to combine them all in a measure of net benefits for society as a whole. A conceptual framework that could guide attempts to measure "asset effects" still does not exist. Still, it is interesting to speculate about the rough contours of such a framework, one that could measure asset accumulation and its effects.

Income is a change in the level of resources in a given time frame, whereas *assets* are resources kept through time. Thus a measure of changes in asset accumulation (as opposed to a measure of changes in income) would explicitly incorporate the passage time in the unit of measurement. For example, the effects of IDAs on asset accumulation might be taken as the change in dollar-years of financial assets held in a year, where a dollar-year of assets is a dollar's worth of resources kept for a year. For example, $12 of assets kept for a month is equivalent to 1 dollar-year and $2 of assets kept for three months is equivalent to 0.5 dollar years. Dollar-years of assets can be discounted much like dollars of income are discounted (Schreiner, 1997). The framework would resemble a standard discounted-cash-flow framework, but the quantities in the net-benefit equation would be dollar-years instead of cash flows, and the final result would be discounted dollar-years instead of discounted dollars.

Such a framework would differentiate between the use of extra income to fund assets and the use of extra income to fund consumption. Furthermore, to detect whether "asset effects" are real, discounted dollar-years of assets derived from the framework could be compared with long-term non-economic psychological and social changes in expectations and behavior.

7.1.4 Experimental design considerations

The financial benefit-cost analysis will likely be confined to the experimental site. Even without the expense and complications of an experimental design, it is unlikely that the financial benefit-cost work could be extended to extra sites. To measure benefits and costs, the analysis requires longitudinal surveys of participants and non-participants (if not of treatments and controls) as well as site visits to the IDA program. It is highly unlikely that the evaluation budget could cover the costs of a financial benefit-cost evaluation at even two sites, to say nothing of evaluation at as many as 40 sites, as implied by AFIA section 414(a) that states that the demonstration projects should be evaluated "individually and as a group". Cost considerations dictate that the benefit-cost analysis component of the evaluation be confined to a single site, the site with the experimental design.

If there is no experimental design at any site, then the "experimental" group will be participants, and the "control" group will be non-participants. The weakness of this design is that differences in outcomes between treatments and controls may be due not to the IDA program but rather to differences between the two groups that existed before the IDA program came into existence.

7.1.5 Site selection

Careful site selection matters because in all likelihood only one site will be analyzed. For the purposes of financial benefit-cost analysis, the ideal site would have the following characteristics:

- **Many participants.** In ADD, recruitment of applicants for the treatment and control groups was difficult and time-consuming. Because a large sample size can only improve the analysis and because statistical theory cannot guide the choice of sample size other than to suggest that more is better, a site that can quickly enroll many applicants is best.
- **Few donors.** Cash flows from 20 donors are more difficult to track than cash flows from 2 donors. Likewise, the cash value of volunteer time is easier to track for fewer volunteers.
- **An experienced, reputable organization.** Cash-flow data at the program level are usually more reliable for organizations that are used to being formally accountable. In particular, a site that maintains formal financial statements and formal budgets is preferred.
- **A single-purpose organization.** The mixture of IDA programs with non-IDA program within the same organization complicates the analysis of IDA-program cash flows. Of course, most large, experienced organizations will not be single-purpose.
- **Variation in key IDA design features.** A site with variation in match rates, monthly savings goals, and non-IDA services such as financial-literacy classes will reveal more about optimal IDA design than will a site with a one-size-fits-all IDA contract. Ideally, randomization could be applied not only to the assignment of applicants to treatments or controls but also to the assignment of IDA-design features to treatments, but this possibility is unlikely. If two sites were to be analyzed, then they should be chosen based on the variation between them of key IDA design features.
- **Location far from state lines.** Benefits and costs for two state governments will be more difficult to measure than for one. For the same reasons, it would be more convenient for all participants to be in a single city rather than spread across several municipal jurisdictions; it is easier to measure the benefits and costs that accrue to one local government than it is to measure the benefits and costs that accrue to many local governments.
- **Staff commitment to IDA rules.** To test the effects of IDAs requires that staff not bend the rules to allow "approved" withdrawals for "unapproved" uses. If IDAs were expanded universally, discretion in the use of withdrawals would be allowed no more than discretion is currently allowed for Individual Retirement Accounts.

- **Staff commitment and understanding of the goals and worth of financial benefit-cost analysis.** Data collection will rely largely on cooperation from IDA staff. A lot of data is derived from MIS IDA, and data in MIS IDA is mostly self-reported by participants by way of IDA staff. Furthermore, site visits by evaluators will draw staff away from their normal duties and impose "extra" work on them. Cooperation and commitment can only follow from a clear understanding the purposes of the benefit-cost exercise.

7.2 Data collection plan

The financial benefit-cost analysis will draw on six basic sources of data:

- Survey of treatments and controls
- MIS IDA monitoring instrument
- Government-program administrative data
- Desk review of tax laws
- Site visits to IDA programs
- Interviews with government and private donors

The survey instrument is described in detail in Chapter 5. For the purposes of the benefit-cost analysis, respondents must be surveyed at least twice, once at baseline and again later. More survey rounds are better than fewer. The ideal time between rounds is one year (to aid the accuracy of respondent recall) and should never exceed two years. The survey will capture changes in financial and non-financial outcomes for participants.

The MIS IDA Monitoring Instrument is built into MIS IDA. IDA staff update participant-account data monthly or quarterly, and they self-report resource inflows and outflows for the IDA program itself every six months.

In principle, it might be possible to use government-program administrative data to measure changes in the use of means-tested public assistance, and this data might be more accurate than survey data. Arrangements for access to administrative data from state and local governments, however, are likely to be time-consuming and thus expensive. Ultimately, the decision to attempt to gain access to administrative data will be based on the likely costs of such an attempt, and it seems likely that budget constraints will dictate the use of survey data exclusively.

Changes in taxes are a large part of financial benefits and costs for participants and for federal, state, and local governments. MIS IDA does not record tax payments, and survey respondents probably are neither able nor willing to give accurate responses. Even if MIS IDA did record tax payments, it would do so only for participants and not for members of the

comparison group. Thus the analysis will estimate taxes based federal, state, and local tax law. When possible, these estimates will use already-estimated relationships between income or profits and tax paid.

Site visits will measure resource flows—both in cash and in kind—between private donors, government, and IDA programs. Although MIS IDA already records self-reports for flows in-cash and in-kind, experience suggests that regardless of the effort to self-report accurately, the conceptions of resource flows held by IDA staff rarely match perfectly with the conceptions required for the financial benefit-cost analysis.

Thus the site visit will function not as an audit but rather as a cross-check and as a clarification of definitions. Furthermore, upon examination of budgets, financial statements, and bank records, an evaluator may notice resource flows that the IDA staff forgot to include in the self-reported data. In particular, it is very easy to inadvertently overlook inflows in-kind. The annual site visit should last about one week. In time, IDA staff will learn what measurements are needed for the evaluation, and later site visits will require less time and effort.

The site visit will also serve to price in-kind resource flows received at a discount or as a gift. For example, evaluators will query landlords during the site visit about the market price of discounted office space, volunteers about the market value of their time, and program partners about the cost of free services provided to IDA participants.

Finally, interviews with government and private donors will act as cross-checks on disbursements to IDA programs as recorded in MIS IDA. These interviews, perhaps conducted by mail or phone, will also gather the data on the administrative costs of donors. Furthermore, taxable private donors will be asked about the tax write-off claimed for their contributions to IDA programs. Again, the purpose is not to audit but rather to ensure that all resource flows are recorded as accurately as possible for the purposes of the financial benefit-cost analysis.

Data at the program level should be gathered annually, even if the survey that gathers data at the participant level is administered only two years. Organizations work on annual cycles, so knowledge is freshest if collected each year.

7.3 Analysis plan

The analysis plan is described in detail in the accompanying Appendix G.

7.4 Cost estimate

This section presents the estimated costs for benefit-cost analysis as a component of the AFIA evaluation. Exhibit 7-4 shows these costs, by year.

The estimated costs are based on the following assumptions:

- The benefit-cost analysis will take place at the experimental site and will involve four annual visits to the site by an Associate-level researcher, for data collection. These visits are assumed to occur during January-March of 2001, 2002, 2003, and 2004.

- Planning will involve organizing personnel and coordinating work activities. This will involve approximately five person-days of effort at startup and follow-up planning during each of the annual data collection periods.

- At each site visit, the researcher will collect data on resource flows in and out of the IDA program. This involves a visit to the program site and thus expenses for airfare, lodging, ground transport, and meals.

- At each visit, data on resource flows in the previous calendar year are collected. The first visit requires 2 person-days planning, 6 person-days on site, and 8 person-days post-visit to compile and integrate results. Subsequent site visits will require less time because the IDA program will have learned better to collect the relevant data and to have it ready. Thus, the subsequent visits will take 3 days each, with 1 day for planning and 5 days post-visit.[24]

- Data collection will also include an annual "desk review" of tax laws at the federal, state, and local level. It also requires a review of IDA-related resource flows to and from public and private donors. In particular, it includes estimates of the funds disbursed to the IDA program and of the administrative time and expense used to manage relationships with the program. This annual review requires 3 person-days per year at the Intermediate staff level. Communication with government and private donors will require an additional 3 person-days per year.

- The actual computation of differences between treatment and control groups in their resource flows will involve statistical regressions as described in the

[24] These estimates are based on a pretest conducted by the Center for Social Development during April 18-21, 2000 at the Community Action Project of Tulsa County (CAPTC), the experimental IDA program site for the American Dream Demonstration.

Evaluation Design Plan. This analysis will take place in each year of the evaluation. Each round of processing will cover data collected for the previous year. In the first round, processing will require 30 person-days at the Associate level. Processing in the subsequent rounds will require 12 person-days.

- The findings from the benefit-cost analysis will address the financial benefits and costs from the points of view of seven groups of stakeholders: IDA participants, non-participants, the federal government, state and local government, employees of IDA programs, and society as a whole.

- Interim findings from the benefit-cost analysis will be presented in the September 2003 Interim Report. These findings will be based on program data covering the period through calendar year 2002 and on the first-round follow-up data from the experimental sample. The interim findings require 25 person-days of effort.

- The final benefit-cost analysis will be presented in the September 2004 Final Report. These findings will be based on program data covering the period through calendar year 2003 and on both rounds of follow-up data from the experimental sample. This report will build upon the interim findings and will require 20 person-days of effort.

Exhibit 7-4

Benefit-Cost Analysis - Estimated Costs by Year

		Year 1		*Year 2*		*Year 3*		*Year 4*		**TOTAL**	
ITEM	RATE	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost
STAFF LABOR											
Class I - Senior		40	$4,138	6	$621	106	$10,966	66	$6,828	218	$22,552
Class II - Associate		392	$19,541	172	$8,574	272	$13,559	316	$15,753	1152	$57,427
Class III - Intermediate		48	$2,244	48	$2,244	48	$2,244	4	$187	148	$6,918
Class IV - Junior		0	$0	0	$0	0	$0	0	$0	0	$0
Class VI - Clerical		0	$0	0	$0	0	$0	0	$0	0	$0
Labor Inflation Adjustment	4%		$1,037		$933		$3,342		$3,867		$9,180
Subtotal Staff Labor			$26,960		$12,372		$30,111		$26,634		$96,077
Fringe and Overhead			$29,699		$13,629		$33,170		$29,341		$105,838
TOTAL STAFF LABOR		480	$56,658	226	$26,001	426	$63,281	386	$55,975	1518	$201,915
OTHER DIRECT COSTS											
Survey Direct Costs			$0		$0		$0		$0		$0
Travel			$2,348		$1,769		$1,769		$1,769		$7,655
Telephone and Computer			$1,913		$939		$1,671		$1,537		$6,060
Duplicating and Delivery			$84		$84		$91		$91		$348
Payments to Respondents			$0		$0		$0		$0		$0
ODC Inflation Adjustment	3%		$130		$170		$327		$426		$1,054
TOTAL OTHER DIRECT COSTS			$4,475		$2,962		$3,858		$3,823		$15,118
G&A and Fee			$15,980		$7,571		$17,550		$15,631		$56,732
TOTAL ESTIMATED COSTS			$77,113		$36,533		$84,689		$75,429		$273,765

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Chapter 8: Summary

8.1 Coordination and oversight

This section presents the proposed plan and estimated costs for coordination and oversight of the AFIA evaluation. Exhibit 8-1 shows these costs, by year.

The activities addressed here span the six planned components of the evaluation. The associated costs are grouped together here, rather than allocating them to the individual components on a pro rata basis.

These costs are for the following activities:

- ***Meetings and briefings***—In the course of the evaluation, a series a meetings and briefings will be held with HHS staff in Washington, DC. These include the startup meeting in October 2000, interim briefings in October of 2001 through 2004, and a final briefing in September 2005. We assume that two members of the evaluation contractor's staff will attend each meeting or briefing.
- ***OMB clearance package***—Because of the needs for primary data to support the process analysis, the experimental and nonexperimental impact analyses, and the in-depth participant interviewing, OMB clearance will be required for these data collection activities. Although the costs of instrument design and development have been assigned to each respective evaluation component, the costs of preparing the OMB clearance package are included here. The clearance package will be submitted in draft form in November 2000 and in final form in December 2000. We assume that clearance will be obtained by the end of March 2001.
- ***Site selection memoranda***—As noted throughout this document, major decisions will be required regarding the selection of sites for data collection. The design calls for an experimental site, ten other sites for the process analysis, and a nationally representative set of sites for the nonexperimental impact analysis. These sites will be selected from among the first and second grantee cohorts (FY 1999 and FY 2000), with the exception of the five sites for the second-phase process analysis (which will come from the FY 2001 and FY 2002 cohorts). The decisions regarding the selection of sites from the FY 1999-2000 cohorts will be addressed in a draft memorandum submitted in December 2000. Based on comments from HHS, a revision will then be provided in January 2001. The decisions regarding the selection of sites from the FY 2001-2002 cohorts for the second-phase process analysis will be addressed in draft and final memoranda submitted in December 2002 and January 2003, respectively.

- ***Technical review***—Major evaluation deliverables will require review by Senior-level staff of the evaluation contractor, to assure technical quality. We assume one day of review time for a Senior researcher for each of the following deliverables: OMB Clearance Package (November 2000 draft), Site Selection Memoranda (December 2000 and December 2002 drafts), Interim Reports (September of 2001 through 2004), the Draft Final Report (July 2005), and the Final Report (September 2005).
- We assume that HHS will not require monthly progress reports from the evaluation contractor.

8.2 Total estimated cost

This section presents the estimated total cost for the AFIA evaluation, including all components. Exhibit 8-2 shows the costs by component; Exhibit 8-3 shows the costs by year.

The total estimated cost of all evaluation activities is $4.999 million for the duration of the project. By component, as shown in Exhibit 8-2, the nonexperimental impact analysis entails the highest cost, at $1.908 million. The cost of the experimental impact analysis is $1.344 million. For each of these two components, survey direct costs comprise about 40 percent of the total estimated cost.

The pattern of costs by year, as shown in Exhibit 8-3, is also driven largely by the timing of the survey data collection for the experimental and nonexperimental impact analyses. Years 2, 3, and 4, the most concentrated periods of primary data collection, thus show the highest annual costs.

Exhibit 8-1

Coordination and Oversight - Estimated Costs by Year

		Year 1		*Year 2*		*Year 3*		*Year 4*		*Year 5*		**TOTAL**	
ITEM	RATE	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost
STAFF LABOR													
Class I - Senior		104	$5,515	16	$982	56	$3,065	56	$3,065	24	$1,598	256	$14,225
Class II - Associate		160	$4,349	8	$217	80	$2,174	80	$2,174	8	$217	336	$9,132
Class III - Intermediate		0	$0	0	$0	0	$0	0	$0	0	$0	0	$0
Class IV - Junior		0	$0	0	$0	0	$0	0	$0	0	$0	0	$0
Class VI - Clerical		48	$877	0	$0	24	$438	24	$438	0	$0	96	$1,754
Labor Inflation Adjustment	4%		$430		$98		$709		$964		$393		$2,594
Subtotal Staff Labor			$11,170		$1,298		$6,387		$6,642		$2,208		$27,706
Fringe and Overhead			$12,305		$1,429		$7,036		$7,317		$2,433		$30,520
TOTAL STAFF LABOR		312	$23,475	24	$2,727	160	$13,423	160	$13,960	32	$4,641	688	$58,226
OTHER DIRECT COSTS													
Survey Direct Costs			$0		$0		$0		$0		$0		$0
Travel			$1,546		$1,546		$1,546		$1,546		$3,092		$9,276
Telephone and Computer			$1,096		$105		$562		$562		$156		$2,480
Duplicating and Delivery			$114		$57		$57		$57		$114		$399
Payments to Respondents			$0		$0		$0		$0		$0		$0
ODC Inflation Adjustment	3%		$83		$104		$201		$272		$535		$1,194
TOTAL OTHER DIRECT COSTS			$2,839		$1,812		$2,365		$2,436		$3,897		$13,349
G&A and Fee			$6,879		$1,186		$4,127		$4,286		$2,232		$18,710
TOTAL ESTIMATED COSTS			$33,193		$5,725		$19,915		$20,682		$10,770		$90,285

Exhibit 8-2
Estimated Costs by Component

	Program and Participant Tracking and Monitoring		*Process Analysis*		*Experimental Impact Analysis*		*Nonexperimental Impact Analysis*		*In-Depth Participant Interviewing*		*Benefit-Cost Analysis*		*Coordination and Oversight*		**TOTAL**	
ITEM	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost
STAFF LABOR																
Class I - Senior	580	$60,001	792	$36,321	1212	$55,582	1354	$62,755	324	$33,518	218	$22,552	256	$14,225	4736	$284,954
Class II - Associate	1730	$86,241	2580	$73,192	4080	$123,745	4586	$135,649	886	$44,167	1152	$57,427	336	$9,132	15350	$529,554
Class III - Intermediate	0	$0	0	$0	0	$0	0	$0	0	$0	148	$6,918	0	$0	148	$6,918
Class IV - Junior	520	$11,965	872	$13,839	1072	$17,013	1972	$31,296	988	$22,734	0	$0	0	$0	5424	$96,846
Class VI - Clerical	400	$8,448	432	$7,893	368	$6,723	528	$9,647	0	$0	0	$0	96	$1,754	1824	$34,464
Labor Inflation Adjustment 4%		$17,346		$13,938		$19,559		$26,345		$12,626		$9,180		$2,594		$101,587
Subtotal Staff Labor		$184,000		$145,183		$222,623		$265,690		$113,044		$96,077		$27,706		$1,054,323
Fringe and Overhead		$202,695		$159,933		$245,242		$292,685		$124,530		$105,838		$30,520		$1,161,442
TOTAL STAFF LABOR	3230	$386,695	4676	$305,116	6732	$467,865	8440	$558,375	2198	$237,574	1518	$201,915	688	$58,226	27482	$2,215,765
OTHER DIRECT COSTS																
Survey Direct Costs		$0		$0		$463,647		$774,744		$0		$0		$0		$1,238,391
Travel		$0		$39,864		$14,910		$0		$15,246		$7,655		$9,276		$86,951
Telephone and Computer		$20,453		$44,511		$47,820		$60,758		$18,965		$6,060		$2,480		$201,048
Duplicating and Delivery		$4,560		$7,396		$6,335		$11,656		$1,516		$348		$399		$32,210
Payments to Respondents		$0		$0		$60,025		$100,800		$3,150		$0		$0		$163,975
ODC Inflation Adjustment 3%		$1,933		$6,545		$5,001		$5,981		$3,296		$1,054		$1,194		$25,004
TOTAL OTHER DIRECT COSTS		$26,946		$98,316		$597,737		$953,940		$42,173		$15,118		$13,349		$1,747,579
G&A and Fee		$108,126		$105,457		$278,548		$395,319		$73,126		$56,732		$18,710		$1,036,018
TOTAL ESTIMATED COSTS		$521,766		$508,889		$1,344,151		$1,907,633		$352,873		$273,765		$90,285		$4,999,362

Exhibit 8-3

Estimated Costs by Year

		Year 1		*Year 2*		*Year 3*		*Year 4*		*Year 5*		**TOTAL**	
ITEM	RATE	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost
STAFF LABOR													
Class I - Senior		1421	$77,227	1007	$64,455	1045	$62,876	1103	$72,562	160	$7,835	4736	$284,954
Class II - Associate		3824	$127,515	3863	$137,086	3407	$115,827	3789	$135,322	469	$13,804	15350	$529,554
Class III - Intermediate		48	$2,244	48	$2,244	48	$2,244	4	$187	0	$0	148	$6,918
Class IV - Junior		1246	$20,702	1464	$27,689	970	$16,322	1664	$30,863	80	$1,270	5424	$96,846
Class VI - Clerical		576	$10,809	428	$8,105	420	$7,958	360	$6,862	40	$731	1824	$34,464
Labor Inflation Adjustment	4%		$9,540		$19,550		$25,625		$41,751		$5,122		$101,587
Subtotal Staff Labor			$248,036		$259,127		$230,852		$287,547		$28,761		$1,054,323
Fringe and Overhead			$273,237		$285,455		$254,306		$316,761		$31,683		$1,161,442
TOTAL STAFF LABOR		7115	$521,273	6810	$544,582	5890	$485,158	6920	$604,308	749	$60,444	27482	$2,215,765
OTHER DIRECT COSTS													
Survey Direct Costs			$171,515		$356,534		$381,460		$261,139		$67,744		$1,238,391
Travel			$19,824		$23,886		$16,263		$23,886		$3,092		$86,951
Telephone and Computer			$51,733		$58,784		$44,893		$39,474		$6,165		$201,048
Duplicating and Delivery			$8,739		$8,490		$7,879		$6,195		$909		$32,210
Payments to Respondents			$28,455		$53,585		$43,558		$29,978		$8,400		$163,975
ODC Inflation Adjustment	3%		$2,409		$5,648		$6,401		$8,927		$1,619		$25,004
TOTAL OTHER DIRECT COSTS			$282,674		$506,925		$500,453		$369,597		$87,929		$1,747,579
G&A and Fee			$210,152		$274,864		$257,639		$254,579		$38,785		$1,036,018
TOTAL ESTIMATED COSTS			$1,014,099		$1,326,372		$1,243,250		$1,228,485		$187,157		$4,999,362

Appendix A:

Profile of AFIA-Funded Programs

SUMMARY OF GRANTEES AND SUB-GRANTEE INFORMATION

GRANTEES (n=40)	# of Sub-Grantees	Target # of Accounts	Grant Received	Grant Funding per Account
Sum		8,888	$9,414,987	
Average	3.05	219	$235,375	$1,191
Median	1	117	$144,285	$1,102

SUB-GRANTEES (n=125)	Target # of Accounts (1) (2)	Home-ownership Match (3)	Business Development Match (3)	Education Match
Sum	9,687			
Percentage		90%	83%	90%
Average	76.3	2.2	2.1	2.1
Median	36	2	2	2

(1) This figure based on minimum targets set for each Sub-Grantee when ranges were provided.

(2) Target account totals do not sum to the same figure at the grantee level due to discrepancies and missing details in applications.

(3) Match averages/medians represent match rate (e.g., "2" means 2:1 match)

TARGET POPULATIONS	Urban Only	Rural Only	Mixed Urban and Rural	African- American	Latino/a	Asian / As-Am
Percentage	39%	12%	10%	25%	11%	2%
	Native-Am	Refugee or recent immigrant	Female- headed families	On TANF	Language Barriers	Other
Percentage	1%	9%	57%	55%	11%	21%

SOURCE: Abt Associates calculations based on FY 1999 AFIA applications data.

