

# IDA Evaluation Handbook

A Practical Guide and Tools for Evaluation of Pioneering IDA  
Projects

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**Center for Social Development**



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## **Preface and Acknowledgements**

The Joyce Foundation has taken a strong and effective leadership position in promoting IDAs. Much of the IDA work in the Midwest and throughout the country -- innovative programs, state and federal policy initiatives, and evaluation capability -- has occurred because of the Foundation's support for organizations such as the Women's Self- Employment Project (WSEP), Eastside Community Investments (ECI), ADVOCAP Community Action Agency, the Corporation for Enterprise Development (CFED), and the Center for Social Development at Washington University (CSD). At CSD, we have been privileged to be part of this effort. The sense of innovation and partnership has been rewarding and productive.

The Joyce Foundation not only promotes IDA projects, but also builds capacity for evaluation. This IDA Evaluation Handbook is a product of the Foundation's commitment to evaluation. If IDAs prove to be a successful policy instrument, it will be largely because of The Joyce Foundation's early and steadfast support of both innovation and evaluation.

CFED has been a major partner in all of our IDA work. We are now able to focus on evaluation only because of CFED's successful work over several years in laying the groundwork for IDA policy and programs.

This Handbook is very much a joint endeavor, although in certain sections, individuals have made primary contributions. Also, we would like to thank the dozens of researchers, authors, evaluators, and program administrators who have directly or indirectly contributed to this Handbook. As with any project of this kind, we are using suggestions, concepts, procedures, and measures that are derived in some part from the work of others. We have tried to give credit where it is due.

Michael Sherraden, Director  
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# Section 1: Individual Development Accounts

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## 1.1 Introduction to IDAs

Michael Sherraden

This IDA Evaluation Handbook is designed as a practical guide with tools for emergent, pioneering IDA projects. The goal of this Handbook is to promote early evaluations of IDAs and learn as much as possible from each project. In doing so, we seek:

- ?? To feed information back to IDA pioneering programs for continuous improvement.
- ?? To continue to refine IDA theory, evaluation questions, measures, and instruments.
- ?? To lay the ground work for a larger IDA demonstration and more systematic evaluation at some point in the future.

### What are IDAs?

At the outset, we should briefly describe the main features of Individual Development Accounts. IDAs are optional, earnings-bearing, tax-benefited accounts in the name of each individual and initiated as early as birth. IDAs are similar to Individual Retirement Accounts (IRAs), but can serve a broad range of purposes, and there are deposit subsidies for the poor. Regardless of the designated purpose(s) of IDAs (housing, education, training, self-employment, retirement, or other) assets are accumulated in these long-term accounts. Federal and state governments and/or private sector organizations match deposits for the poor. There is potential for creative program design and partnerships among the public, private, and nonprofit sectors, in cooperation with account holders themselves. The following general guidelines might be considered for an IDA policy:

**IDAs should complement income-based policy.** There should be no attempt to reduce spending for basic needs. But at the same time, there should be strong incentives to save for long-term goals. For example, AFDC recipients could, if they choose, save on a subsidized basis for long-term goals, such as education for their children or starting a small business. The working poor could have greater incentives to save a portion of their Earned Income Tax Credit for an asset goal such as home ownership.

**Eventually IDA opportunities should be available to everyone.** Universal opportunity in asset-based policy would require greater resources than a policy targeted toward the poor. For this reason, some might prefer a targeted policy. However, for reasons of political stability, a universal policy is highly desirable. Also, because asset-based policy would be a system of savings and investment rather than a system of consumption, the net effect of universal policy would be to encourage, with tax subsidies, more savings. This makes sense at the macroeconomic level, above and beyond the effects on households.

**Certain IDA deposits should be subsidized for poor families.** On a sliding scale, high income families should bear up to 100 percent of deposited amounts, while impoverished families should receive subsidies for certain deposits. In no case should a subsidy comprise 100 percent of the

deposit. Some level of matching contribution should always be required of participants. These matches might come from earned income, Earned Income Tax Credits, or monthly income-based welfare transfers. In other cases, "sweat equity" matching deposits might be possible. Deposit subsidies should come from a variety of sources, including federal and state governments through an IDA Reserve Fund. These subsidies could be matched at the local level, and participation by the nonprofit and private sectors should be actively encouraged.

**Deposited funds and earnings on funds should be in whole or in part tax-benefited (tax-exempt or tax-deferred) when used for designated purposes.** Tax incentives should encourage broad participation and creative local funding of IDA accounts.

**Ideally, individuals (or their parents or guardians) should have choices regarding how their IDA accounts are invested.** Ultimately, there might be three basic choices for allocating IDA investments, a "money market" interest-bearing fund, a bond fund, and an indexed common stock fund. Individuals could allocate and, within reasonable limits, move their IDA investments from one fund to another. This set of choices is similar to those offered by most companies or organizations under 401(k) or 403(b) retirement fund provisions.

**Because asset-based welfare is a long-term concept, some of the best applications of IDAs would be for young people.** Young people should be given specific information about their IDA accounts from a very early age, encouraged to participate in investment decisions for the accounts, and begin planning for use of the accounts in the years ahead. Ideally, this education regarding the IDA system should take place in schools as an important aspect of individual development -- as important as health education, social studies, or civics. In other words, financial planning would be incorporated into the school curriculum. As a result, education in the handling of financial assets, which now occurs "around the dinner table" in many middle and upper class families, and generally not in poor families, would be democratized and incorporated into each child's education. The improved economic literacy which would result from this education would benefit the country as a whole. Planning for use of the IDA would also serve as a mechanism for developing an orientation toward the future. Specific planning skills and planning exercises should be built around each young person's IDA. For IDA participants, the planning "exercise" would involve real funds and real plans, and in this regard, it would be salient and meaningful in a way that traditional economics and personal finance courses are not.

**If withdrawn for other than designated purposes, all subsidized deposits and the earnings on those deposits should revert to an IDA Reserve Fund.** The remaining balance should be subject to a penalty and fully taxable as ordinary income when withdrawn. All penalties for unapproved withdrawals should revert to the IDA Reserve Fund to help finance other IDAs. The penalty for undesignated withdrawals discourage use of funds for purposes unintended by public policy.

**An individual could transfer, at any time during his or her lifetime or at death, without penalty, any portion of an IDA to the IDAs of his or her children or grandchildren, or other designated beneficiary.** Just as wealthy families pass along assets to their children, the IDA system would enable many non-wealthy parents and grandparents to pass along financial assets and opportunities to their offspring in the form of IDA account balances.

**This simple and flexible policy idea has the potential to expand into a major domestic policy system.** The key is to establish an IDA policy structure that (1) is responsive to the goals of individual participants and local needs, (2) can generate creative initiatives and funding from multiple sources, and (3) can expand gradually as it demonstrates its worth. In the long run, it is possible that an IDA system, or something similar, might involve multiple social and economic purposes, and significantly replace much of what we currently think of as welfare state responsibilities.

### **U.S. Domestic Policy and how IDAs Might Fit In**

For the most part, the U.S. welfare state -- created in the 1930s, augmented in the 1960s, and under attack in the 1990s -- has ignored asset accumulation. Social policy, particularly for the poor, has been designed to provide income (in money, goods, or services) for consumption. Implicitly, the policy assumes that well-being is defined by level of consumption. Of course, people need to have food, clothing, shelter, and medical care, and these are not universally available in the United States. But consumption is not the only possible measure of well-being. People can consume at minimal levels, but still be mired in poverty. Indeed, this is all too common a situation. In addition to minimal levels of consumption, development of individuals and families requires savings and investment for life goals such as home ownership, education, and business development.

The welfare state, based on social insurance and means-tested transfers, has been a creation of industrial capitalism. The main idea has been to provide income to people who are not, for one reason or another, receiving earnings from the labor market. The welfare state has served important purposes throughout most of the twentieth century, but today it is in a state of crisis. It is now clear that the financial structures of entitlements such as Medicare and Social Security are unsound in the long run; major adjustments will have to be made. Moreover, there is a growing realization that income support policies for the poor, although necessary, are unresponsive to the most pressing social issues of the day.

For these reasons, the assumptions underlying income-and-consumption policies of twentieth century welfare states are increasingly questioned. Cutbacks are proposed in both entitlement and anti-poverty programs. Very likely, the United States and much of Western Europe have already embarked on a historic transformation in domestic policy. Where this will lead, we cannot know for certain, but the broad outlines are clear: In the years ahead, the United States and other nations will be looking for policies that balance income-and-consumption with savings-and-investment. Indeed, moving toward asset-based policy seems all but inevitable. However, this is not to say that the transformation will be completed soon or that it will be easy. Many years, perhaps decades, of policy turmoil and hard work lie ahead.

Also, there is a danger that asset-based policy will be adopted in a form that excludes participation by the poor. For example, it is probable that reduced government support for post-secondary education in the years ahead will be supplemented by greater use of tax-benefited educational savings plans, and reduced Social Security retirement benefits in the future will be supplemented by greater reliance on 401(k)s, IRAs, and other tax-benefited savings. But unless

our current policy approach is altered, most of the poor will have no such assets to use for their development and security. They will be left behind. This pattern is already apparent in current proposals to expand Individual Retirement Accounts -- poor people are effectively excluded.

### **A Vision of IDAs in Domestic Policy**

U.S. public policy supports asset accumulation for the non-poor, primarily through tax expenditures for home equity and retirement pension accounts. In these two categories, according to estimates by the Joint Tax Committee, the federal government spent over \$160 billion in 1995. These two forms of asset building (home equity and retirement pensions) make up the vast bulk of asset accumulation in most American households. Most people would agree that these policies of asset accumulation have been largely successful and good for the country.

But poor people, by and large, do not benefit from these asset accumulation tax policies because (1) they are less likely to own homes or have retirement accounts, and even if they do, (2) they have marginal tax rates that are too low to receive substantial tax benefits. Perhaps worse, welfare transfer recipients, under current law, are restricted from accumulating assets.

Thus, we have asset-based policy for the non-poor, and we spend quite a lot of money on it, but we do not have asset-based policy for the poor. Proponents of asset-based policy suggest that, as a nation, we should not be withholding savings incentives from the poor, and we should not be telling welfare recipients that they cannot save for a business, a home, or their children's education.

It would be far better to have a system of special savings accounts to promote and support asset accumulation by the poor. One way to do this would be a system of IDAs. In an ideal system, IDAs would begin as early as birth; the poor would receive matching deposits; the accounts could be used for education, housing, self-employment, or other development purposes; and the accounts could be passed from generation to generation. This last point is important because asset accumulation and family development is typically a multi-generational process. Social policy should facilitate, rather than hinder, inter-generational development.

### **Pioneering IDA Projects**

It is particularly important over the next few years to demonstrate that (1) poor people can save when a matched savings program is in place, and (2) matched saving is a good investment for society because asset accumulation makes very important differences in the economic development, social participation, and civic involvement of all individuals and families.

This work, if successful, would set the stage for a transition to asset-based policy that includes the poor. IDAs could form the backbone of a new domestic policy that would balance income support with asset building and stakeholding. In this new policy balance, empowerment of citizens and development would be as important as care and maintenance. Needless to say, if widely implemented, asset-based domestic policy would also have positive impact on the nation's rate of savings, investment, and economic growth. Such a domestic policy would be suited to the challenges of a competitive post- industrial world.



Therefore, a key step in developing asset-based policy, which The Joyce Foundation, The Charles Stewart Mott Foundation, and others are so constructively supporting, is to demonstrate that asset-based policy is feasible and effective for poor families and communities. If this can be demonstrated, it will be more likely that federal and state asset-based policies in the future will include asset building for the poor.

The importance of this contribution can hardly be overstated. Developing a broad and encompassing asset-based domestic policy will help determine whether we have a society in which almost everyone is a stakeholder and active citizen, or a society divided into asset-holding haves and disaffected have-nots. The issue is not merely social justice, although this is profoundly important, but also whether the United States will be a stable and productive nation in the twenty-first century.

## **1.2 Purpose and Use of this Handbook: Evaluation of Pioneering IDA Projects**

Michael Sherraden

The purpose of this IDA Evaluation Handbook is to facilitate evaluations of emergent IDA projects. These will be evaluations in the early stages of policy innovation. Both the emergent IDA programs and their evaluations will be far from perfect. Emergent IDA programs will often be represented by smaller, community-based projects. As yet, there is no large-scale systematic demonstration. Nonetheless, there are very creative and interesting IDA efforts underway, and there is a great deal to learn from them. The challenge is to learn as much as possible from pioneering IDA projects, and return this information as quickly as possible to current programs. Evaluators must be resourceful, using a variety of tools. This will enable us eventually to refine IDA thinking, questions, and research methods in preparation for a large multi-site demonstration.

This Handbook is not intended for application to a large-scale IDA demonstration, which hopefully will come in the future. The Handbook also does not focus on cost analysis, which is of course an important issue, but for the present we are assuming that agencies can calculate costs. A more careful assessment of costs and benefits (investments and returns) will await a larger demonstration, where the data will be more suited to these questions.

This IDA Evaluation Handbook is designed to promote and facilitate early learnings. It is part of a larger effort in IDA evaluation design and support by the Center for Social Development. Our goal is to create IDA evaluations that are (1) as informative and of as high quality as circumstances permit, and (2) comparable across program sites. We are seeking a cluster of IDA evaluations rather than a series of idiosyncratic studies. To our knowledge, this effort is somewhat unique. We know of no other emergent policy area where an organization has attempted to promote and support evaluations across many different sites at so early a stage of innovation.

Many IDA program features remain to be worked out, tested, and redesigned. The first priority in evaluation is learning from current experience, which is sometimes called "formative" evaluation. We are aiming at timely feedback of results and lessons to IDA programs across the country.

We are also proposing the use of multiple methods because (a) they are likely to yield different kinds of information and insights, and (b) in these less than perfect evaluative conditions, there is an opportunity for findings from one method to corroborate findings from another, which may to some extent strengthen conclusions that might be drawn.

## **CSD'S Current Project on IDA Evaluation Design, Networking, and Support**

The goal of CSD's program of IDA evaluation design, networking, and support has been to lay the empirical foundation to take IDAs to the next level in the Midwest and throughout the nation. We are seeking to learn as much as possible, continuously improve IDA designs and implementation, increase visibility of results, and set the stage for future policy development.

At the present time, we are working with emerging IDA projects to build capacity for both process and outcome evaluations, using multiple methods and serving multiple purposes.

### **Networking**

We are building an ever-expanding network of IDA evaluators, including state and local program officials, along with non-profit and private sector organizations and individuals who are interested in or responsible for IDA evaluations. We inform evaluators of our work in IDA evaluation design and support, and connect evaluators with each other. We actively enlarge and maintain the evaluation network, continuing to provide periodic communications and build connections among evaluators.

### **Support**

We make CSD reports and other resources available to the network of IDA evaluators. CSD works with program staff on design of particular IDA evaluations, and provides direct support during IDA evaluations. We are currently at work on evaluation with WSEP, ECI, and ADVOCAP, providing on-going support in each of these cases. We advise and consult with research organizations that have contracts to study IDAs and other asset-based initiatives. We have worked with Abt Associates on their design of the Asset Accumulation Demonstration in the Food Stamps program.

## **What We Have Learned About Building IDA Projects and Evaluation Capacity**

### **IDAs Have Wide Potential**

The concept of IDAs enjoys broad interest from a range of community agencies. At CSD we receive inquiries from social service departments, housing organizations, microenterprise projects, youth organizations, and many other types of agencies all over the country. The reasons for this broad interest are: (1) the common-sense nature and bipartisan appeal of IDAs, and (2) their flexibility and potential to contribute to a wide range of programs with many different populations. Agencies view asset-building as a natural complement to many other program goals.

### **Evaluation Is Very Much Needed**

IDA pioneers such as ECI, WSEP, and ADVOCAP are on the leading edge in terms of design and implementation. This can be exciting, but it is not easy. Almost everything must be thought out and designed "from scratch." The issues to be resolved include account structure, matching

ratios, funding arrangements, relationships with financial institutions, allowable uses of accounts, penalty provisions, and so on. ECI, WSEP, and ADVOCAP have been through this process. They have done admirably well, but in the absence of prior guidelines and experience, problems and corrections are inevitable. Eventually the programs will "get it right," but it is a problem-solving process, costly in both time and resources. This problem-solving experience should not be wasted. It should be captured in evaluations of IDA implementation, and shared with others who intend to initiate IDA programs.

Evaluations of program operations and outcomes are also needed to promote policy development. Particularly important are detailed examples of particular programs, how they operate, and results in both quantitative and human terms. In various forms, this information can be used in media presentations, speeches, conferences, committee hearings, and so on. Until we have concrete examples and data from a collected group of IDA experiences, it will be difficult to move to the next stage of policy development.

### **Unfortunately, Evaluation Is Not Always Occurring**

Evaluation is critically important, but it is not always occurring. For example, the Family Self-Sufficiency (FSS), which is administered by HUD as part of the Section 8 program, enables increased rent obligations (which occur with increased earnings) to be put into an escrow savings account instead of going toward rent. If conditions are met (getting off welfare), the money can later be used by the participant. This program was started under former HUD Secretary Jack Kemp, but it is almost unknown. Nonetheless, there are indications that it is working well, at least in some places. For example, in Colorado, we have been told that some 30 counties participate in FSS, and in 10 or more of those counties participants have enough money in their savings accounts "to be significant." Some businesses are donating money to special accounts that FSS participants can use for emergencies. There are reports of former welfare recipients using their savings for down payments on homes, and others going to community college and receiving Associate Degrees. But the program has no evaluation component and therefore we have no systematic information. We have no idea how FSS is working nationwide, nor even any comprehensive data on a particular location. Needless to say, this is a great loss.

### **Agency Capacity for Evaluation Is Not Always Strong**

Perhaps understandably, views about evaluation within community agencies is sometimes ambivalent. Evaluation can be costly in terms of staff time; it can get in the way of operations; and it is a potential threat to the agency's image and reputation should results not be positive. Therefore, in the absence of designated funding for evaluation, agencies may have difficulty allocating time and resources to the task.

Moreover, what most agencies are "used to" in terms of evaluation is not adequate for the purposes of IDA outcome studies. Most evaluations are a theoretical, looking only for stated program goal attainment (in this case, asset accumulation), but not how or why this occurred, and not additional outcomes (in this case the hypothesized outcomes of increased long-range planning, family stability, social connectedness, and so on). Simple program goal attainment is much easier to assess than complex outcomes regarding multiple aspects of human behaviors.

Good IDA evaluations will require more constructs measured more rigorously than would be the case for simple goal assessments. This will require in all cases face-to-face interviews with respondents. Interviewers must be trained. With small samples, a high response rate in the post-IDA survey is particularly important, and this will require tracking people who have moved out of the area. In addition to survey methods, in-depth interviews, focus groups and other qualitative methods will be desirable to supplement survey data. Our experience is that both agencies and local evaluators may not fully appreciate these evaluation demands at the outset. These conditions require continuing education and support for IDA evaluations.

### **CSD Is Helping to Build Evaluation Capacity**

At this early stage of knowledge development regarding IDAs, we need several types of information to shed light on how IDA programs can work successfully and what their effects might be. Agencies running IDA programs are key partners in obtaining this information. As stated above, they may not have evaluation capacity, but it can be built. Thanks to The Joyce Foundation's support, CSD has embarked on a program to build this capacity.

CSD has assembled research results regarding asset effects, and measures for those effects. This has been an enormous undertaking, but the results make it worthwhile. Measures have been translated into a survey instrument that we hope will be widely used, with adaptations to particular situations as needed. Our experience thus far is that most agencies welcome evaluation tools if we can put them in their hands. It is likely, for example, that a similar survey instrument will be used by ECI, WSEP, and ADVOCAP.

In addition, we have visited each of these agencies to provide design suggestions and technical assistance. Agencies are open to multiple evaluation methods, and we provide suggested tools to pursue them. We may also be able to offer data analysis services as our resources permit.

### **Emerging Policy Evaluations Are a Different Way to Think**

Emergent policy calls for emergent, flexible evaluation strategies. As indicated above, large public policy evaluations are premature at this time. Prior to a large scale demonstration, there is an important evaluative agenda: to undertake "emergent evaluation" on both program implementation, program goal attainment, and early indicators of outcomes. This requires an adaptation of evaluation strategies to fit many interesting but less-than-perfect situations. The goal should be to learn as much as possible in a variety of settings using several different evaluation methods. We anticipate that program case studies and focus groups or in-depth interviews with participants will be particularly valuable in the early stages. This information should be turned around quickly to the agency and to other IDA programs so that everyone can learn from early IDA experiences, to improve both current programs and design of more systematic evaluations in the future.

## **General Guidelines and Uniform Instruments Are Desirable**

Despite the emergent nature of IDAs and the early evaluations, general evaluation guides and uniform instrumentation (or as near uniform as possible) will be important for comparing results from one IDA project to another. CSD has developed general guides and suggested instruments for survey, in-depth interview, and focus groups. These can be adapted as needed, but the uniform starting point will yield a degree of comparability across sites. In terms of understanding effects of IDAs in different circumstances, with different populations, this comparability is likely to yield important information.

### **The Key Role of Evaluation and Evaluation Issues**

Asset-based policy, represented in this instance as Individual Development Accounts, is a new policy direction. Until IDA projects are evaluated, we cannot know if they work. Even if IDAs turn out to be successful, we need to know in what ways, for whom, and in what circumstances. At this early stage, learning from evaluations is critical for adjusting and refining IDA programs -- or abandoning them entirely if they prove to be unsuccessful.

At this stage, we need implementation, goal attainment, and outcome evaluations, using multiple methods and serving multiple purposes. Some of these purposes are administrative -- how to plan and implement, how to staff and operate, and so on. Some purposes are related to goal attainment: how poor people can save. Some purposes are focused on outcomes -- documentation of effects of asset building. In terms of outcomes, IDAs are viewed as investments that are intended to provide real returns. These potential returns are economic, personal, social, civic, and political.

There is a growing body of evidence that IDAs will have many of the hypothesized outcomes. However, it is essential that these outcomes be captured in comprehensive and credible evaluations. Credible evaluations will enable us to consolidate progress and increase visibility of IDAs. Evaluations will also enable us to capture nuances of asset effects, leading to clarification of our thinking and stronger policy models.

In documenting outcomes, we will lay the groundwork upon which to move forward. In order to do this, general propositions on outcomes must be specified and translated into specific variables, for which reliable and valid measures must be identified. Tests of outcomes, at least in some major studies, must include control or comparison group designs.

However, control group studies will not be sufficient, nor are they logically the first step. Because asset-based thinking is new and largely untested, we must incorporate evaluation designs that are open to unanticipated results. These more in-depth methods -- case studies, in-depth interviews, focus groups -- can help in shaping survey questions and later in interpreting results. At this pioneering stage, we also require methods that can identify and explore particular successes and failures.

My recent experience in evaluating asset-based policy in Singapore suggests that both in- depth and survey methods are essential. In that instance, focus group methods allowed issues to emerge that greatly improved the survey questionnaire, and focus group results were much richer and more nuanced, adding to our understanding and interpretation of survey results.

Evaluation should proceed as a process of continual improvement. Each new source of information that comes in should be carefully interpreted, with results and insights incorporated into the next evaluation opportunity.

### **The Challenge of IDA Evaluation**

At this stage, IDAs are an emergent policy strategy. We cannot know which features of IDA programs are likely to be more successful than others. Variations in program design and population are desirable, and indeed inevitable. This variation presents particular challenges in evaluation design and comparison across sites. At this time, this challenge cannot be avoided, and should be welcomed.

The use of common instruments (or somewhat common instruments) across sites will provide a useful basis for comparison even among diversified IDA programs.

With good fortune, an opportunity will come along at some point in the future for more systematic evaluations.

### **Reducing Bias**

Those of us who are working on this new policy direction and its evaluation have two hats. Our program hat requires planning, program design, policy development, and sometimes advocacy. But our evaluation hat requires objective inquiry, an honest search for empirical results. It is of the utmost importance that we keep these two hats separate.

As people who may be interested in IDAs, we bring certain advantages in understanding what IDAs are supposed to be doing and what to look for in an evaluation. But we also run the risk of bias in trying to find what we believe might be happening.

Strenuous efforts must be made to reduce bias. Evaluators must ask evaluation questions and interpret results in the most honest and straight-forward manner. Every effort must be made to ensure that evaluations are thorough and fair to all points of view. Results must fall where they may. At the end of the day, IDAs must make it on their merits or not at all.

Conducting objective evaluations depends on more than good intentions. Procedures must be put in place that reduce bias. These procedures should include:

- ?? Evaluation advisors or a review panel.
- ?? Clear theoretical statements and hypotheses.
- ?? Research designs that explicitly seek to find alternative explanations.

- ?? Multiple respondent groups, so that IDAs can be “seen” from different perspectives.
- ?? Multiple data collection methods, which might confirm findings across different data sources.
- ?? Careful selection and pre-testing of questions and measures, with survey instruments based as much as possible on standardized measures.
- ?? Impartial data collection procedures.
- ?? Trained and impartial interviewers.
- ?? An analysis plan that is based insofar as possible on hypothesis-testing, while at the same time allowing for emergent results.

The goal of evaluation should always be quality information. The goal is to create methods and procedures that are as objective and informative as possible. Hopefully, the guidelines and suggested instruments in this Handbook will enable early IDA evaluations to yield thorough and objective information. As evaluators, that is our only goal.

### **Use of This Handbook**

We hope that these guidelines will be useful to anyone who is implementing or contemplating an IDA program. We encourage all those involved with IDA programs to give serious thought to evaluation.

We do not expect that all IDA evaluators will use the model evaluation instruments in this Handbook without revision. However, our experience to date has been that many IDA evaluators will use instruments if available; thus we want to make these evaluation resources available. Our purposes in creating model instruments are (1) to facilitate IDA evaluations, and (2) to lay the groundwork for comparisons across different IDA programs. In terms of early stage knowledge-building, the model instruments could have a big pay-off if widely used.



## Section 2: Asset Effects

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### 2.1 What We Know About Effects of Asset Holding

Deb Page-Adams

This section summarizes "what we know" about the personal and social effects of asset holding from earlier empirical research. Cumulatively, the research demonstrates effects of asset holding on:

- ?? Personal well-being
- ?? Economic security
- ?? Civic behavior and community involvement
- ?? Women's status
- ?? Well-being of children

Findings from 25 studies are briefly summarized and then listed in tables according to these effects. IDA evaluations can be planned and implemented with guidance from previous research on the effects of asset holding.

Versions of this paper were previously presented at the Annual Workshop of the National Association for Welfare Research and Statistics, Jackson Hole, Wyoming, September 10-13, 1995, and at the Seventh International Conference of the Society for the Advancement of Socio-Economics in Washington, DC, April 7-9, 1995.

A more comprehensive report on the studies summarized here is available from the Center for Social Development, Campus Box 1196, Washington University, St. Louis, Missouri 63130.

#### What We Know About Effects of Asset Holding

Proposals for Individual Development Accounts (IDAs) suggest that people will be better off when they accumulate assets. While this may seem obvious to most people, many economists view assets strictly as a storehouse for future consumption. Such views have shaped US anti-poverty policies over the years, resulting in programs which emphasize income and consumption but do not facilitate savings and investment among poor people.

In *Assets and the Poor*, Sherraden (1991) suggests that assets have a wide range of positive personal and social effects on well-being beyond consumption and he envisions anti-poverty applications of asset-based policy. This work has generated local and state program initiatives to help poor people accumulate assets for purposes such as education, home purchase, and micro enterprise development (Edwards & Sherraden, 1995). Federal legislation for an IDA

demonstration has increasing support. It appears that a number of new IDA projects will be developed and implemented across the country over the next several years serving a variety of different populations and using a variety of program designs.

The emergence IDA programs at local and state levels, along with growing bipartisan support for a national IDA demonstration, makes applied research both possible and necessary. Studies that evaluate the implementation, performance, and impacts IDA s and other asset-based anti-poverty initiatives will be critical in assessing the potential of domestic policy built in part on individual savings accounts. In planning and implementing such studies, IDA evaluators can get some guidance from previous research on effects of asset holding.

This section summarizes "what we know" about the personal and social effects of asset holding from earlier empirical research. Cumulatively, the research demonstrates effects of asset holding on: 1) personal well-being; 2) economic security; 3) civic behavior and community involvement; 4) women's status; and 5) well-being of children. Studies are briefly summarized here and then listed in tables according to these effects.

The first group of studies focuses on the relationship between assets and personal well- being (see Table 1). These studies demonstrate positive effects of assets on life satisfaction and self-efficacy and negative effects on depression and problematic alcohol use. Assets also appear to be associated with being self-directed, intellectually flexible, and future-oriented. However, the effect of assets on stress is not consistent from study to study, with some research suggesting a positive relationship between assets and stress for low-income families.

Research on the relationship between assets and economic security (see Table 2) demonstrates positive outcomes for diverse groups of asset holders whether security is measured objectively or subjectively. For example, assets helped reduce welfare receipt among low-income people with small businesses as well as perceived economic strain among auto workers stressed by a plant closing. Other studies in this group find that perceived economic security helps explain the nearly universal desire for homeownership among British military families, and that high rates of land and small business ownership in one's community of origin have positive effects on future economic security among immigrants to the US from Mexico. Finally, asset accumulation in Singapore's Central Provident Fund has dramatically improved the economic well-being of *CPF* members, especially in terms of housing and health care.

The evidence on the relationship between assets and civic behavior is mixed (see Table 3). While some studies in this area suggest positive effects of assets on recycling behavior and involvement in block associations, others find limited asset effects on civic involvement beyond the neighborhood level. Further, if assets do have effects on civic behavior, these effects may not be direct. One of the studies in this group found positive asset effects on community involvement working almost entirely through cognition or knowledge about asset accumulation strategies.

For women (see Table 4), assets appear to be associated with higher levels of social status in the home and in the larger community, increased contraceptive use, and improved material conditions of families. In addition, several studies point to a relationship between asset holding and lower levels of marital violence. This relationship seems to hold whether assets are measured at the individual level or at the household level, suggesting that both individual and joint

ownership of assets increases safety from marital violence. The consistency of findings in this area is particularly noteworthy because domestic violence research in the US has been overwhelmingly focused on psychological, rather than economic, issues.

Cumulatively, studies addressing the relationship between parental assets and children's well-being (see Table 5) demonstrate that such assets have positive effects on self-esteem for adolescents; staying in school, avoiding early pregnancy, and facilitating saving among teens; and homeownership for adult children. Assets also reduce vulnerability to poverty for children in white and African-American female-headed households. In fact, some of the strongest and most consistent empirical evidence for the positive effects of assets come from studies involving outcomes for children. The evidence regarding positive effects of homeownership for children is particularly convincing. Many of these effects are largest for children from income poor families.

Sherraden (1991) has suggested that asset-holding positively affects attitudes, cognition, and behaviors leading to long-range planning, family stability, efforts to build and maintain assets, development of human capital, personal efficacy, social status, community involvement, and political participation. Not all of these propositions are supported by existing studies, but many are. Other asset effects -- particularly gender-related effects -- appear to be quite important as well. This summary only "scratches the surface" of what we can learn about the personal and social effects of assets. Nonetheless, the general picture that emerges from this body of empirical evidence is unmistakable: asset holding makes multiple positive differences in people's lives. Further, the research suggests that some of the effects of asset holding are particularly strong for people who are economically vulnerable.

### **Implications for Evaluators of IDAs and Other Asset Building Initiatives**

Evaluators of IDAs and other asset building initiatives can benefit from previous theoretical and empirical work on asset effects. Turning first to theoretical concerns, propositions regarding the personal and social effects of assets can serve to center and focus IDA evaluation efforts. These propositions hold that assets provide greater household stability, create long-term thinking and planning, lead to greater care and effort in maintaining assets, lead to greater development of human capital, provide a foundation for risk taking, increase personal efficacy, increase social status and influence, increase community involvement and political participation, and enhance the welfare of children (Sherraden, 1991; Sherraden, Page-Adams & Yadama, 1995). As the above summary of empirical evidence suggests, evaluations of IDAs that measure these hypothesized outcomes will be helpful in building our knowledge base about asset effects. Since assets also appear to be positively associated with women's status in the home and in the larger community, evaluators may also want to give some attention to gender issues.

Secondly, IDA evaluations that identify the effects of participation at two or more points in time will be particularly helpful. Such longitudinal designs are necessary because of the causal nature of the theoretical statements underlying the proposal for IDAs. In other words, if IDA programs are built on the suggestion that asset holding at one point in time increases well-being at a later point in time, evaluations must be designed to collect information from participants at those two points in time.

Thirdly, the best evaluation designs will be those that address alternative explanations for findings that support the suggestion that assets have positive effects on well-being. There are two alternative explanations for such findings: 1) positive effects on well-being could result from income, rather than assets; and 2) certain personal and social states indicative of well-being could be causes, rather than consequences, of asset accumulation. Thus, IDA evaluations should ideally determine the effects of asset accumulation on well-being while controlling for the effects of income and test for reciprocal relationships between asset accumulation and personal and social well-being.

Turning now to guidance for IDA evaluators from prior empirical work, findings from studies summarized in this section point to several potentially fruitful areas of inquiry regarding specific asset effects. First and foremost, IDA evaluators will want to keep economic well-being at the center of their investigations given the consistency of previous findings on the positive economic effects of homeownership and other assets. In measuring such effects, it will be important to include both objective and subjective measures of economic well-being among IDA program participants. One of the key questions to be answered about the effects of asset accumulation is also almost deceptively simple -- Are people better off when they are accumulating assets? Measuring this both in terms of the dollars and cents in asset accounts and in terms of how participants feel about their economic circumstances in light of those accounts will be central to better understanding the overall economic effects of IDA programs.