1999 AFIA Grants: Grantee Level Data

#	Grantee Organization Name	City	State	# of Sub-Grantees (1)	Target # of Accounts	Grant Received	Grant Funding per Account (2)
1	Enterprise Plus Economic Development Center, Inc. (Enterprise Plus)	Fresno	CA	1	180	$86,879	$483
2	CHARO Community Development Corporation	Los Angeles	CA	1	50 to 100	$100,000	$2,000-1,000
3	Riverside County Department of Community Action (DCA)	Riverside	CA	1	120	$57,500	$479
4	Rural California Housing Corporation (RCHC)	Sacramento	CA	1	90	$79,500	$883
5	East Bay Asian Local Development Corporation (EBALDC)	Oakland	CA	1	160	$260,773	$1,630
6	Peninsula Community Foundation: Center for Venture Philanthropy	San Mateo	CA	1	114	$250,000	$2,193
7	Mile-High Unite Way (MHUW)	Denver	CO	2	91	$150,000	$1,648
8	Committee on Training & Employment, Inc. (CTE)	Stamford	CT	4	97	$215,000	$2,216
9	Capital Area Asset Building Corp. (CAAB)	Washington	DC	7	75 to 100	$164,250	$1,643 - 2,190
10	Hawaii Alliance of Community Based Economic Development (HACBED)	Hana	HI	7	326	$116,022	$322
11	ALU LIKE, Inc.	Honolulu	HI	2	190	$500,000	$2,632
12	Institute for Social and Economic Development	Iowa City	IA	6	1025	$500,000	$488
13	Women's Self-Employment Project (WSEP)	Chicago	IL	2	452	$315,000	$697
14	Indiana Department of Commerce	Indianapolis	IN	not avail.	935	$930,000	$995
15	Heart of America Family Services (HAFS)	Kansas City	KS	1	300	$298,344	$994
16	The Center for Women and Families	Louisville	KY	1	50	$82,873	$1,657
17	Kentucky River Foothills Development Council, Inc.	Richmond	KY	1	80	$39,950	$499
18	Allston Brighton Community Development Corporation	Boston	MA	4	62	$90,000	$1,452
19	Southern Maryland Tri-County Community Action Committee	Hughesville	MD	1	250	$175,000	$700
20	Coastal Enterprises, Inc.	Wiscasset	ME	1	50	$109,500	$2,190
21	Penquis Community Action Program	Bangor	ME	10	275	$117,000	$425
22	Michigan Neighborhood Partnership (MNP)	Detroit	MI	4	52	$114,915	$2,210
23	FiveCAP, Inc.	Scottville	MI	1	120	$270,000	$2,250
24	Ramsey Action Program (RAP)	St. Paul	MN	10	1176	$500,000	$425
25	United Way of Greater St. Louis	St. Louis	MO	7	327	$325,270	$995
26	North Carolina Department of Labor	Raleigh	NC	9	269	$331,785	$1,233
27	Economic Opportunity Board of Clark County	Las Vegas	NV	1	70	$90,000	$1,286
28	Community Services Agency (CSA)	Reno	NV	1	32	$70,719	$2,210
29	Affordable Housing Project of Albany County	Albany	NY	1	100	$52,500	$525
30	Mount Hope Housing Company, Inc.	Bronx	NY	1	83	$138,569	$1,670
31	Ohio CDC Association (OCDCA)	Columbus	OH	7	451	$500,000	$1,109
32	Little Dixie Community Action Agency	Hugo	OK	1	5	$6,000	$1,200
33	Human Solutions, Inc.	Portland	OR	2	260	$273,363	$1,051
34	Pennsylvania Department of Community and Economic Development	Harrisburg	PA	not avail.	not available	$930,000	not available
35	YWCA of Greater Pittsburgh	Pittsburgh	PA	1	140	$300,000	$2,143
36	Central Texas Mutual Housing Association (CTMHA)	Austin	TX	1	50	$99,450	$1,989
37	People Incorporated of Southwest Virginia	Abingdon	VA	1	60	$133,000	$2,217
38	Central Vermont Community Action Council, Inc. (CVAC)	Barre	VT	1	65	$71,825	$1,105
39	Wisconsin Community Action Program Association (WISCAP)	Madison	WI	17	455	$500,000	$1,099
40	Wisconsin Women's Business Initiative Corporation	Milwaukee	WI	1	200	$70,000	$350

SOURCE: FY 1999 AFIA applications and Abt Associates calculations based on application data.

(1) Sub-Grantees are organizations named to administer and/or deliver IDA services with AFIA funds. Single Sub-Grantees indicate the Grantee organization will be the sole IDA service provider.

1999 AFIA Grants: Sub-Grantee Level Data

#	Program Organization Name	City	State	Grantee Organization Name	Number of Program Offices	Target # of Accounts (1)	Home-ownership Match	Business Capitalization Match	Education Match
1	CHARO Community Development Corporation (CHARO)	Los Angeles	CA	CHARO Community Development Corporation (CHARO)	1	50 to 100	2:1	2:1	2:1
2	Bay Area IDA Collaborative	Oakland	CA	East Bay Asian Local Development Corporation (EBALDC)	4	160	2:1	2:1	2:1
3	Enterprise Plus Economic Development Center, Inc. (Enterprise Plus)	Fresno	CA	Enterprise Plus Economic Development Center, Inc. (Enterprise Plus)	1	180	1:1	1:1	1:1
4	Lenders for Community Development	Santa Clara / San Mateo	CA	Peninsula Community Foundation: Center for Venture Philanthropy	1	114	2:1	2:1	2:1
5	Riverside County Department of Community Action (DCA)	Riverside Cty	CA	Riverside County Department of Community Action (DCA)	1	120	2:1	2:1	2:1
6	Rural California Housing Corporation (RCHC)	Sacramento County	CA	Rural California Housing Corporation (RCHC)	1	90	2:1	2:1	2:1
7	Del Norte Neighborhood Development Corporation	Denver	CO	Mile-High Unite Way (MHUW)	1	*45*		3:1	3:1
8	Rocky Mountain Mutual Housing Assistance Program (RMMHA)	Denver	CO	Mile-High Unite Way (MHUW)	1	*46*		3:1	3:1
9	ABCD	Bridgeport	CT	Committee on Training & Employment, Inc. (CTE)	1	11	1:1	1:1	1:1
10	ACCESS	Eastern	CT	Committee on Training & Employment, Inc. (CTE)	1	23	1:1	1:1	1:1
11	Committee on Training & Employment, Inc. (CTE)	Stamford	CT	Committee on Training & Employment, Inc. (CTE)	1	36	1:1	1:1	1:1
12	Neon	Norwalk	CT	Committee on Training & Employment, Inc. (CTE)	1	27	1:1	1:1	1:1
13	Community Family Life Services (CFLS)	Washington	DC	CAAB	1	*11-15*	3:1	4:1	4:1
14	Latin American Youth Center (LAYC)	Washington	DC	CAAB	1	*11-14*	3:1	6:1	4:1
15	Manna	Washington	DC	CAAB	1	*10-15*	5:1		
16	Marshall Heights Community Development Organization (MHCDO)	Washington	DC	CAAB	1	*11-14*	2:1		2:1
17	National Child Day Care Association (NCDCA)	Washington	DC	CAAB	1	*10-14*	3:1	3:1	3:1
18	Washington Project	Washington	DC	CAAB	1	*11-14*		2.5:1	
19	Wider Opportunities for Women (WOW)	Washington	DC	CAAB	1	*11-14*	4:1		7:1
20	Native Hawaiian IDA Collaboration	Honolulu	HI	ALU LIKE, Inc.	at least 5	190	3:1	3:1	3:1
21	Queen Lili'uokalani Children's Center	Honolulu	HI	ALU LIKE, Inc.	at least 5	190	3:1	3:1	3:1
22	Consuelo Foundation	Honolulu	HI	Hawaii Alliance of Community Based Economic Development (HACBED)	1	50			2:1
23	Maui Economic Opportunity	Kahalui	HI	Hawaii Alliance of Community Based Economic Development (HACBED)	1	*32*		2:1	
24	Mutual Housing Association of Hawaii	Kauai	HI	Hawaii Alliance of Community Based Economic Development (HACBED)	1	*31*	2:1		
25	Nanakuli	Nanakuli	HI	Hawaii Alliance of Community Based Economic Development (HACBED)	1	20	3:1		
26	Parents and Children Together	Honolulu	HI	Hawaii Alliance of Community Based Economic Development (HACBED)	1	250			1:1
27	Samoan Service Providers	Honolulu	HI	Hawaii Alliance of Community Based Economic Development (HACBED)	1	52		1:1	*3:1 or 2:1*
28	Waimanalo CDC	Waimanalo	HI	Hawaii Alliance of Community Based Economic Development (HACBED)	1	65			3:1
29	Family Service Agency (FSA)	Cedar Rapids	IA	Institute for Social and Economic Development	1	*171*	1:1	1:1	1:1
30	Institute for Social and Economic Development	Iowa City	IA	Institute for Social and Economic Development	several	*171*	1:1	1:1	1:1
31	Mid-America Housing Partnership (MAHP)	Cedar Rapids	IA	Institute for Social and Economic Development	1	*171*	1:1	1:1	1:1
32	SCI-CAP and Credit Union	Leon	IA	Institute for Social and Economic Development	1	*170*	1:1	1:1	1:1
33	Sioux County Extension Services	Orange City	IA	Institute for Social and Economic Development	1	*171*	1:1	1:1	1:1
34	Southern IA Economic Development Association (SIEDA)	South Central	IA	Institute for Social and Economic Development	1	*171*	1:1	1:1	1:1
35	Illinois Community Action Association (ICAA)	Chicago	IL	Women's Self-Employment Project (WSEP)	1	100	2.5:1	2.5:1	2.5:1
36	Shorebank Corporation	Chicago	IL	Women's Self-Employment Project (WSEP)	1	236	1:1	1:1	1:1
37	Women's Self-Employment Project (WSEP)	Chicago	IL	Women's Self-Employment Project (WSEP)	1	300	1:1	1:1	1:1
38	(Not yet determined) (5)	Indianapolis	IN	Indiana Department of Commerce	Not avail.	935	3:1	3:1	3:1
39	Heart of America Family Services (HAFS)	Kansas City	KS	Heart of America Family Services (HAFS)	2	300	3:1	3:1	3:1
40	Kentucky River Foothills Development Council, Inc.	Richmond	KY	Kentucky River Foothills Development Council, Inc.	1	80	2:1	2:1	2:1
41	The Center for Women and Families	Jefferson County	KY	The Center for Women and Families	3	50	2:1	2:1	2:1

1999 AFIA Grants: Sub-Grantee Level Data

#	Program Organization Name	City	State	Grantee Organization Name	Number of Program Offices	Target # of Accounts (1)	Home-ownership Match	Business Capitalization Match	Education Match
42	Acre Family Day Care Corporation	Lowell	MA	Allston Brighton Community Development Corporation	1	*16*			3:1
43	Allston Brighton Community Development Corporation	Allston/Brighton	MA	Allston Brighton Community Development Corporation	1	*16*	4:1		
44	Greater Holyoke Community Development Corporation	Holyoke	MA	Allston Brighton Community Development Corporation	1	*15*	3:1	3:1	3:1
45	Housing Assistance Corporation	Cape Cod	MA	Allston Brighton Community Development Corporation	1	*15*	4:1		
46	Southern Maryland Tri-County Community Action Committee, Inc.	Hughesville	MD	Southern Maryland Tri-County Community Action Committee	1	250	2:1	2:1	2:1
47	Coastal Enterprises, Inc.	Wiscasset	ME	Coastal Enterprises, Inc.	1	50	1:1	1:1	1:1
48	Coastal Community Action Program	Maine - Statewide	ME	Penquis Community Action Program	1	*27*	2:1	2:1	2:1
49	Coastal Community Action Program	Maine - Statewide	ME	Penquis Community Action Program	1	*28*	2:1	2:1	2:1
50	Community Concepts, Inc.	Maine - Statewide	ME	Penquis Community Action Program	1	*28*	2:1	2:1	2:1
51	Kennebec Valley Community Action Program	Maine - Statewide	ME	Penquis Community Action Program	1	*27*	2:1	2:1	2:1
52	Maine Centers for Women, Work and Community (MCWWC)	Maine - Statewide	ME	Penquis Community Action Program	1	*27*	2:1	2:1	2:1
53	Penquis Community Action Program	Maine - Statewide	ME	Penquis Community Action Program	1	*28*	2:1	2:1	2:1
54	People's Regional Opportunity Program	Maine - Statewide	ME	Penquis Community Action Program	1	*27*	2:1	2:1	2:1
55	Waldo County Committee for Social Action	Maine - Statewide	ME	Penquis Community Action Program	1	*28*	2:1	2:1	2:1
56	Western Maine Community Action	Maine - Statewide	ME	Penquis Community Action Program	1	*27*	2:1	2:1	2:1
57	York County Community Action	Maine - Statewide	ME	Penquis Community Action Program	1	*28*	2:1	2:1	2:1
58	FiveCAP, Inc.	Scottville	MI	FiveCAP, Inc.	1	120	2:1	2:1	2:1
59	Arab Community Center for Economic and Social Success (ACCESS)	Dearborn	MI	Michigan Neighborhood Partnership (MNP)	1	13	2:1		2:1
60	Joy of Jesus, Inc. (JOJ)	Detroit	MI	Michigan Neighborhood Partnership (MNP)	1	13	2:1		2:1
61	Latino Family Services (LFS)	Detroit	MI	Michigan Neighborhood Partnership (MNP)	1	13	2:1		2:1
62	Messiah Housing Corporation (MHC)	Detroit	MI	Michigan Neighborhood Partnership (MNP)	1	13	2:1		2:1
63	Arrowhead Economic Opportunity Agency (AEOA)	Arrowhead Region	MN	Ramsey Action Program (RAP)	1	*100*	3:1	3:1	3:1
64	Wendell Phillips Community Development Federal Credit Union	Twin Cities	MN	Ramsey Action Program (RAP)	1	*157*	3:1	3:1	3:1
65	Women Venture	Twin Cities	MN	Ramsey Action Program (RAP)	1	*157*	3:1	3:1	3:1
66	Bi-County Community Action Program, Inc. (Bi-CAP)		MN	Ramsey Action Program (RAP)	1	*101*	3:1	3:1	3:1
67	Leech Lake Tribal Council		MN	Ramsey Action Program (RAP)	1	*101*	3:1	3:1	3:1
68	RAP	St. Paul	MN	Ramsey Action Program (RAP)	1	*157*	3:1	3:1	3:1
69	Three-Rivers Community Action, Inc. (TRCA)		MN	Ramsey Action Program (RAP)	1	*101*	3:1	3:1	3:1
70	Tri-County Community Action Program, Inc.		MN	Ramsey Action Program (RAP)	1	*101*	3:1	3:1	3:1
71	West Central Minnesota Community Action		MN	Ramsey Action Program (RAP)	1	100	3:1	3:1	3:1
72	Western Community Action, Inc. (WCA)		MN	Ramsey Action Program (RAP)	1	*101*	3:1	3:1	3:1
73	Catholic Commission on Housing (CCH)	St.Louis	MO	United Way of Greater St. Louis	1	36	2:1	2:1	2:1
74	East-West Gateway Coordination Council	St.Louis	MO	United Way of Greater St. Louis	1	75	2:1	2:1	2:1
75	Ecumenical Housing & Production Corporation (EMPC)	St.Louis	MO	United Way of Greater St. Louis	1	72	2:1	2:1	2:1
76	Justine Petersen Housing & Reinvestment Corporation (JPHRC)	St.Louis	MO	United Way of Greater St. Louis	1	50	2:1	2:1	2:1
77	Services Toward Empowering People (STEP)	St.Louis	MO	United Way of Greater St. Louis	1	24	2:1	2:1	2:1
78	South Side Day Nursery (SSDN)	St.Louis	MO	United Way of Greater St. Louis	1	10	2:1	2:1	2:1
79	Urban League of Metro St. Louis	St.Louis	MO	United Way of Greater St. Louis	1	60	2:1	2:1	2:1
80	Cabarrus County CDC	Cabarrus County	NC	North Carolina Department of Labor	1	10	4:1		4:1
81	Choanoke Area Development Association		NC	North Carolina Department of Labor	1	47			
82	East Carolina Microenterprise Fund	Craven and Carteret County	NC	North Carolina Department of Labor	1	30	2:1	2:1	2:1

1999 AFIA Grants: Sub-Grantee Level Data

#	Program Organization Name	City	State	Grantee Organization Name	Number of Program Offices	Target # of Accounts (1)	Home-ownership Match	Business Capitalization Match	Education Match
83	Edgecombe County DSS and Rocky Mount/Edgecombe CDC	Edgecombe County	NC	North Carolina Department of Labor	1	40	2:1		2:1
84	Forsyth County Housing Authority	Forsyth County	NC	North Carolina Department of Labor	1	46	2:1		
85	Lexington Housing CDC	Davidson County	NC	North Carolina Department of Labor	1	24	2:1		
86	Mountain Microenterprise Fund and Eagle/Market Street Development Corp.	Buncombe County	NC	North Carolina Department of Labor	2	27		2:1	4:1
87	Southeastern Community College	Columbus County	NC	North Carolina Department of Labor	1	30		2:1	2:1
88	Wilmington Housing Authority	New Hanover County	NC	North Carolina Department of Labor	1	15	4:1		
89	Community Services Agency (CSA)	Reno	NV	Community Services Agency (CSA)	multiple	32	1:1	1:1	1:1
90	Economic Opportunity Board	Las Vegas	NV	Economic Opportunity Board	1	70	2:1	2:1	2:1
91	Affordable Housing Partnership	Albany	NY	Affordable Housing Project of Albany County	1	100	3:1	3:1	
92	Mount Hope Housing Co.	S. Bronx	NY	Mount Hope Housing Co.	1	83	2:1	2:1	2:1
93	Columbus Metropolitan Area Community Action Organization (CMACAO)	Columbus	OH	Ohio CDC Association (OCDCA)	1	50	2:1	2:1	2:1
94	HHWP Community Action Center (CAC)	Findlay	OH	Ohio CDC Association (OCDCA)	1	23	2:1	2:1	2:1
95	Logan County MHA	Bellefontaine	OH	Ohio CDC Association (OCDCA)	1	40	2:1	2:1	2:1
96	Northwest Ohio CAC	Defiance	OH	Ohio CDC Association (OCDCA)	1	30	2:1	2:1	2:1
97	OIKOS CDC	Dayton	OH	Ohio CDC Association (OCDCA)	1	150	2:1	2:1	2:1
98	Rural Opportunities, Inc. (ROI)	Alliance	OH	Ohio CDC Association (OCDCA)	1	150	3:1	3:1	3:1
99	Stark County Out of Poverty Program SCOPP	Canton	OH	Ohio CDC Association (OCDCA)	1	8	2:1	2:1	2:1
100	Little Dixie Community Action Agency	Hugo	OK	Little Dixie Community Action Agency	1	5	1:1	1:1	1:1
101	Central Oregon Community Action Agency Network (COCAAN)	Central Region	OR	Human Solutions, Inc.	1	*130*	1:1,	:1, NewStart 2	:1, NewStart 2
102	Human Solutinos, Inc.	Portland	OR	Human Solutions, Inc.	1	*130*	1:1,	:1, NewStart 2	:1, NewStart 2
103	(Not yet determined) (5)	Harrisburg	PA	Department of Community and Economic Development	Not avail.	Not avail.	1:1	1:1	1:1
104	Housing Authority City of Pittsburgh	Pittsburgh	PA	Housing Authority City of Pittsburgh	1	140	4:1		
105	Central Texas Mutual Housing Association (CTMHA)	Austin	TX	Central Texas Mutual Housing Association (CTMHA)	1	50	2:1	2:1	2:1
106	People Incorporated of Southwest Virginia		VA	People Incorporated of Southwest Virginia	1	60	2:1	2:1	2:1
107	CVCAC	Barre	VT	Central Vermont Community Action Council, Inc. (CVAC)	1	65	:1, 3:1 if TAN	2:1, 3:1 if TANF	
108	ADVOCAP	Fond Du Lac	WI	Wisconsin Community Action Program Association (WISCAP)	1	*27*	2:1	2:1	2:1
109	CAP Services	Stevens Point	WI	Wisconsin Community Action Program Association (WISCAP)	1	*27*	2:1	2:1	2:1
110	Community Action Coalition for South Central WI	Madison	WI	Wisconsin Community Action Program Association (WISCAP)	1	*27*	2:1	2:1	2:1
111	Community Action, Inc.	Janesville	WI	Wisconsin Community Action Program Association (WISCAP)	1	*27*	2:1	2:1	2:1
112	Foundation for Rural Housing	Madison	WI	Wisconsin Community Action Program Association (WISCAP)	1	*26*	2:1	2:1	2:1
113	Indianhead CAA	Ladysmith	WI	Wisconsin Community Action Program Association (WISCAP)	1	*27*	2:1	2:1	2:1
114	Lakeshore Cap	Manitowoc	WI	Wisconsin Community Action Program Association (WISCAP)	1	*27*	2:1	2:1	2:1
115	Milwaukee Social Development Commission	Milwaukee	WI	Wisconsin Community Action Program Association (WISCAP)	1	*27*	2:1	2:1	2:1
116	NEWCAP	Oconto	WI	Wisconsin Community Action Program Association (WISCAP)	1	*27*	2:1	2:1	2:1
117	North Central CAP	Wisconsin Rapids	WI	Wisconsin Community Action Program Association (WISCAP)	1	*27*	2:1	2:1	2:1
118	Northwest CSA	Superior	WI	Wisconsin Community Action Program Association (WISCAP)	1	*27*	2:1	2:1	2:1
119	Racine/Kenosha CAA	Racine	WI	Wisconsin Community Action Program Association (WISCAP)	1	*27*	2:1	2:1	2:1
120	Southwest CAP	Dodgeville	WI	Wisconsin Community Action Program Association (WISCAP)	1	*27*	2:1	2:1	2:1
121	United Migrant Opportunity Services (UMOS)	Milwaukee	WI	Wisconsin Community Action Program Association (WISCAP)	1	*26*	2:1	2:1	2:1
122	West Central CAA	Glenwood City	WI	Wisconsin Community Action Program Association (WISCAP)	1	*27*	2:1	2:1	2:1
123	Western Dairyland	Independence	WI	Wisconsin Community Action Program Association (WISCAP)	1	*26*	2:1	2:1	2:1

1999 AFIA Grants: Sub-Grantee Level Data

#	Program Organization Name	City	State	Grantee Organization Name	Number of Program Offices	Target # of Accounts (1)	Home-ownership Match	Business Capitalization Match	Education Match
124	Wisconsin Coulee Region CAP	Westby	WI	Wisconsin Community Action Program Association (WISCAP)	1	*26*	2:1	2:1	2:1
125	Wisconsin Women's Business Initiative Corporation	Milwaukee	WI	Wisconsin Women's Business Initiative Corporation	1	200	2:1	2:1	2:1

SOURCE: FY 1999 AFIA applications and Abt Associates calculations based on application data.

(1) Italics represent Abt Associates estimates. The accuracy of these estimations depends on the extent of information provided in the AFIA applications. If no information was provided regarding the breakdown of goal account numbers for each specific program.

(2) "Mixed rural and urban" implies that the application stated that the program would serve some rural and some urban populations.

(3) Specific target populations are indicated only when those populations were specificially noted as targets in the text of the applications.