A second implication that emerges from the findings of earlier studies involves the notable effects of assets on the well-being of both women and children. Sherraden, Page-Adams, and Yadama (1995) suggest that future studies of intra-family asset distribution may be particularly fruitful given gender and generational diversity within households. With these issues in mind, IDA program evaluators will want to give some thought to measuring the effects of asset accumulation for members of participants' households, as well as for the participants themselves. The best evaluations will involve gathering information from various members of a household, including the individual program participant, rather than those that use the participant as an informant for the entire household. Including various household members in the evaluation will likely provide richer information about how assets work for individuals within households.

Thirdly, IDA evaluators will want to use brief, direct questions about asset effects in addition to longer, standardized measures in order to fully explore the effects of program participation and asset accumulation. As some of the findings from previous studies suggest, information from people's responses to direct questions does not always completely parallel information from responses to more complex measures. While it may be that response bias plays a role in this kind of discrepancy, it may also be that some standardized measures of personal and social well-being are not entirely adequate for tracking asset effects. In either case, balancing direct questions with standardized measures will be a helpful approach in IDA evaluations.

A fourth implication that emerges from a review of the empirical literature is that IDA evaluators should give some thought to various dimensions of personal well-being. Previous research suggests the possibility that asset accumulation may have negative effects on some dimensions of personal well-being and positive effects on others. While findings from most studies demonstrate positive psychological effects of asset holding, other studies indicate that assets may increase some forms of psychological distress.

By way of example, it is quite possible that homeownership may increase both stress and self-efficacy for low-income people. IDA evaluators will want to identify and clearly define the specific dimensions of personal well-being that are of particular interest in their studies.

Turning to the effects of asset holding on social well-being, IDA program evaluators may get some direction from findings of previous studies on civic behavior and community involvement. One implication that emerges from this group of studies is the importance of assessing community involvement at several levels, including that of the immediate neighborhood. While several standardized measures have been used to assess community involvement, many of them focus on connections with voluntary associations. IDA evaluators will want to include assessments of effects at the neighborhood and, perhaps, even at the block level. This will be of particular importance in IDA programs involving homeownership and micro enterprise initiatives. A second suggestion that emerges from this review is that knowledge about asset accumulation strategies may help explain the relationship between asset accumulation and civic behavior. IDA evaluators will want to include assessments of participants' knowledge about building assets, perhaps along with other measures of economic literacy, in their designs.

Finally, evaluators should understand that their studies of the effects IDA programs will very likely impact the larger poverty research discussion. The research reviewed here suggests that assets have some of their strongest positive effects among economically vulnerable populations (i.e., single-parent families, workers facing unemployment, women, and children). Yet, the overwhelming majority of studies addressing poverty in the US focus almost exclusively on income distribution and welfare reciprocity. Given the empirical evidence summarized here, more collaborative work between poverty researchers and evaluators of asset-based anti-poverty initiatives could facilitate the integration of traditional income-based and asset-based policy strategies.

Table 1. Effects of Asset Holding: Studies Addressing Personal Well-Being

Study	Purpose	Sample	Description	Findings
Finn (1994)	To describe empowerment experiences of low-income Habitat for Humanity participants.	22 low-income families in Cleveland area; 20 of the families were African-American.	Qualitative information about both the benefits and challenges of buying and keeping a home.	Homeowners reported personal and social benefits. Wanted on-going Habitat support.
Kohn, Naoi, Schoenbach, Schooler & Slomczynski (1990)	To test effects of ownership on the psychological well-being of men in 3 countries.	Representative samples of men employed in civilian jobs in United States, Japan, & Poland.	Class is conceptualized as ownership, control of means of production, control of labor power.	Ownership has significant positive effects on 3 of 4 measures of well-being.
Rocha (1994)	To explore role of saving and investment in explaining stress among two-parent families.	1500 randomly sampled women in two-parent families with dependent children from NSFH.1	Assets modeled as mediating relationships between income, number of children, and stress.	Stress increases as assets increase for working poor families, controlling for income and children.
Rohe & Stegman (1994a)	To test effects of home-owning on 3 measures of psych well-being among low-income people.	125 low-income homeowners and 101 Section 8 control group renters. 92% African-American.	Homeowning effects tested controlling for income, education, among other variables.	Homeowning positively effects life satisfaction, but not self-esteem or sense of control.
Yadama & Sherraden (1996)	To test effects of assets on efficacy, horizons, prudence, effort, and connectedness.	Data from 2871 PSID2 respondents in 1972, controlling for attitudes and behaviors in 1968.	Effects of assets (home value and amount of savings) tested, controlling for income.	Savings, but not home value, had positive effects on efficacy, horizons, and prudence.

Table 2. Effects of Asset Holding: Studies Addressing Economic Security

Study	Purpose	Sample	Description	Findings
Chandler (1989)	To explore transition from married quarters housing to homeownership among navy families.	30 British navy wives. Content analysis of interviews to identify common themes.	Qualitatively addressed perceived advantages and disadvantages of homeownership.	Desire to own universal, despite advantages of base housing. Perceived financial security.
Massey & Basem (1992)	To explore determinants of savings, remittances, and spending among Mexican immigrants.	Randomly selected households in four Mexican communities. Sample of 295 men.	Tested effects of owning and of being from a community with many land or business owners.	Saving and remitting higher among those from communities with many land & business owners.
Page-Adams & Vosler (1995)	To test effects of homeownership on stressed auto workers, controlling for income and education.	193 auto workers in midwestern city in 1992. Half laid off by plant closing.	Economic strain was one of four outcomes, in addition to social and emotional well-being.	Homeowning related to lower economic strain, alcoholism, and depression.
Raheim (1995)	To evaluate the first publicly-funded U.S. microenterprise program for low-income people.	Random sample of 120 SEID5 participants who started businesses. 68% single household heads.	Six year follow-up focused on economic well-being of participants and their businesses.	SEID businesses had high survival rates (79%), created jobs, and reduced welfare receipt.
Sherraden, Nair, Vasoo, Liang & Sherraden (1995)	To assess effects of asset accumulation through Singapore's Central Provident Fund (CPF).	Sample of 356 CPF active members, representative of CPF total population.	Explored impact of CPF asset accumulation on economic, social and psychological well-being.	CPF improves economic well-being, foremost through housing and health care.

Table 3. Effects of Asset Holding: Studies Addressing Civic Behavior and Community Involvement

Study	Purpose	Sample	Description	Findings
Cheng, Page-Adams & Sherraden (1995)	To test effects of assets on human capital, home maintenance, and civic involvement outcomes.	Representative sample of 356 active members of Singapore's Central Provident Fund.	Focused on the role of knowledge about asset accumulation strategies in mediating effects.	Positive asset effects, (working through knowledge) on work, home & civic outcomes.
Oskamp, Harrington, Edwards, Sherwood, Okuda & Swanson (1991)	To investigate factors that encourage and discourage recycling in a suburban US city.	Survey of 221 randomly selected adults in city with new curbside recycling program.	Tested associations between demographics, attitudes, conservation knowledge and recycling.	Strongest predictors of recycling were living in a single-family house and owning one's own home.
Perkins, Florin, Rich, Wandersman & Chavis (1990)	To explore demographic and social correlates of participation in block associations.	Data from 48 blocks in New York City using observation, police records, and surveys.	Tested association between homeownership and civic involvement in block associations.	Homeownership positively associated with civic involvement in block associations.
Rohe & Stegman (1994b)	To test the impact of homeownership, controlling for other variables, on civic involvement.	125 low-income homeowners and 101 Section 8 control group renters.	Studied neighboring and civic involvement before and, again, 18 months after home purchase.	Homeowners had significant increase in neighborhood and block association involvement.
Thompson (1993)	To compare demographic and social characteristics of volunteers and the general population.	Survey of rural New York county done as part of the 1990 US census.	Explored differences between two groups to inform volunteer recruitment efforts.	Volunteers more likely to be self-employed and high-income. No more likely to own homes.



Table 4. Effects of Asset Holding: Studies Addressing Women’s Status

Study	Purpose	Sample	Description	Findings
Levinson (1989)	To test an economic model of wife beating using data on small-scale and peasant societies.	90 societies selected from the HRAF PSF3 sample. Data from ethnographic reports.	Three of the four indicators of economic inequality are asset-based measures.	Suggest that “male control of wealth and property is the basic cause of wife beating.”
Noponen (1992)	To evaluate economic and social effects of microenterprise loans to poor women in India.	Random sample of 300 women participants in a model loan program surveyed in 1980 & 85.	Explored effects of access to credit for both women and their families over a 5 year period.	Access to credit improved social status of women and material conditions of families.
Page-Adams (1995)	To test effect of home-ownership on marital violence, controlling for income and education.	2827 married women whose husbands also completed questionnaires for NSFH4 in 1987-88.	Analysis was designed as one test of the theory of well-being based on assets.	Controlling for income, homeowning is negatively associated with violence.
Petersen (1980)	To explore relationships between several measures of household SES and wife abuse.	Random statewide telephone survey of 602 married women living in Maryland in 1977-78.	SES measures included homeownership in addition to husband’s income, education, etc.	22% of women who rent, but only 2% of women who own, reported abuse.
Schuler & Hashemi (1994)	To test effects of credit on contraception and empowerment among Bangladeshi women.	1,305 women; 2 random samples of program members; 2 comparison group samples.	Both effects of access to credit and living in village served by credit program were tested.	Credit programs increase family support, leading to empowerment, leading to contraception.

Table 5. Effects of Asset Holding: Studies Addressing the Well-Being of Children

Study	Purpose	Sample	Description	Findings
Cheng (1995)	To test effects of parents' SES, education, and assets on poverty among adult daughters who have children.	836 female heads of household from NSFH6. 548 white and 288 black single women with dependent children.	Tested effects of assets on adult daughters' SES, controlling for parents' SES and daughter's education.	Assets have positive economic effects for female-headed families, controlling for education and parents' SES.
Green & White (1994)	To test whether children of homeowners were less likely to drop out, have babies, and be arrested.	Four large, representative data sets. PSID, HSB, PUMS, and BYS.7 17- and 18-year-olds.	Effects of parental homeownership tested controlling for parents' income and education.	Teens of homeowners less likely than those of renters to drop out and to have babies.
Henretta (1984)	To test effects of parents' homeownership and home value on same for adult children.	PSID8 cases containing data on a sample member who was a child in earlier wave (1968-79).	Effects of parental homeownership and home value tested controlling for parental income & gifts.	Parents' homeownership associated with same for adult children, controlling for income and gifts.
Pritchard, Myers & Cassidy (1989)	To explore individual & family factors associated with saving and spending patterns among teens.	1619 employed teens and their parents from the 1982 sophomore cohort of the HSB9 survey.	Family factors included parent saving behaviors and whether they had saved for college.	Parents saving patterns and saving for college associated with teen saving patterns.
Whitbeck, Simmons, Conger, Lorenz, Huck & Elder (1991)	To test effects of economic hardship and parental support on adolescent self-esteem.	451 families recruited from cohort of 7th-graders living in mid-western state in 1989.	Debt-to-asset ratio is needed to measure hardship, controlling for income & work history.	Economic hardship lowers adolescent self-esteem by reducing parental support.

## Notes

1 National Survey of Families and Households

2 Panel Study of Income Dynamics

3 Human Relations Area Files - Probability Sample Files

4 National Survey of Families and Households

5 Self-Employment Investment Demonstration

6 National Survey of Families and Households

7 Panel Study of Income Dynamics;

High School and Beyond;

Public Use Microsample of the 1980 Census of Population and Housing;

1989 National Bureau of Economic Research - Boston Youth Survey

8 Panel Study of Income Dynamics

9 High School and Beyond

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## Section 3: Evaluation Agenda

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### 3.1 The Three Main Questions for IDA Evaluations

Michael Sherraden

This IDA Evaluation Handbook provides resources to evaluate three main questions that are of central concern in emerging IDA projects:

- ?? Is the IDA program up and running?
- ?? Are participant accumulating assets?
- ?? What are the effects of asset accumulation?

In this section we address the nature of these questions; the underlying theory (where applicable); and propositions that might be included in an evaluation of an IDA program.

#### **The Importance of Theory in Guiding Questions in Evaluation Studies**

Evaluation questions are never asked in a vacuum. At the outset, evaluators have ideas about what they are looking for, what the program is supposed to be doing and why. These ideas are, in fact, theories about the program and what it is supposed to be doing. Very often theories remain unspecified in evaluation studies. Evaluators typically say that it is the program's objectives that are important, not some academic abstractions. But this is a short-sighted approach to evaluation.

#### **Why Bother with Theory?**

Whether we admit it or not, ideas shape what we do. When ideas are specified as theories, the program design and staff consensus on program goals can be clearer. This consensus should lead to more specific goal statements and more focused program operations. In turn, this should facilitate more effective program management, monitoring, and evaluation.

When theories are specified, evaluation questions can be asked much in a more focused and productive manner.

Another reason to "bother with theory" is that theoretically-based conclusions are stronger. Even with the most ideal program and evaluation designs (and they are never ideal), we can never be entirely certain that observed effects are the result of the program intervention. Some element of doubt always remains. However, the incorporation of theory into program design and evaluation helps to reduce this doubt by adding theoretical logic, propositions, and predictions based on those propositions. If theory is confirmed, conclusions drawn from such a study carry significant weight.

Theory is very important in interpreting evaluation results. For example, if evaluation results indicate that the program is unsuccessful, the possible interpretations are as follows:

- ?? Activities were not taking place as the program intended.
- ?? The program was not in operation long enough.
- ?? The program was not operating with sufficient intensity.
- ?? The program was operating as intended, but it did not have the effects that were anticipated.

Only if the last condition holds can the program be called a failure. Theory is usually indispensable in determining if this last condition was present or absent. Without a theoretical statement of what was supposed to be occurring, how can we know if in fact it was occurring?

Also, when theory is used as a basis for the evaluation, there is a greater likelihood that the evaluation results will contribute to a larger body of knowledge about the issues at hand. This has both conceptual and practical pay-offs. On the conceptual side, evaluation results speak to, and may help to refine, the theory that was used in the evaluation. On the practical side, the theory can assist in drawing generalizations about populations and conditions under which the results might be repeated.

Turning to more inductive reasoning (discovery of relationships in the data), a specific initial theory sometimes allows us to see better what is not being explained, and in doing so, spur us to search for alternative explanations. This too can have both conceptual and practical pay-offs. Conceptually, a revised or wholly new theory may emerge from this process. Practically, we may find new factors that affect outcomes in previously unanticipated ways, leading to new program models in the future.

In sum, evaluations are much more useful when efforts are made to specify theories in advance. Therefore, to the extent possible, evaluation studies should:

- ?? Proceed from a theoretical base.
- ?? Specify anticipated processes and outcomes as clear propositions.
- ?? Test propositions in multiple settings.
- ?? Remain open to the discovery of alternative explanations.

### **Controlling Bias in Evaluation Questions: Putting Propositions to Test and Searching for Alternative Explanations**

Theory and propositions, as we shall see in following sections, lead naturally to research questions. It is of the greatest importance that these questions are framed so that there is every opportunity for the propositions to be proven wrong. Only if propositions survive this standard of scrutiny can we have any faith that the original thinking might be on the right track.

Therefore, questions must explicitly look for evidence that would be counter to the stated propositions. This requires, at a minimum, fairly constructed questions that look at both sides of an issue.



Also, it is extremely helpful to identify alternative explanations for the issues at hand and ask questions that explore these alternative explanations.

### **3.1a. Is the IDA Program Up and Running?**

The first question is very practical: Is the IDA program up and running? This question leads to further inquiries: What has enabled the program to get started? What has prevented the program from getting started? The major issues related to these questions involve IDA design, implementation, and administration.

#### **Not Quite Theoretical Matters**

While there is an extensive body of theory on organizational behavior and program implementation, there is no overarching theoretical issue on IDA program implementation that is of central importance. (This situation is unlike IDA program goal attainment and outcomes, discussed in following sections, where theoretical issues are of central importance.)

#### **Working Propositions**

Regarding IDA design, implementation, and administration, we suggest that evaluators begin with a set of practical working propositions that can serve to guide inquiry, even though these propositions may not be interconnected in a larger theoretical perspective. These working propositions are roughly in the form of "if x, then more successful IDA implementation." The possible x's (which can be roughly understood as independent variables) include the following:

##### **Organizational Capacity**

- ?? Organization with strong leadership.
- ?? Organization that is well regarded in the community.
- ?? Organization with an established resource base and history of financial stability.
- ?? Organization with experience in implementing new programs.

##### **IDA Program Capacity**

- ?? Administration supportive of new IDA program.
- ?? Capable and committed IDA program director and staff.
- ?? IDA program is well planned.
- ?? IDA program is a good "fit" with other agency programs.
- ?? IDA staff are well trained.

##### **IDA Design Features**

- ?? IDA purposes fit needs and goals of potential participants.
- ?? Education and communication component in IDA program.
- ?? Ease in joining the IDA program.
- ?? Simple IDA design features.
- ?? Clear rules for participation.
- ?? Incentives are attractive.

- ?? Regular deposits, over a specified period.
- ?? Restrictions and penalties are reasonable.

#### Implementation and Administration

- ?? Potential IDA participants understand the program.
- ?? Deposits are facilitated and encouraged.
- ?? Supplemental programming (economic literacy, long-range planning) is in place.
- ?? Monitoring of accounts is simple and effective.
- ?? IDA program is flexible, able to adapt to solve problems.

#### Community Support

- ?? Generally sound social and economic climate in the community.
- ?? Support from a broad range of community groups.
- ?? Cooperation and support from a financial institution.
- ?? Program ties with other organizations or agencies in the community.
- ?? Good public relations and media coverage.

#### Resources

- ?? Funding for IDA program is secure.
- ?? Potential for new resources is promising.

### **The Value of Working Propositions on Design, Implementation, and Administration**

Working propositions should guide collection of data and information on IDA design, implementation, and administration. Evaluators will want to know the features of the IDA accounts, who the participants are, how the IDA program is designed, how it was set up, how it fits into the agency, what problems were solved, what problems remain unsolved, and so forth.

The list of working proposition above is intended only as a starting place for evaluation of IDA design, implementation, and administration. Very likely some of these suggested propositions will be found to be of little relevance, while others will be of crucial importance. Other factors, although not listed here, may be of importance as well.

Although no major theoretical point is at stake in this instance, a list of practical propositions is still very useful. The logic (and major advantage) of beginning with a list of practical propositions is that the evaluator: (a) puts forth statements that are subject to disproof, and in the process (b) is guided as to what kinds of information to collect. The importance of these processes can hardly be overstated.

Of course, evaluation of pioneering IDA projects must be open to discovery and inductive reasoning (developing ideas from data). But discoveries will be more fruitful if the evaluator begins by stating clearly what s/he thinks is likely to happen and then putting these statements to "test" via deductive reasoning (using data to test ideas). Both inductive and deductive logic are essential modes of inquiry, but deduction has powerful pay-offs that the evaluator should never dismiss lightly: Confirmation of a previously-stated proposition is always a much stronger finding than discovery of an unexpected relationship.

Over the long term, evaluation of IDA design, implementation, and administration should aim to identify a group of propositions that are particularly important in explaining IDA implementation and administrative performance across many different sites. Of course, this ideal is unlikely to be fully achieved. However, the effort toward confirmation of working propositions can advance our understanding and yield significant practical returns by guiding future IDA programs.

### **3.1b Are Participants Accumulating Assets?**

The purpose of an IDA program is to enable participants to save. The question of interest is: Can poor people save, and if so, under what circumstances?

This program goal attainment question is based on specific theoretical assumptions about the nature of savings and asset accumulation.

The primary assumption behind IDAs is that savings is an institutional phenomenon, i.e., when access and incentives are right, people -- including poor people -- are more likely to save. Odd as it may seem, this simple assumption runs contrary to mainstream economic thinking about saving behavior, which focuses more on an individual's "propensity to save." If IDAs can be shown to facilitate asset accumulation by the poor, there would be theoretical implications as well as policy implications.

In the long run, the theoretical implications will be more important than the immediate policy impact, because theoretical matters usually shape the very foundations of public policy. As John Maynard Keynes once remarked, we are often unwittingly at the mercy of the ideas of defunct economists.

#### **Theoretical Matters**

The commonly-accepted theories of savings are consumption-based, wherein saving is a residual, i.e., money left over after consumption needs are met. Post-Keynesian theories are best represented by Franco Modigliani's life-cycle hypothesis and Milton Friedman's permanent income hypothesis. In brief, these theories suggest that people consume in a long-term pattern that is more or less equal to their long-term expected incomes. They may save at one point in their lives, but the purpose of this saving is to consume more later on. The purpose of saving -- and the only purpose -- is to create a storehouse for future consumption.

Consistent with their neoclassical origins, these theories view individuals as actors in an unstructured world. No attention is given to social or cultural factors that may influence saving behavior. More importantly, no attention is given to institutional arrangements that may facilitate or hinder saving.

Empirical evidence that might support various theories of savings is mixed. Overall, it is fair to say that the mainstream consumption-based, income-smoothing theories of savings are not strongly supported by empirical data.

This is especially true regarding savings behavior of the poor. The empirical discrepancies are twofold. As I pointed out in *Assets and the Poor*, the poor very often cannot borrow against their future earnings potential, i.e., they have "liquidity constraints" that do not enable them to consume in a permanent income manner. Second, the poor often do not have access to mainstream financial institutions for savings, which would enable them to put money aside for future consumption needs.

Empirical discrepancies also occur regarding the broad middle class of America. The bulk of asset accumulation in most middle class households occurs not by individuals making savings deposits in an unstructured world, but through institutionalized and heavily subsidized public policies that support asset accumulation, principally in the form of subsidized home ownership and subsidized retirement pension accounts. Both access and financial incentives play key roles in this pattern of asset accumulation.

From this perspective, savings is not in any meaningful sense a residual phenomenon. For example, the mortgage interest tax deduction is a direct transfer of assets from public resources to individuals. This money is not "saved" out of incomes. Also, accumulations in retirement accounts are structured, automatic, and subsidized. Individuals who have opportunities to participate in these asset accumulation programs are not in any meaningful sense "saving" money due to their "propensities to save." They are merely accepting a good offer. Because of the tax subsidy, the individual would be making an unwise decision to turn it down.

It is of central importance that, under the current structure of tax and labor relations policy, poor people do not have the same access and financial subsidies for asset accumulation in the form of home ownership and retirement pension accounts.

Therefore, the key theoretical issue in savings behavior is whether institutions (IDA programs in this case) can have a substantial impact on savings of the poor. If so, there are important implications for theories of saving and how saving is structured and promoted by public policy and private institutions.

### **Propositions on Saving**

Based on the above thinking, we can offer several propositions that should be tested regarding savings behavior in IDA programs. These fall roughly under the categories of access, incentives, and understanding.

#### **Access**

The overall theory is that ease of access will facilitate increased savings. The propositions are:

- ?? The easier the access to the IDA system, the greater the participation and savings.
- ?? A program of automatic deposits will increase IDA savings.

#### **Incentives**

The overall theory is that greater incentives will yield greater savings. The propositions are:

- ?? The higher the matching deposits, the more the participation and savings in IDAs.
- ?? The higher the earnings on savings, the more the participation and saving in IDAs.

?? The more feasible the IDA goal (home purchase, microenterprise, job training, etc.), the more participation and savings in IDAs.

#### Understanding

The overall theory is that information and education about IDAs will increase their use. The assumption here is that *knowledge* of access and incentives must be present before people can act on these conditions. The propositions are:

?? The greater the program outreach, the higher the participation in IDAs.

?? The more education and communication programming, the better the participation and savings in IDAs.

?? The more peer modeling and information sharing, the better the participation and savings in IDAs.

### **3.1 c What are The Effects of Asset Accumulation?**

Asset accumulation is not an end in itself. The third general question -- what are the effects of asset accumulation? -- is an "outcomes" question that has the potential to expand the operational definition of well-being in social policy. There are two pathways to answering this question.

The first is basic research using existing data sets, and CSD has embarked on a program of basic research that is proving to be very fruitful. We are finding significant, sometimes surprisingly strong, asset effects in a wide range of data sets (some of this work is summarized in the "What We Know" section). Positive effects of assets are so consistently present that we believe we have tapped into a major determinant of well-being. To use an analogy, this is the empirical equivalent of stepping into apparently placid waters and feeling a very strong but unseen current beneath the surface. Wherever we put in our toe, we find the current.

The second pathway to answering the outcomes question is to evaluate outcome effects of IDAs. This in fact will be a necessary confirmation of other empirical findings. It is far from an easy task, but it is well worth the effort. Outcome evaluations of IDAs are of the greatest importance in confirming, nonconfirming, or revising theoretical propositions.

#### **Theoretical Matters**

The key theoretical issue in this set of questions is whether assets yield positive effects other than deferred consumption. If this can be answered in the affirmative, it will have important implications for public policy related to savings. If there are important "returns" beyond deferred consumption, it makes sense for public policy to invest in asset accumulation by the poor.

Key questions regarding effects of asset accumulation include a range of economic, psychological, social, civic/political, and intergenerational outcomes, which are stated here in the form of propositions. Confirmation of a substantial number of these propositions would be sufficient to establish the value of asset-based policy.

## Propositions

IDAs and other asset-based policy strategies have multiple hypothesized effects or outcomes. Some of these may be supported by empirical research, while others may not. Our thinking about effects of asset-based policy will be refined and specified by results of IDA and other asset-based policy demonstrations. At this stage, we want to attend to a broad range of likely effects.

### Household Outcomes: What are the Effects of Assets on Individuals and Families?

We can identify potential asset effects in several different categories: economic, personal (or psychological), family and household, relationship to the community and society, civic and political, and intergenerational:

#### Economic

- ?? Increase in IDA assets accumulated.
- ?? Increase in non-IDA assets accumulated (other savings, financial investments, real property, car, durable goods).
- ?? Greater effort and success in increasing asset values.
- ?? Maintenance and improvement of real property.
- ?? Learning and applying knowledge of financial investments.
- ?? Decrease in financial crises in the household.
- ?? More investments in human capital.
- ?? Improved consumption efficiency (shopping at supermarket, buying on sale, buying in bulk).
- ?? Decrease in use of second-tier financial services (check cashing places, rent- to-own stores).
- ?? Eventual increase in income.
- ?? Eventual decrease in "dependency" (public assistance as a percentage of income).

#### Personal

- ?? Affective.
  - Improved self regard.
  - Improved outlook on life.
  - Greater sense of personal control over life.
- ?? Cognitive.
  - Greater knowledge of financial matters.
  - Lengthened time horizons.
- ?? Behavioral.
  - Better record in attending school, job training, or other personal advancement activities.
  - More time spent on financial matters.
  - Better planning for the future.

#### Family and Household

- ?? More constant household composition.

- ?? Decreased moving due to negative causes (unable to afford rent, eviction).
- ?? Increased moving due to positive causes (move to a better neighborhood, move for a job).
- ?? Decrease in domestic violence.

#### Relationship to Community and Society

- ?? Improvement in perceived social status.
- ?? Increase in social connectedness and/or decrease in social isolation.
- ?? Increase in caring for and helping others.

#### Civic and Political

- ?? Involvement in neighborhood/community affairs.
  - More discussions with neighbors.
  - More behaviors to improve public space.
  - Increased involvement in community organizations.
- ?? Involvement in formal political processes.
  - Increased voting.
  - Greater effort in working on or contributing to an issue.
  - Greater effort in supporting or contributing to a candidate.

#### Intergenerational

- ?? Social behaviors of offspring.
  - Improved school behaviors (attendance, grades, completion).
  - Avoiding pregnancy.
  - Fewer arrests.
- ?? Eventual financial well-being of offspring.
  - Increased savings behavior of offspring.
  - Increased investments in education of offspring.
  - Increased asset transfers to offspring.

### **Community Outcomes: What Are the Effects of Assets on the Neighborhood?**

It is also likely, as Dennis West of Eastside Community Investments instructs us, that assets will have pronounced effects on neighborhoods and communities if implemented on a sufficient scale. These potential effects might be identified as economic, community life, schooling, and civic and political affairs:

#### Economic

- ?? Increased home-ownership rate.
- ?? More new housing construction or major remodeling.
- ?? Increased business investment in the neighborhood.
- ?? Increased economic activity in new or existing businesses.
- ?? Decreased unemployment.
- ?? Increase in average earnings.
- ?? Increase in access to first-tier financial services in the community.

## Community Life

- ?? Appearance of the neighborhood.
  - Houses in better repair.
  - Yards better kept.
  - Less clutter, junk on the street.
- ?? Social life in the neighborhood.
  - More people talking with neighbors.
  - More social events in the neighborhood.
  - More mutual support and “good neighborliness.”

## Schooling

- ?? Reduced turnover in school population.
- ?? Better school attendance.
- ?? Better school performance (grades, test scores, completion).

## Civic and Political Affairs

- ?? More public meetings and discussions on issues.
- ?? More active civic associations.
- ?? Increases in contributions to political candidates or issues (both time and money).
- ?? Increase in voting rate.
- ?? Increase in taxes paid.

Community-level effects can be pronounced. For example, Dennis West of Eastside Community Investments in Indianapolis has noted a sharp reduction in turnover of the school population with increasing home ownership in the community. But community effects are unlikely to occur until asset building involves a substantial proportion of people in the neighborhood. Therefore, accurate assessment of community and society effects, while important, will require extensive applications of IDAs over a long period of time. The best opportunity for measuring these effects would be a systematic multi-site demonstration that includes comparison communities.



## 3.2 Types of IDA Evaluation and Methods

Michael Sherraden

As indicated in the preceding sections, IDAs are not merely a program concept, but represent a policy direction (asset-based policy) that is based on specific ideas. In IDA evaluation, it is not only the program, but also the underlying ideas that should be evaluated.

How do we go about such evaluations? First we must recognize that different questions require different types of evaluation. There are many possible types of evaluation, and the type of evaluation must fit the question at hand.

### Three Types of IDA Evaluation

The three IDA evaluation questions in the preceding section can be translated into three types of evaluation:

- ?? The question on getting started (Is the IDA program up and running?) leads to an evaluation of **design, implementation, and administration**.
- ?? The question on asset accumulation (Are participants accumulating assets?) leads to an evaluation of **program goal attainment**.
- ?? The question on asset effects (What are the effects of asset accumulation?) leads to an evaluation of **outcomes** (or impacts).

These questions and evaluation types are summarized in the figure on the following page entitled "IDA Evaluation Questions, Types of Evaluation, and Methods." Also shown in this figure are the likely main data sources for each type of IDA evaluation, and suggested evaluation methods.

### Other Possible Types of Evaluation

These are not the only possible types of IDA evaluation. For example, it is possible to ask:

- ?? What is the level of effort in an IDA program or how many people are participating? This would be a *process evaluation*.
- ?? What are the costs of the IDA program? This would be a cost analysis.
- ?? How does an IDA program differ in effects from another type of program (for example, traditional welfare transfers)? This would be a *comparative outcomes* or *comparative impact* evaluation.
- ?? What are the economic returns of an IDA program? This would be a *benefit-cost analysis*, or *return on human investment* analysis.

These are all desirable types of evaluation, depending upon the purposes of those who want to know about IDA programs. In this Handbook, we have selected three types of evaluation that are fundamental to IDAs as a program and policy concept.

## **IDA Evaluation Type One: Design, Implementation, Administration**

The first type of evaluation is at the program level, dealing with design, implementation, and administration. Often this is called an evaluation of "implementation." But implementation does not occur as a neat and separate activity. The evaluator must also look at design (what exactly is being implemented) and administration (running the program on a day to day basis after it is "implemented"). In fact, we soon realize, implementation is an on-going process; it is not possible to draw a distinct line between implementation and administration.

This is a very practical evaluation. The emphasis is managerial. IDA programs are new and we do not as yet have much "real world" information about how they can best be designed, obstacles to implementation, and how to get the program established.

This evaluation includes the structure and rules of the IDA program, staffing, procedures, activities, and so forth. Questions of who, what, how, and under what circumstances are important. The evaluator will want to examine both program characteristics and participant characteristics, and how the two fit together or do not fit together.

As indicated in the preceding section, there is no major theoretical issue at stake in this type of IDA evaluation, but we have initial propositions (see "Is the IDA Program Up and Running?"). These propositions should serve as a guide to the inquiry. To a considerable extent, however, evaluation of IDA program design, implementation, and administration must be open to new information.

- ?? This type of evaluation is largely inductive in that the evaluation is open to discovery of unanticipated relationships.
- ?? It is a learning evaluation in that the evaluator seeks not only answers to particular questions, but to be enlightened by any relevant information, and to create new questions altogether.
- ?? It is a formative evaluation in that an overriding purpose of the evaluation is to feed back information quickly to the focal IDA program, and other IDA programs, so that they can adjust and improve as they go along.

This type of evaluation provides a detailed description of how the program operates. In doing so, it:

- ?? Enables us to learn how to start and run IDA programs more successfully.
- ?? Helps lay the groundwork for other types of evaluation.

### **Design, Implementation, Administration: Main Data Sources**

The main data sources are program staff and program documents.

Program staff include the agency director, IDA project coordinator, supervisors, all workers in the program, and support staff. This category should also include staff of cooperating agencies,

such as financial institutions, organizational partners, public welfare offices, housing organizations, etc.

Program documents include planning documents, proposals, brochures, budgets, financial reports, program-related correspondence, program records, personnel files, activity sheets, appointment records, staff assignment sheets, meeting minutes, telephone logs, training materials, program reports, and public communications. Program documents on clients include eligibility criteria, records of the selection process, attendance records, referral forms, progress charts, and case files.

These main data sources can be supplemented by data that comes directly from IDA participants. For this purpose, the evaluator would be well-served by obtaining information from two groups: those who are most committed and most successful in the IDA program, and those who are least committed and least successful. The value in working with the extremes is that the evaluator wants to know what is working well and for whom, and what is working badly and for whom.

Also, if the participant population is in distinct groups (for example, by age, race, family circumstances, type of IDA program), it would be useful to obtain the perspectives of these different groups.

### **Design, Implementation, Administration: Evaluation Methods**

The recommended strategy for evaluation of design, implementation, and administration is case study (see " Case Study" section). Case study is a way of reporting data as a coherent "story." Many different data collection methods can be integrated in a single case study. As discussed later, we recommend multiple data collection methods, including narratives/logs by IDA staff, use of program documents, and focus groups with IDA staff and participants.

### **IDA Evaluation Type Two: Program Goal Attainment**

IDAs are designed to enable participants to accumulate assets, and therefore a fundamental type of evaluation is to assess whether this is happening. This is an evaluation of program goal attainment, and it is essential. If we had to select only one type of evaluation for IDAs, this would very likely be our choice. If IDA programs do not enable participants to accumulate assets, what good could they possibly be? (This question is not purely rhetorical. The evaluator must always remain open to other "attainments" in the program, both good and bad. For example, perhaps participants do not accumulate assets, but they do become financially informed and aware. Or perhaps participants do accumulate assets, but only because of unacceptable human sacrifice in the family, such as forgoing meals. All of this is important information.)

Ideally, IDA participants would be compared to another group (a control or comparison group) to ascertain differences in asset accumulation.

As described in "Are Participants Accumulating Assets?" there is a major theoretical issue at stake in this type of IDA evaluation. The question is: Can institutional arrangements (an IDA

program) facilitate asset accumulation, particularly among the poor? If the answer to this question is affirmative, there will be important theoretical as well as practical implications. Therefore, the IDA goal attainment evaluation should focus not simply on whether assets are accumulating in IDAs, but also on how exactly this happens or does not happen.

It is important that asset accumulation is shown to be linked or not linked with program activities. In this sense, there are potential connections between evaluation of design, implementation, and administration and evaluation of program goal attainment.

### **Program Goal Attainment: Main Data Sources**

The main data sources are IDA participants, program records, and staff.

Participants should be asked how much they are accumulating, in what patterns they save, how they manage to do this, and in what ways the IDA program facilitates or hinders asset accumulation. Detailed information about this process from the participant's perspective is essential. No one can explain as well as the participants themselves how and why they accumulate or do not accumulate assets in the program.

Program records are indispensable as an official record of asset accumulation patterns and amounts. Asset accumulation information may be held by a cooperating financial institution and/or by the program itself.

Staff are also a good source of information on savings and asset accumulation patterns of participants. Because staff see many participants within the context of the overall program, they will be able to identify issues and patterns that individual participants may not see as clearly.

### **Program Goal Attainment: Evaluation Methods**

Because goal attainment evaluation requires both concrete data on IDA savings and detailed information on how this occurs, it is appropriate to think in terms of both quantitative and qualitative methods. A survey instrument, combined with program records, can yield quantitative data. More intensive methods, such as focus groups or in-depth interviews can supplement the survey methods (see sections on "Survey," "Focus Groups," and "In-Depth Interviews").

### **A Note on "Impact" Studies**

In some circumstances, a goal attainment evaluation as described above would be called an "impact" study. This is because the focus of most programs is simply on what the program does, as an end in itself, and evaluation never gets past this point. This, however, usually indicates an absence of theory, which is unfortunately all too common in social policy and programs.

For example, in many welfare-to-work programs, the only question being asked is "How many people leave welfare and go to work?" But if work behavior is so desirable as a source of income (as opposed to transfer payments), then a good evaluation would specify propositions regarding the anticipated outcomes of work. On the positive side, these might include human capital formation, increased self esteem, and modeling work behavior to children in the household. On

the negative side, outcomes might include the added stress of work, reduced parent-child interactions, and so on. If these or other outcome propositions were tested in the evaluation, then it could accurately be called an "impact" study.

Although this point may sound academic, it can have huge practical implications. For many decades income-poverty researchers have been doing public policy studies of how income is distributed. In the vast majority of these studies, the purpose has been to count who gets how much income. Researchers have generally assumed that having income is an end in itself -- it is the "impact." The underlying assumption is that income enables consumption and consumption is, by definition, "welfare" or well-being. However, it is apparent that this is a questionable assumption, and certainly an insufficient basis for constructing social policy. Over the past several decades of income poverty studies, it would have been far better if more researchers had asked questions like: What do we anticipate will happen because of this income transfer? How will it affect the household economy? How will people feel about themselves? How will families be affected? How will neighborhoods and communities be affected? These questions, had they been asked more often, would have better addressed outcomes (impacts) of the policy.

### **IDA Evaluation Type Three: Outcomes**

In evaluation of asset-based policy and programs, we draw a distinction between program goal attainment and outcomes. In this Handbook, we have listed what we think are likely economic, social, psychological, and civic/political outcomes of asset accumulation (see "What Are the Effects of Asset Accumulation?"). No doubt we will be wrong about some of these outcomes, but at least we have posed the questions. This is an essential foundation if we are to build a theoretical rationale and empirical support for an asset-based policy strategy.

As can be seen in the section on "What We Know about Effects of Asset Holding," there is support in a wide range of studies for the general notion that asset holding has positive effects. But we have only scratched the surface. A great deal more remains to be learned. At CSD, we are working to expand this knowledge base with additional studies. An important part of this work is outcome evaluation of emerging IDA programs, and hopefully in the future, outcome evaluation of a large systematic multi-site demonstration.

#### **Outcomes: Main Data Sources**

The main data source for assessing IDA program outcomes is the participants themselves. Staff perspective is also be useful, but there is no substitute for learning from IDA participants.

#### **Outcomes: Evaluation Methods**

Evaluation of outcomes will require systematic methods. Surveys are by far the most common format for this type of evaluation. In addition to a sample of IDA participants, the researcher will want, if possible, to include a control or comparison group.

Effects of asset accumulation is the main content of the survey questionnaire in this Handbook. The measures have been selected carefully and piloted. In our view, this questionnaire will yield useful information on effects of asset accumulation in IDAs.

Quantitative data can be enriched by details and examples that are possible with qualitative methods. Survey methods can be supplemented by more in-depth methods such as focus groups or in-depth interviews. The qualitative instruments in the Handbook include questions on effects of asset accumulation.

### **Combining Evaluation Types and Methods into an Overall Evaluation Strategy**

The fact that there are different types of evaluation and different evaluation methods does not mean that an IDA evaluation is restricted to only one type, or only one method. On the contrary, a good evaluation will undertake two or perhaps all three types. This is not as difficult as it may sound. A single evaluation method (say, focus groups or survey) can in fact cover all three types of evaluation (design, implementation, administration; program goals; and outcomes).

In this Handbook, we have constructed tools that are designed, as much as possible, to encompass the above three types of IDA evaluation. In later sections are guidelines and tools for four evaluation methods: case study, focus groups, in-depth interviews, and survey.

### **Evaluation Designs**

Once decisions are made on evaluation types and methods, the next issue is design. The three most important design questions are:

- ?? From whom will data be collected?
- ?? How often?
- ?? In what relation to the IDA program?

These questions must be answered regardless of evaluation types and methods. Below we outline the basic design choices that are likely to apply to IDA evaluations.

#### **Non-Experimental Designs**

Non-experimental refers to evaluation designs that collect data only from the IDA participant group and not a comparison group. These designs can be of several types:

**Cross-Sectional.** A cross-sectional design is the simplest strategy for data collection because it involves data collection at a single point in time. We can represent simply as "P1," which means data collected from participants at time one. And show this as happening at "IDA1," which is a length of time after the IDA program begins at "IDA0":

**IDA0**

**P1  
IDA1**

Cross sectional designs are common because of simplicity and low cost. They are most useful for descriptive data (what is happening), and for simple associations or correlational data (one thing appears to be related to another). Cross sectional data can be gathered by any method -- survey, in-depth interviews, focus groups, or case study methods.

In IDA evaluation, it is possible that a cross-sectional design would be used for case study of IDA design, implementation, and administration. It could also be used for very basic assessments of whether participants are accumulating assets, or for effects of asset accumulation. Regardless of use, the interpretation of cross-sectional data is limited to associations. This type of design cannot lead to causal interpretations.

**Longitudinal.** An extension of cross-sectional design is to take measures at two or more points in time, as follows:



In this diagram, data on participants (P1, P2, P3) are collected at three different points in the progress of the IDA program (IDA1, IDA2, IDA3). This could be every six months, every year, or some other schedule, depending upon the judgment of evaluators.

Data collected in a longitudinal design have greater potential than in a cross-sectional design. Descriptions can be extended to show trends, which can be very important. Analyses can be extended to show that values on measures at one point in time are associated with values on other measures at a later point in time. In other words, you can show associations across time.

Although longitudinal design is not complicated, it is time-consuming and expensive. Therefore, it is not nearly as common as cross-sectional design.

In IDA evaluation, longitudinal design is a desirable alternative because the "intervention" (IDAs) usually goes on for an extended, perhaps indefinite, period of time. This is unlike social interventions that take place within a limited time frame (for example, a training class).

Ordinarily, longitudinal design is used only with survey methodology, where it can become a powerful tool. In sophisticated statistical analyses, if samples are large enough, it is possible to analyze several alternative explanations simultaneously. Although definitive causal statements cannot be made from such analyses, the longitudinal nature of the data does enable much stronger conclusions than are possible with cross-sectional designs.

It is also possible, though less common, to use longitudinal designs with qualitative methods. In-depth interviewing may be the best choice. Several famous studies of people over the life course have employed this methodology, and it could hold significant potential in IDA evaluation. For example, if IDAs are set up on an indefinite bases, it might be possible to track a panel of participants and interview them in-depth every few years to see what their lives are like, how they are using their IDAs, how assets in IDAs are affecting their lives, and so on.

**Before and After.** Another variation of non-experimental design is before and after, as follows:

<b>P1</b>	<b>P2</b>
<b>IDA0</b>	<b>IDA1</b>

In this design, the participant group is assessed (P1) before the IDA program begins (IDA0), and again (P2) after the program has been running for a period of time (IDA1). Ordinarily this design would be applied only with quantitative data, most likely in the form of a survey.

The considerable advantage of this design is that baseline measures are taken before the IDA program changes anything about the participants' lives. In a sense, the participants serve as their own controls. We assume that the differences between measures at P1 and P2 are due to the IDA program. But we cannot rule out the possibility that something else caused the differences, so causal conclusions must still be limited.

### **Experimental Designs**

Experimental designs include measurement of two groups (sometimes more than two groups, but this is uncommon). Experimental designs allow evaluators to compare changes in the IDA participant group (P) with a similar group (as similar as possible) that does not participate in the IDA program, known as the comparison or control group (C). By assessing differences between the two groups, effects of the program can be ascertained.

Ordinarily, experimental designs are used only with quantitative evaluation methods, because the designs impose a logic that is best fulfilled by statistical tests.

**After Only.** The simplest experimental design is to begin with two similar groups, randomly assigned if possible, with one group to participate in IDAs (the P group) and the other not to participate in IDAs (the C group). Data are collected at a single point in time for both groups (P1 and C1) after the IDA program has been running for a period of time (IDA1), as follows:

	<b>P1</b>
	<b>C1</b>
<b>IDA0</b>	<b>IDA1</b>

The advantage of this design is achieved by random assignment (or a close approximation of random assignment), and then keeping all conditions for the two groups the same, except for the IDA program. If this design is followed faithfully, we can conclude with some assurance that differences found between the two groups are due to the IDA program.

**Before and After.** Better than the after only experimental design is the before and after experimental design. In this design, data are collected before the IDA program starts (P1 and C1), and again after it has been running for a period of time (P2 and C2).

<b>P1</b>	<b>P2</b>
<b>C1</b>	<b>C2</b>
<b>IDA0</b>	<b>IDA1</b>



This design offers the opportunity to measure changes in both groups on the desired conditions (asset accumulation and effects of asset accumulation). If there are changes in the participant group, but not in the control group, the evaluator can say with considerable assurance that the differences are due to the IDA program.

### Technical Assistance

In applying any of the above designs, but particularly experimental designs, there may be issues in sampling (especially how to proceed when random assignment is not possible), adjustments in data to solve particular problems, and strategies for statistical analysis. All of these issues require particular knowledge. IDA evaluators may have this knowledge, or they may call on expert advisors or consultants.

### Resources

Blalock, A.B., ed. (1990). *Evaluating Social Programs at the State and Local Level: The JTPA Evaluation Design Project*. Kalamazoo, MI: W.E. Upjohn Institute for Employment Research. *An excellent overall guide, with examples, for evaluation of implementation, impact, and gross outcome. Also a good discussion of social and political issues in evaluation.*

Chambers, D.E.; Wedel, K.R. & Rodwell, M.K. (1992). *Evaluating Social Programs*. Boston: Allyn and Bacon. *A very useful general text. Emphasizes use of theory in evaluation, and strengths and weaknesses of quantitative and qualitative methods.*

Posavac, E.J. & Carey, R.G. (1989). *Program Evaluation: Methods and Case Studies*, third edition. Englewood Cliffs, NJ: Prentice-Hall. *A general text on evaluation. Outlines several types of evaluation, and has a useful section of application of findings. Case studies at the end are helpful.*

United Way of Greater St. Louis (1994). *A Guide for Program Assessment*. St. Louis: United Way. *A very simple step-by-step guide, from identifying mission of the program through documenting implementation and results. Completely free of research jargon, contains worksheets.*

### IDA Evaluation Questions, Types of Evaluation and Methods

QUESTIONS	EVALUATION TYPES	MAIN DATA SOURCES	METHODS
Is the IDA program up and running?	Design, Implementation, and Administration	?? Staff ?? Program Documents	?? Case Study
Are participants accumulating assets?	Program Goal Attainment	?? IDA Participants ?? Program Records ?? Staff	?? Focus Groups ?? In-Depth Interviews
What are the effects of asset accumulation?	Outcomes	?? IDA Participants	?? Survey

## Section 4: Case Study

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### 4.1 Suggestions for Case Study Methods

Edward Scanlon

Case study is an exploration of a question of phenomenon interest when little is known in advance, and where the situation maybe complex. Case studies examine processes within a specific case, draw on multiple sources of information, and tell a story, usually in a chronological order. In case studies, we can ask: " How does this occur? " We can create a rich, textured description of a social process. This can set the stage for more specific questions that might be asked later using more tightly structured methods. Because research in the area of the Individual Development Account is in the early stages, case study may be especially useful.

A number of benefits accrue from the use of case study. Perhaps most compelling is the fact that it can incorporate multiple methodological approaches in a single piece of research. Case study is a way of presenting data, more than it is a data gathering technique. Data gathered in different ways can be presented in a unified case study format.

Case studies are most helpful when the researcher is dealing with how or why questions, phenomena over which s/he has little control, or phenomena embedded in a real life context.

Studying the implementation of an IDA program through case study is especially appropriate. Evaluation is focused on the comparison of the design of the program with what is actually occurring. For the new IDA program, an implementation case study would begin with an identification of how the program is to operate, and then compare this with what is occurring. The study of program implementation should focus on who does what in an agency, how often they do it, and how they do it. In other words, it assesses the activities of the program and its procedures. An IDA implementation case study should be able to identify the key tasks, problems and solutions that IDA staff encounter, providing valuable insights for those who wish to start similar programs.

#### Design Issues with Case Study Methods

The case study, like all social research, should be clearly and thoughtfully designed. The researcher should pay attention at the outset to a) evaluation questions, b) propositions, c) unit of analysis, d) the logic linking the data to propositions and e) criteria for interpreting the findings. On the following page is a flow chart of the processes of gathering and reporting the results for a multiple case study. Aspects of case study evaluation are described below:

**Evaluation questions** should be formulated as clearly as possible. In other words, you should have a clear sense of what you are going to examine in the research process, with the variables of interest clearly defined. "How" and "why" questions are the ones most appropriate for case study and qualitative work in general. For example, the general question " How do those implementing IDAs deal with obstacles in the implementation process?" could be examined using a case study

method. The variables of interest would be the obstacles to implementation and the actions of the implementers.

**Propositions** should direct the researcher's attention to things that should be examined within the scope of the study. Propositions should address the aspects of the study that are relevant to the question at hand. To the extent possible, propositions should be derived from theory, that is, some theory about the variables involved in the study should provide the evaluator with a guide as to what to look for that is important, and where that information might be found. For example, if you are researching effective implementation in IDA programs, you might state a proposition such as "An effectively implemented IDA program develops multiple sources of funding." This provides you with information about what to look at (funding sources and the process by which these were developed).

The **unit of analysis** refers to the level at which the case study is focused. This would likely be the IDA program. Other possibilities would include studying an individual implementor, an individual client or group of clients, or perhaps an organization implementing an IDA. The unit of analysis will be determined by both the evaluation question and availability of time and other resources. Although the unit of analysis in studying IDA programs is likely to be the program itself, data may be collected at other levels as well. For example, you might want to collect participant data that speaks to effectiveness of program implementation.

After the unit of analysis is identified, the evaluator must decide whether to undertake a single, multiple, or comparative case study. In **single-case studies**, a single unit is studied, whether that be an individual, social agency, corporation, or some other type of unit. In the **multiple case study**, several similarly constituted units are examined and the data are presented separately, in a chapter by chapter format. In **comparative case studies**, several units are examined and the data are compared. For example, in the study of problems encountered by IDA staff, and agency solutions to problems, the comparative chapter might outline the similarities and differences in problems and solutions encountered in several agencies. Further, the authors might discuss the extent to which each case matches and deviates from anticipated outcomes (in the form of original propositions).

Somewhat more challenging in case study methods are the processes for *linking data to propositions and interpreting the data*. Ways to do this are discussed later under "Analyzing Case Study Data."

### Developing a Case Study Protocol

A case study protocol should be developed which guides the evaluation, keeping all of the evaluation team members focused on the process in similar ways. The protocol includes the following:

- ?? Overview, including project objectives, case study issues, and relevant readings.
- ?? Sources of information, including locations for information, and general procedures.
- ?? Case study questions.

?? Guide for the case study report, including an outline, narrative format, and any bibliographic or background literature.

A model case study protocol is included in the "Tools for Case Study" section.

### **Training Staff to Undergo Case Study**

It is important that direction be given regarding the skills, training, and preparation of case study evaluators at the planning stage of the evaluation. An initial training session should cover the following points:

- ?? Purpose and propositions of the case study.
- ?? Model case study for team member to review.
- ?? Field assignments for each investigator.

### **Tasks for the Case Study**

A list of case study tasks would include the following:

- ?? Procedures for making contact at the site.
- ?? Procedures for maintain records of contacts' name, title, phone number, and address.
- ?? Data gathering methods.
- ?? Interviewing techniques, emphasizing non directive questioning and listening.
- ?? Data recording.
- ?? Document management and record maintenance issues.
- ?? Data presentation issues, for appropriate ordering of materials.

### **Gathering Data For The Case Study**

Case studies should have multiple sources of data in order to increase reliability and validity of your study. Six possible data sources are:

- ?? Narrative/Log
- ?? Documentary Records
- ?? Focus Groups
- ?? In-Depth Interviews
- ?? Direct Observation
- ?? Participant Observation

The data should be stored in such a way that the raw data, field notes about the data, and other reports of the investigator are maintained in separate databases. A chain of evidence should be maintained in which the researchers' logic and reporting informs the reader of the steps taken from initial propositions to final reporting of data. The final report should refer to the case study data base, and inspection of the data base should provide specifics about its collection. The specifics about data collection should be reflected in the case study protocol, and the protocol

should relate to the original study questions and propositions. In reading this report connections should be logical.

In developing a case study of IDA program implementation, at least four sources of information are potentially fruitful: **narrative/log, focus groups, in-depth interviews, and program documents**. Focus groups and in-depth interviews are explained elsewhere in this Handbook (see "How to Do Focus Groups" and "How to Do In-Depth Interviews"). In this section, we focus on constructing, administering, and analyzing narrative or logs, and on gathering information from program documents.

### **Use of a Retrospective Narratives or On-Going Log in Case Study Evaluation**

One methodology used by qualitative researchers is the written *narrative or log*, sometimes called the diary or journal. Narratives can be used to record past events. Logs or diaries can be used to record on-going events. These methods have been used occasionally by sociologists and historians interested in reconstructing social phenomena and processes.

Retrospective narratives are very useful for capturing events that have already taken place. On the other hand, retrospective studies can be biased if the subject recreates his past with the evaluator's agenda or the agency's agenda in mind. The subject might feel a pressure to create a past series of events that fit with such prior expectations. Every effort must be made to assure the respondent that the study seeks an accurate portrayal of events.

The concurrent log is useful in that it is not a retrospective recreation of events. The log does not rely on long-term memory and is thus more accurate and less influenced by lapses in memory and the passage of time. The log might also allow for expressions of events and feelings that a subject would otherwise be hesitant to express. The subjective and hidden side of events can be unearthed from such writing. Further, the log is somewhat less likely to be biased by the researcher's intent.

However, the log as a sole instrument in the recreation of a social phenomena is incomplete. It can be overly influenced by one person's perspective. It should be combined without other data gathering techniques to provide a full, multi-sided description of the phenomena under analysis.

### **Measurement Issues in Constructing A Narrative or Log**

Instrument design for a narrative/log consists primarily of a set of instructions about how to record the narrative/log. The chief aim is to construct procedures and prompts that will elicit a full rendering of events and the respondent's interpretation of events. A chronologically-oriented tool that emphasizes tasks, problems, and solutions is a logical way to organize the instrument.

The instrument should prompt the respondent to write her or his thoughts, feelings, impressions, and memories of IDA program development, but in a focused and purposeful manner. The instrument cannot be so broad as to provoke the recording of irrelevant, unimportant information, nor should it be so narrow as to prevent the researcher from learning detail that would not be captured by conventional surveys or archival research.

Question-response prompts should be focused on the universe of information that relates to IDA development, and should be flexible enough to incorporate related useful information. In other words, the researcher wants to be certain that the tool is valid, that is, that it is tapping into the concepts of interest.

Reliability, which is the ability of the instrument to secure consistent responses across time, will be somewhat limited in narrative/log methodology. This is a general shortcoming in qualitative research, which tends to allow richer, more in-depth understanding of phenomena, but suffers in terms of replicable observational methods. In the long-term, cumulative information about IDAs will generate more reliable questions and instruments over time.

It is important that the instrument be constructed in such a way that retrospective questions jog the memory of the respondent. The respondent should be brought back to the beginning of the program's development and moved through it chronologically so that s/he is ready to begin filling out the concurrent instrument. Questions which elicit both feelings and facts will help in memory retrieval for retrospective aspects of the narrative/log.

The researcher must establish a *non-biasing rapport* with the respondents. This can be done in several ways.

?? First, respondents must be certain that the evaluator's motives are sound. Without revealing the complete reason for the study (due to the possibility of biasing responses), the evaluator must establish a positive reason for seeking the information .

?? Second, the evaluator must guarantee that the data is confidential. Because the data could discuss potentially embarrassing and sensitive information about the respondent, agency employees, banks, churches, businesses and families, full confidentiality must be assured. (It may be advisable to use a written consent form that guarantees confidentiality. This could be adapted from the "Consent Form" in the section on "Questionnaire for In-Depth Interview.")

?? Third, the evaluator's credibility can be established through various means to communicate professionalism, skill, and seriousness about the research. This can include the use of business cards, letter head, organizational affiliations, and professional referrals.

The evaluator must do whatever s/he can to promote consistent, reliable responses from the study subjects. Unlike observational techniques, where the evaluator by her or his presence has some control over data gathering, the log must be filled out by the subject on a regular basis. Constructing an instrument which is to be filled out every few days might promote maximization of completion rates. More frequent response requirements might risk " overworking " the respondent, and less frequent completion might risk lost information. The researcher should, in a non-aggressive way, secure the diary entries on a regular basis to ensure that the entries are being completed in a timely manner.

## **Analysis and Interpretation of the Narrative/Log**

Analysis of the data generated by the narrative or log is largely a matter of logically searching for themes, patterns, connections, events and sequences. Drawing from content analysis, the evaluator can review the log and code the responses according to the type of data found there. For example if you find a description of specific tasks required during implementation, those sections could be labeled T. Similarly, problems could be labeled P. A number could be added to each task or problem sequentially, until one had generated a total list of Ts, Ps, and so on. The evaluator could then engage in what is called "axial coding." In axial coding, new connections are generated from the open codes through logical rearrangement in axial codes. For example, perhaps the first task (T1) is logically related to a problem that emerged soon after (P2). Thus, (T1-P2) becomes the code for a new task-problem configuration.

After the researcher has developed some sense of the content of the narrative/logs, and the connections between elements of the data, a time-ordered pattern should be determined. The respondent's narrative must be reworked so that the tasks, problems, and solutions are linked together in a coherent, linear story. The tasks, problems, and solutions should be ordered so that interrelationships become clear. Further clarification in the form of follow-up interviews is sometimes helpful for this process. The task is to analyze narrative sequences and make the unfolding of the story clear. The goal is to analyze material in a chronologically sequential order, and focus the content into a single coherent story.

## **Documents and Archived Data**

Also potentially useful for evaluating IDA implementation are documents and archived materials and records. These are written records, both currently used and stored, that might be present at the IDA program office. Documents can provide written verification of processes occurring at the case level, and can be used to support or question information gained from interviews. Documents can also be summarized quantitatively. You can, for example, read team meeting notes and count the number of times a certain subject is mentioned in order to ascertain its importance. Or you can read documents qualitatively, looking for anecdotal evidence on key issues, which may or may not support the study's propositions.

For example, if you are attempting to understand how community support is marshaled for an IDA, you might read the correspondence of an IDA administrator with various community leaders. Important information from documents should be copied and stored, with the original sources of the information clearly identified. You might quote directly from such sources in the writing of a final report to support or challenge a study proposition. Or, you might draw ideas and themes from documents and refer to them in the writing and construction of conclusions drawn about the case data. Good sources of documents for an IDA implementation evaluation might include:

- ?? Program proposals.
- ?? Team and committee meeting minutes and agendas.
- ?? Program records on participants.

- ?? Formal and informal correspondence.
- ?? Progress reports.
- ?? Reports to funders.
- ?? Formal evaluation studies.
- ?? Newspaper articles, press releases.

### **Analyzing Case Study Data**

In terms of **analyzing case study data**, two methods are most fruitful: pattern matching and time-series analysis.

Pattern-matching is the process of taking several pieces of information that seem logically related and connecting them to some idea or theoretical proposition. The patterns can be compared to rival theories, looking for the best " fit " of observed data to theory. For example, if you are examining problem resolution in IDA development, perhaps you have begun with the proposition that IDA agencies with broader community support from community groups will be more successful with developing successful relationships with financial institutions. You might gather information about several IDA agencies and then compare the level of difficulty in getting bank support to the level of community support in each agency. This provides a rough interpretation of the relationship between the data and theoretical assumptions about implementation. There is nothing complicated or esoteric about this. On the contrary, it is very simple and straightforward. The key is to know what the expected pattern in for a given proposition and then review the case data to see if there is a match. The great advantage of this is that interpretations are not being made willy nilly, but rather in response to anticipated patterns.

Time-series analysis is the second most common method for analyzing case study data. Here, a trend of data points is compared to some theoretically significant trend, to a rival theoretical trend, or to some other alternative explanation. For example, if you are testing the idea that IDAs lead to a series of trends in communities, you would gather the relevant data, compare it to the theoretical unfolding of events in communities and see if it " fits " the time order suggested.

Whether the analytic technique is pattern matching or time-series analysis, the closer the " fit " between the expected and the observed data, the more one can assume that the case study is yielding useful results. Discrepancies between the theory and the empirical data result in a revision of the theory, and then ideally comparison to a second set of such data. If possible, continued iterations of this process occur, and the theory is refined over time. Thus, evaluators can continually reappraise the theory to see if it is useful for interpreting the " real world " of IDA programs. Presumably, a more refined theory would eventually be confirmed through more structural research methods.



## Data Presentation and Report Writing

When **presenting data**, a number of formats can be utilized. These include: linear-analytic presentation, comparative structures, chronological structures, and theory building structures. Of these, the linear-analytic approach is most appropriate for the study of IDA implementation. The linear-analytic presentation includes the study questions, an explanation of methods used for study, findings from the data, and an explanation and discussion of implications. This is a standard approach, found in most journal articles presenting case study findings.

The chronological approach might also be useful in IDA case study. This format follows the case in a time sequence from beginning to end, allowing the researcher to draw conclusions more easily about causal relationships between elements of the study. In terms of a case study of an organization implementing an IDA, the sequence would follow from the initial inception of the idea through each phase of the program to the present time.

A report should ideally have several characteristics:

?? First, the study should be complete in terms of thorough collection of data.

?? Second, claims of variable relationships should be supported with sufficient evidence, with alternative explanations carefully considered.

?? Third, the information should be presented in an engaging, illuminating way, with case detail to support key points.

In the " Tools for Case Study " section (following) is a sample outline for a case study report on an IDA program implementation.

### Resources

Campbell, D.T. (1975) Degrees of Freedom and the Case Study. *Comparative Political Studies*, 8 (July), 178-193. Explains the process of pattern matching techniques of analyzing qualitative data and data used in case studies.

Denzin, N. (1989) *Interpretive Biography*. Newbury Park, CA: Sage Publications. This slim volume is one of the few that discusses narrative techniques of research, and mostly does so from a conceptual perspective. Provides a good conceptual overview of narrative analysis but little hands-on advise for someone interested in using narrative research instruments.

Denzin, N. & Lincoln, Y. (Eds.) (1994) *Handbook of Qualitative Research*. Thousand Oaks, CA: Sage Publications. An excellent overview of qualitative research methods, including organizing paradigms, and data gathering and analysis techniques. The book is organized in multiple chapters by contributors who are writing in their areas of expertise. Stake's chapter on Case Study is especially helpful for anyone interested in conducting such a study.

Kratochwill, T.R. (1978) *Single Subject Research*. New York: Academic. Explains the process of time series analysis and the variety of patterns that can be explored using single subject research design.

Stake, R. (1994) Case Studies. In N. Denzin & Y. Lincoln (Eds.), *Handbook of Qualitative Research*. Thousand Oaks, CA: Sage Publications.

Strauss, A. (1987) *Qualitative Analysis For Social Scientists*. Cambridge, U.K.: Cambridge University Press. Provides a variety of methodologies for analyzing qualitative research materials.

United Way of Greater St. Louis (1994) *A Guide To Program Assessment*. St. Louis: United Way of Greater St. Louis. Offers useful suggestions for evaluation of program implementation and analysis of data.

Strauss, A. & Corbin, J. (1990) *Basics of Qualitative Research*. Newbury Park, CA.: Sage Publications.

Yin, R. (1984) *Case Study Research: Design and Method*. Beverly Hills, CA: Sage Publications. An excellent overview of case study methodology, taking the reader from question formulation through data gathering and reporting of findings. Clear, concise and well-organized, Yin provides an excellent handbook and references to fuller information for subjects not covered.

## 4.2 Tools for IDA Program Case Study Evaluation

Edward Scanlon

- ?? Protocol for Conducting a Case Study of IDA Program Design, Implementation, and Administration
- ?? Choices for Case Study Methods
- ?? Instructions for Narrative/Log for Evaluation of IDA Program Design, Implementation, and Administration
- ?? Outline for an IDA Implementation Case Study Report

### **Protocol for Conducting a Case Study of IDA Program Design, Implementation, And Administration**

1. State the purpose of the study.
2. Identify propositions regarding IDA implementation (see "Is the IDA Program Up and Running?").
3. Design the evaluation:
  - ?? Choice of information to be gathered: interviews, narratives, documents.
  - ?? Specifics about data sources: individuals, files, data bases.
  - ?? Data gathering techniques and methodological issues.
  - ?? Data recording issues: forms and methods.
4. Analyze the data:
  - ?? Narrative data (see "Suggestions for Case Study")
  - ?? Program documents.
  - ?? Interview data (see "How to Do Focus Groups" and "How to Do In-Depth Interviews").
5. Report:
  - ?? Organization of the report (see "Outline for an IDA Implementation Case Study Report").
  - ?? Integrating analyzed data into a coherent "story" (see "Suggestions for Case Study").
6. Disseminate
  - ?? Implications of data for future programs and policy.
  - ?? Distribution of the report to other IDA programs.

## **Choices for Case Study Methods**

As indicated in the preceding section, "Suggestions for Case Study Methods," case study is a type of evaluation focus and reporting format more than it is a single method. Indeed, case study methods can and should be multiple, with data from various methods integrated into a coherent case study "story." We recommend a combination of methods for case studies of IDA program design, implementation, and administration. The most likely methods include: narrative/log, documentary records, focus groups, in-depth interviews, and observation.

### **Narrative/Log by IDA Program Staff**

Narrative/log by IDA program staff is highly recommended. It is desirable to include all staff who are involved in IDA design, implementation, and administration, including the agency director, the IDA program director, all program staff, the accountant or business manager who oversees financial affairs within the agency, appropriate staff of any financial institutions that may be cooperating in the IDA program, and staff of any other cooperating organizations.

Narrative/log methods are discussed in "Suggestions for Case Study Methods," and summarized in the next section, "Instructions for Narrative/Log."

### **Documentary Records**

Documentary records, such as IDA planning documents, minutes of meetings, reports, and program records contain valuable information for case study. These are an important supplement to the narrative/log reports of IDA program staff. Documentary records are particularly important in providing a "formal" or "official" view of program purposes and design, against which actual IDA program experiences can be compared. Areas where actual experience departs from the official plan can be particularly informative.

### **Focus Groups**

Focus group methods can be carried out with staff and/or participants. Some form of intensive discussion methods (either focus groups or in-depth interviews) is desirable as a complement to narrative/log methods. Focus groups have several advantages over in-depth interviews. These include the efficiency of interviewing a number of people at once, and the interplay of experiences and thoughts that is possible in a group discussion format.

Focus group methods are discussed in the section on "How to Do Focus Groups" and the suggested focus group guides in "Tools for IDA Focus Group Evaluations" include questions on program design and implementation.