(4) In most cases, the maximum eligible income for participants in the AFIA IDA program is based on Earned Income Tax Credit eligibility guidelines. In some cases, however, certain applications explicitly noted a different and/or additional income eligibility requirements.

(5) Indiana and Pennsylvania received special consideration under the AFIA legislation.

1999 AFIA Grants: Sub-Grantee Level Data

#	Program Organization Name	Urban Only	Rural Only	Mixed Urban and Rural (2)	Target: African-American (3)	Target: Latino/a	Target: Asian / As-Am	Target: Native-Am	Target: refugee or recent immigrant	Target: Female-headed families	Target: on TANF	Max. Eligible Income (4)
1	CHARO Community Development Corporation (CHARO)	✔				✔			✔			EITC
2	Bay Area IDA Collaborative	✔			✔	✔					✔	TANF
3	Enterprise Plus Economic Development Center, Inc. (Enterprise Plus)	✔			✔	✔	✔		✔			EITC
4	Lenders for Community Development					✔			✔	✔		EITC
5	Riverside County Department of Community Action (DCA)			✔	✔	✔				✔	✔	EITC
6	Rural California Housing Corporation (RCHC)			✔					✔	✔		EITC
7	Del Norte Neighborhood Development Corporation	✔				✔						EITC
8	Rocky Mountain Mutual Housing Assistance Program (RMMHA)	✔			✔							EITC
9	ABCD	✔			✔	✔				✔	✔	EITC
10	ACCESS			✔							✔	EITC
11	Committee on Training & Employment, Inc. (CTE)	✔			✔	✔				✔		EITC
12	Neon	✔								✔		EITC
13	Community Family Life Services (CFLS)	✔								✔		EITC
14	Latin American Youth Center (LAYC)	✔								✔		EITC
15	Manna	✔								✔		EITC
16	Marshall Heights Community Development Organization (MHCDO)	✔								✔		EITC
17	National Child Day Care Association (NCDCA)	✔								✔		EITC
18	Washington Project	✔								✔		EITC
19	Wider Opportunities for Women (WOW)	✔								✔		EITC
20	Native Hawaiian IDA Collaboration			✔							✔	EITC
21	Queen Lili'uokalani Children's Center			✔							✔	EITC
22	Consuelo Foundation									✔		
23	Maui Economic Opportunity									✔		
24	Mutual Housing Association of Hawaii									✔		
25	Nanakuli									✔		
26	Parents and Children Together									✔		
27	Samoan Service Providers									✔		
28	Waimanalo CDC		✔							✔		
29	Family Service Agency (FSA)			✔							✔	EITC
30	Institute for Social and Economic Development			✔							✔	EITC
31	Mid-America Housing Partnership (MAHP)			✔							✔	EITC
32	SCI-CAP and Credit Union		✔								✔	EITC
33	Sioux County Extension Services										✔	EITC
34	Southern IA Economic Development Association (SIEDA)		✔								✔	EITC
35	Illinois Community Action Association (ICAA)	✔			✔					✔	✔	EITC or <$10,000 net worth (excl. home/car)
36	Shorebank Corporation	✔			✔					✔	✔	EITC or <$10,000 net worth (excl. home/car)
37	Women's Self-Employment Project (WSEP)	✔			✔					✔	✔	EITC or <$10,000 net worth (excl. home/car)
38	(Not yet determined) (5)										✔	TANF
39	Heart of America Family Services (HAFS)	✔			✔					✔		EITC
40	Kentucky River Foothills Development Council, Inc.									✔	✔	EITC
41	The Center for Women and Families	✔								✔		EITC

1999 AFIA Grants: Sub-Grantee Level Data

#	Program Organization Name	Urban Only	Rural Only	Mixed Urban and Rural (2)	Target: African-American (3)	Target: Latino/a	Target: Asian / As-Am	Target: Native-Am	Target: refugee or recent immigrant	Target: Female-headed families	Target: on TANF	Max. Eligible Income (4)
42	Acre Family Day Care Corporation	✔			✔	✔	✔		✔	✔		EITC
43	Allston Brighton Community Development Corporation	✔							✔	✔		EITC
44	Greater Holyoke Community Development Corporation	✔				✔			✔			EITC
45	Housing Assistance Corporation			✔								EITC
46	Southern Maryland Tri-County Community Action Committee, Inc.		✔							✔	✔	EITC
47	Coastal Enterprises, Inc.		✔							✔		
48	Coastal Community Action Program									✔	✔	EITC
49	Coastal Community Action Program									✔	✔	EITC
50	Community Concepts, Inc.									✔	✔	EITC
51	Kennebec Valley Community Action Program									✔	✔	EITC
52	Maine Centers for Women, Work and Community (MCWWC)									✔	✔	EITC
53	Penquis Community Action Program									✔	✔	EITC
54	People's Regional Opportunity Program									✔	✔	EITC
55	Waldo County Committee for Social Action									✔	✔	EITC
56	Western Maine Community Action									✔	✔	EITC
57	York County Community Action									✔	✔	EITC
58	FiveCAP, Inc.		✔								✔	EITC
59	Arab Community Center for Economic and Social Success (ACCESS)	✔							✔		✔	EITC
60	Joy of Jesus, Inc. (JOJ)	✔			✔						✔	EITC
61	Latino Family Services (LFS)	✔				✔			✔			EITC
62	Messiah Housing Corporation (MHC)	✔			✔							EITC
63	Arrowhead Economic Opportunity Agency (AEOA)		✔							✔	✔	TANF or 185% FPL
64	Wendell Phillips Community Development Federal Credit Union	✔			✔					✔	✔	TANF or 185% FPL
65	Women Venture	✔			✔					✔	✔	TANF or 185% FPL
66	Bi-County Community Action Program, Inc. (Bi-CAP)								✔	✔	✔	TANF or 185% FPL
67	Leech Lake Tribal Council							✔		✔	✔	TANF or 185% FPL
68	RAP	✔			✔					✔	✔	TANF or 185% FPL
69	Three-Rivers Community Action, Inc. (TRCA)									✔	✔	TANF or 185% FPL
70	Tri-County Community Action Program, Inc.									✔	✔	TANF or 185% FPL
71	West Central Minnesota Community Action		✔							✔	✔	TANF or 185% FPL
72	Western Community Action, Inc. (WCA)									✔	✔	TANF or 185% FPL
73	Catholic Commission on Housing (CCH)	✔			✔					✔		EITC
74	East-West Gateway Coordination Council	✔			✔						✔	EITC
75	Ecumenical Housing & Production Corporation (EMPC)	✔			✔					✔		EITC
76	Justine Petersen Housing & Reinvestment Corporation (JPHRC)	✔			✔					✔		EITC
77	Services Toward Empowering People (STEP)	✔			✔					✔		EITC
78	South Side Day Nursery (SSDN)	✔			✔							EITC
79	Urban League of Metro St. Louis	✔			✔					✔	✔	EITC
80	Cabarrus County CDC									✔		EITC.
81	Choanoke Area Development Association	✔										
82	East Carolina Microenterprise Fund	✔								✔		

1999 AFIA Grants: Sub-Grantee Level Data

#	Program Organization Name	Urban Only	Rural Only	Mixed Urban and Rural (2)	Target: African-American (3)	Target: Latino/a	Target: Asian / As-Am	Target: Native-Am	Target: refugee or recent immigrant	Target: Female-headed families	Target: on TANF	Max. Eligible Income (4)
83	Edgecombe County DSS and Rocky Mount/Edgecombe CDC										✔	EITC.
84	Forsyth County Housing Authority											
85	Lexington Housing CDC									✔		EITC.
86	Mountain Microenterprise Fund and Eagle/Market Street Development Corp.									✔		EITC.
87	Southeastern Community College				✔					✔		EITC.
88	Wilmington Housing Authority				✔					✔		EITC.
89	Community Services Agency (CSA)			✔		✔				✔		EITC
90	Economic Opportunity Board	✔		✔						✔		175% FPL
91	Affordable Housing Partnership											EITC
92	Mount Hope Housing Co.	✔			✔	✔			✔	✔	✔	EITC
93	Columbus Metropolitan Area Community Action Organization (CMACAO)	✔									✔	EITC
94	HHWP Community Action Center (CAC)		✔								✔	EITC
95	Logan County MHA		✔							✔		EITC
96	Northwest Ohio CAC		✔								✔	EITC
97	OIKOS CDC	✔								✔		EITC
98	Rural Opportunities, Inc. (ROI)		✔									EITC
99	Stark County Out of Poverty Program SCOPP			✔						✔		EITC
100	Little Dixie Community Action Agency											EITC
101	Central Oregon Community Action Agency Network (COCAAN)			✔						✔	✔	EITC
102	Human Solutinos, Inc.	✔								✔	✔	EITC
103	(Not yet determined) (5)											200% FPL
104	Housing Authority City of Pittsburgh	✔			✔							80% AMI
105	Central Texas Mutual Housing Association (CTMHA)	✔			✔	✔				✔		EITC
106	People Incorporated of Southwest Virginia		✔							✔	✔	EITC
107	CVCAC		✔							✔	✔	TANF
108	ADVOCAP										✔	TANF
109	CAP Services										✔	TANF
110	Community Action Coalition for South Central WI										✔	TANF
111	Community Action, Inc.										✔	TANF
112	Foundation for Rural Housing										✔	TANF
113	Indianhead CAA										✔	TANF
114	Lakeshore Cap										✔	TANF
115	Milwaukee Social Development Commission										✔	TANF
116	NEWCAP										✔	TANF
117	North Central CAP										✔	TANF
118	Northwest CSA										✔	TANF
119	Racine/Kenosha CAA										✔	TANF
120	Southwest CAP										✔	TANF
121	United Migrant Opportunity Services (UMOS)	✔									✔	TANF
122	West Central CAA										✔	TANF
123	Western Dairyland										✔	TANF

1999 AFIA Grants: Sub-Grantee Level Data

#	Program Organization Name	Urban Only	Rural Only	Mixed Urban and Rural (2)	Target: African-American (3)	Target: Latino/a	Target: Asian / As-Am	Target: Native-Am	Target: refugee or recent immigrant	Target: Female-headed families	Target: on TANF	Max. Eligible Income (4)
124	Wisconsin Coulee Region CAP										✔	TANF
125	Wisconsin Women's Business Initiative Corporation	✔			✔							EITC

SOURCE: FY 1999 AFIA applications and Abt Associates calculations based on application data.

(1) Italics represent Abt Associates estimates. The accuracy of these estimations depends on the extent of information provided in the AFIA applications. If no information was provided regarding the breakdown of goal account numbers for each specific program.

(2) "Mixed rural and urban" implies that the application stated that the program would serve some rural and some urban populations.

(3) Specific target populations are indicated only when those populations were specificially noted as targets in the text of the applications.

(4) In most cases, the maximum eligible income for participants in the AFIA IDA program is based on Earned Income Tax Credit eligibility guidelines. In some cases, however, certain applications explicitly noted a different and/or additional income eligibility requirements.

(5) Indiana and Pennsylvania received special consideration under the AFIA legislation.

Appendix B:

Monitoring Instrument

PROGRAM BACKGROUND INFORMATION FORM

This form should be filled out at IDA program start-up, and updated semi-annually.

Program Id: _____ Site Id: _____ Date:_____

Sponsoring Organization:

Name of sponsoring organization: _____
Contact First Name: _____
Contact Last Name: _____
Address1: _____
Address2: _____
City: _____
State/Province: _____
Zip/Postal Code: _____
Country: _____
Phone: ( ) _____
Fax: ( ) _____
E-mail: _____

Year sponsoring organization founded: _____

Please select the *primary* organizational type:

Public organizational types:
_____federal government
_____state government
_____city government
_____school or school district
_____other (specify:_____)

Private, not-for profit organizational types:
_____religious organization
_____community development organization
_____social service agency
_____credit union
_____other (specify: _____)

Private, for-profit organizational types:
_____bank or other financial institution
_____commercial employer
_____community development org. (for-profit)
_____other (specify: _____)

If IDAs are currently in planning, please specify date to begin _____

If IDAs are currently in operation, please specify date they were begun _____

Do you currently have an evaluation of your IDA program underway? Yes No
_____ If yes, by someone inside the organization? Name:_____
_____ If yes, by someone outside the organization? Name:_____

IDA Program Design
Institution where IDAs are deposited:
- ___ bank or savings and loan
- ___ credit union
- ___ other

Specify other:_____

Is there a service charge for the accounts? Yes No

Accounts are held in what name? Ind Org Both

Individual's contributions and match funds are held in same or separate accounts? Same Sep

Match funds are held in what name? Ind Org Both

Are all match funds held in one large account? Yes No

Is a written savings plan or agreement required? Yes No

When do IDA participants receive a periodic account statement:
_____ monthly _____ quarterly _____ semi-annually _____ annually

Do account withdrawals require more than one signature? Yes No

Are there penalties for unapproved use of IDA funds? Yes No
Specify penalties:_____

Please check all permissible uses of funds in IDA accounts:
- ___ Home purchase?
- ___ Home repair or remodeling?
- ___ Security deposit for rental property?
- ___ Primary and secondary education?
- ___ Post-secondary education?
- ___ Job training or technical education?

___ Microenterprise start up or development?
___ Financial investments?
___ Employment-related expenses? (equipment, clothing, transportation, child care, etc.)
___ Moving expenses?
___ Vehicle?
___ Furniture, washer, or other durable goods?
___ Medical expenses?
___ Retirement?
___ Emergency or hardship?
___ Other? Specify:_____

Is there an annual limit on total IDA balance (savings + match) per account ?

Yes No

If yes, what is the maximum? $_____

Is there a lifetime limit on total IDA balance (savings + match) per account?

Yes No

If yes, what is the maximum? $_____

If match rates do not vary, please specify the rate (as a ratio): ____**:1**
If match rates vary, please specify the:
Highest IDA match ratio (specify as a ratio): ____**:1**
Lowest IDA match ratio (specify as a ratio): ____**:1**

If match rates vary, please specify how:_____

_____

_____

_____

Is there a waiting period before IDA participants can access their funds? Yes No

If there is a waiting period, please specify how long (in weeks): _____

Other financial incentives for participant:

Do IDA deposits earn interest?	Yes	No
Are IDA deposits earned by program participation?	Yes	No
Do IDA deposits reduce rent or other fees?	Yes	No
Are there other incentives for participants?	Yes	No

If there are other incentives, please specify: _____

At the program level, give the total amount of matching funds (and other financial incentives) planned this year for all IDAs: $_____

Amount of matching funds or other financial incentives, by source:

$_____	public organizations
$_____	private, non-profit organizations
$_____	private, for profit organizations
$_____	individual donors

Is there a state tax credit for participant contributions to IDAs? Yes No

If yes, percent of state tax credit: _____%

Is there a state tax credit for IDA donors and partners? Yes No

Financial Education

Do you offer general financial education as a part of the IDA program? Yes No

If yes, how many class hours is the curriculum? _____

Is general financial education a REQUIRED component of your program? Yes No

If yes, how many general financial education class hours are required? _____

If you offer asset-specific training as a part of the IDA program, please specify below:

	Offered?		*Required?*		*Number of Hours Required*
Homeownership	Yes	No	Yes	No	_____
Microenterprise	Yes	No	Yes	No	_____
Education	Yes	No	Yes	No	_____
Other:	Yes	No	Yes	No	_____

Specify other training: _____

PERIODIC PROGRAM ACTIVITY FORM

This form should be completed every month.

Program Id: _____ Site Id: _____

For period beginning: _____

For period ending: _____

What marketing activities did your program (and partner organizations) engage in during this period? (check all that apply)

Newspaper(s)	_____	Presentations	_____	Special Committees	_____
Lobbying	_____	Newsletters	_____	Brochure	_____

Other _____

Program Expenditures for this Period:

Salaries	$ _____
Benefits	$ _____
Consulting and Fees	$ _____
Rent/Mortgage	$ _____
Equipment	$ _____
Utilities	$ _____
Supplies	$ _____
Travel	$ _____
Other	$ _____

Monthly staff time expenditures for this period: (whole number and tenths of hours)

Total salaried staff hours in organization:	_____.____
Total salaried staff hours assigned to IDAs:	_____.____
Total unsalaried staff hours assigned to IDAs:	_____.____
Total hours assigned to IDAs in *partner organizations*:	_____.____

Additional IDA accounts planned for this period
(Please specify number of accounts planned, or zero if no new accounts are planned): _____

Comments: _____

FUNDING PARTNERS FORM

This form should be filled out at IDA program start-up and updated when applicable.

Program Id: _____ Site Id: _____

Partner Name: _____

Bank Account Id: _____ Fund Id (computer-generated): _____

Organization type (check one):

___ Public Organization
___ Non-profit
___ For-profit
___ Individual
___ Pool

Date partnership began: _____

Match Pool Contributor? Yes No

Intended Uses

___ Unrestricted Use

OR

Check all permissible uses of funds given by this partner for IDA accounts (must be a subset of allowable program uses):

___ Home purchase?
___ Home repair or remodeling?
___ Security deposit for rental property?
___ Primary and secondary education?
___ Post-secondary education?
___ Job training or technical education?
___ Microenterprise start up or development?
___ Financial investments?
___ Employment-related expenses? (equipment, clothing, transportation, child care, etc.)
___ Moving expenses?
___ Vehicle?
___ Furniture, washer, or other durable goods?
___ Medical expenses?
___ Retirement?

___ Emergency or hardship?
___ Other? (If other permissible use, please specify:_____)

Date partnership ended: _____
Reason for close of fund: _____

FUNDING PARTNER CONTRIBUTIONS FORM

Use this form to record all disbursements made by a funding partner to your program.
Do NOT use this form if the match funds account is a POOL.

Program Id: _____ Site Id: _____

Partner Name: _____

Bank Account Id: _____ Fund Id (computer-generated): _____

Date of Contribution: _____

Match Contribution Amount: $_____

Operating Funds Contribution Amount: $_____

Other Contribution Amount: $_____

PERIODIC FUND ACTIVITY FORM

Please report the status of the Funding Partner Account for this period using information taken from the periodic statement provided by your financial institution

Program Id: _____ Site Id: _____

Funding Partner Name: _____

Fund Id (computer-generated): _____

Period Beginning: _____

Period Ending: _____

Beginning balance: $ _____

Deposits: $ _____

Interest earnings: $ _____

Withdrawals: $ _____

Fees: $ _____

_____

Closing balance: $ _____

NEW PARTICIPANT FORM

This form contains permanent information and should be completed when a new participant enters the IDA program.

Program Id: _____ Site Id: _____

Participant Id (social security number): _____

Participant first name: _____

Participant last name: _____

Date of enrollment in IDA program (Month/Day/Year): _____

IDA participant statistics

Gender of participant:
_____ female
_____ male

Year of birth of participant: _____

Ethnicity of participant:
_____ African American
_____ Caucasian
_____ Latino or Hispanic
_____ Asian, Pacific Islander
_____ Native American
_____ Other (if other ethnicity, please specify:_____)

Did you have an existing relationship with the organization prior to enrollment in the IDA program? YES NO UNKNOWN

Were you referred to the IDA program by another organization?
YES NO UNKNOWN

Referring Source: _____

PARTICIPANT ADDRESS FORM

This form should be completed when a new participant enters the IDA program.

Participant Id: _____ Date: _____

Participant first name: _____

Participant last name: _____

Address line 1: _____

Address line 2: _____

City: _____ State/Province: _____ Zip/Postal code: _____

Country: _____

Phone number: (_____)_____
Alternate phone number: (_____)_____

Please provide the name and address of a relative who would definitely know where you live even if you move:

Relative first name: _____

Relative last name: _____

Address line 1: _____

Address line 2: _____

City: _____ State/Province: _____ Zip/Postal code: _____

Country: _____

Phone number: (_____)_____

PARTICIPANT BACKGROUND INFORMATION FORM

This form contains information that may change. It should be completed when a new participant enters the IDA program, and updated semi-annually.

Participant Id: _____ Date: _____

Current Participant Information (at the time form is completed):

Place of residence of participant:

_____ urban or suburban (pop. 2,500 or more)
_____ small town or rural (pop. less than 2,500)

Marital status of participant:

_____ Single
_____ Married
_____ Separated
_____ Divorced
_____ Widowed

Household status of participant:

How many adults (18yrs and older) currently live in participant's household:_____
How many children (under 18yrs) currently live in participant's household: _____

Highest level of education completed by participant:

_____ Grade K-5th
_____ Grade 6-8
_____ Grade 9-12
_____ High school Diploma or GED
_____ Some college
_____ 2-year degree
_____ 4-year degree
_____ Attended graduate school

Employment status of participant:

_____ Employed more than full-time (overtime, or working more than one job)
_____ Employed full-time (35-40 hours)
_____ Employed part-time (up to 35 hours)
_____ Working and in school
_____ Laid off, waiting for call back
_____ Currently seeking employment
_____ Currently in school or job training program
_____ Homemaker, not seeking employment

_____ Disabled, not seeking employment
_____ Retired, not seeking employment
_____ Unknown

Site-specific grouping: _____

Have you ever been a recipient of TANF or AFDC?	Yes	No	Unknown
Are you presently a TANF recipient?	Yes	No	Unknown
Do you currently receive SSI or SSDI?	Yes	No	Unknown
Do you currently receive food stamps?	Yes	No	Unknown
Do you use direct deposit for IDA?	Yes	No	Unknown

Monthly gross income of participant household by source:

$_____ Formal employment
$_____ Self-employment (selling things you make; doing laundry, sewing, child care; etc.)
$_____ Government assistance (TANF, Food Stamps, SSI, Social Security, Unemployment Benefits, Veteran's Benefits)
$_____ Pensions or retirement income
$_____ Child support/alimony payments
$_____ Friends or family
$_____ Investment income
$_____ Other (Please specify: _____)

Assets and liabilities:

Do you own a vehicle?	Yes	No	Unknown

If yes, value of vehicle: $_____

Loan amount on vehicle: $_____

Do you own a home?	Yes	No	Unknown

If yes, market value of home: $_____

Mortgage amount on home: $_____

Do you own a business?	Yes	No	Unknown

If yes, value of business: $_____

Loan amount for business: $_____

Do you own residential rental property or land? Yes No Unknown

If yes, value of property: $_____

Loan amount for property: $_____

Do you own stocks, bonds, 401k or other investments? Yes No Unknown

If yes, value of investments: $_____

Do you have a checking account? Yes No Unknown

If yes, amount in account: $_____

Do you have a savings account? (other than IDA) Yes No Unknown

If yes, amount in account : $_____

Do you owe money to friends/family? Yes No Unknown

If yes, record amount: $_____

Do you have past due household bills? Yes No Unknown

If yes, record amount: $_____

Do you have credit card bills? Yes No Unknown

If yes, record amount: $_____

Do you have student loans? Yes No Unknown

If yes, record amount: $_____

Do you have medical bills? Yes No Unknown

If yes, record amount: $_____

Do you have health insurance? Yes No Unknown

Do you have life insurance? Yes No Unknown

ECONOMIC EDUCATION/NOTES FORM

This form is required to report economic education participation but optional for other case notes

Program Id: _____ Site Id: _____

Date: _____

Participant Id: _____

First Name: _____

Last Name: _____

Economic Education(check one or more and specify hours):

_____ECONOMIC EDUCATION: General Financial
Hours: _____
_____ECONOMIC EDUCATION: Homeownership
Hours: _____
_____ECONOMIC EDUCATION: Microenterprise
Hours: _____
_____ECONOMIC EDUCATION: Education
Hours: _____
_____ECONOMIC EDUCATION: Other
Hours: _____
Specify other: _____

Other Notes:
Short Note: _____

Long Note: _____

NEW ACCOUNT INFORMATION FORM

This form should be completed when a participant opens an IDA at a financial institution.

Program Id: _____ Site Id: _____

Participant Id: _____

First Name: _____

Last Name: _____

Bank Account Id: _____

Financial Institution: _____

Date Account Opened: _____

Maximum Annual or Lifetime Savings: _____

Total savings to be completed within _____
months of date account opened.

Minimum Monthly Savings (optional): _____

Target Monthly Savings: _____

Intended Use: _____

_____

Account Closed

Closed date: _____

Reason: _____
_____
_____
_____

FUNDING PARTNER ASSOCIATED WITH PARTICIPANT ACCOUNT

This form should be filled out when setting up match fund sources for an account.
(A program may link multiple funding sources to one account).

Program Id: _____ Site Id: _____

Participant Id: _____

First Name: _____

Last Name: _____

Bank Account Id: _____

Funding Partner Name: _____
Fund Id (computer generated): _____

Effective Date: _____

Match Rate: _____: 1

Match Rate Change

Change Date:_____ New Match Rate: _____:1

Reason for change: _____

EXIT PROGRAM FORM

This form should be completed when a participant exits the program.

Program Id: _____ Site Id: _____

Participant Id: _____

Participant first name: _____

Participant last name: _____

Exit Date: _____

Primary reason for exit:

____ Reached IDA goal
____ Reached program time limit
____ No longer eligible for program
____ Lost interest in program
____ Not able to save
____ Moved out of the area
____ Violated program rules
____ Withdrew savings for unapproved purpose
____ Deceased
____ Other -- Specify: _____

Comments:_____
_____
_____

PERIODIC ACCOUNT STATEMENTS

This form should be completed monthly from financial institution account statements.

Program Id: _____ Site Id: _____

Participant Id: _____

Participant first name: _____

Participant last name: _____

Account Number: _____

For period beginning: _____

For period ending: _____

Beginning balance for this period:	$	_____
Amount of periodic deposits:	$	_____
Number of periodic deposits:		_____
Amount of periodic withdrawals:	$	_____
Number of periodic withdrawals:		_____
Amount of service charges:	$	_____
Amount of periodic interest earnings:	$	_____
Closing Balance:	$	_____

PARTICIPANT MATCHED WITHDRAWAL FORM

This form should be completed whenever a participant requests approval for a withdrawal.

Program Id: _____ Site Id: _____

Participant Id: _____

Participant first name: _____

Participant last name: _____

Account Number: _____

Intended use of withdrawal: _____

Vendor name: _____

Address: _____

Phone: (_____)_____

Withdrawal date: _____

Participant amount: $_____

Total Partner Contribution: $_____

Funding Partner Name	*Disbursement Amount*
_____	$_____
_____	$_____
_____	$_____
_____	$_____
_____	$_____
_____	$_____

Check Amount: $_____

Check Number: _____

Appendix C:

Process Interview Guides

Guide A: Process study interview guide -- Coordinators

Respondent name: _____	Title: _____
Organization: _____	
State: _____	Phone number: _____
IDA program name: _____	
Interviewer name:_____	Date: _____

Introduction

[DESCRIBE PROJECT, INTERVIEWING ORGANIZATION, AND INTERVIEW]

A. Respondent Background

Before we start discussing the IDA program, I'd like to take a moment to learn a little bit about you and your own relationship to the program.

A.1. How would you describe your role in relation to the [IDA PROGRAM NAME]?

A.2. When did you first begin working on this program? (PROBE: Was the program just getting started then?) Approximately what portion of your work week do you now spend dealing with (program name)?

A.3. Could you briefly describe your other job responsibilities apart from those related to the program -- just a sentence or two is plenty.

A.4. What other services does your organization provide, in addition to [IDA PROGRAM NAME]? What kinds of people participate in these other programs?

B. Organizational structure

B.1. How many organizations are involved in the operation of your IDA program?

B.2. *What sort of legal entity is each of these organizations (e.g., not-for-profit (501)(c)(3) organization, State or local government agency, tribal government)?

B.3. Excluding financial institutions, what other public agencies and private organizations are involved in the program's operation (including all whose cooperation is required to operate the program effectively)?

B.4. Please describe each agency's or organization's role in the program's operation.

B.5. *What financial institutions are involved?

B.6. *Is this financial institution Federally insured?

B.7. What was involved in getting financial institutions involved in the program initially? What factors were most important?

C. Program background & development

C.1. Did [ORGANIZATION] have an IDA program prior to receiving AFIA funding?

C.1.1. (If yes:) When was that effort started? When was the first account opened?

C.1.2. About how many accounts had been established at the time that you secured AFIA funding? [NOTE: From here, all remaining questions pertain to the AFIA-funded program]

C.2. What if any challenges did the AFIA-supported IDA program face in its initial development period (prior to accounts being opened)? (PROBE: Did any significant issues, obstacles, or problems arise in gaining the participation of financial institutions, cooperation with other agencies, or buy-in from other stakeholders?)

C.3. When did the program become operational? (i.e., when were the first accounts opened?)

C.4. What challenges did the IDA program face in its startup period (after the first accounts were opened)? (PROBE: Did any issues arise in outreach to potential applicants, training of participants, relationships with banks or other partners?)

C.5. Approximately how many accounts are open now? (An approximation is fine)

C.6. Approximately how many account-holders have made withdrawals for allowable uses to date?

C.7. Approximately how many participants who opened accounts have left the program without completing it? (i.e., quit or were dropped from the program due to unauthorized withdrawals or lack of participation)

C.8. What is the full-time equivalent number of staff people working on the IDA project? How many of these people work at organizations other than your own?

(PROBE: That is, how many people work on the project and what percentage of a 40-hour week do each of them typically spend on it?)

D. Federal grant

D.1. Who was directly involved in securing Federal funds for the IDA program?

D.2. *What is the total level of Federal AFIA funds you have secured for the IDA program?

D.2.1. What is your annual Federal allocation?

D.2.2. For how many years are these Federal funds guaranteed?

D.3. *For what have you used these funds to date? What amounts have been used:

D.3.1. To match deposits into IDAs?

D.3.2. To help participants obtain the skills and information necessary for using IDAs (e.g., economic literacy, budgeting, and counseling)

D.3.3. To administer the project?

D.3.4. To participate in monitoring and evaluation activities?

D.4. *[ONLY if program located in IN or PA:] Was your agency affected by the 'grandfather' provisions in the AFIA that allows for direct funding from HHS? How does this change your need to comply with the following sections of the Act: Reserve Fund, Eligibility, Selection of Individuals to Participate, Deposits by Qualified Entities, and Local Control of Demonstration Projects.

E. Other funds

E.1. *In addition to Federal funds, what other public funds have you raised for the IDA program? From what sources?

E.1.1. Was there legislation associated with the availability of these funds (e.g., state legislation)?

E.1.2. What (if any) restrictions are placed on the allowable uses of these other public funds?

E.2. *What sources of private funds have you raised for the IDA program?

E.2.1. From what sources? What (if any) restrictions are placed on the allowable uses of these private funds?

F. Participant eligibility

F.1. *Who is eligible for the program? (PROBE: How does financial eligibility for TANF and EITC affect an individual's eligibility for the IDA program?)

F.2. *What is the maximum applicants can hold in assets (excluding the value of the primarily dwelling unit and one motor vehicle owned by the household)?

F.3. *What additional screens or eligibility assessment do you perform on applicants who pass the income and asset related criteria?

F.4. How are potential participants informed about the existence of special-purpose accounts? (PROBE: What use, if any, do you make of program brochures, media advertising, or caseworker referrals from other program services?)

F.4.1. How effective do you think this overall strategy has been in "getting the word out" to potential participants?

F.4.2. Which component(s) do you think were most effective? Least effective? What changes would you make if you could?

G. Qualified uses of IDAs

G.1. *What types of purchases or investments can IDAs be used for?

G.2. *At what point after the initial deposit is made can a withdrawal be made?

G.3. *Does the program allow for emergency withdrawals?

G.3.1. For what circumstances are emergency withdrawals permitted?

G.3.2. What funds can / cannot an individual withdraw for these emergency purposes?

G.4. *After making an emergency withdrawal, does a participant need to repay the funds in order to continue participating?

G.4.1. Is there a time period within which the funds must be repaid in order to remain eligible for the match funds?

G.5. *Can IDAs or IDA funds be transferred to eligible family members (such as a spouse or dependent child)? In what circumstances?

H. Matching fund provisions

H.1. *Do you place any restriction on the type of funds that can be deposited into an IDA? (PROBE: Does it have to be earned income?)

H.2. *What is the match rate relative to the participant's own savings deposit?

H.2.1. What is the non-Federal funds match rate?

H.2.2. On top of the non-Federal match, what is the Federal match rate?

H.2.3. Does the match rate differ for different families (e.g., families with lower or higher incomes)?

H.3. *When or how often are matching deposits made from your Federal funds?

H.4. *When or how often are match deposits made from your non-Federal funds?

H.5. *Is there any restriction placed on the amount of Federal match funds in any one IDA account? What is the restriction per individual? Per household?

H.6. *Do you co-mingle the participants savings with the matching money in a single account, or keeping the matching money in a separate but parallel account?

I. Program operations

I.1. Who conducts the initial check that the applicant is eligible for the program? How? What is involved in determining eligibility?

I.2. Please describe the mechanics of establishing an account. Specifically, what are the necessary steps to be taken by: (1) the participant? (2) the caseworker? (3) other program staff? and (4) the financial institution?

I.3. Please describe the process of making deposits. Is anyone else besides the account-holder and the bank involved in making deposits? If so, how?

I.4. How are account balances monitored? By whom? How often?

I.5. Please describe any IDA-related training that participants receive:

I.5.1. Is there a 'financial literacy' training component? If so please describe it: What is the curriculum? How many class sessions are there? How long is each session? How many students are typically involved?

I.5.2. Is there a purchase-specific training component? (e.g., a component specific to purchasing a home or starting a small business)

I.5.3. Is there any other training or counseling component (e.g., credit counseling, financial planning, career counseling, general counseling)? If so, please describe.

I.6. Please describe the mechanics of making eligible withdrawals for an approved purchase. What are the roles of (1) the account-holder, (2) the bank, (3) caseworkers, (4) other program staff, and (5) any others. (PROBE: Is there a formal process for verifying that a withdrawal will be used for an allowable purpose?)

I.7. What happens if an account-holder decides to stop participating in the program (or is asked to leave)? What is involved?

J. Reporting and evaluation

J.1. *Do you submit progress reports to the US Department of Health and Human Services? How often? What do they contain?

J.2. Do you report separately to any other funding organizations? What information do they require? How often?

J.3. Do you engage in any self-evaluation activities? Please describe them.

J.4. Have you established any performance goals for the IDA program or individual staff If yes, what are they? How do you track them?

K. Effects

K.1. *Understanding it may be too early to tell yet, are you seeing any evidence of the following:

K.1.1. impacts on participant savings behavior?

K.1.2. different impacts on savings by members of different demographic groups (e.g., gender, age, family size, race or ethnic background, and income)?

K.1.3. Impacts on homeownership rates?

K.1.4. Impacts on post-secondary education attained?

K.1.5. Impacts on self-employment / business startup?

K.1.6. Economic / self-sufficiency effects on participants? (reduction in public assistance,

K.1.7. Civic effects on participants (voting, school involvement, community involvement, etc.)?

K.1.8. Social or psychological effects on participants? (future-orientedness, feelings of self-efficacy, motivation, other behavioral changes)

K.1.9. Family stabilization effects on participants? (parenting behaviors, marital status, domestic violence)

L. Observations

L.1. Do you think the program is serving as many people as it could? Is the program underused, or is it operating at "full capacity"? Please explain.

L.2. What have been the main issues or obstacles to getting eligible people to participate? (e.g., low income, trust issues, barriers to employment, inexperience with bank accounts, limited outreach/information)

L.3. Have you noticed any general patterns or trends in participants' savings behavior? (IF NO RESPONSE, PROBE: e.g., poor people's ability to save, people making deposits regularly vs. in lump sums – like at tax time)

L.4. Looking outside the IDA program for a moment, what do you see as the primary factors that have shaped the program's results? (IF NO RESPONSE, PROBE: e.g., welfare reform, the local economy, housing market)? How have these factors influenced your work?

L.5. Which aspects of the IDA program do you feel are most appealing to clients? Which are the least appealing?

L.6. What are some of the major unresolved issues or obstacles with respect to the administration of the program? (PROBE: Are there any issues involving state policy, state-level administration, local-level operations, participation by banks or other groups?)

L.6.1. In your judgment, what will it take to resolve these issues?

L.7. Have there been unexpected developments in, or consequences of, this program? Please describe.

L.8. In your opinion, what works particularly well in this program?

L.8.1. What works less well? What would it take to improve it?

L.9. Is there anything else that I have missed that you think is important to understanding the IDA program?

Thank you for your time!

Guide B: Process study interview guide -- Associates

Respondent name: _____	**Title:** _____
Organization: _____	
State: _____	**Phone number:** _____
IDA program name: _____	
Interviewer name: _____	**Date:** _____

Introduction

[DESCRIBE PROJECT, INTERVIEWING ORGANIZATION, AND INTERVIEW]

A. Respondent Background

Before we start discussing the IDA program, I'd like to take a moment to learn a little bit about you and your own relationship to the program.

A.1. How would you describe your role in relation to the [IDA PROGRAM NAME]?

A.2. When did you first begin working on this program? (PROBE: Was the program just getting started then?) Approximately what portion of your work week do you now spend dealing with (program name)?

A.3. Could you briefly describe your other job responsibilities apart from those related to the program -- just a sentence or two is plenty.

A.4. What other services does your organization provide, in addition to [IDA PROGRAM NAME]? What kinds of people participate in these other programs?

B. Program operations

B.1. Who conducts the initial check that the applicant is eligible for the program? How? What is involved in determining eligibility?

B.2. Please describe the mechanics of establishing an account. Specifically, what are the necessary steps to be taken by: (1) the participant? (2) the caseworker? (3) other program staff? and (4) the financial institution?

B.3. Please describe the process of making deposits. Is anyone else besides the account-holder and the bank involved in making deposits? If so, how?

B.4. How are account balances monitored? By whom? How often?

B.5. Please describe any IDA-related training that participants receive:

B.5.1. Is there a 'financial literacy' training component? If so please describe it: What is the curriculum? How many class sessions are there? How long is each session? How many students are typically involved?

B.5.2. Is there a purchase-specific training component? (e.g., a component specific to purchasing a home or starting a small business)

B.5.3. Is there any other training or counseling component (e.g., credit counseling, financial planning, career counseling, general counseling)? If so, please describe.

B.6. Please describe the mechanics of making eligible withdrawals for an approved purchase. What are the roles of (1) the account-holder, (2) the bank, (3) caseworkers, (4) other program staff, and (5) any others. (PROBE: Is there a formal process for verifying that a withdrawal will be used for an allowable purpose?)

B.7. What happens if an account-holder decides to stop participating in the program (or is asked to leave)? What is involved?

C. Participant interactions

C.1. How do most participants first get involved with the IDA program? (PROBE: How do they learn about it? From where are they referred?)

C.2. How many times does a staff member (or partner agency staff member) typically meet with individuals before they open their IDA accounts?

C.2.1. What is discussed at these meetings?

C.2.2. What is the character of these meetings? (PROBE: How many of these meetings are one-on-one?)

C.3. How many times does a staff member (or partner agency staff member) typically meet with a participant after they open their IDA account?

C.3.1. What is typically discussed at these meetings?

C.3.2. What is the character of these meetings? (PROBE: How many of these meetings are one-on-one?)

C.3.3. Are meetings generally held according to a regular schedule? How often?

C.3.4. Are meetings held at the request of the participant?

C.3.5. What do participants tend to want to meet about?

D. Effects

D.1. *Understanding it may be too early to tell yet, are you seeing any evidence of the following:

D.1.1. impacts on participant savings behavior?

D.1.2. different impacts on savings by members of different demographic groups (e.g., gender, age, family size, race or ethnic background, and income)?

D.1.3. Impacts on homeownership rates?

D.1.4. Impacts on post-secondary education attained?

D.1.5. Impacts on self-employment / business startup?

D.1.6. Economic / self-sufficiency effects on participants? (reduction in public assistance,

D.1.7. Civic effects on participants (voting, school involvement, community involvement, etc.)?

D.1.8. Social or psychological effects on participants? (future-orientedness, feelings of self-efficacy, motivation, other behavioral changes)

D.1.9. Family stabilization effects on participants? (parenting behaviors, marital status, domestic violence)

E. Observations

E.1. Do you think the program is serving as many people as it could? Is the program underused, or is it operating at "full capacity"? Please explain.

E.2. What have been the main issues or obstacles to getting eligible people to participate? (e.g., low income, trust issues, barriers to employment, inexperience with bank accounts, limited outreach/information)

E.3. Have you noticed any general patterns or trends in participants' savings behavior? (IF NO RESPONSE, PROBE: e.g., poor people's ability to save, people making deposits regularly vs. in lump sums – like at tax time)

E.4. Looking outside the IDA program for a moment, what do you see as the primary factors that have shaped the program's results? (IF NO RESPONSE, PROBE: e.g., welfare reform, the local economy, housing market)? How have these factors influenced your work?

E.5. Which aspects of the IDA program do you feel are most appealing to clients? Which are the least appealing?

E.6. What are some of the major unresolved issues or obstacles with respect to the administration of the program? (PROBE: Are there any issues involving state policy, state-level administration, local-level operations, participation by banks or other groups?)

E.6.1 In your judgment, what will it take to resolve these issues?

E.7. Have there been unexpected developments in, or consequences of, this program? Please describe.

E.8. In your opinion, what works particularly well in this program?

E.8.1. What works less well? What would it take to improve it?

E.9. Is there anything else that I have missed that you think is important to understanding the IDA program?

Thank you for your time!

Appendix D:

Follow-up Survey (from ADD Demonstration)

Individual Development Account Survey

Wave Two ⊂ Follow-up Survey

Hello, may I speak with _____?

Hello, my name is _____. I'm calling from Abt Associates in Amherst, Massachusetts. We'd like to ask you some questions about yourself, your family, your financial situation, and your future. Your answers to all of the questions will be confidential. I want to thank you in advance for participating. The interview will take about 45 minutes, and we will send you a check for $35 for completing the interview. This survey is conducted on behalf of the Community Action Project of Tulsa County.

1. How many people currently live in your household? We are talking here about adults and children who stay with you most of the time and who you think of as part of your household. Please **include yourself** in the total.

   _____ TOTAL IN HOUSEHOLD

   IF ONE, SKIP TO Q.11.

2. **Besides yourself**, how many of the people who live in your household are adults? Please include all of the people age 18 or older who stay with you most of the time.

   _____ TOTAL ADULTS

   IF ZERO, SKIP TO Q.4.

3. What are the ages of the other adults in the household, starting with the youngest person who is age 18 or older? (Do not include yourself.)

   _____ YEARS
   _____ YEARS
   _____ YEARS
   _____ YEARS
   _____ YEARS
   _____ YEARS
   _____ YEARS
   _____ YEARS

4. Now, turning to the children, how many of the people who live in your household are age 17 or younger?

_____ TOTAL CHILDREN

IF ZERO, SKIP TO QUESTION 11.

5. What are the ages of the children in the household, starting with the youngest person who is age 17 or younger?

_____ YEARS
_____ YEARS
_____ YEARS
_____ YEARS
_____ YEARS
_____ YEARS
_____ YEARS
_____ YEARS

6. How many of the children in the household are you legally responsible for?

_____ OWN CHILDREN

IF NO CHILD AGE 5 OR OLDER, SKIP TO Q.10.

7. How many of the children in your household, age five and older, attend private or parochial school?

_____ NUMBER OF CHILDREN

IF ZERO, SKIP TO Q.9.

8. How much tuition did you pay for (this child/these children) in the most recent semester?

$_____ TOTAL TUITION

9. Some schools really work to get adults involved. Thinking about your involvement in the schools that your own children or the children in your household attend, have you done any of the following during the past eighteen months? Have you...

		YES	NO	NA
a.	Talked with the children about things they studied in school?	1	0	3
b.	Helped the children with their homework?	1	0	3
c.	Attended events at school like concerts or sports events?	1	0	3
d.	Visited or helped in one of the classrooms?	1	0	3
e.	Attended a parent/teacher conference?	1	0	3
f.	Attended a PTA/PTO meeting?	1	0	3
g.	Helped with a school or PTA/PTO fund-raiser?	1	0	3
h.	Volunteered to be a room parent?	1	0	3
i.	Volunteered to be a school crossing guard?	1	0	3
j.	Agreed to serve as a PTA/PTO officer?	1	0	3

10. Now, this next question is about the youngest child in your household. How far do you expect this child to go in school? Would you say…

Some high school,.....1
Graduate from high school or earn a GED, ...2
Some college,.....3
Graduate from two-year college, ...4
Graduate from four-year college, or 5
Finish graduate school?.....6

The next few questions are about training or education programs you may have participated in during the past eighteen months.

11. During the past eighteen months, have you...

		YES	NO
a.	Learned a new skill on your own that might help you in the future?	1	0
	IF YES TO Q.11a, ASK: What is that new skill? _____		
b.	Thought about getting additional education or job training?	1	0
c.	Contacted a school or job training center about classes?	1	0
d.	Talked with an education or job training counselor?	1	0
e.	Taken a course that did not count toward a degree or certificate?	1	0

		YES	NO
f.	Taken a course that did count toward a degree or certificate?	1	0
g.	Finished a job training program with a certificate?	1	0
h.	Graduated from school with a degree?	1	0
		ASK Q.12	

12. **IF R HAS TAKEN CLASSES OR PARTICIPATED IN TRAINING PROGRAMS (IF YES TO Q.11e, f, g, OR h), ASK:**

Over the past eighteen months, about how much did you spend for your education or training? Please include all tuition, fees, books, and any other related expenses.

$_____

12a. In total, how many weeks were you enrolled in the education or training program over the past eighteen months?

_____ WEEKS

12b. On average, about how many hours per week did you attend education or training programs over the past eighteen months?

_____ HOURS/WEEK

13. What is your current employment situation? Are you:

Employed or self-employed,.....1
Laid off and waiting for call back,.....2
Not employed, but seeking employment, or.....3
Not employed and not seeking employment?.....4

14. What (is your current/was your most recent) occupation?_____
IF MORE THAN ONE, RECORD THE ONE THAT PROVIDES THE MOST HOURS OF WORK.

15. **IF Q.13=1, ASK:** Thinking about the last month, about how many hours a week on average did you work for pay?

_____ HOURS PER WEEK

15a. About how much do you earn before taxes on that job? Please include tips, commissions and regular overtime pay.

$_____

15b. (Is/Was) that...

Per hour,.....1
Per day, ...2
Per week,.....3
Every 2 weeks,.....4
Twice a month, or 5
Per month? 6
Other (SPECIFY): _____.....7

15c. (CONFIRM THAT EARNINGS IN Q.18a ARE BEFORE OR AFTER TAXES.) (Is/Was) that before or after taxes?

BEFORE 1
AFTER.....2

15d. Do you have a physical, mental, or other health condition that limits the kind or amount of work you can do?

YES 1
NO.....0

16. **IF NOT EMPLOYED AND NOT SEEKING EMPLOYMENT, ASK:** What is the main reason you aren=t looking for work? Is it because you are...

Going to school,.....1
Taking care of home or family,.....2
Ill or disabled, or.....3
Retired?.....4
Other (SPECIFY) _____.....5

Next, there are some questions about your involvement with other people. Let's start with some kinds of help and support that you may give to or get from other people. We are talking here about help that is not paid for.