### **In-Depth Interviews**

An alternative to focus groups would be in-depth interviews with a sample of staff and/or IDA participants. In-depth interviews can yield very detailed information, and the respondent can speak freely, in a situation of total confidentiality. Even if focus groups are chosen over in-depth

interviews, the researcher may nevertheless want to interview one or more key people to obtain a more complete picture of IDA design and implementation.

In-depth interviews are discussed in the section "How to Do In-Depth Interviews." The examples in this section do not emphasize in-depth interviews for program case study, but the principles and methods are easily adaptable to this application.

### **Direct and Participant Observation**

Direct observation refers to the evaluator watching by standing apart from the IDA program. The evaluator would simply be "hanging around" to see and record how IDA staff and participants go about their business, what people say, and so on.

Participant observation refers to the evaluator being part of the IDA program, most likely as a staff member, but perhaps as a participant. Participant observation offers an intensive "inside" view of how the program is operating. However, it is also a method that is unusually subject to biases of the participant.

We do not recommend either direct or participant observation as a primary method in IDA program evaluation, and no guidelines or tools are included in this Handbook. However, observation, particularly direct observation, of IDA program functioning (e.g., how participants make their deposits, what participants say as they enter and leave the building) may be a useful supplement to other case study methods.

### **Choices and Integration of Case Study Methods**

There is no single best way to undertake a case study. Much will depend on particular circumstances, resources, and capabilities of evaluators. The important points are:

- ?? Choose methods that allow IDA program staff, and also participants, to "speak" about their experiences in the IDA program and what they think about it.
- ?? Choose multiple methods so that the program can be "seen" from different angles.
- ?? Selects as broad and representative a sample of respondents as possible, so that all viewpoints are fairly represented.
- ?? Integrate the resulting data, so that information from one method complements information from another.

### **Recommendations**

**Methods.** For evaluation of IDA program design, implementation, and administration, our recommendation is to use a combination of two primary methods:

- ?? Narrative/log.
- ?? Intensive interviewing through either focus groups or in-depth interviews.

These primary methods can be complemented by documentary records, observation, or other methods.

**Timing.** The narrative/log should begin as early in the IDA program development as possible, even as early as the pre-planning phase, and continue throughout the study period. It may be that the narrative/log is used more intensively in the first six months. Intensive interviewing (in focus groups or in-depth interviews) should occur at approximately six months from the start-up date, while early implementation experiences are still "fresh" on everyone's mind, and then again at some distance into program operations, perhaps at eighteen months or two years.

**Structure and Themes.** The key to successful case study is to integrate these methods into a coherent " story " that has two main themes:

- ?? The sequential unfolding of events.
- ?? How problems were solved or not solved during design, implementation, and administration.
- ?? The case study report should detail not only the events but also thoughtful interpretation of events, so that other IDA programs can learn from this example.

### **Instructions for Narrative/Log for Evaluation of IDA Program Design, Implementation, And Administration**

The narrative/log is designed to generate information about implementation of an IDA program. The instrument attempts to capture the thoughts and feelings of key IDA program staff regarding the implementation process. This is accomplished through an instrument that allows the respondent to write in a retrospective and/or concurrent fashion about tasks, problems, and solutions encountered in implementation of the IDA program.

#### **Instructions to Evaluator**

?? First, identify the key staff people who will be respondents or informants. Those staff people whose memories and impressions are key for understanding the program should be approached as informants. People who have been involved in multiple aspects of program implementation would be especially important. Those who have been with the program from the time of inception would also be helpful.

?? Provide the instrument to the respondents, encouraging them to answer the questions as thoroughly and in as much detail as possible. Encourage them to stay focused on responding to the question. Give them your name and the name of someone they can speak with if they have questions.

?? Be certain that you collect the ongoing log frequently, perhaps on a weekly basis. If the respondents wait too long to complete the log, they will be relying on long term memory rather than immediate impressions of events in the implementation process.

?? On the following pages is an instrument that can be given to case study informants as a tool to guide them in recording their narrative/log.

### **Instructions to Case Study Informants for Narrative/Log on IDA Program Design, Implementation, and Administration**

Thank you for undertaking this narrative/log, which is designed to identify tasks and problem-solving in implementing an IDA program.

This evaluation tool is designed to be used either as a retrospective narrative, that is, a recalling of past events, or as an on-going log, that is, a diary of the IDA Program.

If you are providing a **retrospective narrative**, please set aside blocks of time of one hour or more so that you can focus your attention to recall the IDA program implementation in detail. It may be helpful to review program documents and records to jog your memory before or during the writing of your narrative. If it is easier for you to dictate your narrative, do so. Use as many writing or dictating sessions as you need to tell a complete story. We want to know everything you can recall.

If you are providing an **on-going log**, it is very important that you sit down on a regular basis -- once every few days, or once a week at the longest -- to record events while they are still fresh in your mind. Also, if something of particular importance happens, or you have an insight that would be helpful, try to stop and record it in your IDA program log. Be as detailed as possible about both the events and your interpretation of events.

Especially, record all of the steps that were taken in IDA program design, implementation, and administration. Tell us what you thought about and how you proceeded with each step. Also, be sure to report all potential and actual problems, and how you solved or did not solve those problems.

Consider the following areas for reporting in your narrative/log:

#### **Origins**

- ?? Where did the idea for an IDA program come from?
- ?? Who provided the initial leadership to get it started?
- ?? How were staff informed about the IDA program? Did they like the idea? Why or why not?

#### **Organizational Capacity**

- ?? Is the organization in a good position to implement a new IDA program?
- ?? Is the leadership strong?
- ?? How is the organization regarded in the community?
- ?? Does the organization have an established resource base and history of financial stability?
- ?? Does the organization have experience in implementing new programs?

## **Planning and Preparation**

- ?? Describe the planning process for the IDA program.
- ?? How does the IDA program "fit" or "not fit" with other agency programs?
- ?? How was the IDA program director identified or recruited?

## **IDA Program Capacity**

- ?? Is the agency administration supportive of the new IDA program?
- ?? Are the IDA program director and staff capable and committed?
- ?? Are the IDA staff well trained?

## **IDA Design Features**

- ?? How were the IDA program design features worked out?
- ?? What are the design features (purposes, deposit amounts, schedule of deposits, matching funds, caps, uses, monitoring, penalties, record keeping, reporting to participants)?
- ?? Does the IDA design fit the needs and goals of potential participants?
- ?? Is there an outreach component to connect potential IDA participants to the program?
- ?? Is access to the program easy or difficult?
- ?? Are the rules for participation clear?
- ?? Are the IDA incentives (matching deposits) attractive or not attractive?
- ?? Are the restrictions and penalties effective, or too problematic?

## **Implementation and Administration**

- ?? Have potential IDA participants understood the program?
- ?? Have deposits been facilitated? If so, how? If not, what has gone wrong?
- ?? Is there any supplemental programming in economic literacy or long-range planning?
- ?? How are IDA accounts monitored? Is this working? What adjustments have been made?
- ?? Have staff learned how to work in the IDA program? Are they pleased or frustrated? Have they stayed or left?
- ?? Is the IDA program flexible? Has the program been able to solve problems as they arise?

## **Community Support**

- ?? What is the general social and economic climate of the community and how, if at all, does this affect the IDA program?
- ?? Does the IDA program have support from any particular groups or organizations in the community? If so, what is the nature of this support?
- ?? Does the IDA program have a partnership with a financial institution in the community?
- ?? Has the IDA program had any media coverage? If so, describe.
- ?? Discuss public relations and the IDA program. Is this a recognized staff responsibility, or is it done on an ad hoc basis?

## **Resources**

- ?? Discuss the funding of the IDA program. Who are the funders? Is funding secure?
- ?? Are there potential new sources of funding?
- ?? What is the organization's capacity to develop new funds for IDAs?



## **Outline for an IDA Implementation Case Study Report**

### **I. Evaluation Questions and Propositions**

This section contains an explanation of the evaluation questions and propositions, linking the study to more general issues in program design, implementation, and administration.

### **II. Methods and Study Design**

Included here are an explanation of the structure of the research design, the choice of the sample (why this case was chosen), data sources, and data gathering techniques.

### **III. Research Findings**

The results of the evaluation are presented, ideally in a linear-analytic fashion. That is, the implementation process is presented as it "unfolded" chronologically, with data drawn from all sources and integrated into a coherent story.

### **IV. Theoretical Implications**

The relationship of the data to propositions is explored by using pattern matching techniques. Here the author(s) discuss whether the data fits the propositions, and if not, whether the propositions should be respecified.

### **V. Program and Policy Implications**

Based on empirical findings and theoretical refinements, the authors comment on implications of the evaluation for IDA programs and policy. What does the case study tell us about how to fashion public policy and promote effective IDA programs at the community level?

## Section 5: Focus Groups

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### 5.1 How to do Focus Groups

Michael Sherraden

A focus group interview is a structured group process, conducted for the purpose of obtaining detailed information about a particular topic, product, or issue. Focus group discussions are useful when the evaluator does not know precise issues or nuances that would permit a more specific research technique, such as a sample survey. In this regard, focus groups are useful in the early stages of inquiry, both to gather data and to lay the groundwork for more precise evaluation methods.

#### Advantages of Focus Groups

In certain respects, focus groups are relatively easy to undertake. In particular, it is efficient to interview a number of people at the same time, and results can often be obtained in a reasonably short time span.

Social interaction within the group yields freer and more complex responses, due to interactive synergy, snowballing, spontaneity, and security of participants within the group. In short, people tend to express views that they might not express in other settings, or if interviewed as individuals.

The researcher can probe for clarification or greater detail, and unanticipated but potentially fruitful lines of discussion can be pursued.

Responses have high face validity due to the clarity of the context and detail of the discussion.

Focus groups can work well with any particular population and with a diverse population. This includes people who may have limited education, modest verbal skills, and low self-esteem, and lack of prior experience expressing personal views.

#### Limitations of Focus Groups

Focus group moderators must be trained and skilled at stimulating and managing a guided group discussion. The skill of the moderator can have a tremendous impact on the "success" of the group, i.e., whether discussion flows freely.

Groups are often difficult to assemble, and considerable care must be taken to provide a setting and conditions conducive to discussion.

Individual responses are not independent of one another.

The evaluator has less control than in an individual interview.

There is a great deal of specific information, some of it very tangential to the topic, making analysis and summarization of results challenging.

Because participants are not randomly sampled from the population, the evaluator cannot freely generalize from the results.

## **Methods**

The focus group method is designed to explore, in a group setting, what people think and how they feel about a particular issue. The group consists of participants, a moderator, and a recorder.

The goal is to get as much information on the table as possible. Open discussion is encouraged under conditions of complete confidentiality. Group interaction is used to probe and bring out additional information. The moderator, only as necessary, stimulates the discussion and keeps it on course. Both concrete information and opinions are considered relevant. Every response is considered valid. There is no attempt to support or criticize any response, resolve any issue, address any individual problem or concern, or reach any conclusion. The goal is only to gather as much information from as many different viewpoints as possible.

Steps in the focus group process are as follows and in approximately this order:

- ?? Formulate the research question.
- ?? Identify and train moderators.
- ?? Generate, pre-test, and revise the interview guide.
- ?? Develop the sampling frame, i.e., decide what types of people will participate in the groups.
- ?? Recruit participants.
- ?? Make arrangements for the setting, equipment, food and drinks, and child care if necessary.
- ?? Schedule and conduct the groups, using tape recorder and/or a systematic recording form.
- ?? Prepare data and analyze.
- ?? Report.

## **Desirable Characteristics of Groups**

The membership of each group should be homogeneous, representing a particular segment of the population, but group members should not be close friends. The aim is to create conditions that promote both comfort and independence of thought, in order to maximize discussion and self-disclosure.

Focus groups can consist of 4 to 12 members, in addition to the moderator and the recorder. Smaller groups tend to be dominated by one or two members. On the other hand, larger groups inhibit participation by all members. Seven to eight has been shown to be a good number for many types of group interactions, yielding both variety of viewpoints and good participation.

A time limit of approximately one and one-half hours is desirable, and two hours is the maximum for a focus group session. Beyond two hours, any group discussion loses momentum.

## **Sampling Frame**

The sampling frame is developed by identifying key population groups that are likely to represent different views of the topic at hand. The population may be divided along several different characteristics (e.g., age, income, gender, marital status, ethnicity) and/or particular groups might be identified (e.g., single mothers, the unemployed, university students) where these are thought to be relevant. Evaluators should decide how many "levels" of each characteristic are meaningful for the purposes of the study (e.g., perhaps four income levels, two for gender, one for unemployed) and form a group for each level of each important characteristic.

Because characteristics of IDA participants vary by program, evaluators for each program must decide which characteristics of the population are important in understanding IDAs. For example, an evaluation of a small IDA program for AFDC recipients might include one focus group for young teens, and one for older mothers. An evaluation of a large IDA program might include one or more focus groups with female participants and others for male participants. These groups might be broken down further by characteristics such as employment status, marital status, race, and so forth.

## **Identifying and Recruiting Participants**

Within the sampling category, convenience recruiting is the most common. But care must be taken to avoid systematic bias and to avoid friendship groups. At times, more systematic (even random) procedures are desirable.

After establishing initial contact and assuring confidentiality, the organizer may ask several questions to assess whether the respondent indeed fits the desired characteristics for participation and to clarify expectations. Next, the organizer assesses potential interest on the part of the respondent. If it is a good "fit," verbal confirmation of participation should be followed by written confirmation, and participants should again be contacted by phone within 24 hours of the group discussion.

Incentives or support for participation are often desirable. These may include any or all of the following: snacks or a meal following the discussion, an attractive location, child care services, transportation, a token gift, and feedback on study results.

## **Designing the Interview Guide**

The purpose of the interview guide is to provide an overall direction for the discussion. It is not the equivalent of a survey instrument and is not to be followed in detail or even necessarily in order. The guide provides the moderator with topics and issues that are, to the extent possible, to be covered at some point during the group discussion. The guide is loosely structured and does not suggest potential responses.

When designing the guide, it is often best to proceed logically from one topic to another, and from the general to the specific. Also, to the extent possible, questions that are more important to the research agenda should be presented early in the session.

Questions should be unstructured, unbiased, non-threatening, and very simple. Specification should almost always be left to the participants, unless the discussion is decidedly "off track," at which time the moderator should gently redirect it.

The guide should not be overly detailed or have too many questions. A good focus group interview guide consists of twenty questions or less. Pretesting the guide with several "mock" focus groups is essential. The aim is to structure questions so that they are clear and stimulate discussion. Several stages of revisions may be necessary before the guide is ready to be used.

Suggested interview guides for IDA participants and for IDA staff are provided in the following section.

### **Facilitating the Discussion and Recording**

As mentioned previously, each focus group should have a moderator and a recorder.

The moderator's task is to make participants feel at ease and to facilitate open communication on selected topics by asking broad, often open-ended questions, by probing for additional information when necessary, and by keeping the discussion appropriately focused. The moderator should generally follow the interview guide, but participants should have ample opportunity to express opinions, experiences, and suggestions and should be allowed to lead the discussion in new directions as long as the topics pertain to IDAs. Therefore, the discussion may not follow the interview guide in the order suggested.

The recorder should tape record the discussion and keep notes of comments on the recording instrument. This instrument is similar to the interview guide, except probes are removed and plenty of blank space is inserted between questions to provide room for comments. Because the recorder will be unable to write down all comments as they occur, it is very important to tape record the session. Soon after the session, the recorder will use this tape to fill in key comments and quotations on the recording instrument. More detailed instructions for recording are provided in "Instructions for Recording" (in the following section).

### **Coding and Analysis**

Given the diversity of opinions and the large quantity of detailed information elicited by focus groups, the tasks of coding and analysis may be particularly challenging. The following approach has proven effective in other focus group settings.

First, all notes and records should be put into a common word processing format for analysis. Second, after careful reading of the records, a series of key words should be devised for coding (see "Suggested Key Words" in the following section). These key words should fall into several categories, such as central theme, general sentiment, program structure, program assessment,

uses of IDAs, saving strategies, and effects of asset accumulation. Each category should have from two to seven key words.

The next step is to apply key words to focus group comments. Each comment should be coded for central theme (program, process, or outcomes) and for general sentiment (positive, neutral, negative, or suggestion). Therefore, each comment will have a minimum of two key words. Beyond that, key words from other categories should be applied when relevant. Some comments may have no additional key words, and some may have several additional key words. (In practice, key words can be shortened to three letter symbols.)

The purposes of assigning key words are twofold: (1) to be able to count all comments of a particular type, and also to count various combinations that occur (e.g., all policy comments that offer a suggestion, or all comments about effects of IDAs on family stability); and (2) to be able to find and pull out individual comments as illustrations and elaborations on any particular theme.

An alternative approach is not to assign key words at all but rather simply to "search" raw text for particular words. This is often the approach taken in ethnographic methods, but the key word technique allows for more precision in identifying comments and does not risk "losing" a comment merely because you do not search with words that would pick it up. With participants from diverse class and racial backgrounds, language patterns and choices of words are highly varied. Under these circumstances, it would be very easy to miss relevant words during your searches. We therefore recommend that you read each comment and assign key words so that no pertinent comment will be overlooked.

Coding sets the stage for systematic analysis of focus group comments through the application of a "text management" or "ethnographic retrieval" program. Among several possibilities, we recommend GoFer (as in "go for this and go for that"), which permits work on multiple files of several thousand pages simultaneously. GoFer will operate on raw text or on coded text, applying logical operations of "and," "or," or "nearby." It will produce a count of instances in which the desired combinations occur, and it will, if desired, show each one on the screen and allow transfer to another document (GoFer is a "resident" program, i.e., it can operate simultaneously with a word processing program). This makes it ideal for counting types of comments and locating examples for illustration. We have found it to be very suitable for analyzing and summarizing focus group records.

This set of procedures allows systematic reporting of results, not only in terms of bringing together all similar statements, but also yielding quantitative measures on the content of the discussion. To a considerable extent, this serves as an objective check against reporting results in a selective, biased manner.

## **Presentation of Findings**

Although the presentation of findings will vary somewhat depending on the objectives of the evaluation and the nature of the findings, it is generally useful to present both quantitative and qualitative results. Quantitative results, such as the number of statements which comment on

outcomes of asset accumulation or the proportion of comments which are favorable or unfavorable, provide summary information.

Qualitative results are often representative comments from focus group participants and create a more vivid and precise image of participants' viewpoints. For the most part, it is appropriate to simply report the views of focus group participants as they have expressed them. The strength of the focus group method is that we can see issues clearly from the participants' perspectives. Comments should meet the following two simple criteria: (1) each is clearly and directly related to some aspect of IDAs; and (2) each makes a consistent point. Comments should be organized under particular headings to illustrate main themes.

Background information and interpretation of findings should be integrated into the report as appropriate.

### **Selected References On Focus Group Research Methods**

Goldman, Alfred E., and McDonald, Susan S. (1987). *The Group Depth Interview*. Englewood Cliffs, NJ: Prentice-Hall.

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Merton, Robert K. (1987). "The Focused Interview and Focus Groups: Continuities and Discontinuities," *Public Opinion Quarterly* 51, 550-556.

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## **5.2 Tools for IDA Focus Group Evaluations with Staff And Participants**

Michael Sherraden and Sondra Beverly

This section provides tools for conducting focus groups in order to evaluate IDA programs. Documents include:

- ?? Interview Guide for Focus Groups with IDA Staff
- ?? Interview Guide for Focus Groups with IDA Participants
- ?? Instructions for Recording and Summarizing IDA Focus Group Sessions
- ?? Suggested Key Words for Coding IDA Focus Group Data

### **Interview Guide for Focus Groups With IDA Staff**

Focus groups are guided but relatively unstructured discussion groups that are designed to encourage free and open expression of opinions from participants. It is important to create an atmosphere that enables and encourages participants to express diverse viewpoints.

The recommended size for focus groups is from four to twelve participants. Although an evaluator's options for selecting group participants may be limited, focus groups are generally most effective when they are homogeneous. For example, a focus group consisting solely of AFDC participants may be preferable to a group which includes both AFDC and "working poor" participants.

Because we want to obtain a diversity of opinions, it is helpful to lead several focus groups with different types of participants. An ideal evaluation would include several focus groups, each composed of individuals with particular characteristics which might influence their perspectives on IDAs. For example, an evaluation of a large IDA program might include focus groups selected by characteristics such as age, gender, race, employment status, marital status, and so forth.

Focus groups should take place in a conveniently located, comfortable meeting place. Participants and leaders should be seated in circle or around a table. Ideally, refreshments and child care should be provided.

Each focus group should have a moderator and a recorder. In order to obtain complete, accurate, and useful information, it is important for these leaders to be trained and very comfortable with their responsibilities. The moderator's task is to make participants feel at ease and to facilitate open communication on selected topics by asking broad, often open-ended questions, by probing for additional information when necessary, and by keeping the discussion appropriately focused. The moderator should generally follow the interview guide, but participants should have ample opportunity to express opinions, experiences, and suggestions and should be allowed to lead the



discussion in new directions as long as the topics pertain to IDAs. Therefore, the discussion may not follow the interview guide in the order suggested.

The recorder should tape record the discussion and keep notes of comments on the recording instrument. This instrument is similar to the interview guide, except probes are removed and plenty of blank space is inserted between questions to provide room for comments. Because the recorder will be unable to write down all comments as they occur, it is very important to tape record the session. Soon after the session, the recorder will replay this tape to fill in key comments and points on the recording instrument. More detailed instructions for recording are provided in "Instructions for Recording and Summarizing IDA Focus Group Sessions."

For more detailed information on focus group methods, please refer to "How to Do Focus Groups."

### **Preparation**

Have the room set up and ready when participants arrive, including given names on folded paper "name plates" to be placed in front of each participant. As participants come in, offer juice, soft drinks, coffee, or tea. Make them comfortable, chat, create a relaxed atmosphere.

### **Sample Introduction (5 to 10 min.)**

We are glad that you are able to join us for this discussion of Individual Development Account (IDA) programs.

Before we get started, maybe it would be good to introduce ourselves. Let's go around the table and give your name, where you live, children, where you work if you are employed, or anything else you would like to say about yourself. I'll start. My name is \_\_\_\_\_. (Say something else about yourself.) Now, let's go around the table. (Make sure everyone says something to "break the ice." Show an interest in each individual. Ask a question or two of the quieter participants.)

Now that we know each other a little bit, I'll explain why we are here. This "focus group" discussion is part of a study of IDAs that is being conducted through \_\_\_\_\_. We are trying to learn what participants think about the IDA program and how saving money affects their lives.

I will ask you very general questions about the IDA program. Please answer as fully as you can. Be very honest. It is important that we hear what participants really think about IDAs.

Let me assure you that the discussion will be completely confidential and your name will never be used in any way.

If it is all right, we would like to tape the discussion so that we can record your answers accurately. We will keep the tape only long enough to record some of the statements, and then we will erase the tape. Does anyone have any objections to this? Are there any questions before we begin? . . . Good, let's get started.

### **Questions on IDA Design and Implementation (about 20 min.)**

- ?? What tasks have been necessary to create and implement the IDA program? (probe: within your organization or agency? with external actors such as governments and funding sources? in the community?)
- ?? What has helped your agency accomplish these tasks?
- ?? What obstacles has your agency encountered, and how have you responded to these obstacles?
- ?? What did your agency do to obtain support and funding for the program?
- ?? What suggestions do you have for others who might want to start an IDA program?

### **Questions on the Process of Accumulating Assets (about 20 min.)**

- ?? What participant characteristics promote/discourage participation and savings in IDAs?
- ?? What IDA program characteristics promote/discourage participation and savings?
- ?? What neighborhood characteristics promote/discourage participation and saving in IDAs?

### **Questions on Effects of Asset Accumulation (25 to 35 min.)**

- ?? In what ways do IDAs improve the lives of participants or other household members?
- ?? In what ways are IDAs a problem for program participants or other household members?
- ?? What attitudes do program participants adopt as a result of asset accumulation? (probe: Does asset accumulation change the way participants feel about themselves? Does it change the degree to which participants feel they have control over their lives? Does it change the way participants feel and think about the future? Does it make participants more interested in or knowledgeable about financial investments or owning property?)
- ?? What behaviors do program participants seem to adopt as a result of asset accumulation? (probe: Does asset accumulation change participants' relationships with family and friends? Does it change participants' involvement in neighborhood affairs?)

### **Sample Wrap Up (5 to 10 min.)**

- ?? Are there any additional comments?
- ?? This has been a very useful discussion. Thank you very much for your help. There are some refreshments here for you. Please enjoy yourselves. Thank you again.

### **Informal Period Following Focus Group (10 to 20 min.)**

Following the guided discussion, it is likely that all or some of the participants will sit around the table eating and talking. This informal discussion will often be about the IDA program, especially if the moderator stays at the table. Be prepared to chat, ask additional questions, and record this informal discussion if it pertains to IDAs. Sometimes very insightful comments occur during this period.

## **Interview Guide for Focus Groups with IDA Participants**

Focus groups are guided but relatively unstructured discussion groups that are designed to encourage free and open expression of opinions from participants. It is important to create an atmosphere that enables and encourages participants to express diverse viewpoints.

The recommended size for focus groups is from four to twelve participants. Although an evaluator's options for selecting group participants may be limited, focus groups are generally most effective when they are homogeneous. For example, a focus group consisting solely of AFDC participants may be preferable to a group which includes both AFDC and "working poor" participants.

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Focus groups should take place in a conveniently located, comfortable meeting place. Participants and leaders should be seated in circle or around a table. Ideally, refreshments and child care should be provided.

Each focus group should have a moderator and a recorder. In order to obtain complete, accurate, and useful information, it is important for these leaders to be trained and very comfortable with their responsibilities.

The moderator's task is to make participants feel at ease and to facilitate open communication on selected topics by asking broad, often open-ended questions, by probing for additional information when necessary, and by keeping the discussion appropriately focused. The moderator should generally follow the interview guide, but participants should have ample opportunity to express opinions, experiences, and suggestions and should be allowed to lead the discussion in new directions as long as the topics pertain to IDAs. Therefore, the discussion may not follow the interview guide in the order suggested.

The recorder should tape record the discussion and keep notes of comments on the recording instrument. This instrument is similar to the interview guide, except probes are removed and plenty of blank space is inserted between questions to provide room for comments. Because the recorder will be unable to write down all comments as they occur, it is very important to tape record the session. Soon after the session, the recorder will replay this tape to fill in key comments and points on the recording instrument. More detailed instructions for recording are provided in "Instructions for Recording and Summarizing IDA Focus Group Sessions."

For more detailed information on focus group methods, please refer to "How to Do Focus Groups."

## **Preparation**

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## **Sample Introduction (5 to 10 min.)**

We are glad that you are able to join us for this discussion of Individual Development Account (IDA) programs.

Before we get started, maybe it would be good to introduce ourselves. Let's go around the table and give your name, where you live, children, where you work if you are employed, or anything else you would like to say about yourself. I'll start. My name is \_\_\_\_\_. (Say something else about yourself.) Now, let's go around the table. (Make sure everyone says something to "break the ice." Show an interest in each individual. Ask a question or two of the quieter participants.)

Now that we know each other a little bit, I'll explain why we are here. This "focus group" discussion is part of a study of IDAs that is being conducted through \_\_\_\_\_. We are trying to learn what participants think about the IDA program and how saving money affects their lives.

I will ask you very general questions about the IDA program. Please answer as fully as you can. Be very honest. It is important that we hear what participants really think about IDAs.

Let me assure you that the discussion will be completely confidential and your name will never be used in any way.

If it is all right, we would like to tape the discussion so that we can record your answers accurately. We will keep the tape only long enough to record some of the statements, and then we will erase the tape. Does anyone have any objections to this?

Are there any questions before we begin? . . . Good, let's get started.

## **Questions on IDA Design and Implementation (about 15 min.)**

- ?? Overall, what do you think about the IDA program?
- ?? What parts of this IDA program have been most helpful?
- ?? What parts of the program have not been helpful?
- ?? Would you recommend this program to a friend? If so, why? If not, why not?

## **Questions on the Process of Accumulating Assets (about 20 min.)**

- ?? Overall, what do you think about the goal of IDA program -- to save money?
- ?? Are you able to set aside money for your IDA account?
- ?? What enables you to save in this program?
- ?? What makes it difficult for you to save?

?? What would make it easier for you to save? (probe: How could this program make it easier for you to save?)

**Questions on Effects of Asset Accumulation (25 to 35 min.)**

- ?? What do you want to do with your IDA?
- ?? In what ways has having money in your IDA affected your life? The lives of other family members? (probe: Think about both positive and negative effects.)
- ?? Has your IDA changed the way you feel and think about yourself?
- ?? Has your IDA changed how you relate to other people? How you spend your time?
- ?? Has your IDA changed the way you spend your time?

**Sample Wrap Up (about 5 min.)**

- ?? Are there any additional comments?
- ?? This has been a very useful discussion. Thank you very much for your help. There are some refreshments here for you. Please enjoy yourselves. Thank you again.

**Informal Period Following Focus Group (10 to 20 min.)**

Following the guided discussion, it is possible that all or some of the participants will sit around the table eating and talking. This informal discussion will often be about the IDA program, especially if the moderator stays at the table. Be prepared to chat, ask additional questions, and record this informal discussion if it pertains to IDAs. Sometimes very insightful comments during this period.

## **Instructions for Recording and Summarizing IDA Focus Group Sessions**

Substantive questions in the interview guide serve as headings for the focus group recording instrument. Plenty of blank space should be inserted between questions to provide room for comments. The recorder should make notes during the session and, as soon after the discussion as possible, should listen to the tape and fill in missing information, finish quotations, and so forth.

Record each focus group comment under the question to which it pertains, regardless of when it occurred in the focus group discussion. Only comments which pertain to IDAs should be recorded, and insofar as possible, each should represent a single thought rather than a lengthy running discourse.

For each new individual comment, start on a new line and begin with a dash (--) in front. Do not use the name of any participant, and do not record any statement or comment of the moderator.

Quotations should be recorded faithfully, but they do not have to be recorded exactly. For example, pauses, um's, ah's, and repeated words can be omitted. At other times, the speaker says something that is unrelated to the point being recorded. In these cases, omit the irrelevant content and use a spacer (. . .) to indicate that content is omitted.

Sometimes the group entirely (or almost entirely) agrees with a particular statement. It is very important to record these instances. For a comment on which there is clearly a general consensus (by verbal affirmation or by nodding the head), begin on a new line and put an asterisk (\*) in front of this statement.

These procedures will facilitate the next step, coding and analysis (see "Suggested Key Words for Coding IDA Focus Group Data").

## Suggested Key Words for Coding IDA Focus Group Data

The following sets of key words may be used to code individual comments. Each comment should be coded with one word from group I (central theme) and one word from group II (general sentiment). In all other categories, code words are used only as they apply. After carefully reading your focus group records, you may want to add other categories and key words which seem relevant.

I. Central Theme:	program (design and implementation)
	process (asset accumulation)
	outcomes
II. General Sentiment:	positive
	neutral (but accepting)
	suggestion (indicating need for improvement)
	negative
III. Program Design:	outreach
	eligibility (requirements)
	deposits
	matching
	caps (and other limits)
	training
	support (services)
IV. Purposes of IDAs:	general (withdrawal purposes and options)
	housing
	education and training
	self-employment
	children's education
	retirement
	other
V. Implementation/Administration:	agency-related
	program-related
	staff-related
	participant-related
	community-related

VI. Savings Process:	rules
	simplicity/complexity
	access
	incentives
	barriers
VII. Saving Strategies:	planning
	budgeting
	borrowing
	overcoming (obstacles)
	other
VIII. Effects of Asset Accumulation:	economic
	personal
	social
	civic and political
	family and household
	intergenerational
IX. Social Issues:	race and ethnicity
	class income, assets, education, employment)
	gender
	intergenerational



## 5.3 Examples of a Focus Group Study

On the following pages are excerpts from:

### **Social Policy Based on Assets: Singapore's Central Provident Fund**

Michael Sherraden

A version of this paper was presented at the Annual Meeting of the Association for Asian Studies Washington, DC, April 7-9, 1995, and a version is forthcoming in the *Asian Journal of Political Science*.

Several study methods were employed in the CPF study: (1) review of documentary evidence; (2) interviews with policy-makers, CPF program officials and administrators, and CPF scholars in Singapore and elsewhere; (3) analysis of macro program data provided by the CPF Board; (4) focus group discussions with different segments of the Singapore population by race/ethnicity and income levels (11 groups); and (5) a face-to-face in-home survey with a representative sample of CPF members (N=356). These multiple research approaches were important in order to "see" the CPF from different perspectives and obtain a balanced overall understanding.

These excerpts include some of the focus group results. The purpose of this example is to illustrate how focus group results can be presented both "quantitatively" (in this case by counting results of particular types) and "qualitatively" (by illustrative quotations).

### **Social Policy Based on Assets: Singapore's Central Provident Fund**

The Central Provident Fund (CPF) of Singapore is a state-sponsored system of compulsory savings accounts. The accounts are used for a wide range of social and economic purposes, including retirement security, home ownership, medical care, life and health insurance, education, and several types of investments. Altogether, CPF is a broad domestic policy system that plays a central role in Singapore's society and economy. Among other things, CPF is widely credited with a dramatic increase in the rate of home ownership (now 92 percent). In addition, the substantial pool of capital accumulated in CPF accounts has been a key factor in Singapore's economic growth and stability.

#### **Why Study The Central Provident Fund?**

CPF is the world's most extensive example of social policy based on assets. Most social policy goals are achieved from individual savings accounts. These accounts are built up from employer and employee compulsory "contributions," with complete tax exemption on the part of the government. Like any defined contribution system, the accounts are funded, i.e., money is actually saved and invested in each individual account. Member benefits come from these savings rather than from current revenue flows. As long as the Singapore government remains a

good steward of CPF savings, the funded accounts have the great advantage of not contributing to strain on public budgets, either currently or in the future.