17. During the past month, have you **given** the following kinds of help to anyone in your community? In the past month have you:

		YES	NO
a.	Helped someone with baby-sitting or child care?	1	0
b.	Cared for or stayed with an older or disabled adult?	1	0
c.	Given someone a ride?	1	0
d.	Helped with repairs to someone's home or car?	1	0
e.	Made phone calls or written or read letters for someone?	1	0
f.	Given someone food or loaned someone a tool?	1	0
g.	Helped with other kinds of work around someone's house?	1	0
h.	Watched someone's home or helped care for a pet?	1	0
i.	Translated for someone?	1	0
j.	Given advice or information to someone about something you know about?	1	0
k.	Given encouragement or emotional support to someone?	1	0
l.	Lent money to someone?	1	0

18. During the past month, have you **received** the following kinds of help from anyone in your community? Again we are talking about help that is not paid for. In the past month has anyone...

		YES	NO
a.	Helped you by providing you with baby-sitting or child care?	1	0
b.	Helped you by caring for or staying with an older or disabled adult?	1	0
c.	Given you a ride?	1	0
d.	Helped with repairs to your home or car?	1	0
e.	Made phone calls or written or read letters for you?	1	0
f.	Given you food or loaned you a tool?	1	0
g.	Helped with other kinds of work around your house?	1	0
h.	Watched your home or helped care for a pet?	1	0
i.	Translated for you?	1	0
j.	Given you advice or information about something they know about?	1	0
k.	Given you encouragement or emotional support?	1	0
l.	Loaned you some money?	1	0

19. During the past eighteen months, have you:

		YES	NO
a.	Attended a meeting about a school in your area?	1	0
b.	Participated in a church-related community event?	1	0
c.	Volunteered or helped raise money for a church, a school, or any other community organization?	1	0
d.	Discussed crime or any other neighborhood issue with a neighbor?	1	0
e.	Participated in a neighborhood association or any other community organization?	1	0
f.	Worked on a neighborhood project?	1	0
g.	Voted in an election?	1	0
h.	Called or written a letter to a public official?	1	0
i.	Supported a candidate for office with your time or your money?	1	0

Now I'd like to know how you feel about a number of different issues.

20. Compared with other people your age, how would you describe your general physical health? Would you say your physical health is...

Very good,.....5
Good,.....4
Fair, ...3
Poor, or.....2
Very poor? 1

21. How satisfied are you with your life in general these days? Are you...

Very satisfied, ...4
Satisfied,.....3
Dissatisfied, or 2
Very dissatisfied?.....1

22. How well respected are you by others? Would you say you are…

Respected a lot, ...3
Respected a little, or.....2
Not respected at all?.....1

How much do you agree or disagree with the following statements?

23. I usually feel pretty sure that my life will work out the way I want it to. Do you...

Strongly agree, ...4
Agree,.....3
Disagree, or 2
Strongly disagree?.....1

24. When I plan ahead, I usually get to carry things out the way I expect to. Do you...

Strongly agree, ...4
Agree,.....3
Disagree, or 2
Strongly disagree?.....1

25. I nearly always finish things once I start them. Do you...

Strongly agree, ...4
Agree,.....3
Disagree, or 2
Strongly disagree?.....1

Next I have some questions about family matters and your relationships with other people in your household.

26a. Which of the following best describes your current marital status? Are you currently:

Single and never married, ...1
Married,.....2
Divorced, or 3
Widowed? 4

IF R LIVES ALONE (IF Q.1=1), ASK:

26b. You mentioned earlier that you live alone. During the past eighteen months, has anyone else lived with you?

YES (SKIP TO Q.27) 1
NO (SKIP TO Q.31) 2

26c. **IF R IS MARRIED, ASK:** Do you live with your spouse?

YES (SKIP TO Q.27) 1
NO.....0

26d. Do you live with a domestic partner?

YES 1
NO 0

27. Please tell me if during the past eighteen months, any of the following things have happened. Please include yourself, if appropriate, when answering these next questions. During the past eighteen months did:

		YES	NO
a.	A new adult (age 18 or older) join your household?	1	0
b.	A new child (age 17 or younger) join your household?	1	0
c.	An adult leave your household?	1	0
d.	A child leave your household?	1	0
e.	An adult in your household drop out of school?	1	0
f.	A child in your household drop out of school?	1	0
g.	An adult in your household become pregnant?	1	0
h.	A child in your household become pregnant?	1	0
i.	An adult in your household get arrested?	1	0
j.	A child in your household get arrested?	1	0

28. During the past eighteen months, did anyone in your household:

		YES	NO
a.	Get married?	1	0
b.	Get separated?	1	0
c.	Get divorced?	1	0
d.	Get back together after a separation or divorce?	1	0

29. Taking all things together, how would you describe your relationships with the following people during the past eighteen months? Was your relationship...

		Very Good	Good	Neither Good Nor Bad	Bad	Very Bad	NA
a.	**SKIP IF Q.2=0:** With your spouse or partner you live with	5	4	3	2	1	9
b.	**SKIP IF Q.2=0:** With other adults in your household	5	4	3	2	1	9
c.	**SKIP IF Q.4=0:** With the children in your household	5	4	3	2	1	9

IF Q.2=0, SKIP TO Q.31.

30. No matter how well people get along, sometimes there are going to be conflicts between adults who live together. There are various ways that adults who share a home settle their differences. During the past eighteen months, when there was a serious disagreement in your household, how often did the adults...

		Never	Seldom	Some-times	Often	Always
a.	Just keep their opinions to themselves?	1	2	3	4	5
b.	Discuss their disagreements calmly?	1	2	3	4	5
c.	Argue heatedly or shout at each other?	1	2	3	4	5
d.	End up hitting or throwing things at each other?	1	2	3	4	5

Now let's move on to some questions about your financial situation. I'll start with some questions about whether you are able to afford some things (you /your family) may need.

31. At the present time:

		YES	NO
a.	Are you able to afford a home suitable for (yourself/your family)?	1	0
b.	Are you able to afford furniture or household equipment that you need?	1	0
c.	Are you able to afford the kind of car you need?	1	0
d.	Do you have enough money for the kind of food (you/your family) should have?	1	0
e.	Do you have enough money for the kind of medical care (you/your family) should have?	1	0
f.	Do you have enough money for the kind of clothing (you/your family) should have?	1	0
g.	Do you have enough money for the leisure activities (you/your family) want(s)?	1	0
h.	Do you have a great deal of difficulty paying your bills?	1	0
i.	At the end of the month, do you end up with money left over?	1	0

32. Overall, how hard or easy is it to make ends meet? Would you say it is...

Very hard, ...1
Hard,.....2
Neither hard nor easy, ...3
Easy, or 4
Very easy?.....5

33. When it comes to making ends meet, how much help do you get from family and friends? Do you get...

No help at all, ...1
Some help, or 2
A lot of help? 3

34. When it comes to making ends meet, how much help do you get from food pantries, churches, family services, and other organizations? Do you get...

No help at all, ...1
Some help, or 2
A lot of help? 3

35. When it comes to making ends meet, how much help do you get from public assistance programs, such as TANF (Temporary Assistance for Needy Families), S.S.I., food stamps, Medicaid, and housing assistance? Do you get...

No help at all, ...1
Some help, or 2
A lot of help? 3

36. During the past eighteen months, has your financial situation gotten better, gotten worse, or stayed the same?

GOTTEN BETTER 3
GOTTEN WORSE.....2
STAYED THE SAME.....1

37. As far as (you and your family) are concerned, how satisfied are you with your current financial situation? Would you say you are...

Very satisfied, ...4
Somewhat satisfied, ...3
Somewhat dissatisfied, or 2
Very dissatisfied?.....1

38. How hopeful would you say your financial situation looks? Would you say...

Very hopeful, ...3
Somewhat hopeful, or 2
Not at all hopeful? 1

39. Are you covered by health insurance?

YES (ASK Q.39a and Q.39b) 1
NO (ASK Q.39b) 0

39a. Is this provided mostly by...

Medicaid, ...1
Medicare, ...2
An employer, or 3
Out-of-pocket money? 4

PROBE: Medicaid is for low-income people, and Medicare is for people over 65 years old.

39b. How important is health insurance for your household? Would you say…

Very important, ...3
Somewhat important, or 2
Not very important? 1

39c. In the event of your death, are you covered by life insurance, other than burial insurance?

YES (ASK Q.39d and Q.39e) 1
NO (ASK Q.40) 2

39d. Does an employer pay for all of the cost of your life insurance, some of the cost, or none of the cost at all?

ALL OF THE COST 1
SOME OF THE COST 2
NONE OF THE COST 3

39e. How important is life insurance for your household? Would you say…

Very important, ...3
Somewhat important, or 2
Not very important? 1

IF NO CHILDREN IN HOUSEHOLD (Q.4=0), SKIP TO Q.43.

Now I have some questions about the youngest child in your household.

40. **When this child is grown**, do you expect that his or her financial situation will be better than yours, about the same as yours, or worse than yours?

BETTER 3
ABOUT THE SAME 2
WORSE 1

41. **When this child is grown**, how likely is it that he or she will own:

	Definitely	Likely	Unlikely
a. A car or other vehicle?	1	2	3
b. A home?	1	2	3
c. a business?	1	2	3

IF NO CHILD AGE 5 OR OLDER, SKIP TO Q.43.

42. How often do you talk to your children about their future? Would you say you talk about it...

Never, ...1
About once a year, ...2
About once a month, ...3
About once a week, ...4
More than once a week, or 5
Nearly every day? 6

The next few questions are about where you shop and do business.

43. First of all, where do you usually shop for food? Is that ...

A wholesale food outlet, like Aldi's or Sam's,.....5
A supermarket, ...4
A neighborhood grocery store, like a Mom & Pop Store, or 3
A convenience store, like a 7-11?.....2
Other (SPECIFY)_____.....1

44. Where do you usually get furniture, appliances, and other durable goods? Do you get them from...

Yard sales, garage sales, or want ads,.....6
Resale or used furniture stores,.....5
Large discount stores that sell new items, ...4
Small stores selling new items, or.....3
Rent-to-own stores? 2
Other (SPECIFY)_____.....1

45. Turning to your financial business, do you usually cash checks at:

A bank or credit union, ...4
A grocery store, or 3
A check cashing service?.....2
Other (SPECIFY) _____.....1

46. There are so many ways for people to get money to make ends meet. I'm going to read a list that includes all kinds of ways to make money. I'll read it slowly, so you can tell me about how much money, if any, you and others in your household received from these sources during the past month to help you make ends meet. Please remember that we want to count each source of income only once. For example, if you tell me that someone in your household got a child support payment, we don't want to count that same money again when I ask about money from an ex-spouse. Also remember that all of your answers are strictly confidential. The amounts reported should be before taxes.

46. In the past month, did your household get any money from...?

47. IF YES, ASK: How much did your household receive from (SOURCE) during the past month?

		46. RECEIVED?				47. **IF YES:** AMOUNT RECEIVED
		YES	NO	DK	RF	
a.	Self-employment or working for yourself?	1	0	8	9	$_____
b.	A job (not including self-employment)?	1	0	8	9	$_____
c.	TANF?	1	0	8	9	$_____
d.	Food stamps?	1	0	8	9	$_____
e	S.S.I.?	1	0	8	9	$_____
f.	Social Security retirement benefits?	1	0	8	9	$_____
g.	Social Security disability benefits?	1	0	8	9	$_____
h.	Unemployment Benefits?	1	0	8	9	$_____
i.	Veteran's Benefits?	1	0	8	9	$_____
j.	Pensions or retirement income?	1	0	8	9	$_____
k.	Child support payments?	1	0	8	9	$_____
l.	Alimony or maintenance payments?	1	0	8	9	$_____
m.	Money from a spouse or ex-spouse who doesn't live with you?	1	0	8	9	$_____
n.	Money from a boyfriend or girlfriend or partner who doesn't live with you?	1	0	8	9	$_____
o.	Money from children's fathers or mothers (who don't live with you)?	1	0	8	9	$_____
p.	Money from friends or family?	1	0	8	9	$_____

q.	Selling things that you make?	1	0	8	9	$_____
r.	Doing occasional work for other people like hairdressing, babysitting, repairs, or yardwork?	1	0	8	9	$_____
s.	Taking people places like work, shopping, or appointments?	1	0	8	9	$_____
t.	Investment income?	1	0	8	9	$_____
u.	Any other sources of income?	1	0	8	9	$_____

ASK: What kind of income is that? _____

48. Thinking about how much income your household received in the past month, would you say that the past month was a "typical month"?

YES (SKIP TO Q.49) 1
NO (SKIP TO Q.48a) 2

48a. Was this because the income your household received in the past month was higher than usual or lower than usual?

HIGHER THAN USUAL.....1
LOWER THAN USUAL.....2

49. During the past year, how much money did you or others in your household receive from the Earned Income Tax Credit, or EITC? **IF NONE, ENTER O.**
PROBE: The EITC is a credit that the federal government allows some working people to claim when filing their income taxes. Please report only the amount of the EITC, not your entire federal tax refund.

$_____

Now I have some questions about your housing situation.

50. Do you own your own home?

YES.....1
NO.....0

IF YES, ASK Q.51 AND Q.52. IF NO, SKIP TO Q.53.

51. How much do you think your home would sell for now?

$_____

52. On average, how much do you pay each month for your mortgage payment?

$_____ (IF ZERO, SKIP TO Q.52d

52a. I'd like to know more about your current home mortgage loan. In what year did you take out this mortgage loan?

_____ (YEAR)

52b. What is the total length of the current mortgage, in years? [PROBE, IF NECESSARY: For instance, is it 15 years? 25 years? 30 years? If you have re-financed, please report the length of the new mortgage.]

_____ YEARS

52c. What is the annual interest rate on this loan, currently?

_____ PERCENT

52d. Did you purchase this home during the past eighteen months?

YES.....1
NO.....0

52e. IF YES, ASK: What price did you pay at that time for your house? I'm interested in the price for the house itself, not including any closing costs, broker's fees, insurance, or other related costs.

$_____

SKIP TO Q.57.

53. Do you live in public housing?

YES (ASK Q.54a).....1
NO.....0

54. Do you get help with your rent from the Section 8 program?

YES (ASK Q.54a).....1
NO.....0

54a. How much rent do you think you would have to pay each month for a comparable place to live, if you were not in public housing or did not get help from the Section 8 program?

$_____ PER MONTH

55. On average, how much do you pay each month for your rent?
FOR THOSE WHO DON'T PAY ANYTHING, ENTER 0.

$_____

56. On average, how much additional money do you pay each month for utilities and services? Please include all your payments for gas, electricity, water, telephone, sewage, and trash services.

$_____

57. Have you moved during the <u>past eighteen months</u>?

YES.....1
NO (SKIP TO Q.58).....0

IF YES, ASK:

57a. How many times have you moved in the past eighteen months?

_____ NUMBER OF MOVES

57b. Because of the (most recent) move, is your household:

Much better off, ...5
Somewhat better off,.....4
About the same, ...3
Somewhat worse off, or.....2
Much worse off? 1

57c. (For the most recent move), about how much did you spend for moving expenses?

$_____

58. Now I'd like to ask about household appliances and other items that you may now own, and whether you owned such items eighteen months ago.

58a. Do you now own . . . .?
59. IF YES, ASK: Did you own eighteen months ago?

		58a. Now own?				59. IF YES: Owned eighteen months ago?	
		YES	NO	DK	RF	YES	NO
a)	A computer?	1	0	8	9	1	0
b)	A dishwasher?	1	0	8	9	1	0
c)	A clothes washer?	1	0	8	9	1	0
d)	A clothes dryer?	1	0	8	9	1	0
e)	A refrigerator?	1	0	8	9	1	0
f)	A stand-alone freezer?	1	0	8	9	1	0
g)	A window air-conditioner?	1	0	8	9	1	0
h)	A sewing machine?	1	0	8	9	1	0

60. During the past eighteen months, did you or anyone in your household:

		YES	NO
a.	Contact a contractor about home or apartment improvements?	1	0
b.	Do any maintenance or improvement to your home or apartment?	1	0

61. **IF R DID ANY MAINTENANCE OR IMPROVEMENT, ASK:** What kind of maintenance or improvement was that?

_____

61a. About how much did this maintenance or improvement cost?

$_____

IF Q.61a = "O", SKIP TO Q.62A

61b. How much of this cost did you pay for personally?

$_____

62. **IF R OWNS HOME IN Q.50, SKIP TO Q.62A:** During the past eighteen months, has anyone in your household:

		YES	NO
a.	Looked through home listings in the newspaper?	1	0
b.	Driven around to look at houses that are for sale?	1	0
c.	Attended an open house?	1	0
d.	Talked with a realtor or anyone else about buying a home?	1	0
e.	Talked to anyone about borrowing money for a home?	1	0
f.	Cleared up old debts in order to apply for a home loan?	1	0

62A. Did you sell a home during the past eighteen months?

YES.....1
NO.....0

62B. IF YES, ASK: What price did you receive for the home that you sold?

$_____

Next I=ll ask you about things (besides your home) that you may own and things that you may owe money on. Let's start with your assets, or some things you may own.

63. Do you own a working car or another motor vehicle?

YES.....1
NO (SKIP TO Q.64c) 0

63a. **IF YES:** How many working cars or motor vehicles do you own?

_____ NUMBER OF VEHICLES

64. **IF YES,** How much do you think your vehicle(s) would sell for now?

$_____

64a. Did you purchase (your vehicle/any of your vehicles) during the past eighteen months?

YES 1
NO 0

64b. IF YES, ASK: What price did you pay at that time for the vehicle(s) that you purchased? I'm interested in the price for the vehicle itself, not including any fees, insurance, or other related costs. If you purchased more than one, tell me the combined total.

$_____

64c. Did you sell any vehicles during the past eighteen months?

YES 1
NO 0

64d. IF YES, ASK: What price did you receive for the vehicles that you sold?

$_____

65. Do you own any rental property or other real estate?

YES 1
NO (SKIP TO Q.66A) 0

65a. Did you purchase your rental property or other real estate during the past eighteen months?

YES 1
NO 0

65b. IF YES, ASK: What price did you pay at that time for your rental property or other real estate? I'm interested in the price for the property itself, not including any fees, insurance, or other related costs.

$_____

66. **IF YES,** How much do you think the property would sell for now?

$_____

66a. Did you sell any rental property or other real estate during the past eighteen months?

YES 1
NO (SKIP TO Q.67) 0

66b. IF YES, ASK: What price did you receive for the property that you sold?

$_____

67. Do you own a business?

YES 1
NO (SKIP TO Q.72) 0

IF R HAS A BUSINESS, ASK Q.68, Q.69, AND Q.70.

68. What kind of business is that?

_____

69. How much do you think the total assets of this business are worth? By business assets, I mean things like buildings, vehicles, equipment, inventory, materials, supplies, bank accounts, accounts receivable, etc.

$_____

69a. What percentage of this business do you own? You should include here the portion owned by you and the portion owned by any other members of your household.

_____ PERCENT

69b. Did you purchase your business, or your share of the business, from someone else during the past eighteen months?

YES 1
NO 0

69c. IF YES, ASK: What price did you pay at that time for your business? I'm interested in the price for the business itself, not including any fees, insurance, or other related costs.

$_____

69d. In what year did you start or buy into this business?

_____ (YEAR)

69e. In what month of that year was it (that you started or bought into the business)?

_____ (MONTH)

70. During the past eighteen months (or since the startup or purchase of the business, if more recent), how many full-time employees were on your payroll in an average month?

_____ FULL-TIME EMPLOYEES

71. During the same period, how many part-time employees were on your payroll in an average month?

_____ PART-TIME EMPLOYEES

IF "0" TO BOTH, SKIP TO Q.71b.

71a. What was the average monthly payroll expense for your business during this period, including any salary that was paid to yourself or to other owners?

$_____ PER MONTH

71b. What was the average monthly gross sales for your business during this period?

$_____ PER MONTH

71c. During this period, what was the average annual amount of net income for your business—that is, the average annual amount of total revenues minus total expenses, before taxes?

$_____ PER YEAR

72. During the past eighteen months, has anyone in your household:

		YES	NO
a.	Talked about starting his or her own business?	1	0 (SKIP TO Q.73a)
b.	Prepared a business plan or similar document?	1	0
c.	Applied for a business license?	1	0
d.	Talked to a banker or anyone about a business loan?	1	0

73a. Did you sell a business during the past eighteen months?

YES.....1
NO.....0

73b. IF YES, ASK: How much money did you or other members of your household receive from the sale of the business? You should not include any money that went to other owners outside your household.

$_____

Now I'm going to ask you some questions about spending, saving, and budgeting. We know that people manage their money in lots of different ways, so please be as honest as you can.

74. If you had some extra money -- say $200 -- would you...

Spend all of it,.....1
Spend most of it,.....2
Save most of it, or.....3
Save all of it?.....4

Would you say that each of the following statements never describes you, sometimes describes you, or always describes you?

75. I have a written budget or spending plan. Would you say that...

Never describes you,.....1
Sometimes describes you, or.....2
Always describes you?.....3

76. I regularly compare my actual spending with my planned spending. Would you say that...

Never describes you,.....1
Sometimes describes you, or.....2
Always describes you?.....3

77. I try to save a regular amount each month. Would you say that...

Never describes you,.....1
Sometimes describes you, or.....2
Always describes you?.....3

78. I am hesitant to spend money that I have saved. Would you say that...

Never describes you,.....1
Sometimes describes you, or.....2
Always describes you?.....3

The next few questions are about saving money.

79. Is there a certain total amount of money you would like to have in savings, as a goal?

YES.....1
NO (NO GOAL).....0

79a. **IF YES:** How much money would you like to have in savings? [PROMPT, IF NECESSARY: Include here the amount of cash and other funds that you would like to have available for any purpose.]

$_____

80. Turning to money that you may have in a bank, savings and loan, or credit union, what is the approximate total value of your personal checking and savings accounts? **(FOR TREATMENT CASES ONLY:** Please do not include here any money in your IDA account.) First your...

IF ZERO BALANCE RECORD 0; IF NO ACCOUNT RECORD NA.

a. Checking account(s): $_____
b. Savings account(s): $_____

81. Besides having savings accounts, there are many ways that people save money.

81a. Now I am going to ask you about different types of savings. **(FOR TREATMENT CASES ONLY:** As before, please do not include here any money in your IDA account.) When answering, please only include accounts that are in your name or any joint accounts. Do you have savings... ?

82. IF YES, ASK: How much do you have in that account?

		81a. HAVE?				82.
		YES	NO	DK	RF	**IF YES:** AMOUNT
a.	In money market accounts?	1	0	8	9	$_____
b.	In U.S. savings bonds?	1	0	8	9	$_____
c.	In retirement accounts like IRAs?	1	0	8	9	$_____
d.	SKIP IF Q.4=0. In special educational accounts for your children/the children?	1	0	8	9	$_____
e.	In certificates of deposit or CDs?	1	0	8	9	$_____
f.	In stocks, bonds, or mutual funds?	1	0	8	9	$_____
g.	In 401(k)s, 403(b)s, or other pension accounts through work?	1	0	8	9	$_____
h.	With trusted friends or family members who are keeping money safe for you?	1	0	8	9	$_____
i.	Saved at home?	1	0	8	9	$_____
j.	In Christmas Club or vacation accounts?	1	0	8	9	$_____
k.	In other kinds of savings?	1	0	8	9	$_____
	ASK: What kind of savings is that? _____					

IF NO "YES" ANSWERS IN Q.82 AND NO SAVINGS ACCOUNT IN Q.80b, GO TO Q.85.