CPF stands in marked contrast to Western welfare states, where social policy is based primarily on social insurance and income transfer. The perspectives underlying these two types of policies could hardly be more different: In the West, we think of social policy as income for consumption that we enjoy because the economy is productive enough to be taxed for social spending. In Singapore, social policy is not separated from economic policy. CPF is used to accumulate capital that in turn has multiple effects, both social and economic.

To date, very little is known about the CPF in Western Europe and North America. On the policy side, it would be fair to say that the concept of provident funds has been viewed as inferior (as compared to social insurance) by major organizations such as the International Social Security Association and the International Labour Organization. On the academic side, only a handful of scholars are knowledgeable about provident funds. Almost no research-based articles on CPF or provident funds are published in Western journals. In discussions of social policy in the United States, the Singapore example is rarely mentioned, and no systematic research has been available. Nor has any previously published study been based on systematic data collected independently by outside researchers.

[skip to focus group results]

### **Singaporeans' Views on The Central Provident Fund**

What do Singaporeans think about the Central Provident Fund? This section presents a summary of focus group discussions. A total of 11 focus groups with different segments of the Singapore population were conducted; all were homogeneous, usually by race/ethnicity or income. One group was of single mothers and one group was of the elderly.

From the 11 groups, 831 distinct comments were recorded and retained for analysis. These 831 comments met two simple criteria: (1) each was clearly and directly related to some aspect of CPF, and (2) each made a consistent point. For the most part, this section simply reports the views of focus group participants as they expressed them. Comments are under particular headings to illustrate main themes.

**OVERALL RESULTS.** Looking first at overall sentiment about CPF, comments can be sorted into two categories: those that tend to be favorable, and those that tend to be unfavorable.

Focus Group Comments: Overall Results	
<b>Comments directly or implicitly favorable</b>	
Generally positive	466
Neutral but accepting	54
<b>Total favorable</b>	<b>520</b>
<b>Comments directly or implicitly unfavorable</b>	
Raising a concern	221
Offering a suggestion	90
<b>Total unfavorable</b>	<b>311</b>
<b>Total comments</b>	<b>831</b>

Altogether, there are 520 positive or neutral comments (63 percent of the total). For discussion purposes, and although it is a rough approximation, we lump these together as "favorable" comments.

On the other hand, and there are 311 concerned or suggestive comments (37 percent of the total). For lack of a better term, these are lumped together as "unfavorable". A word of clarification is in order: many of the concerns and suggestions are offered by participants not as empty complaints, but within a positive outlook on the CPF. Those who raise concerns or offer suggestions usually do so from a position of overall support (from individual questionnaire data the average focus group participant says that CPF affects his or her life "somewhat positively"). Also, our impression in leading the focus groups is that CPF is extremely popular among Singaporeans; the underlying sentiment is an almost bedrock support. But we have encouraged participants to speak up, and they have obliged us. They tell us what is on their minds, and it is sometimes about a perceived need for improvement. Therefore, one way to think about the "unfavorable" category is "things that might be improved about CPF".

Becoming more specific, comments can be broken down into three categories of main topic: policy, operations, and effects.

<b>Comments on Policy, Operations, and Effects</b>	
Comments on CPF policy	
Favorable	250
Unfavorable	225
<b>Total policy</b>	<b>475</b>
Comments on CPF operations	
Favorable	60
Unfavorable	43
<b>Total operations</b>	<b>103</b>
Comments on CPF effects	
Favorable	210
Unfavorable	43
<b>Total effects</b>	<b>253</b>
<b>Total comments</b>	<b>831</b>

CPF policy draws the most comments, with 475 (57 percent of the total), and these are slightly more favorable than unfavorable. The next largest category is CPF effects, with 253 comments (30 percent of the total); these comments are hugely more favorable than unfavorable at a ratio of almost 5:1. CPF operations is the least discussed category, with 103 comments (12 percent of the total), and these are more favorable than unfavorable at a ratio of about 3:2. These overall results are presented in greater detail, and illustrated by examples, in the remainder of the report.

[skip to effects of CPF]

**EFFECTS OF CPF.** Comments on effects of CPF are second most numerous, after comments on policy. However, the pattern of favorable vs. unfavorable comments is more striking. Of some 290 comments on effects, 253 are favorable and only 74 are unfavorable, a ratio of about 7:2 (for additional comments related to effects of CPF, see preceding section of use of CPF accounts).

Comments on Effects of CPF	
Effects on Individuals	
Favorable	124
Unfavorable	20
Effects on Families and Households	
Favorable	87
Unfavorable 37	37
Effects on Economy and Society	
Favorable	42
Unfavorable	17
<b>Total Comments</b>	<b>290</b>

**Effects on Individuals.** About half of all the comments on effects of CPF refer to effects on individuals, which we examine first. CPF is designed as a "pro-work" policy, that is, benefits come only with employment, and when asked, some say that CPF does indeed make them work harder, and may be more effective in this regard than a social insurance scheme:

I'll work harder. I will only get more CPF by working more,

In order to maintain the position and benefits of CPF, it would drive you to work harder [not everyone agrees, but all reject the opposite hypothesis, which is that CPF causes one to work less].

If I work hard, if my employer appreciates my effort, he will promote me and I'll be getting a higher salary. Although the percentage [of CPF contribution] is the same, it will be based on a higher salary, so I get more money. So it does motivate me to work harder.

CPF motivates people to work harder; but the social insurance system does not motivate at the same level as CPF, because in CPF, the more you work, the more you get. I personally feel that it [social insurance] is not a very good idea, depending on your age when you begin that scheme. It is a good idea if you are old and near retirement, and not such a good idea if you are just starting out. There is no incentive to carry on and work hard.

Another theme is that CPF encourages people to plan for the future:

People plan for the long term with CPF because, since they cannot withdraw the money now, they are forced to think long term.

With CPF, you can plan your future wisely too.

Yes, it makes people plan for their future.

It makes me plan for my old age, and taking into consideration the amount I will have in my CPF account.

Turning to more psychological effects, some say that CPF increases their self esteem:

It has helped increase our self esteem. From living in attap [thatched roof] houses, we now live in brick homes.

All our needs are taken care of so we feel good about ourselves.

The most common type of comment is that CPF increase one's sense of security:

I feel more secure.

...a sense of security, you do not have to rely on anyone.

CPF is more secure. We have to think about our future [all of the single mothers agree that CPF is a good idea].

CPF gives you a sense of security due to the sum of money saved, and you can save it or spend it.

It guarantees our future.

If we do not have CPF, what will our life be like? There is a sense of security

It feels more secure in terms of finance, home. Sufficient enough for us to manage now and also perhaps in later years of our lives. It feels secure and comfortable. We will not be abandoned, we can live independently. . . This is actually a form of saving. You won't be dependent on other people. It's important to me because you don't know. . .

When I am old and too weak to work, I will not feel so helpless because I still have some money in my CPF account.

Closely related to security, another theme is independence:

You do not have to depend on children to support you. This independence makes you feel good.

When young people get married, they like to stay by themselves and it shows that they can stay by themselves, not with their parents. It makes them independent. [When asked if renting would be just as good in the regard:] But they wouldn't be satisfied, they still want to own a flat. It's security. You start off small, and then you can upgrade.

With CPF, the old folks can depend on themselves.

It takes a burden off the young. Because their parents have CPF, they can live their own lives.

...parents feel more independent.

My family [children] took over my household expenditures when I retired. They let me have the CPF to do things that I always wanted to do and did not have the chance.

Other discussants emphasize more directly the economic effects of CPF

You feel richer.

Unconsciously a pool of money will be collected from your salary and it can be used for business, investment, shares, education, and insurance. Although only a small sum of money is collected from your salary each month. . . but a drop of water, a grain of sand, makes a mighty ocean and a pleasant landing.

Others note benefits over pensions schemes, particularly in relation to freedom and control at the workplace:

[On preference of CPF over pension scheme:] Once you enter the private sector, the higher you go it becomes something which you have to work very hard for you to remain in your job. Once you remain in your job, you have the satisfaction that you will be contributing to the CPF and your employer will be contributing to the CPF until your retirement age. Because, once you move up to a higher position, after age 50-55, employers not happy with your performance may ask you to leave. Therefore, because of the CPF scheme, people try to ensure they work until their normal retirement age of 60, at the moment. Whereas in a pension scheme, there is a fear. The disadvantage of the pension scheme is that before you reach your retirement age, if there is any misconduct or something has gone wrong, your full pension will be gone completely irrespective of the amount. There will be no gratuity paid to you, and your pension will be forfeited, whereas the CPF scheme is different. Payment is directly to your personal account, and nobody can touch it except you and your family. For many civil servants, they would chose to opt for retirement at 55, where they can be sure they can get their pension, because after 55 their physical health and performance might go down, they do not want to risk losing their pension.

CPF is better than the pension scheme because you know exactly how much you will be receiving, whereas in the pension scheme, you don't.

[CPF compared to pension:] When I have the pension, I'm tied to the company. It doesn't give me a chance to say let's look at greener pastures, or let me think about, let's say I want to go to another company, you know for improvement or otherwise, but I'm tied to this company. I don't want that hung over my neck.

On the other hand, not all CPF effects on individuals are seen as positive. By far the most common type of dissatisfaction at the individual level is the problem of making large contributions, waiting so long for the money, and not being able to spend it sooner:

...less money to take home after deductions.

I will not be satisfied until I reach my retirement age.

If you have 20 years to go before 55 years old, you will think it is a long wait.

Yet some people may live till 50 years old only. When you are old, you do not spend much. Even if you live till 70 years old, you will not be able to eat a lot or travel. . . Maybe at that time, the money will be used mainly for medical expenses. At that age, where else can it be spent?

### **We do not even know whether we can live that long to see our CPF**

It is possible that, for some, this has a negative effect on work behavior:

They end up working less because they have so much deduction. They say, "If I work overtime, my money goes there. No point me working." They avoid overtime. Most of the time I'm working overnight for those people not working overtime. That's why these past few days I'm working all night. They do not want to do it because when you ask them they say, "I earn \$100, they take away my money. No point working." For the past few days none of them had attended work and I'd do all their jobs.

Others express concern that the money might not be there when they reach 55

Yes, I think a lot because to reach 55, my way is still a long way more. Tomorrow we may lose, everything is gone. It's affecting me. Everything is gone. Everything is happening very fast. There's no secure that the money will stay. When you reach 50, there is no secure whether the money is going to be there when I reach that age. It concerns me every time, most of the time when I think of CPF. I haven't talk to anybody else, but this I just keep it secret to myself.

Yes, I have a friend who will ask me what will happen if suddenly your money is not there.

One concern is the handling of the lump sum as a major financial responsibility:

For security and peace of mind, I would prefer a pension scheme if given a choice. If you are given a lump sum from CPF, you must be able to manage this lump sum properly. If not, the money would just go.

Yes, there is a big lump sum, but there is a fear of spending it all

. . . so they give me one whole lump sum. Now it is up to me. to judge how long I'll live. Well, I'm no going to judge how long I'll live.

On the other hand, others argue that CPF should give more responsibility to people much earlier in their lives, that it is protecting Singaporeans too much:

CPF provides a wrong sense of stability. You assume the rate of savings and returns. With this false assumption. some would engage in speculative ventures which might prove to be a loser.



The missing of feedback is very important. . . They are over cushioning the people. . . They should provide a larger amount of feedback.

Another viewpoint is that CPF may in fact have an adverse effect on saving:

CPF has spoiled the people, giving them a false sense of security. Even among the lower income families, people do not think it is necessary to save because they think that CPF would take care of them in their old age. . . It is affecting people's savings negatively.

**Effects on Families and Households.** Some Singaporeans point to general economic effects of CPF on the family and household:

...helps us increase our standard of living

For example, before marriage, the husband will think that the wife will have to continue to work because she has CPF, which they can use to buy a house later. When they have children, they will think that they can use their Medisave for the wife's maternity fees.

We don't have to worry about the house payment.

Young people even forty years old can own two houses. Let's ask ourselves, is it not because of CPF?

We bought shares through CPF. Otherwise I wouldn't be able to have any shares Thirty years ago, ten years ago, we don't dream of it.

But the majority of favorable comments about families and households (66 percent of the total) relate, in one way or another, to children:

We are planning to buy a house because we are now renting and the house will never belong to us. A purchased house has better benefits. Our children will have a house. We have the CPF and we might as well buy the house for our children's future.

Well, they inherit the money when we go, so they are very better off.

The retiree will keep an amount of the CPF and share the balance among the children.

If you are looking from the perspective of CPF being a form of saving under your name, your children would be taken care of. . .

Our parents don't have CPF and support a lot of children, but not in our generation. Today we have two or three children and cannot afford. I think maybe the government set these CPF rules for us to have enough savings for the future. . . Everything is changing, more advanced, and maybe the money needs will be high. That's why the government set these rules for us.

Education, I hope my contributions to the CPF will help to educate my children.

Children are better off because of Medisave

The house goes to the children.

. . . plans for children's future, for education.

If you to go and see Moses halfway [die before you are old], it'd benefit your dependents. Somehow or other the money would still be there and would not go to waste.

Initially when you come to retirement age, you look forward. You look at the amount you're going to get. . . but then you got to plan very carefully. In my case, I'm very lucky because by that age my children are all working. I didn't have to worry so I didn't make any plan. First thing is, my children say, "Daddy, you keep the money for yourself, we don't want it." But being a father, definitely you want to give them something to remember you by out of your CPF. This is a very common trend among Singaporeans. You give some to your children, you buy something for yourself.

If my children were to lead a normal and comfortable life, I'll need CPF

They [children] are better off as CPF is useful for their education

I suppose they will be better off because when I die, they will get the money [nervous laughter].

I think they will be better off because the education scheme is still there even if you have passed away.

Your sense of security is very high. Your wife and children are protected

However, focus group participants do raise some concerns about CPF and family life. Economic and social concerns are of several types. One is the hardship effect on low income families:

Children may be worse off in lower income groups [due to lower disposable income and less consumption].

Perhaps surprisingly, another type of concern is that CPF gives the wrong message to members, and they no longer save on their own. This is seen not merely as a financial issue, but a matter of proper values:

. . . but for a person who relies solely on CPF as a saving scheme and does not put aside a sum on his own, that would affect the children negatively in away.

The security induced by CPF prompts people to spend their income on family and children. This trend of not saving so much is worrying because it is reshaping our values. The Chinese used to have the virtue of saving for their children, as it means doing something good for one's self too. Security is no doubt produced by CPF, but people should also save.

With CPF, it would affect the children's spending habit. Spending more money on children would spoil them and spoil the cultivation of the thrifty values. This habit of spending more on children was further encouraged by the two-child policy where one has more income to spend on fewer children. We previously maintained thrifty values by making primary school children save compulsorily through POSB [Post Office Savings Bank]. But five years ago they phased out this scheme and no longer encourage the value of thrift.

One person sees negative effects on the extended family as CPF makes older people more independent:

With the total package of CPF, housing policies and funds for home-ownership, the family unit is being broken down. Because they could all afford their own place, children do not want to live with their parents or take care of them. If we did not have CPF, this might not happen.

One person even sees distortions in how some Singaporeans may look for a mate:

CPF has created a social phenomenon that the ideal man would be aged 55 to 60, that's when he is getting his CPF, for there's money to be spent. . . In away, it has affected family relations and mate-finding.

A different type of concern is that CPF generates family conflict over the money:

Parents' CPF withdrawal coincides with children's having needs to set up their own family, and this pressurizes parents to loan money to the children. Problems arise when the children do not pay back.

Maybe it [the CPF lump sum] will be cheated by your children? Or they may fight among themselves for the bigger share? That will be terrible! [nervous laughter from everyone].

I know of two cases, where the father pass away, CPF gone to the wife because husband nominated the wife as beneficiary. The two old ladies, 53, 54, hand over to children, say, "I live with you, there is no point for me to keep the cash. I only want to keep five, six thousand. The balance you can take. I share with you and stay with you on an alternative basis." In one particular case where there were three children, what happened was the family she was staying with, they drive her out. The other two sons also. She give the elder brother the most, they drive her out, say, "We are not going to take you." Neither is

third brother going to take her. So the old lady has to go around in a circle. Finally the old lady end up in a home.

[skip to focus group conclusions]

**FOCUS GROUP SUMMARY AND CONCLUSIONS.** The strength of the focus group method is that we can see the issue clearly from the participants' perspectives. The language is not always perfect - grammar may not be precise, "Singlish" is common, metaphors are occasionally mixed. Nonetheless, comments tend to be very clear. The tone is highly varied, often matter-of-fact, but sometimes insightful, sometimes very thoughtful, sometimes frustrated, sometimes poignant. altogether, this is, we believe, a comprehensive picture of Singaporeans' views on CPF.

Overall, they are pleased with CPF. The tone of all focus groups is generally positive and favorable comments considerably outnumber unfavorable comments. Again, we would emphasize that much of what is here called "unfavorable" can be understood as constructive criticism and suggestions in an atmosphere of general support.

It is also noteworthy that Singaporeans are more interested in policy issues and effects of CPF than in matters of service delivery. This may be because they are sophisticated "consumers" of policy, and knowledgeable about its effects, or alternatively, it may be that service delivery is generally smooth and taken for granted.

In matters of policy structure, the compulsory nature of CPF is a major positive theme, widely supported. On the other hand, there is significant concern about the amount of CPF contributions, particularly as these affect low-income families. Somewhat surprisingly, allocations to various accounts and interest rates -- topics that are of some concern to economists studying CPF -- do not appear to be so important to the average Singaporean.

In assessment of policy, the CPF is broadly viewed as fair among the discussants. When possible bias is identified, it most often refers to the low-income CPF members for whom contributions are a hardship. This theme is picked up also in issues of coverage and adequacy, both of which draw more unfavorable than favorable comments. Overall, Singaporeans are concerned that everyone is not covered by CPF, and some of those who are covered have very little accumulation, and therefore little for retirement security.

Regarding use of CPF accounts, the basic provident fund for retirement is broadly viewed as positive, and even the Minimum Sum Scheme (controversial when it was introduced) has a body of supporters. Most impressively, the Public Housing Scheme draws the most comments, and the most favorable comments. It would not be an overstatement to say that the PHS is hugely popular among Singaporeans. Indeed, it would be difficult to find a social policy that is more popular. On the other hand, the public has more concerns about Medisave and health care, where a number of issues and uncertainties arise.

Insurance is almost entirely overlooked in the discussions, and investments are mentioned infrequently. Even though the new Enhanced Investment Scheme might be changing this, it will have a very long way to go before the average CPF member becomes more preoccupied with investing than with home ownership, retirement security, and medical care.

Perhaps the single most important finding in this study is that Singaporeans think the CPF has extremely positive effects. Whatever else they may think about CPF, and whatever they say its shortcomings might be, overall they think it has positive impacts on individuals, family life, and the nation as a whole.

Turning to social issues, topic such as gender, race, and intergenerational relations are not often mentioned. On the other hand, social class is frequently mentioned. As noted above, the social class concerns are concentrated on difficulties in making contributions and doubtful retirement protection for people at the bottom.

Regarding CPF operations, the public views CPF functioning and the public's understanding of CPF as so-so. However, when it comes to direct service of the CPF Board, sentiment is highly favorable.

This is how Singaporeans view the CPF. In closing, focus groups yield only a particular kind of information, which ultimately must be supplemented with data from other sources -- documentary records, membership information, survey data, interviews -- to yield a more rounded picture. However, focus groups do often go to the heart of what people are thinking. In this sense, the findings might be taken as a pulse of Singaporeans' views on CPF.

## Section 6: In-Depth Interviews

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### 6.1 How to do In-Depth Interviews

Margaret S. Sherraden

This is a guide to using in-depth interviews for evaluating IDA projects. These methods can offer insight into how IDAs are working for people from their own perspectives. They allow us to see how individuals and families perceive the experience of having IDAs in the context of their daily lives. These methods are interpretive and seek to answer: What is really going on in these IDA experiments? How are they being implemented from the participant's perspective? Why are we getting the results we are getting? and What are the effects of IDAs on people's everyday lives?

In-depth interviews are semi-structured conversations with participants that explore their personal experiences with IDAs in the context of their daily lives. These conversations may take place over one or more sessions. The evaluator uses an interview guide that covers the major areas of inquiry, but provides flexibility to allow participants to introduce other issues and concerns.

The objective of in-depth interviews is to understand the people and programs being studied, not to understand other people and programs. (In this sense, these methods do not have the same objective as large sample surveys, which seek to gain understanding of larger populations.) In-depth interviews contribute to greater understanding about the day to day workings of the program and its effects on people. For example, in-depth interviews can provide detailed descriptions of the IDA experience and the real-life context of the project, they can help to explain why IDA programs have certain effects, and they can help interpret why IDAs might result in less-than-clear effects. For these reasons, in-depth interviews can be very useful to program evaluators.

However, these evaluation methods present certain challenges. Procedures can be troublesome to arrange and expensive. They are time-consuming for both the evaluator and participants. They require highly skilled evaluators. Moreover, because in-depth interviews generate large amounts of data, data management and analysis are challenging.

This guide is designed to introduce in-depth interviewing and provide additional sources of information that will help in evaluation design.

#### **When In-Depth Interviews Are Useful**

These methods are particularly useful when knowledge is inadequate. When a program or policy is new, in-depth interviews can provide practitioners with more immediate feedback and contribute to the ongoing development of evaluation tools. For example, because we know relatively little about the impact of IDAs on people's lives, it is useful to begin by interviewing those who have the most intimate experience with them -- the participants. Moreover, rather than using a predetermined set of questions which may not address the most important issues, these methods permit participants to identify key issues. The knowledge we gain should improve IDA

programs and guide future evaluations. Specifically, these methods can provide information about such questions as:

- ?? How does the IDA program actually operate?
- ?? What are the unanticipated consequences of IDA policy?
- ?? What are the inconsistencies and conflicts built into policy?
- ?? How do individuals and families apply the policy in their own ways?
- ?? How should we design and modify IDA projects?

In-depth interviewing is an especially useful evaluation tool with individuals who may have difficulty responding to a standardized questionnaire or survey format. Written evaluations pose particular problems for individuals who do not read well and are uncomfortable with pencil and paper formats. Highly structured interviews can also be disquieting for people who are not accustomed to participating in studies or who feel the information requested is too sensitive to discuss. In contrast, informal interviews provide time for the evaluator and participant to get to know each other and to build trust. Moreover, the trust and improved communication can increase participants' understanding of the evaluation and encourage them to be more forthcoming in their responses.

These methods are not so useful when data are needed that answer such questions as how many people participated, average amounts saved in accounts, or numbers who dropped out of the program. But in-depth methods are very useful in interpreting the numbers collected through other methods. Information from many in-depth interviews can place program statistics in the real life social and cultural contexts of people's lives. Why do some people save more in their accounts? What are the reasons that people drop out? Why do some people make good use of the program? What can be done to enhance success?

### **Study Design For In-Depth Interviews**

Study questions and propositions should be the starting point for the study design. Unless it is clear what the evaluator is looking for, interviews will wander and time will be wasted. Beginning with program goals and propositions, the evaluator can focus the interviews on specific questions or presumed relationships. For example, one of the propositions of IDAs is that once a family accumulates assets through savings, there will be a greater focus on the future. In-depth interviews permit the evaluator to explore this proposition, but questions must be developed beforehand to ensure that this area is covered.

At the same time, in-depth interviews are flexible, allowing the evaluator to modify or drop propositions, or add new ones in the course of the evaluation in response to evidence from the field. It is important to maintain a balance between collecting certain data and being open to the possibility that factors other than those previously identified (in research and practice) play an important role in IDA experiences. The purpose of these methods is to get at "what is really going on," not simply to complete a questionnaire or fill in a form. Therefore, the evaluator should be vigilant in listening for cues and remaining receptive to new interpretations.

## **The Role Of The Evaluator In In-Depth Interviews**

In-depth interviewing, especially in community-based settings, requires highly skilled interviewers. Their role is quite different -- and much more involved -- than that played by most program evaluators. Without a questionnaire in hand or a list of program statistics to collect, the interviewer has responsibility for guiding wide-ranging and potentially unpredictable discussions. This absence of structure and routine requires that the evaluator be able to ask good questions, be a good listener, be able to interpret answers, be flexible, have a thorough understanding of the evaluation, and be sensitive and responsive to issues identified by participants.

The evaluator must be careful not to lead the participant to certain answers or to agree or disagree with participant's answers, but at the same time, must let the participant know that s/he understands and appreciates the participant's perspective. The evaluator encourages the participant to say more about issues that seem to hold special meaning. The interviewer tries as much as possible to "get into the participant's head." What are the important issues from that person's perspective? Sometimes an incident, a comment, or an impression stands out and deserves further attention. For example, if a participant says that she does not trust banks because she "can't keep a close enough eye on her money," the evaluator should explore what her concerns are, what her (or her family's) experiences with banks have been, what would make her feel more in control of her money, and so forth.

Evaluators must have total familiarity with study objectives. They must be able to pick up on comments made by a participant that pertain to IDAs. For example, if a participant is asked how she saved her money before she had an IDA, and she responds by talking about how her mother tried unsuccessfully to open an account for her at the local bank when she was a child, the evaluator should encourage her to talk more about that and return to the original question later. This requires flexibility, adaptability, and skill in shaping interviews around unpredictable circumstances. Knowing what to pursue and what to let go, and when to return to areas that have not been covered adequately, requires both preparation and flexibility.

Theoretical understanding of the key evaluation issues is necessary, but not sufficient. Evaluators must have an understanding of the culture and life experiences of participants, and must be able to communicate and establish rapport at a very basic level. Fluency in another language may be necessary, as well as culturally-appropriate interpersonal skills. The interviewer also must be willing to meet with participants in their own communities. Conducting interviews in people's homes and neighborhoods may present an inconvenience, but may also provide key data and grist for insights into the context of the participants' lives.

Traditionally, in-depth interviews have been carried out by highly trained researchers and evaluators. However, as these methods have become more common, in-depth interviewing is being included in more evaluation situations. This poses the problem of finding evaluators who are capable and adequately trained. Evaluators who have these abilities are valuable assets, not only in the data collection phase, but also in analysis, writing, and dissemination of evaluation results.



## **Conducting Evaluations That Are Relevant To Participants' Lives**

Although in-depth interviews are not inherently relevant and sensitive to participants' life circumstances, they have flexibilities that large survey evaluations lack. Standardized questions that elicit sensitive information about income, assets, or household expenses may produce unreliable results while in-depth discussion may yield more detailed and accurate information. The flexibility built into an interview guide allows evaluators to spend more or less time talking about certain issues, depending on the participants' situations.

However, procedures must be developed that build in relevance and responsiveness. For example, culture, language, gender, age, interaction patterns, and beliefs are all issues that must be understood and built into the evaluation. For example, an interview guide should be flexible enough to pick up on various family constellation patterns, or different beliefs about spending, savings, or inheritance. An intergenerational household, for example, may show different propensity to save than a single parent household. In such a case, the evaluator can explore the effects of household composition on savings. In sum, an evaluation should not treat such issues as race, ethnic origin, culture, gender, age, and so forth as mere "yes" or "no" questions. If relevant, they should be explored in more depth. These issues could become -- in data collection, analysis, and interpretation -- key findings in the evaluation.

## **Building Trust With Participants**

A key to achieving accuracy and comprehensiveness is to build trust with respondents. This is especially important in evaluations that address sensitive subject matters, including household finances, income, and asset sources. Even if respondents agree to participate in the evaluation, it is far from certain that they will provide complete and accurate information. How do evaluators build trust to encourage forthrightness and accuracy?

**Evaluators should establish formal and informal legitimacy.** Formal legitimacy is typically demonstrated initially through university and/or institutional affiliations. Letters of introduction, business cards, and other materials help establish formal legitimacy. Informal legitimacy comes from the overall ability of the evaluator to convey an acceptable and trustworthy presence. This is established through various means, including speaking the language, giving and responding to cultural cues, behaving in a professional but human manner, and demonstrating knowledge and understanding of participants' lives. In-depth interviewing and case study evaluations cannot be successful in the absence of these intricate, complex, and highly skilled behaviors on the part of the interviewer.

**Evaluators should maintain a professional, yet open role.** As the level of familiarity between the interviewer and the participant increases, the evaluator may become the object of some curiosity. When this happens, participants may try to gauge the evaluators' knowledge and personal background. Acknowledging the importance of their questions and talking about these issues are key factors in building trust. The experience of researcher Margaret Andersen in her work with African American women is instructive:

I am convinced that the sincerity of these women's stories emanated not only from their dignity and honor, but also from my willingness to express how I felt, to share my own race and gender experiences, and to deconstruct the role of expert as I proceeded through this research (1993, p. 50).

At the same time, it is important to keep some distance. For some participants, the evaluator's role may be confusing and may require clarification. It is important to establish guidelines ahead of time about what the evaluator will or will not disclose and what kind of assistance s/he can offer. For example, if IDA participants seek information about additional resources, the evaluator could be prepared to provide business cards of people who work in direct service provision.

**Careful consideration should be given to how the study benefits participants.** Tangible incentives, such as financial compensation for participation, are helpful. Other ways of expressing appreciation are to conduct the interview over lunch paid for by the evaluator, or to bring small toys (such as coloring books and crayons) for the young children of participants. For some, the opportunity to share experiences that can be used to help others may be an important reward for participation. In fact, if participants know that they have been chosen because they have participated in a unique and important experiment and that their experiences will help to design future programs, they may be more interested in participating.

Importantly, this benefit is unlikely to be realized if evaluation is not designed in a way that gives participants a degree of control over their participation and role in the interview. Instead of feeling like the "subject" in a research project, the participants can feel pride and a sense of accomplishment. Especially in evaluation that explores participants' perspectives, participants should be able to initiate and guide the conversation in directions that they think are important.

**Throughout the process, evaluators must uphold strict standards of confidentiality and communicate these to participants.** Participants should be fully informed about the nature of the evaluation and be asked for their written permission, especially if the interview will be tape recorded. Participants should be asked if they would prefer not to have their names on tape. Evaluators should avoid using their names during taping. (The organization conducting the evaluation is likely to have an official protocol for protection of evaluation subjects. These standards should be followed.)

Confidentiality is also important because evaluators are seeking potentially sensitive information. Ideally, the evaluator should be someone who poses no threat to the participant's status or ability to access services. When this is not possible, evaluators should make it clear to participants that their responses will in no way jeopardize their eligibility for programs and services.

### **Accuracy, Objectivity, And Accountability In In-Depth Interviews**

In-depth interviewing is often criticized for not being "objective" enough, or for being too subject to bias. The evaluator can build in safeguards against bias and can justify results in four ways (Yin, 1989, p.41).

- ?? First, make sure that concepts are measured in an appropriate way. This can be done by using multiple sources of evidence and by getting feedback on accuracy from participants or key informants. For example, when a participant gives you information in one interview about financial matters, you may check those figures in another interview or with agency records.
- ?? Second, make sure that when you discover a relationship that (a) there is empirical evidence and (b) that the relationship is not just coincidental. This can be done by considering all of the potential alternative explanations. Could other relationships or variables have caused the same results? Search for negative examples among the group of participants and ask why the negative might have occurred. For example, in one neighborhood you find that the families you interview say they have been attending more activities at their children's school after the IDA project starts. You think perhaps they are thinking more about their children's educational futures because they have begun saving for their children's education. However, you ask around and also find out that a new principal has come to the school who believes in parent involvement and has created many more interesting and relevant parent activities. Is it the IDA or the school activities that have increased participation? Another technique that helps the evaluator keep an open mind is to record very accurate descriptive field notes separately from interpretations and analyses. This allows the evaluator (and others) to go back and re-analyze the original field notes without prior interpretation influencing the conclusions.
- ?? Third, to be able to say that results might be generalized to individuals other than those interviewed, the evaluation should link findings to theory and propositions about the effects of IDAs. One way to increase generalizability is to use multiple study sites. Research can be replicated in order to confirm that the relationships found in one site exist in other sites as well.
- ?? Fourth, to demonstrate that the evaluation is not biased, evaluation procedures must be detailed so that another evaluator could conduct the same study again with the same results. It is important that the data be organized and easily retrievable so others can check or reanalyze the data. It may be helpful to work with an evaluation partner who can also examine the findings and make separate interpretations. This can be a safeguard and also can contribute to forming ideas and insights.

## **Evaluation Protocol**

In-depth interviewing should be guided by an evaluation protocol. The protocol should cover:

- ?? The project's objectives define the purpose and justification for the evaluation. What are the expectations, from the evaluators', funders', administrators', staff, and participants' points of view? What are the central questions in the evaluation?
- ?? Field procedures include detailed procedures for how participants will be contacted, what documents may be required, how data will be collected, and how resources will be used.
- ?? Training procedures include topics and methods for training additional evaluators.

- ?? The interview guide should be included in the protocol as well as other plans for collecting data (e.g., observation, agency record reviews).
- ?? Plans for pilot interviews include description of the purpose of pilot interviews, how many will be done, and with whom.
- ?? Plans for data gathering involves procedures for collecting data, how records will be organized and kept, and how confidentiality will be handled. Data analysis overlaps with data gathering because evaluator begins interpretations as soon as data gathering begins.
- ?? The plan for the evaluation report includes what is to be included in the report, and who will receive the report, or portions of the report.

A timeline should also be included, showing the time periods during which the tasks will take place, and how tasks overlap in time.

The protocol offers another opportunity for the evaluator and others to mobilize the necessary people and resources, coordinate efforts, and anticipate potential problems.

### **Specific Information Pertaining To In-Depth Interviewing**

**Selecting and recruiting participants.** Samples for in-depth interviews are seldom large or random because of time and cost constraints. When it is impossible to interview all participants, purposive sampling can select participants to represent a variety of experiences and possible perspectives. The group is not representative in a statistical sense, but it represents a range of experiences with IDAs. If the evaluator is not very familiar with the population, selection of participants should be done in consultation with people who know the population and program well. As part of the selection process, evaluators decide which groups are of key interest and then select participants that differ by such characteristics (e.g., ethnicity, race, gender, age, geographic location, financial well-being, and so forth).

There is no rule for how many people should be interviewed and often it is not necessary to conduct interviews with a large number of people. In qualitative studies, evaluators generally recruit participants until little new information is learned as new cases are added. If the stories begin to sound the same -- and a diverse group has been interviewed -- that is an indication that the evaluator may have tapped the critical issues. Later, results from interviews can be "tested" with a larger survey-type evaluation.

Although evaluators have access to lists of potential participants, careful consideration should be given to methods of approaching potential participants. Care in recruitment is important in any evaluation, but it is particularly important in qualitative evaluation where samples are small. From the beginning the relationship between evaluator and participant should be built on trust, cooperation, acceptance, and openness.

The process of building trust begins with the first contact. Participation in the evaluation should be voluntary, and participants must know that their participation will in no way affect their access to services. Initial contacts, such as screening calls, should be thought of as the beginning of the interviewing process. They should be made by someone who is a skilled communicator. The evaluator should describe the evaluation and give potential participants an opportunity to ask

questions, and talk about the IDA program if they seem to want to talk about it. These screening calls for appointments may be lengthy, but care in initial contact can significantly reduce refusals and drop outs, and may also provide important insights.

The interview site should be chosen in a way that is sensitive to participants' preferences. Evaluators might ask the participant where s/he would prefer to meet, offering alternatives (e.g., church, fast food restaurant, agency) if the participant does not suggest a place.

**Data gathering procedures.** In-depth interviews are conversations with a purpose. They may take different forms: more or less structured, face-to-face or over the phone, one session or many. The choices depend on the evaluation questions, but are also affected by constraints such as funding limitations, and personal circumstances of participants.

Interviews are informal. An interview guide is constructed that encourages open unstructured responses within each question. A balance should be maintained between the need to collect certain kinds of information and encouraging the participant to bring up his or her own concerns. The interviewer must be vigilant about the possibility that factors other than those previously identified (in research and practice) play an important role in IDA experiences. The purpose of in-depth interviews is to elicit the participant's perspective, not simply to complete all of the questions in the interview guide:

Typically, qualitative in-depth interviews are much more like conversations than formal, structured interviews. The researcher explores a few general topics to help uncover the participant's meaning perspective, but otherwise respects how the participant frames and structures the responses. This, in fact, is an assumption fundamental to qualitative research -- the participant's perspective on the social phenomenon of interest should unfold as the participant views it, not as the researcher views it. (Marshall & Rossman, 1989, p.82)

In this way, although the evaluator guides the discussion, the participant is an equal partner, filling in content and steering the conversation towards other issues of concern and interest. This method of evaluation is a way of saying to participants that they have control over what is discussed. At the same time, the interviews will have structure so that the conversation does not wander off endlessly. Participants will generally respond to interviewers who are receptive and truly interested in efforts to tell "their story."

This does not mean, however, that the participant always knows exactly what the important issues are. The interviewer has to listen for and follow up on cues from the participant. A seemingly off-hand comment may lead to a wealth of helpful information. For example, when a teen mother who has recently begun a savings account for her future education comments that she has just made a visit to Planned Parenthood. Upon further questioning, the evaluator finds that she has begun birth control. This offers the opportunity to explore why she might have taken this step and if it has any relationship to the opportunities presented by the IDA. A researcher who pioneered the idea of focused in-depth interviews, uses a metaphor to help describe this process of discovery:

The process might be likened to a large searchlight which sweeps over the landscape, then, searching out significant landmarks, the lens is narrowed and the light focused on one point after another until every detail of any importance has been lighted up (Merton, et al. 1990).

Questions should be designed to help the participant remember and to capture his feelings and experiences. The interview should flow, either in time or by some other logic. Because the evaluator often is asking participants to remember events from the past, it is important to help them remember the past, without influencing responses. Partial answers are often given -- not necessarily because participants are trying to sidestep an issue (although this occurs at times) -- but because the whole answer is not immediately apparent. It is often helpful to begin in the beginning and follow some chronology, rather than bouncing around from one period of time to another. As an issue comes into focus, facts will emerge in more detail and with more accuracy.

Some aids or props may be helpful in this matter. For example, if the participant is asked to recall events over time, then a calendar or a timetable might be helpful. If the participant is asked to recall monthly expenses, then (usually in a subsequent interview) s/he might collect old bills and receipts that would make it easier to remember the details of household expenses. In addition, a calculator and a list of categories of common household expenditures could be made available. Allow enough time for the participant to remember.

Help the participant remember with **verbal cues**. (Merton, et al., 1990, pp. 31-34.) First, ask the participant to "think back" to the situation. For example, "When you think back to the time when you first heard about IDAs..." Or, "remember the time that you first made a deposit in your IDA account?" Second, allude to the original experience to help the participant remember the event: "When you made that first deposit..." Third, remember to use the past tense when you are asking a participant to recall his or her actions and reactions: "How were you feeling when you made that first deposit?" (Not how do you feel now about that event.) This will help participants think about how they were feeling at that time, not how they feel in the current context.

Be careful not to suggest your own interpretation. Avoid saying something like: "You must have been excited when you opened your first account." Elicit participants' descriptions of how they felt: "Do you remember how you felt on that day that you...." Assume they can remember and work on helping them remember their actions and reactions at the time. They might not remember, so you might ask, "Do you remember anything special about that day...?"

If possible tape record the interview. Get a reliable tape recorder that does well in situations with background noise. Take extra batteries and tapes. If tape recording is not possible, then it is important to take notes during interviews or as soon thereafter as possible. Either way, it is critical to review tapes and notes immediately after the interview to record as much other information as possible. If this task is left for later, much valuable data will be forgotten. The evaluator must be extremely conscientious about record keeping.

**Adding structured questions.** There may be a need for specific information that lends itself to more structure. Pretested instruments that have been designed with the participant population in mind can be incorporated into the evaluation. But these are better left until the end of the in-

depth interview. If participants become accustomed to a question-answer format at the beginning, it will be very difficult to shift to an unstructured format where participants feel comfortable taking a more active role in guiding the interview.

**Data management.** In-depth interviews and case studies generate large amounts of information. How can the evaluator avoid drowning in a sea of data? How can the data be managed systematically and in a way that facilitates analysis? The task of organizing and analyzing the data begins the day of the first interview.

First, immediately following each interview, write a summary or vignette that describes the participant's experiences and the basic content of the interview (one page). These vignettes should be descriptive, capturing the participant's experience with the IDA program in the context of his or her life. The evaluator can also record reactions to the interview in these vignettes. These vignettes are invaluable as the evaluation continues and the evaluator's ability to remember each interview and each participant fades. Keep these vignettes and refer back to them as analysis proceeds.

Second, it may be helpful to enter some of the quantifiable data into the computer using a statistical program. This should be done immediately after the interview while listening to the taped interview. Responses to more structured questions can be quantified and others may also be quantifiable e.g., ratings of high, medium, or low on particular issues or behaviors.

Third, depending on the depth of the analysis, the interview should be transcribed and analyzed. The transcriptions are coded using concepts identified in prior research and concepts that emerged in the course of interviewing (see Glaser & Strauss, 1967; Strauss, 1987; Miles & Huberman, 1994, for more detailed discussion of coding). These coded segments can then be analyzed through scanning transcriptions and through use of a qualitative software programs (see Tesch, 1990; and Weitzman & Miles, 1995, for more detailed discussion of software for qualitative analysis).

Fourth, field notes that record other observations, ideas, and thoughts on methodology should be maintained throughout the entire evaluation period. These notes will provide examples and also will stimulate thinking about relationships and themes that emerge.

**Data analysis.** Relatively little is known about the meaning of IDAs for different people and the different kinds of experiences people have using them. The goal of evaluation is to identify themes and to assess the relevance of these patterns to participants or to certain groups of participants. These patterns should be carefully examined in order to test propositions and identify unexpected relationships.

Data analysis involves reducing reams of data into manageable quantities. It is a creative but rigorous process. It is advisable to begin by developing procedures that require all data to be reviewed. For example, taped interviews can be analyzed by listening to each tape while taking notes about relevant categories and questions. Coding transcriptions or written notes is another way to create structure.

How are themes and patterns identified? Unprompted repetition or emphasis on certain themes suggests that these issues are important to participants. Evaluators should examine these responses to see if hypothesized relationships are present, while realizing that initial propositions may not have anticipated some key issues.

Analysis involves a continual going back and forth among the types of data. As soon as a potential theme, pattern, or explanation is identified, the evaluator should question it. For example, if an evaluator notices that one participant emphasizes his confusion over savings statements, s/he should examine other interviews to see if this issue is relevant to other participants. Similarly, if an evaluator believes that this confusion is leading to a lack of enthusiasm for the program, s/he should consider if another explanation could result in the same pattern.

Evaluators should also compare findings from different data sources. Each source provides another way of looking at the evidence. Vignettes, for example, provide a portrait of each participant and permit analysis with real people in mind. Transcriptions provide detail and understanding, while evaluator observations provide non-verbal evidence. Statistical summaries can be used to test relationships discovered in transcriptions. For example, the evaluator may sense that women in extended family households are having more difficulty saving than those in nuclear households. This can be examined by doing a simple statistical test with the statistical data from this evaluation or from agency records. Utilizing various kinds of data gathering permits analysis with both variables and cases in mind (for detailed discussion see Ragin, 1987; and Miles & Huberman, 1994, p. 176).

It is important to "triangulate" evaluation techniques by examining results from among the data collected in the in-depth interviews along with other sources of information. At the very least, interview findings should be compared to data that the agency collects. Areas of convergence or divergence can be examined. Other data may also be available from observations, interviews with program officials, focus groups, and so on. This process of comparison helps to clarify and confirm evaluation results.

### **Writing The Evaluation Report**

The report should read like a story, introducing readers to each part as they read along. Insert vignettes and quotations to bring the participants' everyday lives into focus for the readers. The report should be well-organized and easy to follow. Tables should be used rather than long descriptions with numerical data.

It is important that the evaluation report be descriptive and analytical at the same time. The report should portray the participants as real people, with their complex and different lives, who share the experience of being in the IDA program. At the same time, the report should identify larger patterns of these experiences. It may be helpful to think about presenting overall patterns and categories, but also using specific participant's experiences to illustrate. For example, a general pattern may be that management of an IDA is particularly difficult for teen mothers for both bureaucratic and family reasons. Then examples of the kinds of problems that teen mothers have with IDAs could be used to illustrate the difficulties. Examples provide further information



to those who are reading the study to determine whether the results of the evaluation can be generalized to other groups.

The core of the report should be identification of the central findings of the evaluation. These should be discussed and debated. Reasons for drawing these conclusions and examples should be presented. Assertions should be substantiated with data.

The report should be re-read with an eye toward safeguarding the interests of participants. Is there any information that may compromise an individual unnecessarily? The role of the evaluator(s) should also be explained.

The report should also include detailed information about how the study was conducted, rationale for participant selection, access to evaluation data, and other technical information (some of this may be inserted in appendices).

### **Conclusion**

In-depth interviews and case studies offer a detailed and intimate examination of how the IDA project operates and how it affects the lives of participants. Interacting and observing participants in their everyday lives leads to better understanding of the IDA project. Such understanding is essential for developing knowledge of the effects of IDAs on people's lives.

From a practical point of view, the evaluations can yield information about how to improve the program and service delivery. What is working and what is not? Who encounters problems and how can the program be altered to make it more successful? At the same time, evaluations contribute to development of theoretical understanding of how IDAs affect people's lives.

### **Resources**

Sage Publishers has an extensive series on evaluation and research. You can request their book announcements at: Sage Publications, Inc., P.O. Box 5084, Newbury Park, CA 91359.

Another source of information is the Cultural Anthropology Methods (CAM) newsletter, issued three times a year. Subscriptions are \$15 per year and are available at: ECS- CAM, 5246 NW 47th Lane, Gainesville, FL 32606.

For further information on various aspects of in-depth interviewing and case studies, the following books and articles are suggested:

#### **Design and Analysis in Qualitative Research**

Denzin, N. & Lincoln, Y., eds. (1994). *Handbook of qualitative research*. Thousand Oaks, CA: Sage. This is a complete handbook with 36 chapters that cover models, theories, and strategies of qualitative research, including interviewing, case studies, and qualitative program evaluation.

Fetterman, D. (1989). *Ethnography: Step by step*. Newbury Park, CA: Sage. A good book to start with, this slim volume offers a step by step guide to qualitative research beginning with the goal of attaining an "insider's perspective," while maintaining direction in research design.

Johnson, J. C. (1990). *Selecting ethnographic informants*. Newbury Park, CA: Sage. This useful book addresses how to choose systematically and how to recruit good informants based on the theory. The author argues that it is important to understand informants' positions in society and organizations.

Kirk, J., Miller, M.L. (1986). *Reliability and validity in qualitative research*. Newbury Park, CA: Sage. Although the focus is on participant observation, this book helps the reader understand how qualitative research can be scientific and maintain objectivity. Although the strength of qualitative methods is in interpretation, they argue that reliability -- replicability -- is a weakness.

Marshall, C. & Rossman, G.B. (1989). *Designing qualitative research*. Newbury Park, CA: Sage. A practical guide to procedures in qualitative research design. It includes discussion of how to ask the question, how to design the research, how to manage time and resources, and how to defend the findings. It is easily applicable to evaluation research.

Miles, M.B. & Huberman, A.M. (1994). *Qualitative data analysis*. Thousand Oaks, CA: Sage. This very helpful guide discusses techniques, ideas, and resources to help in qualitative data analysis, applicable to both interview and case study data. Each technique is discussed and illustrated in detail. They include discussion of computer applications.

Strauss, A. & Corbin, J. 1990. *Basics of qualitative research: Grounded theory procedures and techniques*. Newbury Park, CA: Sage. This book focuses on how to build theory from the data up rather than testing propositions. It is helpful in teaching how to examine qualitative data for patterns and themes through systematic coding and analysis. It provides a step-by-step description of procedures.

### **Keeping Field Notes**

Glaser, B., & Strauss, A. (1967). *The discovery of grounded theory*. Chicago: Aldine.

Lincoln, Y., & Guba, E. (1985). *Naturalistic inquiry*. Beverly Hills, CA: Sage.

Marshall, C. & Rossman, G.B. (1989). *Designing qualitative research*. Newbury Park, CA: Sage.

Ragin, C.C. (1987). *The comparative method: Moving beyond qualitative and quantitative strategies*. Berkeley, CA: University of California Press.

Taylor, S.J. & Bogdan, R. (1984). *Introduction to qualitative research: the search for meanings*, second edition. New York: John Wiley.

## **Interviewing**

McCracken, G. (1988). *The long interview*. Newbury Park, CA.: Sage. This practical book discusses the focused long interview in detail, including design of open-ended questionnaires based on review of analytic and cultural knowledge, the interview experience, data analysis, and writing reports.

Merton, R.K., Fiske, M. & Kendall P.L. (1990). *The focused interview: A manual of problems and procedures*, second edition. New York: The Free Press. This book was originally published in 1956 but it remains a classic work on interviewing. It addresses the importance of gaining detailed knowledge about individuals' behavior and the importance of assessing individuals' behavior in an analytical framework. Chapters cover retrospection, range, specificity, depth, personal contexts, group interviews and other issues.

## **Computer Programs for Qualitative Analysis**

Weitzman, E.A., & Miles, M.B. (1995). *Computer programs for qualitative data analysis*. Thousand Oaks, CA: Sage. A practical guide to using computers in qualitative data analysis. Chapters discuss how to use the guide, how to choose software, and types and functions of software. Separate chapters discuss text retriever, textbase managers, code-and-retrieve programs, code-based theory-builders, and conceptual network-builders.

## **Special Topics in Qualitative Research**

Andersen, M.L. (1993). *Studying across difference: Race, class, and gender in qualitative research*. In J.H. Stanfield II, and R.M. Dennis (Eds.), *Race and Ethnicity in Research Methodology* (pp. 39-52). Newbury Park, CA: Sage.

Gilgun, J.F., Daley, K., & Handel, G., eds. (1992). *Qualitative methods in family research*. Newbury Park, CA: Sage. Includes seven chapters on interviewing and two on observation.

Marin, G. & Marin, B.V. 1991. *Research with Hispanic populations*. Newbury Park, CA: Sage.

Sherman, E. & Reid, W.J., eds. (1994). *Qualitative research in social work*. New York: Columbia University Press. Includes four chapters on qualitative approaches to evaluation in policy and programs.

Stanfield, J.H. & Dennis, R.M. (1993). *Race and ethnicity in research methods*. Newbury Park, CA: Sage. Includes five chapters on qualitative methods.

## 6.2 Questionnaire for In-Depth Interviews with IDA Participants

Sondra Beverly and Margaret S. Sherraden

### Individual Development Accounts in-Depth Interview Identification Sheet

Respondent's Name \_\_\_\_\_ Interview ID# \_\_\_\_\_

Respondent's Address \_\_\_\_\_

\_\_\_\_\_ Zip Code \_\_\_\_\_

Respondent's Phone Number \_\_\_\_\_

#### First Interview:

Date of Interview \_\_\_\_\_ Interviewer name \_\_\_\_\_

Location of Interview \_\_\_\_\_

Time interview begins \_\_\_\_\_ Time interview ends \_\_\_\_\_

#### Second Interview:

Date of Interview \_\_\_\_\_ Interviewer name \_\_\_\_\_

Location of Interview \_\_\_\_\_

Time interview begins \_\_\_\_\_ Time interview ends \_\_\_\_\_

#### Third Interview:

Date of Interview \_\_\_\_\_ Interviewer name \_\_\_\_\_

Location of Interview \_\_\_\_\_

Time interview begins \_\_\_\_\_ Time interview ends \_\_\_\_\_

## Individual Development Accounts In-Depth Interview Consent Form

We are evaluators from ( *organization* ). We are doing a study of IDAs. We are interested in asking you a number of questions about your IDA, how it works, and what you think about it. We hope this research will help develop better IDA programs in the future.

Your participation in this project is completely voluntary and there will be no consequences whatsoever if you decide not to participate. The interview will last about ( *time length* ). If you wish, you may withdraw at any time and we will not ask you why. If you consent to the interview, you will be paid ( *amount* ). At any time, you may decide to stop the interview and you may keep the money. Whenever you are uncomfortable with a question, you can tell us you do not wish to answer.

What we talk about is completely confidential. That means that no one other than we will be able to identify or link your name to the things you tell me. I will never use your name, your address, or any other identifying information when I discuss the findings of this study.

If you have questions or want information from us during or after the interview, we will do our best to answer your questions or give you the name of someone who can help. If you have questions after the interview you can contact us at:

*(name, organization, phone number)*

Again, we would like to stress that your participation is completely voluntary, and what you say will be protected with the strictest confidentiality. Thank you very much for your assistance in this project.

Volunteer \_\_\_\_\_

Interviewer \_\_\_\_\_

Witness \_\_\_\_\_

Date \_\_\_\_\_

## **Instructions to Interviewers**

This in-depth interview is a semi-structured conversation that explores one participant's personal experiences with an IDA program. The interview covers major areas of inquiry but is flexible, so that participants may introduce other issues and concerns.

### **Role of the Interviewer**

In-depth interviews require highly skilled interviewers. The interviewer is responsible for guiding wide-ranging and potentially unpredictable discussions. This requires the evaluator to have a thorough understanding of the evaluation, be able to ask good questions, be a good listener, be able to interpret answers, be flexible, and be sensitive and responsive to issues identified by participants.

### **Building Trust and Protecting Confidentiality**

In order to obtain an accurate and comprehensive picture of a participant's experiences with the IDA program, the interviewer must establish trust and rapport. This is especially important for evaluations which address sensitive subject matters, such as household finances, income sources, and assets. Trust and rapport are established through various means, including speaking the participant's language, giving and responding to cultural clues, behaving in a professional but human manner, and demonstrating knowledge and understanding of participants' lives.

The interview site should be chosen in a way that is sensitive to participants' preferences. The evaluator might ask the participant where s/he would prefer to meet, offering alternatives (e.g., church, fast food restaurant, agency) if the participant does not suggest a place.

Throughout the process, interviewers must uphold strict standards of confidentiality and communicate these to participants. Participants should be fully informed about the nature of the evaluation and asked for their written permission, especially if the interview will be tape recorded (a suggested "Consent Form" is included). Interviewers should avoid using participants' names during taping. Either the agency or the institution conducting the evaluation is likely to have an official protocol for the protection of research/evaluation subjects. These standards should be followed.

Confidentiality is also important because evaluators are seeking potentially sensitive information. Interviewers should make clear to participants that their responses will in no way jeopardize their eligibility for programs and services.

### **Creating and Using an Interview Guide**

Potential questions are provided below so that evaluators may choose the questions of greatest interest. Other questions besides those listed here might be relevant to particular IDA programs.

When creating or selecting questions, evaluators should keep in mind several characteristics of well-designed in-depth interview questions:

- ?? First, questions should be clearly worded in the participant's own language.
- ?? Second, questions must not in any way bias responses.
- ?? Third, unlike survey questions, which provide a predetermined list of appropriate responses, in-depth interview questions should encourage participants to respond in their own words and to bring up related but perhaps unanticipated issues.
- ?? Fourth, questions should not ask participants to recall feelings or events which occurred too many months earlier.
- ?? Finally, questions which address potentially sensitive subject matters should be worded very carefully in a way that encourages accurate and complete responses.

An in-depth interview session should generally last no longer than an hour and a half (90 minutes) Depending on the nature of the study, one, two, or more interview sessions may be necessary. A list of selected questions, along with any relevant prompts, should be organized logically to create the interview guide. Interviewers should use this guide with great flexibility. It is a tool to help ensure that all relevant issues are addressed, but this guide does not need to be followed in order if the flow of conversation moves in other directions.

### **Conducting an Interview**

In-depth interviews may take different forms: more or less structured, face-to-face, or over the phone, single or multiple sessions. Interviews are informal. An interview guide is utilized which guides the conversation but allows open, unstructured responses to each question. The evaluator must be careful not to lead the participant to certain answers or to agree or disagree with the participant's answers, but at the same time, must let the participant know that s/he understands and appreciates the participant's perspective.

A balance should be maintained between striving to collect certain kinds of information and encouraging the participant to bring up his or her own concerns. The interviewer must realize that factors other than those addressed in the interview guide may play an important role in IDA experiences. The purpose of the interview is to elicit the participant's perspective, not simply to complete the interview guide.

This does not mean, however, that the participant always knows exactly what the important issues are. The interviewer must listen and follow up on cues from the participant by asking for detail, context, examples, and so forth.

Abrupt changes in subject should be avoided, unless they are initiated by the respondent. When the respondent has finished discussing a subject, conversation should move on to the next topic. As often as possible, the conversation should flow in its own direction as long as it is relevant.

Topics that the respondent does not want to discuss should not be pushed too hard. A relationship of trust with the respondent is very important, and the conversation may return to these subjects later in the interview.

Conversation should be guided by what the interviewer already knows about the respondent. Therefore, the interviewer should try not to go over territory that has already been covered unless the respondent has decided to add new information.

Accurate and thoughtful documentation is essential. If possible, interviews should be tape recorded. If tape recording is not possible, it is important to take notes during the interview. Either way, it is very important to review tapes and notes immediately after the interview and to record as much additional information as possible. If this task is left for later, valuable data will be forgotten.

In case any information is missing, it is important to know how to reach the respondent, by phone if possible. (See the suggested "Identification Sheet".)

For more detailed information on these and related topics, please refer to "How to Do an In-Depth Interview."

## **Questions for In-Depth Interviews with IDA Participants**

### **Background on Participant**

**I'd like to begin our conversation by asking you about yourself, your family, your neighborhood, and a little about your life. Would that be alright?**

Tell me what you'd like me to know about you. Where are you from? What do you like to do?

Tell me about your family. Children? Partner? Parents? Joys? Difficulties?

Have long have you lived in the neighborhood you live in now? What is the neighborhood like? Do you have friends here? Is it easy or difficult to live here?

What do you do on a typical day? How much of your time is spent working? Going back and forth? Shopping? Taking care of your home? Watching children? Doing other things?

### **Design, Implementation, and Administration**

**Now that I know a little bit about you, I would like to ask you some questions about the IDA program. First, I want to ask you how the program works.**

How did you find out about the IDA program?

What led you to participate in the program? What did you think it would do for you?

How easy or difficult was it for you to join the program?



Tell me about your participation in the IDA program. What activities have you participated in (orientation, economic education, financial planning)?

Tell me how the IDA program works. What exactly do you do? What do the IDA staff do?

What parts of the program do you like best?

What parts of the program are not so good?

Have you ever considered dropping out of the program? If so, why?

What is the biggest reason you stay in the IDA program?

Would you recommend this program to a friend? If so, why? If not, why not?

### **Program Goal Attainment: Are Participants Accumulating Assets?**

**Next, I want to ask you about how you are able to save or not save in the IDA program.**

What does savings mean to you?

Tell me about your past savings experiences. Have you had a savings account before? When? For how long? How much did you generally have in your account?

Have you had savings that you didn't keep in a savings account (money kept at home, or money kept by a relative)? How much did you generally have?

What motivated you to begin an IDA?

Through the IDA program, how much money have you been able to save every month? In six months? In a year?

What has enabled you to save this money?

In what ways is saving money helpful to you or your household?

How did you come up with an initial deposit for your IDA?

How do you continue to find money to save? Exactly how do you do this?

What makes it difficult for you to save? How do you overcome to these obstacles?

In what ways, if any, has this program helped you save money?

How could this program make it easier for you to save?

Are the rules easy or difficult to follow?

Tell me what you think about the matching deposits? Are the monthly deposit limits (caps) too high? Too low?

Can you save enough to make a difference?

Have other household members been supportive of your desire to save? Or made it difficult for you to save?

What else would make it easier for you to save?

### **Outcomes: Effects of IDAs on Individuals and Families**

**The last group of questions is about whether your IDA affects you and your family.**

What is the most important reason to save? Tell me about this.

In what ways, if any, has having money in your IDA affected your life? The lives of other members of your family?

What do you plan to do with your IDA savings?

### **Economic Effects**

Has having an IDA changed the way you spend money? If so, how?

Has having an IDA made you more interested in investments or owning property?

What goals, if any, do you have for saving in the future?

### **Personal and Family Effects**

In what way has your IDA caused you problems?

Does your IDA enable you to make plans for yourself? Your family? Tell me about this.

Have your attitudes changed as a result of having money in your IDA? If so, how?

Do you do anything differently now that you have IDA savings?

Has your IDA changed the way you feel about yourself in any way?

With an IDA, do you feel you have less control over your life, or more control? Tell me about this.

**Social Effects**

Has having an IDA changed your relationships with family and friends in any way? Tell me about this.

Do you think that having an IDA has changed the way others think about you? If so, how?

**Civic Effects**

Has having an IDA changed what you do in your neighborhood? Tell me about this.

Has having an IDA changed the way you think about issues in your neighborhood or community (schools, public services, safety)? Tell me about this.

**Intergenerational Effects**

Has having an IDA changed the lives of your children in any way? If so, how?

### 6.3 Example of an In-Depth Interview Study

excerpts from

#### **Healthy Babies Against the Odds: Maternal Support and Cultural Influences Among Mexican Immigrants\***

Margaret S. Sherraden and Rossana E. Barrera

The following excerpts illustrate the use of in-depth interviews in understanding why women of Mexican descent tend to have healthy babies despite adverse social and economic conditions. This qualitative study explores pregnancy and childbearing experiences among 41 Mexican immigrants in Chicago, including women with low birth weight babies and women with normal birth weight babies. The focus of the in-depth interviews is on the social, economic, and cultural contexts of childbearing. The evaluation uses (a) systematic qualitative analysis of interview contents, (b) frequencies derived from analyzing the contents of interviews, and (c) frequencies derived from responses to closed-ended questions. The evaluation finds that family support, especially support of a woman's mother, helps explain why Mexican immigrant women have few low birth weight infants compared to other groups. The women's mothers provide assistance, emotional support, and are a legitimate source of knowledge and guidance that promote healthy behaviors in pregnancy. Implications for service delivery are suggested.

This example illustrates how data from in-depth interviews can be analyzed and presented as both qualitative and quantitative findings.

The full paper is to be published by *Families in Society*. An earlier version was presented at the XVIII Congress of the Latin American Studies Association, Atlanta, Georgia, March 12, 1994. Research funded by grants from the Robert Wood Johnson Foundation; the University of Missouri-St. Louis; and University of Missouri Weldon Spring Fund.

## **Healthy Babies Against The Odds: Maternal Support and Cultural Influences Among Mexican Immigrants**

The United States has a worse rate of low birth weight than 30 other nations and a worse rate of infant mortality than 19 other nations. Generally, the poor and minorities suffer disproportionately from these adverse birth outcomes. However, data reveal an important exception. Mexican-origin babies have similar rates of low birth weight and infant deaths as non-Hispanic whites. In 1992, the percentage of low birth weight infants of Mexican descent was 5.6, similar to that of whites (5.8 percent), and considerably less than that of mainland Puerto Rican (9.2 percent) or African-American infants (13.3 percent). Among Mexican origin women, rates of low birth weight are lowest among Mexico-born immigrant women. What is the explanation for these birth outcomes?

Lack of prenatal care, poverty, and low educational attainment have been shown to be associated with low birth weight. However, these factors do not provide adequate an explanation for low birth weight rates among babies of Mexican immigrants, who are less likely to receive prenatal care, who tend to occupy very low wage jobs and have few socioeconomic resources, and who have very low levels of formal education than other groups with worse birth outcomes.

If conventional explanations do not explain unusually positive birth outcomes among Mexican immigrants, what does? Research findings on culture, behavior, and social support show more promise in contributing to an understanding of why women of Mexican descent have relatively fewer low birth weight babies. Researchers have suggested that Mexican cultural traditions reinforce behaviors that promote healthy pregnancies. These behaviors include doing and eating things that are thought to be good for the baby and avoiding doing and eating things that are thought to harm the baby.

Previous research also indicates that social support during pregnancy also may help explain positive birth outcomes among women of Mexican descent. Mexican immigrants come to the United States with assistance from resilient social networks that help in settlement and survival. Extended families are a key part of these social networks. The absence of social support, especially from the family, appears to be associated with depression and other mental health problems among Mexican immigrants. Living in an extended family setting is associated with better birth outcomes.

However, few studies have specifically examined the role of social support and the cultural influences on birth weight among women of Mexican descent. To help fill this gap, we present findings from an intensive in-depth interview study of pregnancy and childbearing among Mexican immigrant women who had recently given birth in Chicago

### **Research Design**

We utilized in-depth interviews and household observations as the primary data sources. This design provided the flexibility to explore immigration and childbearing experiences. In this way, problems related to language, cultural, and legal barriers were reduced. For example, spending

considerable amounts of time with each woman helped relieve anxiety related to lack of immigration documents.

Interviews consisted of unstructured and structured questions, as well as extensive informal discussion. In-depth interviews allowed for informal and friendly conversation (in Spanish this is referred to as *platica*) that made it easier to build trust and confidence with the women. Although we used several structured (closed-ended question format) research instruments, we avoided relying on these because few have been developed or tested with Mexican American respondents in mind. We were especially cautious because cultural influences on birth outcomes were a focus of the research.

Field work began with interviews with health and social service providers, researchers, and community leaders familiar with Chicago's Latino community. We designed research procedures and interviews based on their suggestions, previous research findings, and our own research and work experience in the Latino community.

We recruited 41 respondents, including 19 women with normal weight babies and 22 women with low birth weight babies (under 2500 grams or 5.51bs.). Most of the women were recruited using birth logs in a regional public hospital, where almost a quarter of all Mexican immigrants in the Chicago area deliver their babies.

A screening call was made to each woman to determine Mexican ethnicity and birthplace and explore her willingness to participate in the study. Only four of the women contacted declined to participate, although - like other low income populations -- many phone numbers were reported incorrectly or were disconnected. Spending ample time (sometimes up to half an hour or longer) explaining the project and getting to know the women on the phone significantly reduced the refusal rate. We also recruited twelve women during their postpartum stay in the hospital, thus increasing the chance of including women without access to a telephone. Although not a random sample, these procedures provided a more diverse group of respondents than community-based studies of immigrants that typically rely on snowball sampling. For example, the women we interviewed were born in 12 different states in Mexico and lived in six different Latino communities in Chicago (as well as a few others who lived in largely non-Hispanic neighborhoods), good indicators of the diverse networks sampled by the study.

The interviews were conducted in a minimum of two sessions, lasting four to five hours, and often longer. Procedures were designed to maximize trust between the researchers and each woman. We held the interview in a location she chose, at times that were convenient for her, and in the language preferred. All interviews were conducted by the authors. In recognition for their participation, we took small gifts for the babies and other young children and paid the women twenty dollars.

The first half of the interview (two to three hours) was an open-ended discussion of each woman's life history, with a particular focus on migration, household and family composition and well-being, and pregnancy experiences. It was conducted without note-taking or interview schedules. We took only a tape recorder and informed consent forms, which included a description of the project and how to contact us. We took as much time as needed to get to know

each other and for the women to bring up issues and concerns of their own. Initially, our assurances of confidentiality helped to put the women at ease. But it was the process of going to their homes and building trust that, in the end, encouraged them to be forthright and frank.

The second part of the interview consisted primarily of closed-ended questions, including existing scales of social support and acculturation, information about the baby's father, a thorough assessment of the family's socioeconomic situation, service utilization, and other demographic data. The structured questions provided a more systematic method of gaining certain information that could be interpreted and validated within the context of the less structured discussion in the first interview. The women's hospital medical records were also reviewed to provide additional background and to add to the women's recollections and understanding of their pregnancy and childbirth experiences.