IF NO "YES" ANSWERS IN Q.82 AND SAVINGS AMOUNT RECORDED IN Q.80b, GO TO Q.84.

83. For all of the amounts just given, how much of this, if any, do you have saved specifically for your own education?

$_____

IF Q.4=0, SKIP TO Q.86.

84. How much of your savings, if any, do you have set aside for your children's education?

$_____

85. Do any of your children or the children in this household have a savings account of their own?

YES.....1
NO.....0

86. Now I'd like to ask about things that may make it easier or harder for you to save. How much do you agree or disagree with the following statements? For each statement, answer strongly agree, agree, disagree, or strongly disagree.

		Strongly Agree	Agree	Disagree	Strongly Disagree
a.	I trust banks and other financial institutions.	1	2	3	4
b.	Most people in my neighborhood have a savings account.	1	2	3	4
c.	When I have extra money, my relatives and friends expect me to help them out.	1	2	3	4
d.	Food is more expensive in my neighborhood than elsewhere.	1	2	3	4
e.	SKIP IF Q.1=1. As a family we are able to communicate and set financial goals for our future.	1	2	3	4
f.	SKIP IF Q.1=1. As a family we are able to delay immediate gratifications and stick to the plans we set for ourselves.	1	2	3	4

Now we'll turn to debts or things that people often owe money on. I want to remind you that these answers, too, will be kept in confidence.

87. About how much, if anything, do you owe on:

a. (SKIP IF Q.50 = 0.) Home mortgage loans? $_____
IF NO OUTSTANDING MORTGAGE, RECORD 0.

b. (SKIP IF Q.50 = 0.) Home improvement loans or home equity loans? $_____
IF NO OUTSTANDING LOAN, RECORD 0.

c. Car loans or other vehicle loans? $_____
IF NO OUTSTANDING LOAN, RECORD 0.

88. I'm going to ask you about some bills or loans that you might have. Besides mortgages and cars, I want to ask you about some other things that many people owe money on. Please remember to count a bill or loan only once. For example, if you've already told me about money owed on a car, don't include that money here.

88a. Do you owe money on... ?

89. IF YES, ASK: How much do you owe on your (bill/loan)? (RECORD AMOUNT)

		88a. OWE?				89.
		YES	NO	DK	RF	IF YES: How much?
a.	Credit cards or charge accounts?	1	0	8	9	$_____
b.	Installment loans for major purchases like furniture or appliances?	1	0	8	9	$_____
c.	Educational or school loans?	1	0	8	9	$_____
d.	Debt consolidation loans or bills owed to collection agencies?	1	0	8	9	$_____
e.	Business loans from banks or credit unions or accounts payable?	1	0	8	9	$_____
f.	Business loans from friends or relatives?	1	0	8	9	$_____
g.	Loans for property besides your home?	1	0	8	9	$_____
h.	Personal loans from banks or credit unions?	1	0	8	9	$_____
i.	Personal loans from friends or relatives?	1	0	8	9	$_____
j.	Medical bills?	1	0	8	9	$_____
k.	(SKIP IF Q.50=YES) Over-due rent? (PROBE: that is, rent due prior to this month.)	1	0	8	9	$_____
l.	Over-due phone bills? (PROBE: that is, a phone bill due prior to this month.)	1	0	8	9	$_____

m.	Over-due utility bills? (PROBE: that is, a utility bill due prior to this month.)	1	0	8	9	$_____
n.	Over-due bills for record and book clubs?	1	0	8	9	$_____
o.	Other bills owed for more than one month?	1	0	8	9	$_____

FOR CONTROL CASES ONLY, ASK Q.90 AND Q.91

TREATMENT CASES: SKIP TO Q.92

90. During the past eighteen months, have you participated in any individual development account, or IDA, program? An IDA program is a matched savings program.

YES.....1
NO.....0

90a. IF YES, ASK: Which IDA program is that?_____

91. During the past eighteen months, did you participate in any financial education classes or training seminars?

YES.....1
NO.....0

91a. IF YES, ASK: What types of financial education or training did you receive? Was it…

		YES	NO	IF YES, ASK: What number of hours?
1.	General financial education?	1	0	___ hours
2.	Related to buying a home?	1	0	___ hours
3.	Related to starting a business?	1	0	___ hours
4.	Related to getting postsecondary education?	1	0	___ hours
5.	Related to saving for retirement?	1	0	___ hours
6.	Related to other specific financial issues? (SPECIFY:_____)	1	0	___ hours

92. Now I'd like to find out about services or benefits that you may have received through the Community Action Project of Tulsa County, or CAPTC. During the past eighteen months, did you or a member of your household receive any of the following services from CAPTC?

		YES	NO
a.	Social services, including help with transportation, getting food, obtaining ID cards, or dealing with medical emergencies?	1	0
b.	Welfare-to-Work or Work First program services, including job readiness, job search, and job retention services?	1	0
c.	Medical services, including the medical clinic, eyeglass clinic, or help with health insurance?	1	0
d.	Child development program services, including FirstStart, HeadStart, or the School Age Program?	1	0
e.	Community Enterprise Opportunities (or CEO), including small business training and support?	1	0
f.	First-time Homebuyer's Program, including help with a downpayment and closing costs?	1	0
g.	Learning Lab, including GED, literacy, life skills, and English-as-a-second-language classes?	1	0
h.	Free tax preparation program?	1	0

FOR CONTROL CASES, SKIP TO CONCLUDING REMARKS

FOR TREATMENT CASES, CONTINUE.

The next several questions are about your participation in the IDA program at CAPTC.

93. In a typical month, about how many hours do you spend participating in the IDA program at CAPTC? Please include time spent going to IDA classes or meetings, doing homework, going to the bank, and any other time related to the IDA program.

_____ NUMBER OF HOURS (IF "0", SKIP TO Q.94)

93a. Of this number of hours that you have spent participating in the IDA program in a typical month, how many hours did you spend in direct contact with program staff either in person or by telephone?

_____ NUMBER OF HOURS

94. During the past eighteen months, how many hours have you participated in general financial education related to the IDA program at CAPTC?

_____ NUMBER OF HOURS [PROMPT, IF NECESSARY: Was it less than 10 hours? (RECORD "5".) Was it 10-20 hours? (RECORD "15".) Was it 20-40 hours? (RECORD "30".)]

94a. In your opinion, how useful was this general financial education? Would you say…

Very useful,.....3
Somewhat useful, or.....2
Not very useful?.....1

95. During the past eighteen months, did you participate in - financial training related <u>specifically</u> to your intended use of your IDA funds?

YES.....1
NO (SKIP TO Q.99).....0

95a. IF YES, ASK: What types of specific financial training did you receive? Was it…

		YES	NO	95b. IF YES, ASK: What number of hours?
1.	Related to buying a home?	1	0	___ hours
2.	Related to starting a business?	1	0	___ hours
3.	Related to getting postsecondary education?	1	0	___ hours
4.	Related to saving for retirement?	1	0	___ hours
5.	Related to other specific financial issues? (SPECIFY:_____)	1	0	___ hours

95c. In your opinion, how useful was this asset-specific financial training? Would you say…

Very useful,.....3
Somewhat useful, or.....2
Not very useful?.....1

96. Overall, how easy or difficult has it been to participate in the IDA program at CAPTC? Would you say…

Very easy, ...4
Somewhat easy,.....3
Somewhat difficult, or 2
Very difficult?.....1

96a. Have you opened an IDA account at CAPTC?

YES.....1
NO.....0

96b. IF NO, ASK: What is the main reason that you haven't yet opened an IDA account at CAPTC?

_____

SKIP TO Q.100

97. I'd like to know about the things that may have made it easier for you to use your IDA. How much do you agree or disagree with the following statements? For each statement, answer strongly agree, agree, disagree, or strongly disagree.

	Strongly Agree	Agree	Disagree	Strongly Disagree
. You have liked the financial institution you use for your IDA.	1	2	3	4
. Your IDA account has seemed secure.	1	2	3	4
. Your IDA has earned enough interest.	1	2	3	4
. The match rate for your IDA has been adequate.	1	2	3	4
. You have wanted to save for a certain goal.	1	2	3	4

.	You have liked the rules about taking money from your IDA.	1	2	3	4
.	The IDA classes have helped you to save.	1	2	3	4
.	Your family and friends have encouraged you to save.	1	2	3	4

98. Next, I'd like to know about the things that may have made it harder for you to use your IDA. How much do you agree or disagree with the following statements? For each statement, answer strongly agree, agree, disagree, or strongly disagree.

		Strongly Agree	Agree	Disagree	Strongly Disagree	Not Applicable
.	Saving hasn't been that important to you.	1	2	3	4	5
.	Saving takes too long; the goal has seemed too far away.	1	2	3	4	5
.	It's been hard to resist temptations to spend money.	1	2	3	4	5
.	Your family and friends have often asked you for money.	1	2	3	4	5
.	All or most of your money has gone to buy "necessities".	1	2	3	4	5
.	You could have saved a little but not enough to make a difference.	1	2	3	4	5
.	You have not liked the rules about taking money from your IDA.	1	2	3	4	5
.	You've been worried about losing your government benefits if you saved too much.	1	2	3	4	5

99. How have you managed to set aside money for your IDA deposits? Have you…. **(CHECK ALL THAT APPLY)**

			YES	NO	NOT APPLICABLE
_____	1.	worked more hours?	1	0	3

_____	2.	sold clothing or other items to raise money?	1	0	3
_____	3.	borrowed using a credit card?	1	0	3
_____	4.	borrowed from family and friends?	1	0	3
_____	5.	postponed paying bills?	1	0	3
_____	6.	spent less on movies and other leisure activities?	1	0	3
_____	7.	spent less on cigarettes or alcohol?	1	0	3
_____	8.	shopped for food more carefully?	1	0	3
_____	9.	eaten out less often?	1	0	3
_____	10.	bought used clothing instead of new clothing?	1	0	3
_____	11.	postponed going to the doctor or dentist?	1	0	3
_____	12.	Other (SPECIFY)_____			

100. Overall, how positively or negatively has the IDA program affected you? Would you say…

Very positively,.....4
Somewhat positively,.....3
Somewhat negatively, or.....2
Very negatively? 1

THOSE ARE ALL THE QUESTIONS I HAVE.

THANK YOU FOR PARTICIPATING IN THIS SURVEY!

Future Contact Form

(IF CONTACT INFORMATION IN SAMPLE ASK:)
This interview is part of an ongoing study of Individual Development Accounts. In about two years, we will contact you again to see how things are going. When you recently filled out the application you provided the name or names of individuals that we could contact if we could not get in touch with you. I would like to confirm that information with you.

INTERVIEWER: CONFIRM INFORMATION AND IF NOT CORRECT, WRITE IN CORRECTED INFORMATION BELOW. IF NO HOME TELEPHONE NUMBER IN CONTACT INFORMATION ASK: Do you have a home telephone number for this person? IF YES, RECORD THIS INFORMATION. IF NO WORK TELEPHONE NUMBER IN CONTACT INFORMATION ASK: Do you have a work telephone number for this person? IF YES, RECORD THIS INFORMATION.

PLEASE PRINT:

NAME:_____RELATIONSHIP:_____
ADDRESS:_____
(NUMBER) (STREET) (APT. #)
_____
(CITY) (STATE) (ZIP)
HOME PHONE #:_____ _____
(AREA CODE) (NUMBER)
WORK PHONE #: _____ _____
(AREA CODE) (NUMBER)

NAME:_____RELATIONSHIP:_____
ADDRESS:_____
(NUMBER) (STREET) (APT. #)
_____
(CITY) (STATE) (ZIP)
HOME PHONE #:_____ _____
(AREA CODE) (NUMBER)
WORK PHONE #: _____ _____
(AREA CODE) (NUMBER)

THOSE ARE ALL THE QUESTIONS I HAVE. THANK YOU FOR PARTICIPATING IN THIS SURVEY!

NOTE: KEEP THIS FORM SEPARATE FROM COMPLETED QUESTIONNAIRE.
RECORD RESPONDENT'S ID NUMBER: _____

Future Contact Form

(IF CONTACT INFORMATION IN SAMPLE ASK:)
This interview is part of an ongoing study of Individual Development Accounts. In about two years, we will contact you again to see how things are going. When you recently filled out the application you provided the name or names of individuals that we could contact if we could not get in touch with you. I would like to confirm that information with you.

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PLEASE PRINT:

NAME:_____RELATIONSHIP:_____
ADDRESS:_____
(NUMBER) (STREET) (APT. #)
_____
(CITY) (STATE) (ZIP)
HOME PHONE #:_____ _____
(AREA CODE) (NUMBER)
WORK PHONE #: _____ _____
(AREA CODE) (NUMBER)

NAME:_____RELATIONSHIP:_____
ADDRESS:_____
(NUMBER) (STREET) (APT. #)
_____
(CITY) (STATE) (ZIP)
HOME PHONE #:_____ _____
(AREA CODE) (NUMBER)
WORK PHONE #: _____ _____
(AREA CODE) (NUMBER)

THOSE ARE ALL THE QUESTIONS I HAVE. THANK YOU FOR PARTICIPATING IN THIS SURVEY!

NOTE: KEEP THIS FORM SEPARATE FROM COMPLETED QUESTIONNAIRE.
RECORD RESPONDENT'S ID NUMBER: _____

INTERVIEWER OBSERVATIONS

1. The respondent was:

a.	Able to understand questions easily	5	4	3	2	1	Hardly able to understand
b.	Cooperative	5	4	3	2	1	Uncooperative
c.	Interested	5	4	3	2	1	Not interested

2. Rapport with the respondent was:

Excellent	5	4	3	2	1	Very poor

IF INTERVIEW WAS CONDUCTED IN RESPONDENT'S HOME:

4. In what type of structure does respondent live?

Detached single-family home 7
Row/Town house 6
Two-family house 5
Three- or four-family house 4
Apartment building (5 or more units) 3
Trailer/Mobile home 2
Other (SPECIFY) _____ 1

5. In general, the condition of the respondent's home is

Very poor 1
Poor 2
Average 3
Good 4
Very good 5

6. In general, the condition of the respondent's neighborhood is:

Very poor 1
Poor 2
Average 3
Good 4
Very good 5

Appendix E:

SIPP Topical Module

Appendix E is unavailable electronically.

Appendix F:

In-Depth Participant Interview Guides

In-Depth Interviews with IDA Participants

Record the program code with number of interview on the tape prior to arrival for interview.

I. Introduction

OFF TAPE

Personal introductions

- *Build rapport. Talk to children, ask pets' names, make small talk*
- *Explanation of interview – Introducing what this survey is about (purpose, use) – the focus will be on individual's experiences with finance and savings.*
- *How interview will be used*
- *The interview should last no more than 2-3 hours. If additional time is needed, another interview can be scheduled, or it will be finished by telephone.*

Consent form

- *Confidentiality explanation*
- *Fee arrangement*
- *Request that you be allowed to tape the interview, and explain why*
- ***If approved turn on the tape recorder here and state the date before continuing (do not name the participant or the program on the tape)***

Questions about the process or program

- *Encourage respondent to ask questions about the interviewer, the project, or anything else.*
- *Reinforce respondent's control of the interview. Reiterate that they can stop the tape recorder or interview at anytime.*
- *Encourage respondents to tell their own story(s)*

II. Background information

The first part focuses on chronological picture of childhood and early adulthood. Focus should be on SES/savings/investment. Always ask for DETAILS and EXAMPLES. The questions in the right hand column are suggested. Actual questions and wording will depend on the nature of the interaction between the interviewer and participant. Instructions to the interviewer are in brackets and italics.

Concept	*Open Ended Questions*
Childhood	[*Icebreakers help R think back in time. Example: Small talk about time of year and what might have been going on in family of origin around this time of year.]*
General Background & Family Birthplace, growing up	Let's begin at the beginning… Can you tell me about where you were born and about your family?
Family employment history	What kind of work did the adults in your family do when you were a child? (include grandparents, if part of extended family) *Explore:* Jobs?
Neighborhood, activities and housing Housing/geographical history	Tell me about the places you grew up -- where did you live as a child?
Homeownership	What about housing? Did your family ever own their own place when you were growing up?
	Explore: What was the neighborhood like?
Schooling and education Education history (personal & family)	Tell me about school when you were a child? How much schooling did you get? Did your parents go to school?
	Did you do any other kinds of training or education? (e.g., vocational, on-the-job training, short courses, special programs)
Family decision making How family approaches challenges	What were some of the difficult or hard times that you or your family faced when you were a child? How did you or your family handle or solve these? *Explore: Give an example appropriate to respondent such as*: "Your dad was gone a lot and wasn't sending money regularly. How did your mother cope

	with that?"
Family SES Family socioeconomic status	How easy or difficult was it for your family to make ends meet? *Explore*: Did your family have any problems affording the basics? Did you have enough for your basic needs? Was there any money for extras? Can you remember situations when your family needed extra money? [*give examples such as for a medical emergency? To help a family member?*] Was there usually money available somewhere? [*Ask about sources*] *Explore*: Even if you can't remember a situation like this, do you think there would have been money available from somewhere?
Family's attitudes about money and money matters	Were financial/money matters talked about openly in your home? Or was it kind of kept quiet? Did your family talk about having more money or buying or owning things in the future? How did you think these things would happen?
Financial decision making	Who made financial decisions in your family -- **small decisions** like going to the movies and **big decisions** like buying a refrigerator or a car?
Public assistance	Was your family ever in a situation where they received public assistance in any form? *Explore*: food assistance, public aid checks, housing, medicaid [*Use appropriate local terms here*]
Savings in family of origin	
Background on savings Family history of saving	Let's talk some more about financial issues when you were growing up, but this time let's talk about savings. Did your family set money aside in any way? (*follow-up*: Any other way?) *Explore*: "tin can," under the mattress, savings, checking, IRA, pension/retirement plan, savings bonds, 401K.… Do you remember if they were setting money aside (or saving) for something in particular? Tell me about what your family owned when you were a kid

	Explore: Car? House? Land? Time-share? Business? Any other thing or investment?
Respondent's savings as child	Did you save any money when you were a child? How did you save? Where did you save? [*review ALL savings as child*]
	What were you saving for?
	Did your parents encourage or make you to save when you were a child?
	Explore: Did your family have rules or expectations about you saving?
Young Adulthood	
Independence and support from family (physical and financial)	Tell me about the time that you first moved away from your family? What were the circumstances?
	How did you support yourself? Did you keep any financial ties with your family (e.g., did they continue to help out in little or big ways)? [*Be specific*].
	[*Remind respondent about confidentiality]*
Asset development Transition from consumer purchases to long term investments	At what point did you begin to buy things, own or invest in things yourself? Like a stereo? Furniture? A car? A house? A business? Land? A retirement account? Stocks/bonds?
	Explore: Have you ever had enough money to be able to own or invest in things….
	How did you manage to get the money together to acquire these? (please be as honest as possible)
Savings as young adult	When you were on your own, did you ever save before you opened an IDA?
	Can you tell me how you saved, and how successful you were
	Explore: "Tin can," savings, Christmas Club, checkings, IRA, pension/retirement plan, savings bonds, 401K, etc.
	What did you use – or intend to use – your savings for?
	Tell me about why you made these savings/investments? (*Explore*: Did you buy a car? House? Land? Time-share? Business? Any other investments at all?)

Adulthood and Savings (pre-IDA)	And then what happened next? How have things been financially for you since [*last point discussed*]? [*Refer to questions above, covering the time between childhood and present.]*
SES	Did you save at any other time -- before your IDA? *Explore:* "Tin can," savings, Christmas Club, checkings, IRA, pension/retirement plan, savings bonds, 401K, etc.
Savings	[*If little or no savings*] Can you talk about why you hadn't saved very much before? Why was it hard to set money aside? *Explore*: insufficient money, high expenses, high demands, don't know how, not a priority?
Life Markers	Thinking back – What have been the key turning points (the most important things) that have happened in your life? Times when you've changed? How?

III. Current Situation

Respondent's current family	
General Background Definition of family and relationship to respondent	Tell me about your family now. Who is in your family? *Explore:* Who lives with you?
Family employment	What do all the adults in your household do (e.g., work, school, stay-at-home)?
Family education	How much schooling has everyone in your family had?
Neighborhood, activities & housing Type of housing & location	Tell me a little about the neighborhood where you and your family live.
Homeownership	Do you rent or own your home?
Community support & involvement	Are there any ways that you are involved in your community? When did you get involved? *Explore*: church, sports activities, politics, work, family?
Family barriers & strengths	Can you talk a little about some of the difficulties you or your family face these days? What are some of the ways that you handle these?

IV. Financial & Savings Patterns

Some of the following may have been covered in the first part of the interview. If certain items have been covered, then do not ask again.

Income, spending and surplus pattern (pre IDA) Income/ Family SES	So tell me about how things are going financially for you and your family? *Explore*: How easy or difficult is it for you and your family to make ends meet financially? What are the main ways that you bring in money to the family? Are there any other ways – no matter how small – that you bring money into the household? Have you ever been in a situation where you received public assistance in any form? *Explore*: food assistance, public aid checks, housing, medicaid [*Use appropriate local terms here*]
Financial decision making	Tell me a little about how you and your family make financial decisions, both small and large. Who pays the bills and manages the day to day finances?
Budgeting techniques	Which expenses do you take care of first when you pay the bills/pay your expenses?
Financial strain	Do you have some regular expenses that you can't cover all the time? Which ones? Do you have occasional expenses that you can't cover sometimes? Which ones? Have there been times when you have had problems with debt? *Explore*: Have you worked with an organization to manage your debt or pay it off?
Unplanned expenses	Have you ever had an experience where you had to come up with money for something you hadn't planned on? How did you deal with it? How often does this happen?
Surplus	Do you have any money left over after you've paid your regular expenses? How much of the time does this happen? What do you do with the extra?

Financial management training or counseling	**Before the IDA program**, did you ever have any kind of classes, workshops or counseling on managing money? (e.g., banking, managing books, taxes, interest or anything like that, Consumer credit counseling) What did you learn from these? Did any of this affect your ability to save any money? How?

V. IDA Experience

Concept	*Open Ended Questions*
IDA: Information, access and decision process	Now let's turn to IDAs….
Information source	How did you first hear about something called an IDA [*or whatever words their program uses*]? What made you take notice?
Decision process and reasons for participation	What convinced you to begin your own IDA account? Did you plan this alone or did you consult someone else at all? *Explore*: Why do you think other people signed up? What about those who decided not to sign up?
Initial steps taken and program operations	What were the things you did first to get your IDA started? All the programs are different, so can you explain to me *step-by-step* how it works? A*lternative*: How would you describe this program to someone else?
IDA savings patterns	We'd really like to know how your experience with the IDA has gone. This information will help us understand how people save, and some of the difficulties they might face. Please remember that the interview is confidential and that we will not tell anyone in the program or elsewhere what you say about your savings. What is the maximum you can get matched?