We began the analysis with a summary of key issues discussed in the interview. These became the basis of "profiles" of each woman and her family, which helped us to remember *the respondent as a person* as the data analysis progressed. The tapes were transcribed and coded. We used the transcriptions to develop concepts and to categorize data in the interviews. At the same time, we coded and entered data into a statistical program for descriptive and analytic purposes. Analysis was conducted using all three sources -- transcriptions, statistics and profiles -- to examine themes and test relationships.

## **Study Results**

In the overall study, we found differences between mothers of low birth weight babies and mothers of normal birth weight babies in four areas: (1) social support, (2) socioeconomic status, (3) acculturation, and (4) prenatal care. This paper focuses on the role of social support. We begin by documenting the role played by families in these women's lives, in Mexico, in immigration, and in Chicago. Next we analyze the key role of women's mothers in providing support during pregnancy. We conclude with implications for service delivery.

## **Socio-Demographic Characteristics and Background**

Table I presents a demographic profile of the women, one that is similar to Mexican non-citizens who arrived between 1980 and 1990 in the nation as a whole. The mean age of all the women was 26 years. There were six adolescent women under 20 years of age and only three women over 35. Education attainment was low; three-quarters of the women did graduate from high school, including 61 percent who never entered high school. The women had an average of two children. Almost a quarter of the women were employed outside the home, but most stayed at home caring for their children, and sometimes other children. Acculturation was low based on language use, a Standard measure. Fewer than one in five spoke English and most indicated that they spent most of their time in Latino neighborhoods in Chicago.

In Mexico, the burden of economic survival often fell on the whole family. [skip section] Despite the shared efforts of extended families, more than half of the women said they grew up very poor. [skip section]

Given the importance of family, it is not surprising that when the women made plans to migrate to the United States, the decision often involved other family members. [skip section] It is important to note, however, that a smaller number of women migrated against the wishes of their families or without their families' knowledge.

Most of the women came to the United States in late adolescence and early adulthood and arrived in the United States during the 1980s. For most, this was their first U.S. migration and Chicago is the only place they have lived in the United States. Two-thirds were undocumented. Only twelve percent return to Mexico once every year or two, and half had not returned at all.

Nonetheless, attachment to relatives in Mexico and identification with Mexican culture and language remained extremely strong among most of the women. Although 66 percent of the women had been in the United States more than three years and 23 percent longer than 10 years, over half maintained regular communication with relatives in Mexico. Some went to great lengths to keep up low-cost communication, involving indirect telephone relays through family settled in the United States and directly through the mail and visitors traveling back and forth. Only 10 percent have no contact at all. Slightly over half plan to retire in Mexico.

Despite dramatic life changes resulting from migration, family life continues to be the center of most women's lives, both economically and socially. For example, family ties are illustrated through housing arrangements. Fully 59 percent share housing with extended family or close friends (Table 1). Even though 27 percent of the women had never married, only seven percent lived alone with their children. Another 33 percent lived in nuclear households with their children and their husband or *companero*. But even women in nuclear and single parent households had relatives living close by. Three-quarters had family members living within ten minutes of their home, often on a different floor of the same building or right next door. The largest group shared housing with family members (49 percent) although some lived with friends (10 percent). Many of the latter were related through ritual kin ties such as *compadrazgo*.

Extended living arrangements were reflected in the numbers of people whom the women say were supportive (i.e., who provided material aid, physical assistance, intimate interaction, guidance, or positive feedback). An average of eight people were listed, including the baby's fathers (70 percent), the women's mothers (56 percent), their fathers (18 percent), their siblings (83 percent), other relatives (76 percent), and professionals (15 percent). These numbers are higher than the numbers found in other studies of pregnancy among Mexicans, perhaps due to the nature of our interviews which were lengthy and held in the home where we met many members of the support network.

However, sharing household expenses among the extended family did not protect the women from poverty. Although distinct from the mostly rural poverty of their childhoods, the women reported challenging economic circumstances in Chicago. None of the women said she felt financially secure. None said she had money left over to purchase extras or to save for anything but short term expenses. Monthly median family income was approximately \$920, including wages, AFDC checks, food stamps, family contributions, and other financial sources.



**Table 1**  
**Social, Economic and Behavioral Characteristics of Mexican Immigrant Women**  
**(0=41)**

	<b>Number</b>	<b>Percent</b>
Under 20 years of age	6	15.0
Rural origin	28	68.3
Family owned land in Mexico	24	58.5
Migrated		
Alone	4	9.8
Under 17 years	7	19.5
Under 20 years	21	53.7
Undocumented	27	65.9
Time in U.S.		
Less than 1 year	7	17.1
Less than 5 years	22	53.7
Years lived in Mexico		
<20 years	22	53.7
<10 years	2	4.9
Never married	11	26.8
Not high school grad	31	75.6
Household composition		
Extended 1	24	58.5
Nuclear	13	32.5
Single	3	7.5
Substance use in pregnancy		
Smoking 2	3	7.3
Drinking 3	8	19.5
Illegal Substance 4	0	0.0
Prenatal care beginning 3rd trimester or none	7	17.1
Income under \$900	19	46.3
Receives AFDC	7	17.0
Receives food assistance (WIC and food stamps)	34	83.9

1. Households that include members *of* extended family or friends.
2. Includes infrequent, occasional, or frequent smoking during pregnancy.
3. Includes infrequent, occasional, or frequent drinking during pregnancy.
4. Includes infrequent, occasional, or frequent use *of* any illegal substance during pregnancy.

## Family Support and Control During Pregnancy

Despite challenging day-to-day circumstances of immigrant life, we found that pregnant women and their families were involved in a deliberate and responsive management of pregnancy aimed at protecting the health of their babies. The emphasis was not on medical visits, although these were usually considered part of good care during pregnancy. Instead, the care involved actions by the women, along with encouragement and guidance from family members and friends, to care for themselves in ways believed to be advantageous to the baby's health. This was as true for unmarried women as for married women.

	LBW (n=22)	NBW (n=19)	N	X2
8 years or less of schooling	81.8	36.8	41	8.67***
Income under \$900/month	63.6	26.3	41	5.71*
Perceived economic well-being Very poor and poor	81.8	36.8	41	8.67***
Never married	36.4	15.8	41	2.20
Extended household composition	68.2	47.4	41	1.82
No or few friends in adolescence	68.4	23.5	36	7.25**
Less than 5 social supports utilized	54.6	36.8	41	1.28
Less than 3 people who gave assistance	68.2	42.1	41	2.81#
No or only one sibling listed as supportive	71.4	31.6	40	6.35**
Less than 3 years in US	54.6	31.6	41	2.18
Spanish only <sup>2</sup>	100	68.4	41	8.14**a
Substance use:				
Smoking <sup>3</sup>	4.6	11.1	40	0.62
Drinking <sup>4</sup>	22.7	11.1	40	0.93
Illegal substances <sup>5</sup>	0	0	41	---
Adjusted diet <sup>6</sup>	38.1	72.2	39	4.54*
Late or no prenatal care <sup>7</sup>	18.2	15.8	41	0.04

Chi-Square Probability: # = .10, \* = .05, \*\* = .01, \*\*\* = .001.

a Chi-Square probability is computed without requisite sample cell size.

1 Households that include members of extended family or friends.

2 This is the sum of 5 language measures used in Marin et al. 1987.

3 Includes infrequent, occasional, or frequent smoking during pregnancy.

4 Includes infrequent, occasional, or frequent drinking during pregnancy.

5 Includes infrequent, occasional, or frequent use of any illegal substance during pregnancy.

6 Combined measure of women who said they avoided eating things thought to be bad for pregnancy and tried to eat things thought to be good for pregnancy.

7 Began prenatal care in third trimester or received no prenatal care.

As we conducted interviews, we noted differences in the level of and type of social support available to mothers with low birth weight babies and mothers with normal birth weight babies.

These are summarized in Table 2. The positive direction of the relationship between normal birth weight and indicators of greater social support - especially the numbers of persons who gave assistance - indicates some association between social support and birth weight. But lack of a strong relationship suggests that these sources do not capture the key dimensions of support for this sample.

**Maternal Support and Birth Weight.** In the interviews we noted large numbers of women talked about their own mothers' pregnancy experiences, guidance, authority, and assistance during pregnancy. The women spontaneously referred to their mothers: "my mother told me...", "my mother made me eat...", "I wish I was nearer to my mother...", "my mother listens" In the course of the first part of the interview, we asked the women how they learned to care for themselves during pregnancy and from whom they received advice during their pregnancies. The women reported that it was from their mothers that most learned to care for themselves during pregnancy (Table 3) and it was their mothers who gave them the most advice during their pregnancies (Table 4). However, others, particularly professionals, also taught them about caring for themselves; and the siblings, baby's fathers, and friends also gave advice. Thus, we knew from field observations and from responses about who taught them and who gave advice during pregnancy, that the women's mothers were key players. But there was no statistical relationship between mothers' support and babies' birth weight.

However, when we examined the interviews more closely, we observed that when the women's mothers were **supportive and available** during pregnancy, the women were less likely to have low birth weight babies (Table 5). We only considered a woman's mother "supportive" if she provided at least one type of support. In addition the qualitative data had to show substantial confirmation that the women considered their mothers to be supportive. A woman's mother was considered "available" when at least half of the pregnancy was spent near the mother, either in Mexico or in the United States (many mothers came to stay with their daughters during their pregnancies and some women went to Mexico to visit their mothers during their pregnancies). We introduced the dimension of availability when we noticed that many women who said their mothers were "supportive" were not geographically proximate during the pregnancy. Barrera's social support instrument distinguishes between perceived and enacted support, but many women indicated that their mothers gave support (either by phone, in letters, through the grapevine, or during a short visit): But in many of these cases, mothers were in Mexico where they could be of only distant and intermittent support because of the cost of telephoning, visiting, and so forth.

An advantage of in-depth interviews is the ability to uncover reasons why the women's mothers were key figures during the women's pregnancy. Three dimensions of support emerge: (1) resources and assistance, (2) emotional support, and (3) knowledge and expertise.

**Resources and Assistance.** The women's mothers frequently provided resources and assistance during pregnancy. Mothers brought food, especially food considered good for healthy pregnancies. We often heard that mothers, among others, would bring food for dinner, as in the case of one respondent, whose mother brought her "chicken, already cooked" so she would not have to cook dinner. Another respondent, 21 years old and a mother of two, who said she was very unhappy living away from her mother, explained why she thought her second baby was so "large" (7.5 lbs.) and healthy at birth:

	First	Second	Total
Mother	9 (22.0)	3 (7.3)	12
Baby's father	7 (17.1)	0 (0.0)	7
Sibling	7 (17.1)	2 (4.8)	9
Other relative	6 (14.6)	6 (14.6)	12
Friend	4 (9.8)	6 (14.6)	10
Traditional caregiver	2 (4.8)	0 (0.0)	2
Professional1	2 (4.8)	3 (7.3)	5
No advice/Don't know	4 (9.8)	21 (51.2)	25

1. Includes both paraprofessionals, such as midwives, and professional advice.

	First	Second	Total
Mother	13 (31.7)	0 (0.0)	13
Other relative	7 (11.1)	6 (14.6)	13
Professional1	6 (14.6)	6 (14.6)	12
Other2	5 (12.2)	3 (7.3)	8
Traditional caregiver	1 (2.4)	2 (4.9)	3
No one/Don't know	9 (22.0)	24 (58.5)	33

1. Includes both paraprofessionals, such as midwives, and professional advice  
2. Other includes books, pamphlets, media, and so forth.

I think most likely because in Mexico, I ate really well. Since the beginning of my pregnancy, my mother gave me *licuados* (fruit milkshakes). That is, she wouldn't let me drink a glass of milk by itself, only with fruit She told me to try to walk a lot, to do some exercises, and not to carry heavy things She told me to eat whenever I was hungry, because that would be good for the baby, and also to eat healthy foods, like vegetables, milk, and meat ... She also told me to quit smoking, that if I wouldn't quit for my own sake, that I should for the baby's.

Another respondent, 21 years old with a normal birth weight baby, who stayed with her mother during much of her pregnancy, said her mother did not want her to return to the United States during the pregnancy:

because she saw how I [earlier] left [for the United States] -- fat, happy and contented -- and how I came back to Mexico with [blood] pressure problems and very skinny.

**Emotional Support.** In addition to providing assistance, many women considered their mothers to be close confidantes. They expressed an emotional closeness to their mothers often exceeding that of the babies' fathers or close friends. Fifty-six percent of the women said their mothers were the adults they felt closest to as adolescents. Almost half said that they were closer to their mothers during adolescence than to anyone else (42 percent), superseding siblings (21 percent) and friends (15 percent).

Moreover, interviews revealed profound feelings about the importance of their mothers' role during pregnancy. Although many other people were supportive during pregnancy, including most especially the babies' fathers, mothers seemed to hold special meaning. As many of the women talked about their pregnancies, it was clear that childbearing is a signal event that often brings mother and daughter closer together.

Sometimes the mother's importance was most clearly articulated when she was absent. A young woman, who had recently given birth to her first child, a low birth weight infant, expressed a sentiment echoed by most of the women whose mothers were far away:

Now that I have my mother so far away, I want to have her near and tell her everything, everything that has happened to me. Even if she scolds me and all, but even so, I would tell her. But now I can't.

<b>Table 5</b>		
Mother's Support and Availability During Woman's Pregnancy		
N=41		
	Low <b>Birth Weight</b>	Normal Birth Weight
Not Supportive <sup>1</sup> and Unavailable <sup>2</sup>	13 (59.1)	4 (21.1)
Supportive but Unavailable	7 (31.8)	6 (31.6)
Supportive and Available	2 (9.1)	9 (47.4)
Chi-Square 9.13 (prob.= .01)		
1. Mother is supportive if she is listed in support index.		
2. Available refers to living near her mother in either in Mexico or the United States during a majority of the pregnancy.		

A vibrant and intelligent woman in her thirties, who recently had given birth to a normal birth weight baby, described the respect she and her siblings had for their mother, a woman who crossed the *Rio Bravo* alone with seven children many years ago, and who lived about an hour and a half away:

[When pregnant] I would go visit her every week or she would come see me ... it was so sad to be so far away. When we had the other house, five years ago, it was a three story building and my mama lived upstairs. Happy I was, going up and down. And now that she has gone we miss each other so much.

A young woman with a normal birth weight baby described leaving her mother in Mexico and returning to the United States to be with her husband during her pregnancy:

I was very depressed and alone [without mother]. I couldn't even call Mexico because we didn't have money to pay the bill. And without talking to anyone, without television, without radio, without anything, and no friends. I felt very bad and then I also was afraid something would happen to me or the baby...I didn't know how to care for myself [during pregnancy], I only tried to eat like I always ate with my mother, drink milk, and all of that.

**Knowledge and Expertise.** But not all respondents felt emotionally close to their mothers. Nor were their relationships necessarily comfortable and easy-going. Sometimes they expressed ambivalent or even negative feelings about their mothers. We heard many women say they were uncomfortable or embarrassed to talk to their mothers about personal or intimate topics. But even when the relationship was tense, and emotional closeness was missing, most revealed that they respected their mothers' knowledge.

Mothers were considered to be authorities on pregnancy and childbirth and the women said they listened closely to their advice. One woman, with a normal birth weight infant, told us a little more about why her mother was such an important figure in her life:

In Mexico we were poor and we didn't get much schooling, but my mother, more than anyone, taught us how to behave, to respect our elders, and gave us advice. All the education and *cultura* that we have is due to my mother because she always gave us counsel and advice.

By virtue of experience alone, the mothers' legitimacy is not surprising: they had birthed an average of nine children. They frequently raised the children in difficult circumstances, often without much help from fathers, many of whom were absent for long periods of time working as migrant laborers. Moreover, most of these children were born in rural Mexico where women are authorities on matters pertaining to pregnancy, childbirth, and child care. Medical care, including formal prenatal care, is a historically recent phenomenon in rural Mexico and primary care physicians in Mexico are among the first to say that many women are reluctant to attend clinic for prenatal care, preferring time-honored home care or midwifery. The women concurred, including one woman who said, "my mother never had a doctor, it was always only women, only *senoras*."

One woman (with a normal birth weight baby) said her mother was very strict with her and her siblings when they were children, but her mother took good care of her when she was pregnant, cooking special soups ("first class"), and she had her mother's total support. Although she did not have intimate talks with her mother, she preferred to learn from her mother than friends. Another, harboring some anger, said her mother was authoritarian, always had the final word, and thought she always did the right thing. But she said she learned to care for herself during pregnancy from her mother.

Another woman said she was much closer emotionally to her father than her mother, whom she described as "somewhat hysterical," but from whom she learned about caring for herself during pregnancy. She heeded her mother's advice and instruction, avoiding, for example, "taking things like aspirin or anything like it, because it could jeopardize the baby's health." She had a normal birth weight baby.

As we see in Table 3, the women's mothers often gave advice. Interviews indicated that mothers' guidance was perceived as particularly efficacious. This is illustrated in the comment made by an IS-year old respondent with a low birth weight baby, who lived with her husband and other relatives in a nondescript apartment building alongside a noisy suburban freeway. She proudly compared her mother's stem advice to the doctor's:

One time my mother saw me taking a pill when I had a head cold and she really chewed me out. Then I went to the doctor and he told me the same thing, not to take any medicine when I am pregnant.

While the women said that most of the time the advice given by family members and health providers did not differ, they also said they took family advice about the pregnancy over that of health providers if and when their advice differed. When asked whether she would take the advice of her family or her doctor (when they did not have the same advice), one woman said:

I think I would take my family's advice because my mother has lots of experience and so does my grandmother.

Of the eight women who said they were given conflicting advice and clearly recalled their behavior, six followed family advice, one tried to follow the advice of both, and only one followed the advice of the health provider.

When the women's mothers were not available, some women searched out other women as confidantes and advisors during pregnancy. Most often these women were relatives or very close friends (*compadres*). One woman described her sister-in-law's support and advice, saying "she was like my mother." Another respondent, in her mid-thirties with a low birth weight baby, experienced a difficult pregnancy with gestational diabetes and high blood pressure, and she looked to her sister for support:

When my sister came, she wouldn't let me sleep [too much] because she said that babies *pegar* (adhere) to the uterus if you sleep too much. It was summer and she took me out to walk in the street and to get exercise.

Some respondents turned to their mothers-in-law. One respondent went to her mother-in-law for advice after fleeing her family in Mexico because of her father's displeasure with her boyfriend. "My mother-in-law told me to take vitamins, to take good care of myself, to eat a lot, and not to carry heavy things."

When relatives or in-laws were not available, some women turned to other women who lived nearby, as explained by this 25 year-old mother of a normal birth weight baby:

I sometimes asked the older *senoras* what I should do. Sometimes I said, "Listen, I ache here because the baby moves so much." And they would begin to say because of this and that. They know about these things because they have had several children, they know more, and I was only having my first.

.Thus the women's mothers, or mother-like figures, were often viewed as the most legitimate source of knowledge and information about pregnancy and prenatal care and behavior. Indeed, the expert role of mothers often eclipsed the professional advice-giving role of doctors. Moreover, the knowledge of mothers was transferred not so much via cognitive "advice," but rather through role identification and emulation on the part of the pregnant women. This occurred even when emotional ties were strained.

### **Maternal Support: Summary and Implications for Research and Policy**

What explains healthy reproduction among Mexican origin women in the face of difficult daily lives? In this paper, we have examined the role of social support during pregnancy and overall, there is evidence suggesting a relationship between social support and birth weight. Moreover, there are indications that the women's mothers, in particular, play important roles of support during pregnancy.

Why do women's mothers emerge as such important figures in their daughters' pregnancies? In the context of pregnancy and Mexican immigrant culture, mothers provide (1) concrete assistance, (2) emotional support, and (3) a legitimate source of knowledge and guidance that promotes healthy behavior during pregnancy. Assistance tended to concentrate on sufficient food and healthy nutrition during pregnancy. Although many other forms of assistance were proffered during a woman's pregnancy, such as child care and transportation, food was a particular concern of mothers. Mothers were important sources of emotional support for most of the women and pregnancy and childbearing usually strengthened the relationship. Moreover, mothers provided an open "sounding board" for the excitement, challenges, and adjustments that accompany pregnancy and childbirth.

Finally, the women's mothers, with an average of nine children, were viewed as particularly legitimate sources of knowledge and guidance during pregnancy. The mother was an important teacher and regulator during pregnancy, and a major reservoir of cultural traditions. It is important to note that although we used the term advice (*consejos*) in our discussions with the women, we concluded in retrospect that the term is not a sufficient explanation of guidance during pregnancy. The relationship with their mothers that the women describe is closer to a role model, someone with whom the women identify and seek to emulate.

Based on these findings, health and social service providers should take into account the role of family members in pregnancy care. Specifically in the case of Mexican immigrants, the support and availability of a woman's mother should be explored. Currently, information collected by health and social service providers reflects a cultural bias towards the nuclear family. Information about the babies' fathers is usually solicited, but other family members, including



the women's mother, are often left out. It is important to assess availability and support of the woman's mother, even when the baby's father is present and involved. When support from the woman's mother or a substitute is not available, close attention should be given to the possibility that the woman is socially isolated and is not receiving traditional guidance during her pregnancy. In such cases, special services should be offered. These services might include informal home visiting, mentoring programs, and/or support groups, all with experienced Latina female role models.

Although rates of low birth weight babies among this population is lower than expected, there are still low birth weight babies. When medical complications or high risk occur, concerted efforts should be made of the support immigrant women are receiving. Given the important role of family members found during pregnancy, providers' advice and cautions are likely to have more impact on behavior if family members understand and support them. If the woman lacks family support, she may need intensive preventive care and guidance in pregnancy. These interventions are likely to be more successful if they are modeled on culturally-appropriate schemes that utilize patterns of family care during pregnancy.

Finally, it is worth emphasizing that the central role of intergenerational support found in this study likely would not have emerged in a structured survey study. For the purpose of identifying key dynamics in a little-understood situation, directed and intensive interviewing is a particularly useful technique.

### **Endnotes**

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## Section 7: Survey

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### 7.1 Comments And Suggestions On Survey Methods

Shirley Emerson and Deborah Page-Adams

Survey research is the most common method for systematically gathering information from people about their economic, personal, and social well-being. Surveys are particularly useful when evaluations require specific information from specific people about specific aspects of their lives. Evaluations of asset-based programs such as IDAs have these requirements because they are theoretically based and have been developed in order to improve people's well-being.

IDAs are designed to yield a wide range of economic, personal, and social benefits. They are hypothesized to positively affect attitudes, cognition, and behaviors leading to long-range planning, family stability, efforts to build and maintain assets, development of human capital, personal efficacy, social status, community involvement, and political participation. With such propositions in mind, surveys can be designed and conducted to evaluate the effects of asset accumulation in the lives of IDA program participants.

#### **The Focus of these Comments**

Because survey methods are generally well-known, we do not attempt to discuss the topic thoroughly. Instead, we offer a few comments and suggestions regarding the use of surveys in IDA evaluations. Especially, we mention key points in:

- ?? Study design
- ?? Sampling
- ?? Administering the questionnaire

The Center for Social Development has devoted considerable effort to developing a suggested questionnaire which is provided in the following section. We hope that IDA evaluators will use this questionnaire, or some version of it. Therefore we do not address questionnaire construction here. Also, analysis of survey data requires statistical skills and we assume that data analysis will be undertaken by someone who does not require our instructions.

We focus instead on those aspects of survey methods that will have to be worked out at the agency level in undertaking evaluation of an IDA program.

#### **Survey Design**

IDA evaluations that use survey methods will be designed as either cross-sectional or longitudinal. Cross-sectional evaluations rely on information collected from people at one point in time. IDA programs with few resources for evaluation may be limited to cross-sectional designs. In this event, a survey would be conducted after the IDA program had been in operation for some time.

Longitudinal designs involve collecting information from people at two or more points in time. Such longitudinal designs are recommended for IDA evaluations whenever possible because of the theoretical statements underlying asset-based programs. In other words, since IDA programs are built on the suggestion that asset holding at one point in time leads to increased well-being at a later point in time, the best evaluations will be designed to collect information from participants at two or more points in time.

An example of an evaluation using a longitudinal design would involve surveying people just before they begin to accumulate assets in new IDAs. Survey topics might include the economic, personal, and social well-being of IDA participants. Then follow-up surveys covering the same topics might be conducted with the same people 18 months and/or 3 years later. The information gathered from IDA participants would be analyzed to assess changes in their well-being over time.

### **Sampling**

Evaluations of small, pioneering IDA programs and future evaluations of large IDA demonstrations will require somewhat different approaches to selecting people for surveys. Evaluators of small, pioneering IDA projects will most likely want to survey all IDA participants, and possibly a sample of similar people who do not have IDAs. In the future, evaluators of large IDA demonstrations will need to select both a sample of people who have IDAs ( the " treatment " group) and a sample of people who do not have IDAs (the " control " group) for surveys.

In IDA evaluations, probability sampling techniques are recommended so that findings about the effects of asset accumulation in the lives of the people surveyed can be generalized to a larger group of people. One way to approach sampling in an evaluation of a small, pioneering IDA project is to develop an accurate, up-to-date list of all of the people who are participants of any program administered by the organization that is sponsoring the IDA project. Select all of the people on the list who have IDAs for the survey. Then number all of the other people on the list and select a simple random sample of approximately the same size as the IDA participant group. The people selected for the survey in this way comprise a control group for the evaluation. Easy to follow guidelines for selecting a simple random sample can be found in Babbie (1992) and Kalton (1983).

By way of example, imagine an evaluation of a new IDA pilot project sponsored by a not-for-profit human service organization. Two hundred people want to participate but the organization has matching funds available for only 40 IDAs. IDA participants are randomly selected from the list of 200. Then 40 additional people are randomly selected to serve as a control group. All 80 people are surveyed as the IDA pilot begins and again two years later. In this case, the information gathered from the surveys would be analyzed to assess:

- ?? Changes in the well-being of IDA participants over time.
- ?? Differences in well-being between the IDA participant group and the control group over time.

## Administering the Questionnaire

**Face-to-face interviews.** Questionnaires can be self-administered or completed by evaluators on the basis of information gathered through telephone or face-to-face interviews. Overall, self-administered questionnaires and telephone interviews have a number of serious disadvantages for IDA evaluations and face-to-face interviews are highly recommended.

A key advantage of face-to-face interviews for IDA evaluations is their effectiveness in assuring high response rates and in building rapport with respondents. At this early stage in developing asset-based anti-poverty initiatives, there is a pressing need to learn all that we can about the effects of asset accumulation in the lives of IDA participants. In order to do so, IDA evaluators should enlist the full cooperation of respondents. Face-to-face interviews offer evaluators opportunities to:

- ?? Assure respondents that their answers to questions are important.
- ?? Observe and respond to both verbal and nonverbal cues.
- ?? Answer respondent's questions.
- ?? Provide verbal and nonverbal motivation for respondents to give complete and accurate answers to each question.

Rapport can also be built in face-to-face interviews by reassuring respondents that their answers to questions are confidential. This is especially important when approaching questions of a sensitive nature.

**Quiet interview settings.** Interviews can be conducted in various settings. Two of the more obvious settings for IDA evaluations are the participant's home or the sponsoring organization's office. In either case, having some quiet space to conduct the interviews is essential. Finding ways to limit disruptions will be important whether the interviews are conducted at the office or in the respondent's home. This is especially true given the sensitive nature of some of the questions in the IDA survey.

Having household members within earshot is a potential disadvantage associated with conducting interviews at home. On the other hand, an advantage of home-based interviews is the availability of calendars and financial records that respondents may want to use to confirm the accuracy of answers to some questions.

A disadvantage of office-based interviews is the problem some respondents may have in getting to the organization. This problem can be minimized if interviews are scheduled at a time when participants will be at the office for other reasons.

**Trained and capable interviewers.** Turning to the people who will gather the information, IDA surveys require interviewers who are trained, confident, assertive, and engaging. The job of collecting accurate and complete information from people is difficult and communication skills are required. For small programs, evaluator may conduct all of the interviews themselves for small programs. In such cases, the choice of an evaluator should be informed by the need for

good interpersonal skills. For larger IDA evaluations, interviewers should be selected with communication skills in mind.

Training interviewers is essential to ensure that all of the people collecting information understand how their central role in the evaluation effort, know exactly what is expected of them in conducting interviews, and feel confident about obtaining responses to each of the items in the questionnaire. Interviewer training should include:

- ?? An overview of the IDA evaluation.
- ?? Guidelines regarding interviewer appearance and demeanor.
- ?? Opportunities to practice introducing themselves and the survey to participants.
- ?? Step-by-step guidance about the use of the questionnaire.
- ?? Instructions about asking each question and recording each answer.
- ?? Information about who to call with questions that come up during interviews.
- ?? Procedures for returning completed questionnaires.

Throughout the training sessions, the central role of confidentiality in the IDA evaluation should be stressed. Confidentiality procedures should be explained in detail.

**Use of the questionnaire.** The questionnaire provided in the following section has been developed by the Center for Social Development with the assistance of students and members of the larger community who pilot tested the instrument. Following their suggestions, we made revisions to the questionnaire. Questions were reworded if they lacked clarity, removed if they were too sensitive, and shortened if they were too tedious. Even so, preparing interviewers through training, role playing, and practice sessions will enable them to:

- ?? Keep their interviews interesting.
- ?? Ease directly and comfortably into sensitive topics.
- ?? Minimize the risk that respondents will get bored or irritated by questions that are unavoidably long.
- ?? Clearly record respondents' answers without disrupting the flow of the interview.

We have included a section entitled Instructions to Interviewers in the questionnaire packet that we hope evaluators will use in interviewer training sessions. These instructions stress the importance of introducing and presenting the IDA survey to respondents in a confident way, assuming that they will want to participate fully.

From the time of the first contact with the respondent, an interviewer's approach should communicate that accurate and complete answers to all survey questions are vitally important. IDA evaluations will depend upon interviewers who have the ability to make respondents feel comfortable with the interview process, interested in the survey, assured of confidentiality, and committed to answering each question.

**Completing as many interviews as possible.** While interviewers face the challenge of getting accurate and complete answers to all survey questions, IDA evaluators face the challenge of assuring that interviews happen as scheduled. In survey methods, a high response rate is

extremely important. This will be especially true in evaluations of pioneering IDA programs in which study samples are small. We cannot emphasize enough that every interview counts. This applies to both treatment and control groups.

Challenges arise in longitudinal survey designs, in which respondents must be located two or more years after the initial interviews. Some people will be reluctant to cooperate; some people will have moved, perhaps a long distance away; some people will have apparently disappeared without a trace. Despite these circumstances, evaluators and interviewers must seek every possible interview. This may require persuasion, cajoling, detective work, and above all persistence.

To minimize the amount of tracking required at the end of a longitudinal survey, IDA evaluators may want to develop ways to " stay in touch " with people between interviews. For example, a survey could be designed to include interviews at the beginning of the IDA program to administer the baseline questionnaire, telephone calls or letters one year after the first interview to check for changes in phone numbers and addresses, and interviews two years after the beginning of the IDA program to administer the follow-up questionnaire.

One way that some evaluators keep track of people between interviews is to send periodic letters with change of phone number/address cards and stamped return envelopes. Resources needed to keep in touch with respondents between interviews should be considered during the survey planning process. Evaluators need to be creative and persistent as they work to assure the high response rates that will be required for good IDA evaluations.

## **Resources**

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## **7.2 Questionnaire for Survey with IDA Participants Wave One**

Deborah Page-Adams, Shirley Emerson, Li-Chen Cheng, & Michael Sherraden

A suggested survey instrument for evaluations of Individual Development Accounts is provided on the following pages. The questionnaire is designed for surveys of IDA participants and control group members. Questions focus on the effects of IDA program participation and asset accumulation. These effects follow from the main propositions described previously in the section "What Are the Effects of Asset Accumulation?"

The questionnaire has been pilot tested with both college students and urban residents who are similar to participants in existing and proposed IDA programs.

It is possible to adapt this instrument to particular IDA evaluations. However, we would like to emphasize the advantages of using the same, or nearly the same, questionnaire in many different IDA evaluations. In doing so, evaluators will collect information that is comparable across different sites, populations, and IDA program designs. The resulting comparisons will be highly informative and useful in thinking about future asset-based policies and programs.

The questionnaire that follows is labeled "Wave One," which indicates that it is a baseline instrument for gathering information from new IDA participants and control group members. It is important that people be surveyed at a minimum of two points in time -- at the beginning of the IDA program and one to two years later. A comparable "Wave Two" questionnaire for the second round of interviews will differ slightly from the instrument provided here, and will be available from the Center for Social Development.



# Individual Development Account Survey

## Wave One

### Instructions to Interviewers

This survey has been developed with the knowledge that collecting good information from people requires great communication skills. Individual Development Account (IDA) interviews are particularly challenging because: 1) IDAs are a new and innovative anti-poverty strategy 2) IDAs are hypothesized to affect people's personal and social well-being and 3) accurate information on some potentially sensitive topics is crucial.

IDA surveys require interviewers who are confident, assertive, and engaging. It is important to present the IDA evaluation in a confident way, assuming that people will want to fully participate. IDA surveys depend upon respondents being comfortable with the interviewer, interested in the survey questions, assured of confidentiality, and committed to the evaluation process.