Pattern/sources	Is there a certain time in the month that you usually put your money in? Is there any reason why you deposit at that time? Who usually makes your IDA deposit and how? Here is the pattern of savings according to the statements. Does this look correct to you? Remember, we are not here to judge you in any way at all – we are only trying to understand the things that make it easy or hard for people to save. It looks like you first opened your IDA in _____? [***Pointing to recent high points***] Here you saved a lot – Can you remember where you got that money to save? How you came up with that money? Is that what happened during the other high savings months? Are there other ways that help you set aside money for your account? *Explore*: Are there ways that you spend less or cut your expenses in order to be able to save more? Are there times when you had to sacrifice bill paying or other purchases? [***Pointing to recent low points***] Here you saved less – Can you remember what was happening that month that made it difficult to save? Was this the same in other low months? **[*Pointing to recent missed months*]** Here there was no deposit – Do you remember what was happening? I'm wondering what would make it easier to save -- or even meet your maximum -- in months like these? Does anyone ever help you or support you making your deposit? Are there ways that some people make it more difficult for you to make that deposit? Does it get any easier or any more difficult to save the longer you are in the program?
IDA uses	What does this money in your IDA mean to you? Does it mean anything to your family? How do you plan to use your IDA? How did your choose that purpose? Have you already used any of your IDA savings? How did you decide to spend it on that? Did anyone else help you figure out how to spend it? (program staff, rules, family, friends, etc.)

IDA economic education/financial management	Tell me about what kind of training and classes the program has for you. What did you learn from it? ▪ Does the program teach participants about finances and savings? What do you do? ▪ What kinds of things have you learned from these classes or groups? ▪ What was your overall feeling about it? How helpful is it? Is it worth your time? ▪ What is your reaction to the other account holders? Were they helpful to you in any way? ▪ Are there other things that the classes need to include but didn't?
Content of IDA Program Program operations (personnel, administration, training, access to staff, access to account, access to other sites, etc.)	In what ways has the program or staff helped you or not helped you save? ▪ How easy has it been for you to ask questions and get information from the program? Where would you go if you ran into a problem or needed information quickly? ▪ How does the staff treat you and other IDA holders? ▪ Are there things that the people at the program have done to help you or make it difficult to save in your IDA? ▪ What are the rules (expectations)? ▪ Do these rules make it easier or more difficult to save? In what ways? ▪ Are there any things that are making it difficult for you to continue saving or to continue with the IDA program? ▪ What other things about the program have been helpful - or not helpful - to you? ▪ What part(s) of the program do you like best? Least? ▪ What's your overall opinion about the IDA program and the staff? ▪ Do you get a monthly statement in the mail? Do they influence your savings?

Perception/Evaluation of IDAs Evaluation of IDAs Perceived value of IDAs Perceptions of IDAs Relationship b/t IDA & other programs Program improvements	Overall, what do you think about IDAs? Would you recommend it to a friend? How important to you is your IDA? What makes it important or not important for you to have an IDA? In your opinion, why do you think IDAs were created? How do you think that other families will be affected by having IDAs? How would you compare the IDA program with other programs out there? (*Explore*: public aid, AFDC/TANF, other). Let's step back a minute and think about how you would run an IDA program – what things would you do to improve it (these could be big or little changes)?

VI. Asset Effects of IDAs

Positive and negative effects Of the savings: *Economic* *Personal (emotional, cognitive)* *Family* *Intergenerational (children)* *Social* *Civic*	What is the importance of your IDA savings to **you**? In what ways? Are there ways that your IDA savings have **changed your outlook** or the way you do things? Either in good ways or in bad ways? Have you made any **changes in your life** – even small ones -- since you began your IDA? (Spending? Saving? Lifestyle? Habits? Thinking? How you spend time? How you feel about yourself?) Did the IDA influence these changes in any way? How? Has the fact that you have these savings change the kinds of **things you do** or get involved in? *Explore*: Since you started the IDA program -- Have you gotten involved in any different things you hadn't been involved in before? Have your IDA savings affected your **family or children** in any way? Your partner/spouse? Your children? The fact that you have this savings account -- do you think it has any effect at all on your **neighborhood or community**?
Of the program: *Economic* *Personal (emotional, cognitive)* *Family* *Intergenerational (children)* *Social* *Civic*	How about the program – the people and the classes – have they had any effect on you or your family? Do you think there is any way that the staff and the program have affected your **neighborhood or community**?

Future savings	Now that you're done with this (or) when you reach your maximum savings, do you think you will continue to save? If so, how will you do it? What will you save for? If not, why not?
Savings vs. program effects	*Summarize each of the effects and ask which of these or how much is due to being in the program versus how much is due to having a savings account. Explore.*

VII. Goals and Future

Goals	Thinking back to the time when you first signed up for the IDA program – when was that? – What were you hoping you would be able to accomplish? Have you been able to reach your goals? Where do you see yourself and your family in 2 years? (short-term goal) What about in 5 years? (long-term goal) Do your IDA savings play any role in these goals? How? [*refer back to goals here]* How long do you plan to have an IDA savings account? How long do you plan to be involved in [*program*]?
Final Questions What are the key elements of an IDA program that help people to save?	Thinking back over all the things we talked about, what do you think are the most important things that helped you save? What are the most important things that made it difficult to save? If the program suddenly had to downsize or cut back – what parts of the program do you think they should drop first? Second? Third? Last? If the program only had that last thing – do you think you would be able to save?

VIII. Monthly Expenses and Income [*see addendum*]

Appendix G:

Benefit-Cost Analysis, Detailed Analysis Plan (Supplement to Section 6.3)

6.3 Data Analysis Plan

6.3.1 Participants

Exhibit 6.3-1 lists financial benefits and costs from the point of view of participants. The table also shows the source of data for each item. The discussion below explains the choices of variables and how the data will be collected and used.

6.3.1.1 Costs for participants

From the point of view of the financial benefit-cost analysis, the two types of relevant costs are the costs borne by participants that would not have been borne in the absence of participation, and the costs avoided by participants (that is, negative costs, equivalent to benefits) that would not have been avoided in the absence of participation. This change in total costs caused by IDA participation is measured as the costs borne by participants minus the costs borne by the non-participant comparison/control group. To measure this difference, benefits must be measured for both groups with comparable methods.

Own IDA deposits. Outflows (contributions) from IDA participants to their IDA accounts are costs at the time they take place (Exhibit 6.3-1). MIS IDA records all contributions by participants to their own IDA accounts. Non-participants will not have IDA accounts with the AFIA program, but they might have IDA accounts with some other program. To ensure compatible data between participants and non-participants, data on IDA-related cash flows will be derived from survey data. For participants, data from the survey on IDA-related cash flows will then by cross-checked with data from MIS IDA.

Interest on IDA balances. When interest accrues on IDA balances, the participant does not benefit from an inflow nor bear cost from an outflow because, in a sense, interest is a simultaneous, equal-sized inflow and outflow, and they cancel each other out. That is, interest earned is like a cash inflow to the participant that is immediately followed by an equal-sized cash outflow from the participant to the IDA account. (Later, when the participant withdraws the interest, it is a cash inflow and thus a benefit.) Data on interest on IDA balances will be collected both by the survey and through MIS IDA to ensure data compatibility between participants and non-participants in the case that some non-participants get access to IDA accounts elsewhere.

Taxes paid. Taxes are outflows and thus costs from the point of view of IDA participants. Because IDAs are expected to help participants to become more self-sufficient, earn more income, and accumulate more assets, taxes paid are expected to increase and thus are shown in Exhibit 6.3-1 as a cost.

Because the analysis assumes that taxes paid will increase due to IDAs, they are listed here as a cost. If in fact taxes turn out instead to decrease, then the amount will still be counted as

a cost, but it will be negative, so it will still be treated correctly, because negative costs are benefits. This same principle holds for all the quantities discussed in this analysis plan.

Federal taxes. Participants pay taxes to the federal government and to state and local governments. At the federal level, if IDAs increase income from earnings, then federal income taxes will increase. Income tax paid by the household will be estimated based on data on household income from the survey and on tax rules in the I.R.S. code. Income tax paid may also be derived from relationships between income and income tax paid estimated from national surveys in the literature (Clones *et al.*, 1995). For example, given a gross level of income, the surveys reveal the average tax paid.

The estimation here of costs to participants will also take into account likely increases in income taxes due to reduced eligibility for the EITC. In contrast, decreases in income-tax liability due to the tax-deductibility of IDA interest and due to increased use of the home-mortgage interest deduction will be discussed later as benefits to participants.

If the household owns all or part of a business, then the analysis will account for the possibility of effects of IDAs on profit taxes. The tax will be computed as net income before taxes multiplied by the profit-tax rate multiplied by the share of ownership in the business held by the household. Net income before taxes and ownership shares will be collected by the participant survey, and the profit-tax rate will be derived from the I.R.S. code.

Both the household and the business will also pay FICA (social security) taxes. For the household, FICA taxes will be estimated as the personal FICA tax rate multiplied by earnings from wage-employment taken from the survey. For the business, FICA taxes will be estimated as the business FICA tax rate multiplied by the payroll (from the survey) and multiplied by the share of ownership in the business by the household.

Exhibit 6.3-1
Cash-flow benefits and costs for participants

	Cash flow	Source of data
Costs	Own IDA deposits	MIS IDA, survey
	Taxes paid	
	Federal	
	Income	
	Household	Survey, I.R.S. code
	Business	Survey, I.R.S. code
	FICA	
	Household	Survey, FICA law
	Business	Survey, FICA law
	State and local	
	Income	
	Household	Survey, state and local law
	Business	Survey, state and local law
	Property and sales	
	Household	Survey, state and local law
	Business	Survey, state and local law
	Public assistance	
	TANF	Survey, administrative data
	Medicaid	Survey, cost per user of Medicaid
	Food stamps	Survey, Federal regulations
	Unemployment insurance	Survey, administrative data
	Supplemental security income	Survey, administrative data
	General assistance	Survey, administrative data
	Public housing	Survey
	Section 8 subsidies	Survey
	Other (*e.g.*, utility assistance)	Survey
Benefits	Withdrawals of own IDA savings	
	Deposits	
	Approved	MIS IDA, survey
	Unapproved	MIS IDA, survey
	Interest earned	
	Approved	MIS IDA, survey
	Unapproved	MIS IDA, survey
	Withdrawals of IDA matches	MIS IDA,survey
	Tax breaks	
	Tax-deductibility of IDA interest	MIS IDA and I.R.S. code, survey
	Home-mortgage interest deduction	Survey and I.R.S. code
	Earnings	
	Wage employment	Survey
	Self-employment	Survey
	Other earnings	Survey
	Appreciation of assets	
	Home	Survey
	Business	Survey
	Property or land	Survey
	Stocks	Survey

State and local taxes. Households and businesses also pay state (and possibly local) income taxes. These will be computed in the same way as federal taxes based on state and local laws. As for federal taxes, estimated income-tax liability will be adjusted to reflect the tax-advantaged nature of IDA interest and the possibility of greater use of the home-mortgage interest deduction.

Households and businesses also pay state and local sales taxes and property taxes. Sales taxes will be estimated as the total earnings of the household from wage employment and from self-employment net of changes in financial-asset holdings multiplied by the relevant sales-tax rate. (Financial assets are netted out because their purchase is not subject to sales tax. All other uses of income, however, must be for goods or services subject to sales tax.) The survey records sources of income and changes in financial-asset holdings, and the local sales-tax rate will be recorded during site visits.

Property taxes paid to the state and local governments will be estimated by multiplying the mill rates by the value of land and other physical property owned by the business and household as recorded in the survey. The mill rates will be recorded during site visits.

As always, the quantities that enter the actual benefit-cost analysis are differences in differences of the measurements detailed here. Thus, for example, the sales-tax figure that appears in the benefit-cost analysis as a cost for participants will be the difference in estimated sales tax paid by the average member of the treatment group between two survey periods, minus the difference in estimated sales tax paid by the average member of the control group between two survey periods.

Public assistance. If IDAs increase self-sufficiency, then participants will bear costs in the form of reduced cash inflows from means-tested public assistance. (Cash inflows from public assistance in the form of IDA matches are counted below as benefits. Furthermore, reductions in cash outflows due to the tax deductibility on IDA interest and due to increased use of the home-mortgage interest deduction are also counted below as benefits. Changes in the use of EITC are reflected as costs due to changes in taxes paid as described above.)

IDAs may reduce the use of TANF either by propelling current recipients into self-sufficiency or by helping to keep current non-recipients from becoming future recipients. Data on TANF use and the amount of cash received could, in principle, be derived from state-level administrative records. Gaining access to such records will undoubtedly be very costly, however, so the evaluation will most likely use not administrative records but on TANF receipts recorded in participant survey. The analysis of supplemental security income and general assistance follows the same pattern as the TANF analysis.

IDAs may also reduce the use of Medicaid. The survey records whether a household has Medicaid or not. The value of Medicaid will then be estimated, as done by Clones *et al.* (1995), from administrative records on the numbers of people in a given income range on

Medicaid and the total Medicaid expenses for that group. Furthermore, administrative records, if available and if inexpensive to access, may record actual Medicaid spending for individuals in the treatment and control groups.

Technically, food stamps are not cash. From the point of view of the household, however, food stamps free up for other uses cash that would otherwise have been spent on food, so an inflow or outflow of food stamps are essentially equivalent to an inflow or outflow of cash. (In any case, the concept of "cash-flow" in financial benefit-cost analysis encompasses far more than just literal cash flows, extending to resource flows that could, in principle at least, be easily converted to cash or valued in dollar terms [Gittinger, 1982]). The survey records food-stamp receipts, and the analysis will also attempt to access administrative records of the Department of Agriculture.

IDAs may increase self-employment (through use for microenterprise) and wage-employment (through use for post-secondary education). Thus the analysis will attempt to track receipts from unemployment insurance, both through the survey and through administrative records from the Department of Labor.

IDAs may be used to purchase homes, so they may cause decreases in the receipt of public assistance in the form of public housing or the so-called "Section 8" rent subsidies. The survey collects data on the use of public housing or Section 8, on the rent actually paid, and on the hypothetical rent absent the subsidies. The implicit subsidy is then the hypothetical rent minus the rent actually paid. Administrative records would provide these data.

Finally, IDAs may cause a decrease in public assistance in the form of other means-tested transfers, such as cash subsidies for utility bills. For participants, this is a cost, because resource inflows decrease. The survey records this information.

To match members of the treatment and control groups with administrators' records will require their social-security numbers. This information would probably best be gathered by the IDA program at the time of application rather than through the survey.

6.3.1.2 Benefits for participants

From the point of view of the financial benefit-cost analysis, the two types of relevant benefits are the benefits enjoyed by participants that would not have been enjoyed in the absence of participation, and the costs (negative benefits) borne by participants that would have been avoided in the absence of participation. This change in total benefits caused by participation is measured as the benefits enjoyed by participants minus the benefits enjoyed by the non-participant comparison/control group. To measure this difference, benefits must be measured for both groups with comparable methods.

Withdrawal of IDA deposits and interest. Sooner or later, IDA participants get all their deposits back with interest. From their point of view, these cash inflows are benefits,

whether or not the withdrawal is used for an approved or unapproved use. MIS IDA records all withdrawals.

Cash inflows from withdrawals of IDA match funds (with interest) are also benefits for participants. Match funds are withdrawn only for approved uses. MIS IDA records all such withdrawals.

Data on withdrawals from IDAs will be collected through the survey and (for participants) cross-checked with data from MIS IDA.

Tax breaks. IDAs may trigger some types of tax breaks for participants. For example, the estimated income-tax liability that enters the analysis will be adjusted to reflect the tax-advantaged nature of the IDA accounts themselves. If IDAs increase the use of home mortgages, then estimated taxes will also reflect the effects of the home-mortgage interest deduction. If these effects reduce taxes, then the reduction in cash outflows is a benefit to households. These estimated effects will be derived from data on IDA interest from MIS IDA, from data on home mortgages from the survey, and tax rules from the I.R.S.

Earnings. IDAs may affect earnings from wage employment (through additional post-secondary education), earnings from self-employment (through microenterprise capitalization), or earnings from other work not commonly considered a "business", for example, infrequent yard work for neighbors or occasional baby-sitting. The survey captures all three types of earnings.

Changes in earnings are listed here as benefits for participants, although IDAs may actually decrease earnings from wage employment in two ways. First, by facilitating post-secondary education, IDAs may draw people out of the workforce and into school, at least in the short term. Also, students—at least while in school—earn less than non-students. Second, by facilitating self-employment, IDAs may draw people out of wage jobs and into microenterprise. And because microenterprise—especially for the poor—does not pay well (Schreiner, 1999c), IDAs may actually cause earnings to decrease, at least in the short term.

Appreciation of assets. Appreciation—like depreciation—does not appear explicitly as distinct measurements in financial benefit-cost analysis (Gittinger, 1982). The effects of appreciation and depreciation, however, do implicitly affect the estimated benefits and costs. Accounting for this in the analysis is accomplished by recording the purchase price (or market value at the start of the analysis) as the equivalent of a cash outflow and by recording the sale price (or market value at the end of the analysis) as the equivalent of a cash inflow. Furthermore, any cash expended on maintenance or improvements to the asset are counted as cash outflows. Given these conventions, the cost or benefit from any appreciation or depreciation is reflected in the change in the value of the asset between outflow and inflow, discounted for the time between the two flows.

The analysis assumes that the only appreciable assets are homes, businesses, property or land, and stocks. The other three major non-human-capital assets held by households—financial assets with fixed returns (such as cash, savings accounts, or bonds), consumer durables (such as furniture or appliances), and vehicles—do not appreciate. IDAs do increase human capital (through, for example, post-secondary education and financial-literacy classes), but the financial returns to the appreciation of human capital are captured in the measurement of changes to earnings. Assets that do not appreciate do not directly affect the flows of financial resources into the household and so are omitted from the financial benefit-cost calculus.

In essence, the benefit-cost analysis from the point of view of the household is an attempt to measure the present value of the change in the flow of resources into the household due to IDAs. The baseline survey ($t = 0$) collects data on the market or resale value of homes, businesses, property or land, and stocks owned by the household. As hinted at above, this value A_0 is equivalent to a cash outflow from the point of view of the household. For the purposes of the benefit-cost analysis, the world starts on the day of the baseline survey. If the household did begin life at time 0 and if they nonetheless start life with A_0 in appreciable assets, then it makes sense to assume that they were endowed at birth with resources worth A_0 which then instantly became an outflow when used to purchase appreciable assets A_0.

Likewise, at the end of the analysis ($t = T$), the household receives a cash inflow of A_T equivalent to the value of its homes, businesses, property or land, and stocks. For the purposes of the benefit-cost analysis, the world ends at time T. If the household really did end life at time T and if they nonetheless were about to die with A_T in appreciable assets, then it makes sense to assume that they would sell their assets A_T before the end of the world, realizing a resource inflow of A_T. (Economists commonly assume that proceeds from this end-of-time garage sale are used to throw a "death party".) In reality of course, the household was not born at time 0 and does not die at time T, but for the purposes of the time frame of the financial benefit-cost analysis, which must have a fixed start point and fixed end point, birth and death and no bequests are reasonable fictions.

In the absence of a very thorough understanding of the mechanics of financial benefit-cost analysis, it may not be immediately obvious why it makes sense to count A_0 as a cash outflow and A_T as a cash inflow (Gittinger, 1982). Perhaps the easiest way to see why is to consider an example where the intuitive effect on resource flows due to appreciation or depreciation is obvious and then to recognize that only one treatment gives the intuitive answer. For example, consider a hypothetical household whose appreciable assets are worth \$9 at the start of the analysis but appreciate to be worth \$100 by the end of the analysis. Intuitively, it makes sense that the appreciation caused an increase in resource flows into the household of \$100 ! \$9 = \$91. With A_0 as a cash outflow and A_T as a cash inflow and ignoring discounting, the net cash flow into the household due to appreciation is in fact \$91. Consider, however, all the other eight combinations in which A_0 and A_T can be considered as inflows, outflows, or no flows (Exhibit 6.3-2). Four combinations produce negative cash

flows (in spite of the huge appreciation), one produces no cash flow, and only one of the other four is the $91 that makes sense intuitively.

Exhibit 6.3-2

Changes in resource flows given different combinations of treatments of starting and ending appreciable assets (in dollars)

			A_T	
		No flow	Inflow	Outflow
	No flow	0	100	-100
A_0	Inflow	9	109	-91
	Outflow	-9	91	-109

Not all increases in the value of appreciable assets are due to appreciation. Some are due to investment, sales, or maintenance and improvement. For example, a household without a house may buy a house. The consequent increase in the value of appreciable assets is due then not to appreciation but to the purchase. No new resources entered the household; rather, cash resources were converted into house resources. Likewise, the sale of a home decreases the value of appreciable assets, but the decrease is not due to depreciation but rather to a conversion of resources between two different forms. Finally, maintenance and improvement increases the value of appreciable assets but is not itself appreciation.

Investment, sales, and maintenance and improvement are not of resource inflows nor outflows for the household but rather conversions of resources between two different forms within the household. For example, a household with a $100 house, $50 cash, and an old roof has no more or less resources after it converts that $50 into a new a house worth $150 with a new roof. (The analysis assumes that the full cash expended on maintenance and improvement translates directly into greater asset value.) In contrast, a household whose house appreciates from $100 to $150 because a vacant lot next-door was turned into a park does indeed benefit from an increase in resources that becomes a cash inflow at the time the house is sold. Likewise, a household that converts non-financial resources (such as time and effort) into a clean house increases the financial value of the home, and this is an increase in financial inflows into the household.

To measure changes in financial flows due to depreciation and appreciation, the survey not only collects information about the supposed market resale value of appreciable assets, but it also gathers data on the sale price (p_{st}) of appreciable assets purchased during a survey period, the purchase price (p_{pt}) of appreciable assets purchased during a survey period, and the amount of cash used for the maintenance and improvement of appreciable assets during the period (m_t). Ignoring discounting, resource inflows due to appreciation during the period of analysis is then the value of appreciable assets at the end of the period (A_T), plus the sale price of appreciable assets sold in each period (p_{st}), minus the purchase price of appreciable assets purchased in each period (p_{pt}), minus the cash used for maintenance and improvement

in each period (m_t), and minus the value of appreciable assets at the start of the analysis (A_0). In symbols, this is $A_T + p_{sT} ! p_{pT} ! m_T + p_{sT-1} ! p_{pT-1} ! m_{T-1} + \ldots + p_{s1} ! p_{p1} ! m_1 ! A_0$.

6.3.1.3 Participant benefits and costs: summary

From a net-present-value perspective, the effects of IDAs for participants are the changes in the flows of resources into the household. Outflows are costs (c_t) and include own IDA deposits, penalties on unapproved withdrawals, net increases in taxes paid, and net decreases in public assistance received. Inflows are benefits (b_t) and include withdrawals of IDA matches, deposits, and interest; net increases in earnings; net increases in tax breaks. Net appreciation of appreciable assets is also a benefit. In symbols, the net present value of IDAs to participants is $!A_0 + \Gamma(t=0 \text{ to } T) *^{t-0.5} \cong (b_t ! c_t + p_{st} ! p_{pt} ! m_t) + *^T \cong A_T$.

6.3.2 Non-participants

Non-participants are not participants nor employees or administrators of IDA programs. Standard practice in large-scale financial benefit-cost analyses is to assume that the project does not affect the benefits and costs of non-participants at all. That is also the working assumption adopted here. The discussion below speculates on the nature of the possible effects of IDAs on non-participants in order to illustrate their likely nature and their possible social importance. The point is that in general the long-term average effects of an intervention on the entire population may differ from the short-term effects of the intervention on a few individuals (Pollock, 1998).

IDA programs affect non-participants in two ways. First, non-participants pay federal, state, and local taxes that support IDA programs. These costs, however, are counted under the public-sector rubric and will not be discussed further here. Second, non-participants are affected by changes in market prices caused by IDA programs. That is, IDA programs change the markets for the assets that IDAs subsidize, and these market changes affect non-participants. The important point—and indeed the entire reason that non-participants are even included as a separate group of stakeholders in the analysis—is that IDAs have general-equilibrium effects.

For example, it might be reasonable to assume that the supply of low-cost houses in a given area is fixed, at least in the short term. In Exhibit 6.3-3, this inelastic supply is represented by a solid vertical line. Even without IDAs, there is some demand for low-cost homes, shown in Exhibit 6.3-3 by a solid line that slopes down from left to right. The intersection of supply and demand is the quantity of low-cost homes sold in the absence of IDAs (horizontal axis, Q^*) and the price (vertical axis, P^*).

In the short term at least, IDAs do not affect the supply of houses; it just takes too long for developers, in response to increased demand, to find empty land and to build or rehabilitate more low-cost houses. IDAs do, however, increase demand, shown in Exhibit 6.3-3 by a rightward shift in the demand curve; at any given price, more households are willing to buy

because IDAs increase the resources earmarked for the purchase of a home. The demand shift causes prices to rise from P^* to P^N, but the quantity of houses supplied remains at Q^*. The IDAs help participants to purchase houses, but this increases the price of housing. In the process, IDA participants and their IDA subsidies squeeze some non-participants out of the housing market. On the other hand, owners of low-cost housing see their homes appreciate more in the presence of IDAs than they would the absence of IDAs.

In the long term, higher prices increase profits from the sale of low-cost homes, the supply of low-cost homes will increase. In terms of Exhibit 6.3-3, the vertical supply line will shift right, for example to Q^{NN}or Q^{NNN}. The long-term equilibrium quantity of low-cost homes will increase due to IDAs, but, depending on the extent of the shift, the long-term price could be either more or less than the price P^* that was in place before IDAs.

Of course, some participants may leave the market for low-cost homes entirely, or the short-term supply of low-cost homes may not be so nearly perfectly inelastic as depicted here. Still, the important point is that IDAs have long-term, general-equilibrium effects on the markets for the assets that they subsidize. Thus, IDAs engender benefits and costs not just for participants but also for non-participants.

The expansion of microenterprise due to IDAs may also squeeze non-participants out of microenterprise. At least some markets for the products or services of some microenterprises do not have slack in them, so subsidies for some microentrepreneurs are taxes for others microentrepeneurs. In Great Britain, for example, the standard assumption in government evaluations of subsidized microenterprise programs is that 50 percent of the net benefits to participants come at the cost of displacement of non-participants (Bendick and Egan, 1987).

Likewise, it is unlikely that the supply of jobs that require post-secondary education is perfectly elastic. Thus, some people who get college degrees because of participation in IDA programs will inevitably displace some non-participants who also got college degrees.

Thus, just as some benefits for participants are transfers from government and so have no effect (other than deadweight costs) on the well-being of society as a whole, some benefits for participants are akin to transfers from non-participants. (For example, Browne and Gleason (1996) point out that some kinds of appreciation are simply transfers between people who own some types of assets and people who want to buy the assets.) Unlike transfers from government, however, transfers from non-participants are very difficult to measure because they depend on the elasticities of both supply and demand, on spill-over effects between markets, and on long-term general equilibrium.

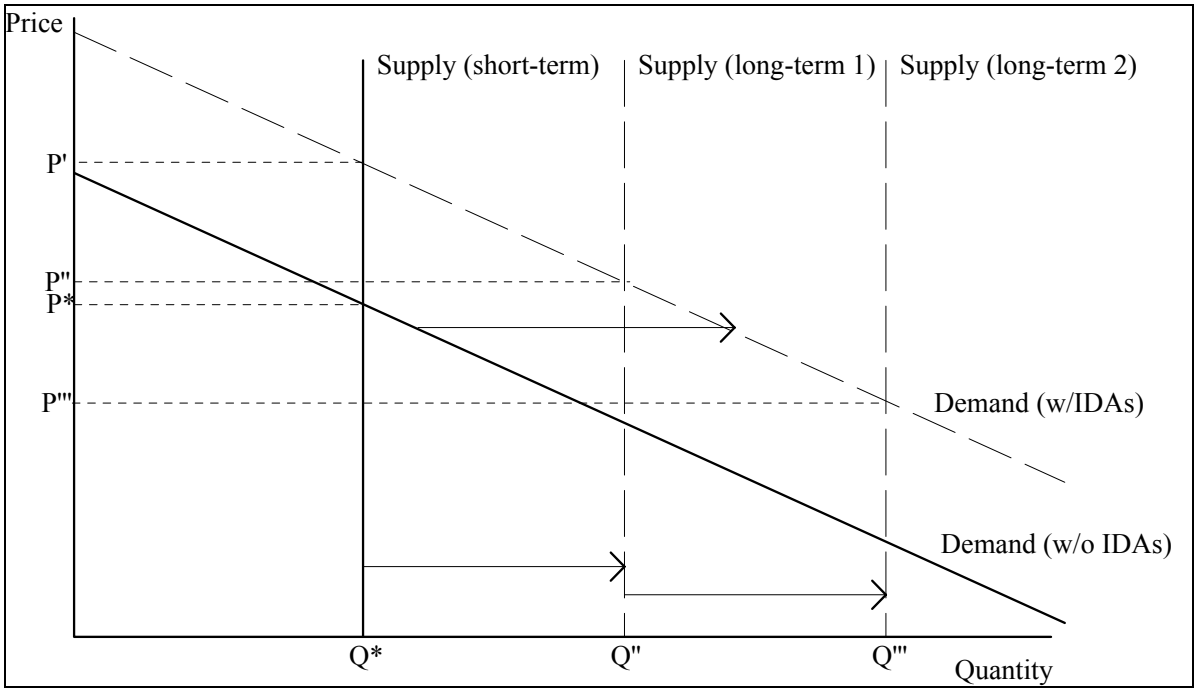
Of course, IDAs will also benefit some non-participants in some ways. For example, homeowners in neighborhoods where property values rise will benefit from the increased demand for homes due to IDAs. Likewise, the economy as a whole will become more productive and more efficient when entrepreneurs prospect new market niches and when new

college graduates fill jobs that require college-learned skills but that were not filled by qualified workers.

In practice and as stated above, the financial benefit-cost analysis will not account for the effects of IDAs on non-participants. This is standard practice in the evaluation field. Effects on non-participants, although certainly real and certainly important, are simply too difficult to measure. Insight into the nature and magnitude of these costs and gains may be drawn from the community-level impact analysis.

Exhibit 6.3-3

Effects of IDAs on the market for low-cost homes



6.3.3 Federal government

Benefits and costs for the federal government result from seven broad categories of changes in cash flows (Exhibit 6.3-4). Costs result from disbursements to IDA programs, administrative expenses at the federal level, and from increases in tax expenditures. In contrast, benefits result from reimbursements from IDA programs, from penalties on unapproved withdrawals, from increases in tax receipts, and from decreases in outlays for public assistance. If c_t stands for costs in year t and if b_t stands for benefits, then the net present value of these costs and benefits for the federal government is Sum$\{t=1$ to $T\}$ $*^t \cong (b_t$! $c_t)$. From the point of view of society as a whole, each of these cash flows are transfers to another group of stakeholders and so do not change overall social welfare.

Exhibit 6.3-4

Cash-flow benefits and costs for the federal government

	Cash flow	Source of data
Costs	Disbursement to IDA programs	MIS IDA, govt. budgets, site visit
	Administrative expenses	Govt. budgets, admin. estimates
	Tax expenditures	
	Tax deductions for IDA interest	MIS IDA and I.R.S. code
	Home-mortgage interest deduction	Survey and I.R.S. code
	Private donations	Site visit, MIS IDA, I.R.S. code
Benefits	Reimbursements from IDA programs	MIS IDA, govt. budgets, site visit
	Tax receipts	
	Income	
	Household	Survey, I.R.S. code
	Business	Survey, I.R.S. code
	FICA	
	Household	Survey, FICA law
	Business	Survey, FICA law
	Public assistance	
	TANF	Survey, administrative data
	Medicaid	Survey, cost per user of Medicaid
	Food stamps	Survey, federal regulations
	Unemployment insurance	Survey, administrative data
	Supplemental security income	Survey, administrative data
	Public housing	Survey
	Section 8 subsidies	Survey
	Other (*e.g.*, utility assistance)	Survey

6.3.3.1 Cost to the federal government

Disbursements to IDA programs

The federal government incurs a cash outflow—a cost—for funds disbursed to IDA programs. These funds pay for IDA matches and local administrative expenses. Funds to pay for the evaluation are also included here. The amount disbursed is recorded in MIS IDA, and the figure will be cross-checked with federal-government budgets and with program staff during a site visit.

Administrative expenses

For the federal government, cash outflows for payroll and overhead of the administrators who oversee AFIA are costs. Administrative officers will estimate the proportion of their time spent on IDA matters. This proportion will then be multiplied by the associated payroll and overhead, as found in agency budgets.

Tax expenditures for participants

Cash inflows for the federal government will decrease due to tax exemptions on IDA savings and due to increased use by participants of the home-mortgage interest deduction. The measurement of these tax-expenditure transfers from the federal government to participants is described above in the section on participant benefits.

Tax expenditures for private donors

AFIA restricts IDA programs to not-for-profits, so cash donations from private donors to IDA programs are tax-deductible and may even qualify as tax credits. The consequent decrease in tax receipts is a cost for the federal government. For example, if private banks and credit unions give cash to a local IDA programs, then their tax liability decreases. The analysis assumes that for-profit donors would not, in the absence of IDAs, have made similar donations to other not-for-profits, so IDAs cause an increase in federal tax expenditures. On the other hand, cash donations from foundations or from other not-for-profit private donors are assumed not to affect federal tax expenditures because, in the absence of IDA programs, these donations would probably have been made to some other not-for-profit program. The level of tax expenditures will be estimated from the I.R.S. code, from donation data from MIS IDA, and from data collected from local IDA programs during a site visit.

6.3.3.2 Benefits to the federal government

Reimbursements from IDA programs

Section 407(d) of AFIA requires IDA programs to return unused federal funds at the end of the demonstration. This cash inflow is a benefit to the federal government. As for disbursements, reimbursements recorded in MIS IDA will be cross-checked with federal government budgets and with local programs on a site visit.

The analysis does not explicitly measure each administrative expenditure of local IDA programs. Implicitly, however, the resources used up in local administration are the difference between the total cash disbursed to the local IDA program—whether from government or from private donors—and cash reimbursements from the local IDA program back to sponsors, less cash withdrawn by participants as IDA matches. That is, all sources of cash must be used for reimbursement, matches, or local administrative expenses. The sources of cash are few and are well-documented by both the sponsor and the IDA program. Likewise, reimbursements to sponsors and withdrawals of matches are well-documented by MIS IDA, by the sponsor, and by the IDA program. In contrast, administrative expenses incurred by the local IDA program are many and varied, and not every IDA program maintains formal budgets or income-and-expense statements, let alone audited financial statements. Therefore, the analysis implicitly measures the difficult-to-measure quantities (administrative expenses for the local IDA program) as the difference between simple-to-measure quantities (cash disbursements, minus cash reimbursements, minus IDA match withdrawals).

Taxes receipts

Federal income taxes and FICA taxes are transfers from participants to the federal government. Participants pay both types of taxes as a household and perhaps also as business owners. The measurement of changes in these taxes caused by IDAs is described above in the section on participant costs.

Public assistance

Just as IDAs may increase tax receipts, they may also decrease spending on means-tested public assistance. In particular, it is hypothesized that IDAs will decrease federal outflows for TANF, Medicaid, food stamps, unemployment insurance, supplemental security income, public housing, Section 8 subsidies, and other forms of means-tested public assistance.

Benefits from decreases in outflows for means-tested public assistance must be divided between federal, state, and local governments. The total change is the mirror image of decreases in public-assistance inflows for participants and has already been discussed above. The share attributed to each level of government will be proportional to the total contribution from each level to the total program funds. Thus, if the federal government pays for 75 percent of TANF, then the federal government will receive credit for 75 percent of reductions in TANF outlays.

6.3.4 State and local government

Benefits and costs to state and local government resemble in many ways those for the federal government (Exhibit 6.3-5). The most important differences are that state and local governments collect sales taxes but not FICA, and that state governments do not contribute to some forms of means-tested public assistance. As for the federal government, transfers from

state and local governments to other groups of stakeholders do not change overall social welfare.

Exhibit 6.3-5

Cash-flow benefits and costs for state and local governments

	Cash flow	Source of data
Costs	Disbursement to IDA programs	MIS IDA, govt. budgets, site visit
	Administrative expenses	Govt. budgets, admin. estimates
	Tax expenditures	
	Tax deductions for IDA interest	MIS IDA and state tax law
	Home-mortgage interest deduction	Survey and state tax law
	Private donations	Site visit, MIS IDA, state tax law
Benefits	Reimbursements from IDA progras	MIS IDA, govt. budgets, site visit
	Tax receipts	
	Income	
	Household	Survey, I.R.S. code
	Business	Survey, I.R.S. code
	Sales	
	Household	Survey, state tax law
	Business	Survey, state tax law
	Public assistance	
	TANF	Survey, administrative data
	Unemployment insurance	Survey, administrative data
	General assistance	Survey, administrative data
	Other (*e.g.*, utility assistance)	Survey

State and local governments incur costs for cash disbursements to local IDA programs and for administration. They also bear costs for tax expenditures for IDA accounts and home-mortgage interest deductions. In general, the analysis will compute effects on state income taxes as the effects on federal adjusted gross income (already computed for participant benefits and federal-government costs) multiplied by the relevant tax rate taken from state and local tax tables. The same process will be used to compute the effects on state taxes on business profits.

State and local benefits from increased sales taxes are the mirror image of participant costs from increased sales taxes. Their estimation has already been described.

State and local governments may also realize savings from reductions in means-tested public assistance through TANF, unemployment insurance, general assistance, and other means-tested programs. As discussed above under benefits for the federal government, changes in outlays for these programs will be divided among the different levels of government according to the share of each in total program funding.

6.3.5 Employees and administrators of local IDA programs

The people who run local IDA programs must, from their point of view, have benefits that exceed costs. Otherwise, no one will run the programs, or employees will subvert program goals and implementation in favor of the enjoyment of perks or of a "quiet life" (Berger and Udell, 1998).

For IDA employees and administrators, costs are their increases in work time and effort required by an IDA program versus their best alternative employment. Benefits are the increases—again compared to their best alternative—in wages, perks, and from the satisfaction of helping poor people. (Often, low-wage IDA-program employees also benefit directly as IDA participants.) These costs and benefits are almost impossible to measure because total remuneration in alternative employment is not observed. Even if wages and perks in the best alternative were known, the monetary value of the satisfaction of helping the poor would still be very difficult to measure.

The analysis will not directly measure benefits and costs for IDA employees and administrators. These benefits and costs are assumed to be zero. IDA employees are explicitly included here as a separate group of stakeholders so as to highlight the fact that IDA success from the point of view of society also requires IDA success from the point of view of the people who run IDA programs on the ground.

6.3.6 Private donors

Private donors to an IDA program include foundations that provide cash or consulting services, not-for-profits that give services for free or at a discount, individuals who donate their cash or time, depository institutions that waive fees or modify their systems to accommodate IDA participants, and, quite possibly, the not-for-profit organizations that host IDA programs.

Private donors bear costs due to resource outflows to an IDA program in cash and in kind (Exhibit 6.3-6). Transfers in-kind are equivalent to transfers in cash because the donor could, in principle, have transferred cash restricted to the purchase the in-kind resource on the market. The choice to transfer cash or to transfer goods or services is thus somewhat arbitrary and so should not affect the measurement of costs (Schreiner and Yaron, 1998).

In general, the analysis will assign a cash value to in-kind transfers based on the market price for an equivalent good or service. The analysis will interview donors to figure out what the market price of their in-kind donations would be.

Private donors receive benefits from reimbursements of funds previously transferred to IDA programs and from tax breaks linked to their donations (Exhibit 6.3-6).

Exhibit 6.3-6
Cash-flow benefits and costs for private donors

	Cash flow	Source of data
Costs	Disbursement to IDA programs	MIS IDA, donor budgets, site visit
	Administrative expenses	Donor budgets and estimates
	Cash donations from IDA org.	MIS IDA, program and donor records
	Discounts on goods or services	Program and partner records
	In-kind donations	
	Adj. to systems or accounts	Donor records
	Volunteer time	Program and donor records
	Other in-kind donations	Program and donor records
Benefits	Reimbursements from IDA programs	MIS IDA, donor budgets, site visit
	Tax deductions	Donor and program records, tax law

6.3.6.1 Cost for private donors

Disbursements to IDA programs

Disbursements of cash to IDA programs are costs for private donors. As for federal, state, and local governments, these disbursements will be measured through MIS IDA and from cross-checks with the donors themselves and with interviews in a site visit. Most cash disbursements are very large and are made by professional donor organizations, so documentation should be excellent and simple to obtain.

Administrative expenses

Donating is not a costless activity, and donors expend cash for the payroll and overhead of administrators who manage relationships with recipient IDA programs. As with administrative expenses borne by governments, the share of the total payroll and overhead bills attributed to IDA will be made according to how IDA administrators divide their time between IDAs and other projects.

Cash donations from the IDA organization

Some IDA programs are not housed in single-purpose IDA organizations. In fact, most IDA programs are grafted into organizations that already do something else. If the cash expenses of the IDA program exceed cash donations earmarked for IDA administration, then the IDA organization will, perforce, make up the difference from its own pocket. Cash spent on the IDA program diverts cash from the other programs run by the organization and so the organization bears a cost like any other private donor.

In practice, identifying the cost of a single program within a multiple-program organization is often difficult (Rosenberg, Christian, and Helms, 1997; Inter-American Development Bank,

1994). Donors to IDA programs, however, most often do earmark set shares of their disbursements to pay for administration. For example, AFIA specifies that no more than 7.5 percent of its funds may go to program administration (407(c)(3))—the rest of the funds must go to fund matches. Thus, the restrictive covenants that accompany cash donations provide a straightforward way to determine the maximum amount of cash from outside donors that may be applied to administrative expenses.

IDA programs record in MIS IDA their cash expenses for administration. If these cash expenses exceed the maximum amount of donations allowed for use in administration, then the difference between the two is in effect a donation from the IDA organization to the IDA program. A site visit will confirm the accuracy of the figures in MIS IDA and crosscheck them with any available budgets and financial statements.

Discounts on goods or services

Discounts are lower-than-market prices offered only to an IDA program. For example, a landlord might rent an office to an IDA program for $500 when the going rate for comparable space is $1,000. *Discounts* differ from *donations in-kind* in that discounts are price reductions of less than 100 percent, whereas donations are free gifts—price reductions of 100 percent.

Discounts are measured as the normal market price less the discount price. In a site visit, the analysis will ask the program and donors for data on the goods and services sold at a discount, the price paid, and the normal market price.

In-kind donations

In-kind donations of goods and services carry a 100-percent discount. IDA programs often receive very large transfers of resources in this form, so the accurate measurement of costs requires that a good deal of care and attention to this issue.

Adjustments by depository institutions

The depository institutions that work with IDA programs often must adjust their operations or their computer systems to handle IDAs. For example, they may need to send monthly account statements both to the participant and to the IDA program, change software so that the account statements of participants can be sent electronically to organizations, or adopt new protocols to protect match funds from fraudulent withdrawal. Furthermore, depository institutions often waive minimum-deposit rules and account-maintenance fees for IDAs.

If the depository institution did not do these things for free, then the IDA program would have to pay for them. Thus, the adjustments are in-kind donations. To measure their value requires, in the site visit, enumeration of adjustments made and their cost to the depository institution. In most cases, this means estimating foregone fees and the time spent by employees in IDA-related work. This time can then be valued given its share in total

employee time and total expenses for payroll and overhead. If the depository institutions claims a tax write-off for its efforts, then this value will also be used in the benefit-cost analysis.

Volunteer time

IDA programs often use a lot of volunteer labor. Examples include full-time VISTA volunteers, part-time private individuals, and unpaid teachers of financial-literacy courses. Volunteers might call participants to encourage them, teach classes, refer potential participants to the IDA program, receive referrals for free or discounted support services for participants from the IDA program, help participants to prepare business plans or tax returns, or provide translation services.

The time and effort of donated by volunteers is like a cash donation worth what it would have cost to hire equivalent workers. IDA programs record hours of volunteer labor received in MIS IDA. In a site visit, the analysis will cross-check the figures in MIS IDA as well as ask program administrators and the volunteers themselves about the amount of free labor provided and their potential wages in the market.

Other in-kind donations

IDA programs may also receive other in-kind donations. Common examples include free advertising space or time, free mailing lists, airfare and lodging for administrators to attend conferences, and consultants sent by donors. MID-IDA does not record these in-kind donations, so the analysis will investigate their existence and importance in a site visit and through a review of program and donor records.

6.3.6.2 Benefits for private donors

Reimbursements from IDA programs

Cash from a private donor unused by an IDA program by the end of the time frame of analysis is assumed to revert to the donor. The donor sees the cash inflow from the reimbursement as a benefit.

The true end of the IDA program will not coincide with the end of the time frame of analysis, so the reimbursement must be estimated. The flow will be estimated as the amount of donated funds still unused, pro-rated among donors according to the level of their original disbursements (AFIA 410(e)). The figures will be derived from program financial statements in a site visit and will be taken as any cash that is not yet committed to IDA matches nor spent on IDA administration.

Tax deductions

For-profit organizations or individuals may claim tax write-offs for cash or in-kind (non-time) donations. This reduces cash outflows for taxes and is thus a transfer from government seen as a benefit by private donors. When a donor claims a tax write-off, the specific figure

claimed will be used in lieu of the estimates described above in the section on costs for governments.

6.3.7 Society as a whole

Social financial benefits and costs are the aggregate of financial benefits and costs for the six groups of stakeholders described above. Exhibit 6.3-7 depicts the major types of cash flows (rows) along with the six groups of stakeholders and society (columns). A "!" marks cash flows that are costs for the relevant group, and a "+" marks benefits. Empty cells appear for groups unaffected by a given type of cash flow. All effects for non-participants and for employees and administrators of IDA programs are assumed zero.

For each type of cash flow, the right-most column shows social benefit or cost as the across-column sum for the six groups of stakeholders. For example, own IDA deposits for participants are outflows (costs) followed later by inflows (benefits). Because the outflows take place first and so are discounted less than the later inflows, the sum for society is negative. In some cases (penalties for unapproved withdrawals, taxes, public assistance, and tax expenditures), all cash flows are simultaneous transfers among the six groups that perfectly cancel each other out. In these cases, the social effect is zero.

The last row in Exhibit 6.3-7 sums the effects in the columns above it. In all cases, each stakeholder has both benefits and costs and so the sign of the total effect is unknown (shown as "?").

The bottom-right cell is the sum of financial effects for society, seen either as the sum of total net effects for the six groups of stakeholders across columns or as the sum of net effects for each type of cash flow across rows. In principle, social financial benefits may or may not exceed social financial costs.

Exhibit 6.3-7

Expected financial benefits and costs from IDAs for six groups of stakeholders and society

Cash flow	Participants	Non-participants	Federal govt.	State and local govts.	Private donors	Employees of IDA programs	Society
Own IDA deposits	!, +						!
IDA interest	+						+
IDA matches	+						+
Penalties unapproved withdrawals	!		+	+			
Taxes	!		+	+			
Public assistance	!		+	+			
Earnings	+						+
Asset appreciation	+						+
Tax expenditures	+		!	!	+		
Disbursements to IDA programs			!	!	!		!
Reimbursements from IDA progs.			+	+	+		+
Administrative expenses			!	!	!		!
Discounts on goods or services					!		!
In-kind donations					!		!
Column sum	?	?	?	?	?	?	?