You will want to thoroughly familiarize yourself with the IDA survey instrument, reading the questions out loud before you conduct your first interview. During interviews, it is important to:

1. Read each question, and each set of instructions, slowly in order to show that you want to take the time to get thoughtful, accurate answers. Notes in bold type are always instructions you as the interviewer. It is not necessary to read these comments to respondents.
2. Give appropriate verbal and nonverbal forms of encouragement. Examples of things you can say to encourage respondents include "Uh-huh" and "Take as much time as you need." Examples of encouraging things you can do include smiling, making eye contact (when culturally appropriate), and maintaining an interested facial expression.
3. Focus on each respondent as an individual. You can do this by remembering some basic things about him/her as the IDA interview progresses. For example, if you learn by asking Question #9 that there are no children living in the respondent's household, then asking questions later about children in the household may cause some distress or impatience. It would be better to simply mark or write "Not applicable" when you get to later questions about children.
4. Ask each question exactly the way it is written with no variation or word changes. If a respondent seems to be having difficulty answering a question, you can say "Even though none of the answers may fit your ideas/feelings/experiences exactly, what we are looking for here is the answer that is closest to your ideas/feelings/experiences." If a respondent seems to be having difficulty answering a question that asks about dollar amounts, you can say "It is very important that you answer as accurately as you can. We know you may not know exactly how much, but what we are looking for here is your best estimate."
5. If the respondent continues to have difficulty answering a question, you may paraphrase, but be careful not to change the original intent of the question and not to lead the respondent to

answer in a certain way. If the respondent still can not or will not answer a question, clearly write "Doesn't Know," "Refused to Answer," or "Not Applicable" to indicate the reason for the unanswered question in white space on the questionnaire near the problematic item. We do not expect problems of this nature.

6. Be friendly and approachable, but avoid making personal statements, observations, or judgments about any of the respondent's answers. Emphasize the professional aspects of the interview and focus on the questions.
7. It may be easier for the respondent if he or she is reading the survey instrument along with you. If this seems desirable, do not hesitate to look at the questions together.
8. Carefully record a response for each question in the space provided on the questionnaire. If the respondent provides additional information that seems important for the IDA evaluation, record it word for word on the questionnaire. Note that the response choices are sometimes numbered from low to high and other times they are labeled from high to low for accurate computer coding. Don't be concerned about how the response categories are numbered. Just be sure to circle the number that is next to the respondent's answer to each question.
9. Do not write anything in the right-hand margin of the questionnaire. The nonsense words that appear to the right of the vertical line are computer codes.
10. Be very clear with the respondent that confidentiality will be strictly maintained and that names will never be used in analyzing or reporting the results of the survey. To help reinforce the importance of confidentiality, place the first page (with the respondent's name and address) and the last page (with the relatives' names and addresses) of the questionnaire packet in a file folder that is separate from the folder you use for completed questionnaires. Both file folders should be clearly marked "Confidential."

While it is extremely important for every questionnaire to be fully completed, you must interview only the respondent and record only his or her answers. It is essential that you gather information only from the respondent, not from friends or family members, even if they offer to answer questions on behalf of the respondent.

The success of this IDA evaluation depends on you and other interviewers like yourself. Any comments or suggestions you may have about how the interviews are progressing will be very helpful to the people supervising the overall evaluation effort. Please don't hesitate to share your interviewing experiences. Your expertise will help make IDA evaluations better in the future.

# Individual Development Account Survey Wave One

## INTRODUCTION:

My name is \_\_\_\_\_ and I want to start by thanking you for participating in this survey. I'll be asking you some questions about yourself, your family, your health, your feelings, your community, your financial situation, (your IDA), and your future.

All of your answers will be kept confidential. Your answers to all of the questions are important to us, but you do not have to answer any question that you do not want to answer. The interview will last less than an hour, but if you need a break just let me know.

I'll start by double checking your name, mailing address, and telephone number. This information will be kept in a locked file, separate from your interview answers.

## PLEASE PRINT:

Respondant's Name: \_\_\_\_\_

First

MI

Last

Address: \_\_\_\_\_

(Number)

(Street)

Apt#

\_\_\_\_\_  
style="text-align: center;">(City)

(State)

(Zip)

Phone: \_\_\_\_\_

(Area Code)

(Number)

## INSTRUCTIONS:

**KEEP THIS FORM SEPARATE FROM COMPLETED QUESTIONNAIRE**

Program  
 Computer #  
 Interviewer  
 Date of Interview

PROGRAM1  
 IDNUMBER  
 STAFFER1  
 INTDATE1

**Individual Development Account Survey  
 Questionnaire**

**Wave One**

**\*Draft 12/97\***

Let's start with some questions about you and your family.

**1. RECORD GENDER AS OBSERVED**

- 1. Male
- 2. Female

GENDER1

2. What is your year of birth?

Year of Birth

YRBIRTH1

3. How would you describe yourself in terms of race or ethnicity?

- 1. Black/African American
- 2. White/Caucasian
- 3. Hispanic/Latino/Latina
- 4. Asian/Asian American
- 5. Native American
- 6. Other

RACE1

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

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

MARSTAT1

5. **IF R IS MARRIED, ASK:** Is this your first marriage? 1 Yes      0 No

MARFRST1

6. How many people currently live in your household, counting all adults and children who stay with you most of the time?

**(INCLUDE RESPONDENT)**

Total in Household

HHNUMBR1

7. How many of the people who live in your household are adults? Please include all

ADULTS1

of the people 18 years old or older who stay with you most of the time.

Total Adults

8. What are the ages of the adults in the household, starting with the youngest person who is 18 years old or older?

Ages ; ; ; ;

ADAGE11

?

ADAGE15

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

CHILD1

Total Children

**IF ZERO, SKIP TO QUESTION 14.**

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

Ages ; ; ; ;

CHAGE11

?

CHAGE15

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

OWNCHLD1

Own Children

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

PRIVATE1

No. of Children \_\_\_\_\_

13. How much tuition will you pay this semester for this child/these children?

TUITION1

Total Tuition \$ \_\_\_\_\_

14. Now, this next question is about your youngest child/the youngest child in your household. How far do you expect this child to go in school?

EDUCHLD1

1. Some high school
2. Graduate from HS or GED
3. Some college
4. Graduate from four-year college
5. Some graduate school
6. Finish graduate school

Turning to your own education and training, I have a couple of questions about your schooling and any special training you may have had.

15. Please indicate the highest level of education you have completed:

1. Grade school, middle school, jr. high

EDUC1

	2. Attended high school			
	3. Graduated from high school or GED			
	4. Attended some college			
	5. Graduated from two-year college			
	6. Graduated from four-year college			
	7. Finished graduate school			
16. Have you completed a job training program?	1 Yes	0 No	JOBTRAN1	
<b>IF YES, For what trade or profession?</b>			KNDTRAN1	
<b>IF MORE THAN ONE, RECORD MOST RECENT.</b>				
17. What is your occupation? _____			OCCUPAT1	
<b>IF MORE THAN ONE, RECORD THE ONE THAT PROVIDES THE MOST HOURS OF WORK</b>				
18. What is your current employment situation? Are you:			EMPLOY1	
	1. Employed?			
	2. Laid off, waiting for call back?			
	3. Not employed, seeking employment?			
	4. Not employed, not seeking employment?			
19. <b>IF EMPLOYED, ASK:</b> Thinking about the last month, about how many hours a week did you work for pay?			EMPHOUR1	
	Hours per week _____			
20. <b>IF NOT SEEKING EMPLOYMENT, ASK:</b> Are you:			NOTSEEK1	
	1. A full-time student?			
	2. A full-time homemaker?			
	3. Disabled?			
	4. Retired?			
	5. Other _____			
21. During the past year, have you:				
a. Thought about getting additional education or training?	1 Yes	0 No	EDSTEP11	
b. Contacted a school or training center about classes?	1 Yes	0 No	EDSTEP12	
c. Talked with an education or training counselor?	1 Yes	0 No	EDSTEP13	
d. Taken a course?	1 Yes	0 No	EDSTEP14	
e. Finished a training program with a certificate?	1 Yes	0 No	EDSTEP15	
f. Graduated from school with a degree?	1 Yes	0 No	EDSTEP16	

g. Learned a new skill on your own that might help you in the future?	1 Yes	0 No	EDSTEP17
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<b>IF YES TO (g), ASK:</b> What is that new skill?	NEWSKIL1
--	----------

**22. IF R HAS TAKEN A CLASS OR PARTICIPATED IN TRAINING (d, e, or f above), ASK:**

In the past year, about how much did you spend for your education/training? Please include all tuition, fees, books, and any other related expenses.	\$ _____	EDEXP1
---	----------	--------

How many weeks were you enrolled in the education/training program? _____	EDWEEK1
---	---------

About how many hours per week did you attend the education/training program? Hrs/wk _____	EDHOUR1
--	---------

Next there are some questions about family matters and your relationships with other people in your household.

**23. During the past year, did any of the following things happen?**

a. A new adult joined your household	1 Yes	0 No	NEWADLT1
b. A new child joined your household	1 Yes	0 No	NEWCHLD1
c. An adult left your household	1 Yes	0 No	ADLTLEF1
d. A child left your household	1 Yes	0 No	CHLDLEF1
e. An adult in your household dropped out of school	1 Yes	0 No	ADLTDRP1
f. A child in your household dropped out of school	1 Yes	0 No	KIDDROP1
g. An adult in your household became pregnant	1 Yes	0 No	ADLTPRG1
h. A child in your household became pregnant	1 Yes	0 No	KIDPREG1
i. An adult in your household was arrested	1 Yes	0 No	ADLTARR1
j. A child in your household was arrested	1 Yes	0 No	KIDARRS1

**24. During the past year, did anyone in your household:**

a. Get married?	1 Yes	0 No	NEWMARR1
b. Get separated?	1 Yes	0 No	SEPARAT1
c. Get divorced?	1 Yes	0 No	DIVORCE1
d. Get back together after a separation or divorce?	1 Yes	0 No	RECONCL1

25. Taking all things together, how would you describe your relationships with the following people during the past six months?

- |   |  |          |
|---|--|----------|
| a. with your husband/wife/partner?      | 5. Very good<br>4. Good<br>3. Neither good nor bad<br>2. Bad<br>1. Very bad<br>9. Not Applicable | RELSPOU1 |
| b. with other adults in your household? | 5. Very good<br>4. Good<br>3. Neither good nor bad<br>2. Bad<br>1. Very bad<br>9. Not applicable | RELADLT1 |
| c. with the children in your household? | 5. Very good<br>4. Good<br>3. Neither good nor bad<br>2. Bad<br>1. Very bad<br>9. Not applicable | RELCHLD1 |

26. No matter how well people get along, sometimes there are going to be conflicts between adults who live under one roof. There are various ways that adults who share a home settle their differences. When there is a serious disagreement in your household, how often do the adults:

- |  |  |          |
|--|--|----------|
| a. just keep their opinions to themselves? | 1. Never<br>2. Seldom<br>3. Sometimes<br>4. Often<br>5. Always | QUIET1   |
| b. discuss their disagreements calmly?     | 1. Never<br>2. Seldom<br>3. Sometimes<br>4. Often<br>5. Always | DISCUSS1 |
| c. argue heatedly or shout at each other?  | 5. Never<br>4. Seldom<br>3. Sometimes                          | SHOUT1   |



	2. Often 1. Always	
d. end up hitting or throwing things at each other?	5. Never 4. Seldom 3. Sometimes 2. Often 1. Always	HIT1

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.

27. During the past month, have you GIVEN the following kinds of help TO anyone in your community. Have you:

a. Helped with baby-sitting or child care?	1 Yes	0 No	GVHLP11
b. Cared for or stayed with an older or disabled adult?	1 Yes	0 No	GVHLP12
c. Given someone a ride?	1 Yes	0 No	GVHLP13
d. Helped with repairs to someone's home or car?	1 Yes	0 No	GVHLP14
e. Made phone calls or written/interpreted letters?	1 Yes	0 No	GVHLP15
f. Given someone food or loaned someone a tool?	1 Yes	0 No	GVHLP16
g. Helped with other kinds of work around the house?	1 Yes	0 No	GVHLP17
h. Watched someone's home or helped care for a pet?	1 Yes	0 No	GVHLP18
i. Translated for someone?	1 Yes	0 No	GVHLP19
j. Given advice or information about something you know about?	1 Yes	0 No	GVHLP110
k. Given encouragement or emotional support?	1 Yes	0 No	GVHLP111
l. Lent money to someone?	1 Yes	0 No	GVHLP112

28. During the past month, have you RECEIVED the following kinds of help FROM anyone in your community. Has anyone:

a. Helped with baby-sitting or child care?	1 Yes	0 No	GTHLP11
b. Cared for or stayed with an older or disabled adult?	1 Yes	0 No	GTHLP12
c. Given you a ride?	1 Yes	0 No	GTHLP13
d. Helped with repairs to your home or car?	1 Yes	0 No	GTHLP14
e. Made phone calls or written/interpreted letters?	1 Yes	0 No	GTHLP15
f. Given you food or loaned you a tool?	1 Yes	0 No	GTHLP16

g. Helped with other kinds of work around the house?	1 Yes	0 No	GTHLP17
h. Watched your home or helped care for a pet?	1 Yes	0 No	GTHLP18
i. Translated for you?	1 Yes	0 No	GTHLP19
j. Given you advice or information about something they know about?	1 Yes	0 No	GTHLP110
k. Given you encouragement or emotional support?	1 Yes	0 No	GTHLP111
l. Loaned you some money?	1 Yes	0 No	GTHLP112

29. During the past year, have you:

a. Attended a meeting about a school in your area?	1 Yes	0 No	COMINV11
b. Participated in a church-related community event?	1 Yes	0 No	COMINV12
c. Volunteered or helped raise money for a church, a school, or any other community organization?	1 Yes	0 No	COMINV13
d. Discussed crime or any other neighborhood issue with a neighbor?	1 Yes	0 No	COMINV14
e. Participated in a neighborhood association or any other community organization?	1 Yes	0 No	COMINV15
f. Worked on a neighborhood project?	1 Yes	0 No	COMINV16
g. Voted in an election?	1 Yes	0 No	COMINV17
h. Called or written a letter to a public official?	1 Yes	0 No	COMINV18
i. Supported a candidate for office with your time or your money?	1 Yes	0 No	COMINV19

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

30. Compared with other people your age, how would you describe your general physical health? Would you say your physical health is:			HEALth1
	1. Very poor?		
	2. Poor?		
	3. Fair?		
	4. Good?		
	5. Excellent?		

31. How satisfied are you with your life as a whole these days? Are you:			LIFESAT1
	4. Very satisfied?		
	3. Satisfied?		
	2. Dissatisfied?		

	1. Very dissatisfied?	
32. How much respect do you think you have among the people in your community? Would you say you are:		RESPECT1
	1. Not respected at all?	
	2. Respected a little?	
	3. Respected a lot?	

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

33. I usually feel pretty sure that my life will work out the way I want it to.		SELFEF11
	4. Strongly agree	
	3. Agree	
	2. Disagree	
	1. Strongly disagree	

34. When I make plans ahead, I usually get to carry things out the way I expect to.		SELFEF12
	4. Strongly agree	
	3. Agree	
	2. Disagree	
	1. Strongly disagree	

35. I nearly always finish things once I start them.		
SELFEF13	4. Strongly agree	
	3. Agree	
	2. Disagree	
	1. Strongly disagree	

Now let's move on to some questions about your financial situation. I want to remind you that all of your answers are strictly confidential. I'll start with some questions about whether you are able to afford some things you and your family may need.

36. At the present time:			
a. Are you able to afford a home suitable for yourself/your family?	1 Yes	0 No	STRAIN11
b. Are you able to afford furniture or household equipment that needs to be replaced?	1 Yes	0 No	STRAIN12
c. Are you able to afford the kind of car you need?	1 Yes	0 No	STRAIN13
d. Do you have enough money for the kind of food			

you/your family should have?	1 Yes	0 No	STRAIN14
e. Do you have enough money for the kind of medical care you/your family should have?	1 Yes	0 No	STRAIN15
f. Do you have enough money for the kind of clothing you/your family should have?	1 Yes	0 No	STRAIN16
g. Do you have enough money for the leisure activities you/your family want(s)?	1 Yes	0 No	STRAIN17
h. Do you have a great deal of difficulty paying your bills?	1 Yes	0 No	STRAIN18
i. At the end of the month, do you end up with money left over?	1 Yes	0 No	STRAIN19
37. Are you covered by health insurance?	1 Yes	0 No	INSUR1
<b>IF YES</b> , Is this provided through:	1. Medicaid 2. Medicare 3. An employer 4. Out-of-pocket money		KINDINS1
38. During the last few years, has your financial situation been getting better, getting worse, or has it stayed the same?	1. Getting worse 2. Stayed the same 3. Getting better		FINOUT11
39. So far as you and your family are concerned, would you say that you are pretty well satisfied with your current financial situation, more or less satisfied, or not satisfied at all?	1. Not satisfied at all 2. More or less satisfied 3. Pretty well satisfied		FINOUT12
40. Would you say your financial situation looks pretty hopeful, more or less hopeful, or not hopeful at all?	1. Not hopeful at all 2. More or less hopeful 3. Pretty hopeful		FINOUT13

**IF NO CHILDREN IN HOUSEHOLD, SKIP TO QUESTION 44**

Now I have some questions about your/the children.

<p>41. When your/the children are grown, do you expect that their financial situation will be better than yours, about the same as yours, or worse than yours?</p> <p style="text-align: center;">1. Worse than Rs 2. About the same as Rs 3. Better than Rs</p>	KIDSFUT1
<p>42. When your/the children are grown, do you expect that they will own:</p> <p style="margin-left: 40px;">a. their own cars or other vehicles?                      1 Yes                      0 No</p> <p style="margin-left: 40px;">b. their own homes?    1 Yes                      0 No</p> <p style="margin-left: 40px;">c. their own businesses?                                        1 Yes                      0 No</p>	KIDSCAR1 KIDSHOM1 KIDSBUS1
<p>43. How often do you talk to your/the children about their future?</p> <p style="text-align: center;">1. Never 2. About once a year 3. About once a month 4. About once a week 5. More than once a week</p>	KIDPLAN1
<p>The next few questions are about where you shop and do business.</p>	
<p>44. First of all, where do you usually shop for food? Is that at a:</p> <p style="text-align: center;">4. Wholesale food outlet (Aldi's/Sam's)? 3. Supermarket? 2. Neighborhood grocery store (Mom &amp; Pop)? 1. Convenience store (7-11)?</p>	GROCER1
<p>45. Where do you usually get furniture, appliances, and other durable goods?</p> <p style="text-align: center;">5. Yard sales and garage sales, or through want ads 4. Resale shops or used furniture stores 3. Large discount stores that sell new items 2. Small stores selling new items 1. Rent-to-own stores</p>	FURNITU1
<p>46. Turning to your financial business, do you usually cash checks at:</p> <p style="text-align: center;">4. A bank or credit union? 3. A grocery store? 2. A check cashing service?</p>	CHECKS1

1. Other

47. 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 got from these sources during the past month to help you make ends meet. Again, all of your answers are strictly confidential. About how much money did your household get during the past month from: **(IF NONE, ENTER \$0)**

a. Employment or working for others?	\$	WAGES1
b. Self-employment or working for yourself?	\$	SELFEMP1
c. TANF?	\$	TANF1
d. Food stamps?	\$	FOODSTA1
e. SSI?	\$	SSI1
f. Social Security?	\$	SocSec1
g. Unemployment Benefits?	\$	UNEMPL1
h. Veteran's Benefits?	\$	VETBENE1
i. Pensions or retirement income?	\$	Pension1
j. Child support payments?	\$	CHLDSUP1
k. Alimony/maintenance payments?	\$	ALIMONY1
l. Husband/wife/ex-spouse?	\$	HUSWIFE1
m. Boyfriend/girlfriend/partner?	\$	BOYGIRL1
n. Children's fathers/mothers?	\$	DADMOM1
o. Friends or family?	\$	FRNDFAM1
p. Selling things that you make?	\$	SELLING1
q. Doing work for other people like laundry, sewing, or child care?	\$	TAKEIN1

r. Taking people places like work, shopping, or appointments?	\$		TRANSP1
s. Investment income?	\$		INVEST1
t. Other sources of income?	\$		OTHRINC1
48. During the past year, how much money did you and others in your household receive from the Earned Income Tax Credit? <b>IF NONE, ENTER NA</b>	\$		EITC1

Now I have some questions for you about your housing situation.

49. Do you own your own home?	1 Yes	0 No	HOME1
50. <b>IF YES</b> , How much do you think your home would sell for now?	\$		HOMVALU1
51. <b>IF NO</b> , Do you live in public housing?	1 Yes	0 No	PUBHOUS1
52. <b>IF NO</b> , Do you get help with your rent from the Section 8 program?	1 Yes	0 No	SECTION81
53. On average, how much do you pay each month for housing?	\$ _____		HOUSING1
54. Does this include utilities?	1 Yes	0 No	UTILINC1
<b>IF NO, ASK:</b> On average, how much do you pay each month for utilities? Please include gas, electricity, and water.	\$ _____		UTILITY1
55. During the past year, did any of the following things happen?:			
a. You moved to go to a better neighborhood	1 Yes	0 No	MOVEBET1
b. You moved because you could not pay the rent	1 Yes	0 No	MOVEPAY1
c. You moved to find a better job	1 Yes	0 No	MOVEJOB1
d. You moved because of family issues	1 Yes	0 No	MOVEFAM1
56. During the past year, did you or anyone in your household:			
a. Paint a room, replace a window, or repair an appliance?	1 Yes	0 No	MAINT11

- |  |       |      |         |
|--|-------|------|---------|
| b. Contact a contractor about home improvements? | 1 Yes | 0 No | MAINT12 |
| c. Make a major improvement to your home?        | 1 Yes | 0 No | MAINT13 |

**IF R MADE A MAJOR IMPROVEMENT, ASK:**

What kind of improvement was that? \_\_\_\_\_ IMPROV1

**57. IF R DOES NOT OWN HOME, ASK:**

During the past year, has anyone in your household:

- |  |       |      |          |
|--|-------|------|----------|
| a. Looked through home listings in the newspaper?            | 1 Yes | 0 No | HMSTEP11 |
| b. Driven around to look at houses that are for sale?        | 1 Yes | 0 No | HMSTEP12 |
| c. Attended an open house?                                   | 1 Yes | 0 No | HMSTEP13 |
| d. Talked with a realtor or anyone else about buying a home? | 1 Yes | 0 No | HMSTEP14 |
| e. Talked to anyone about borrowing money for a home?        | 1 Yes | 0 No | HMSTEP15 |
| f. Cleared up old debts in order to apply for a home loan?   | 1 Yes | 0 No | HMSTEP16 |

Next I'll ask you about things (besides your home) that you may own and things that you may owe money on. Remember that your answers to all of the questions in this survey are confidential. Let's start with your assets, or some things you may own.

- |  |       |      |           |
|--|-------|------|-----------|
| 58. Do you own a car or another motor vehicle?   | 1 Yes | 0 No | CAR1      |
| 59. <b>IF YES,</b> How much do you think your ( <b>CAR</b> ) would sell for now? \$  |       |      | CARVALU1  |
| 60. Do you own any rental property or other real estate?   | 1 Yes | 0 No | PROP1     |
| 61. <b>IF YES,</b> How much do you think the property would sell for now? \$   |       |      | PROVALU1  |
| 62. Do you own a business?   | 1 Yes | 0 No | BUSINESS1 |
| 63. <b>IF YES, ASK:</b> What kind of business is that?   |       |      | BUSTYPE1  |
| 64. <b>IF R HAS A BUSINESS, ASK:</b><br>How much do you think your business assets are worth? Include buildings, vehicles, equipment, inventory, materials, supplies, bank accounts, etc. \$ |       |      | BUSASST1  |
| 65. <b>IF R HAS A BUSINESS, ASK:</b><br>How many full-time employees are on your payroll this month?<br>Full-time employees _____  |       |      | FTEMP1    |
| How many part-time employees are on your payroll this month?<br>Part-time employees _____  |       |      | PTEMP1    |



66. During the past year, has anyone in your household:
- |  |       |      |          |
|--|-------|------|----------|
| a. Talked about starting his/her own business?         | 1 Yes | 0 No | OWNBUS1  |
| b. Prepared a business plan or similar document?       | 1 Yes | 0 No | BUSPLAN1 |
| c. Applied for a business license?                     | 1 Yes | 0 No | BUSLICS1 |
| d. Talked to a banker or anyone about a business loan? | 1 Yes | 0 No | BUSLOAN1 |

Now I'm going to ask you some questions about saving.

67. If you had some extra money -- say \$200 -- would you:
- |                         |          |
|-------------------------|----------|
| 5. Save all of it?      | EXTRSAV1 |
| 4. Save most of it?     |          |
| 3. Save half of it?     |          |
| 2. Save a little of it? |          |
| 1. Save none of it?     |          |

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

68. Families should have a regular plan for saving.
- |  |                      |       |
|--|----------------------|-------|
|  | 4. Strongly agree    | PLAN1 |
|  | 3. Agree             |       |
|  | 2. Disagree          |       |
|  | 1. Strongly disagree |       |
69. I am hesitant to spend money that I have saved.
- |  |                      |          |
|--|----------------------|----------|
|  | 4. Strongly agree    | HESITAT1 |
|  | 3. Agree             |          |
|  | 2. Disagree          |          |
|  | 1. Strongly disagree |          |
70. Thinking about the way you try to save money, would you say that you try to:
- |                                       |          |
|---------------------------------------|----------|
| 2. Save a regular amount every month? | SAVPATT1 |
| 1. Save whatever you can manage?      |          |
| 0. Don't try to save at all?          |          |
71. Is there a certain total amount of money you would like to have in savings?
- |  |          |
|--|----------|
|  | SAVGOAL1 |
|--|----------|

**IF YES:** How much? \$ \_\_\_\_\_  
**(IF NO SAVINGS GOAL, RECORD NA)**

72. 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 (not including money in IDAs): <b>(IF NO ACCOUNT, RECORD NA)</b>		
a. Checking account(s)	\$	CHECKNG1
b. Savings account(s)	\$	SAVINGS1
73. Besides having savings accounts, there are many ways that people save money. About how much money do you have:		
a. In U.S. savings bonds?	\$	SAVBOND1
b. In 401(k) or other pension accounts through work?	\$	SAVPENS1
c. In retirement accounts like IRAs?	\$	SAVRETR1
d. In special educational accounts for your/the child(ren)?	\$	SAVEDUC1
e. In certificates of deposit (CDs)?	\$	CERTDEP1
f. In stocks, bonds, or mutual funds?	\$	STOCKS1
g. In insurance policies taken out for specific purposes such as college tuition?	\$	INSUPOL1
h. With trusted friends or family members who are keeping money safe for you?	\$	SAVFRND1
i. Savings kept at home?	\$	ATHOME1
j. In Christmas Club or vacation accounts?	\$	CHRCLUB1
k. In other kinds of savings?	\$	OTHRSAV1
74. How much of this, if any, do you have saved specifically for your own education?	\$	OWNEDUC1
75. How much of your savings, if any, do you have set aside for your/the children's education? <b>(IF NO CHILDREN, RECORD NA)</b>	\$	EDUCSAV1
76. Do any of the children in this household who are under the age of 18 have a savings account? <b>(IF NO CHILDREN, RECORD NA)</b>		KIDSAVE1

9 NA

1 Yes

0 No

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.

77. About how much, if anything, do you owe on: **(IF NO LOAN, RECORD NA)**

a. Home (mortgage) loans?	\$	MORTGAG1
b. Home improvement or equity loans?	\$	HOMEIMP1
c. Car (or other vehicle) loans?	\$	CARLOAN1

78. Besides mortgages and cars, I want to ask you about some other things that many people owe money on. How much do you owe on:

a. Credit cards or charge accounts?	\$	CRGCARD1
b. Installment loans for major purchases like furniture or appliances?	\$	INSTALL1
c. Educational or school loans?	\$	EDULOAN1
d. Business loans from banks or credit unions	\$	BUSBANK1
e. Business loans from friends or relatives	\$	BUSFRND1
f. Loans for property besides your home?	\$	PROLOAN1
g. Personal loans from banks or credit unions?	\$	PERBANK1
h. Personal loans from friends or relatives?	\$	PERFRND1
i. Past-due rent payments?	\$	RENTDUE1
j. Past-due utility bills?	\$	UTILBIL1
k. Past-due phone bills?	\$	PHONBIL1
l. Debt consolidation loans?	\$	CONSOL1
m. Medical bills?	\$	MEDICAL1
n. Other bills owed more than one month?	\$	BILLS1

Now I want to ask you about the Individual Development Account (IDA) program.

79. Do you have an IDA?	1 Yes	0 No	IDAPART1	
<b>IF YES, CONTINUE WITH NEXT QUESTION IF NO, SKIP TO CONCLUDING REMARKS</b>				
80. When did you sign up for the IDA program?	Month/Year		START1	
81. There are many aspects of IDA programs that may get people interested in participating. How important was each of the following aspects of the IDA program to you when you decided to participate -- very important, somewhat important, or not at all important?				
	Very Important	Somewhat Important	Not At All Important	
a. You were familiar with <b>(the agency)</b>	3	2	1	ASPORG1
b. Your savings would be secure	3	2	1	ASPSEC1
c. Your savings would earn interest	3	2	1	ASPINTR1
d. You would get matching dollars	3	2	1	ASPMAT1
e. You liked the rules for withdrawing money	3	2	1	ASPRULE1
f. You wanted to save for a certain goal	3	2	1	ASPGOAL1
g. You wanted to go to the IDA classes	3	2	1	ASPCLAS1
h. Your friends, family or neighbors had IDAs	3	2	1	ASPOTHR1
82. How much money do you currently have in your IDA account? By this, I mean the total amount -- both the money that you			\$	IDAACCT1

have saved in your IDA and any money that the program has contributed or set aside as a match for your IDA.

83. What is the match rate for your IDA account?	Match	MATCH1
84. How much interest will your IDA savings earn?	Interest Rate	INTRATE1
85. What is the annual deposit limit for your IDA account?	Limit	LIMIT1
86. Was your IDA account set up to be used for a specific purpose?		IDAPURP1
	1 Yes      0 No	
87. <b>IF YES, ASK:</b> What is that purpose?		IDAFOR1
88. What do you currently plan to do with your IDA? The first time you use it, do you think you will use your IDA to:		IDAPLAN1
	<ol style="list-style-type: none"> <li>1. Buy a home?</li> <li>2. Renovate a home?</li> <li>3. Start a business?</li> <li>4. Expand a business?</li> <li>5. Education or training for you?</li> <li>6. Education for children?</li> <li>7. Other</li> <li>8. Don't know</li> </ol>	
89. About how much money will you need in your IDA account to meet your goals?	\$	IDANEED1

*ThOSE ARE all the questions I have.*

**THANK YOU FOR PARTICIPATING IN THIS SURVEY!**

## INTERVIEWER OBSERVATIONS

1. The respondent was:

- |  |   |   |   |   |   |                           |          |
|--|---|---|---|---|---|---------------------------|----------|
| a) able to understand questions easily | 5 | 4 | 3 | 2 | 1 | hardly able to understand | UNDERST1 |
| b) cooperative                         | 5 | 4 | 3 | 2 | 1 | uncooperative             | COOPER1  |
| c) interested                          | 5 | 4 | 3 | 2 | 1 | not interested            | INTER1   |

2. Rapport with the respondent was:

- |           |   |   |   |   |   |           |          |
|-----------|---|---|---|---|---|-----------|----------|
| excellent | 5 | 4 | 3 | 2 | 1 | very poor | RAPPORT1 |
|-----------|---|---|---|---|---|-----------|----------|

3. In what census tract does the respondent live? \_\_\_\_\_

CENSUS1

**IF INTERVIEW WAS CONDUCTED IN RESPONDENT'S HOME:**

4. In what type of structure does respondent live?

TYPEHOM1

- 7. Detached single family home
- 6. Row/Town house
- 5. Two family house
- 4. Three or four family house
- 3. Apartment building (5 or more units)
- 2. Trailer/Mobile home
- 1. Other

5. In general, the condition of the respondent's home is:

- 1. Very poor
- 2. Poor
- 3. Average
- 4. Good
- 5. Very good

HOMCOND1

6. In general, the condition of the respondent's neighborhood is:

- 1. Very poor
- 2. Poor
- 3. Average
- 4. Good
- 5. Very good

NEICOND1

**Individual Development Account Survey  
Future Contact Form**

**Wave One**

This interview is part of an ongoing study on Individual Development Accounts. In about two years, we may want to contact you again to see how things are going. These last questions are about how to contact you in case you move before the next interview. This information will be kept in a locked file, separate from your interview answers.

Think of two relatives who, two years from now, would definitely know where you live even if you move between now and then. This could be your (or your husband's/wife's/partner's) parents, a brother or sister, an adult child, or a favorite relative you keep in touch with. Who are the two relatives who will know where you are?

**IF NONE, ASK FOR BEST FRIENDS OR OTHER PEOPLE WHO WILL KNOW.**

Name: _____	Relationship: _____	
Address: _____		
(Number)	(Street)	
_____		
(City)	(State)	(Zip)
Phone: _____		
(Area Code)	(Number)	

Name: _____	Relationship: _____	
Address: _____		
(Number)	(Street)	
_____		
(City)	(State)	(Zip)
Phone: _____		
(Area Code)	(Number)	

**NOTE: KEEP THIS FORM SEPARATE FROM COMPLETED QUESTIONNAIRE**

## Section 8: Getting Started

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### 8.1 Preparing For Evaluation

Good evaluations cannot be done as an afterthought, or on a shoestring. Careful planning and investment of time and resources will be required. Part of the investment in IDAs as a policy innovation must be appropriate evaluation, so that learning can occur along with innovation.

#### Steps in Evaluation

Although evaluation is not always a linear process, it may be helpful to identify steps that should be taken to set up an evaluation.

- I. Arranging Organizational Support**
  - ?? Obtaining and conveying the commitment of top management.
  - ?? Assigning a key staff member to the evaluation project.
  - ?? Establishing an IDA evaluation working group. Defining the IDA program to be evaluated.
  - ?? Determining the desired product(s) and outcome(s) of the evaluation, and for what purposes they will be used.
  
- II. Preparing the Research Questions**
  - ?? Reviewing past evaluations of similar programs.
  - ?? Identifying important issues for study, and specifying these issues as theoretical statements.
  - ?? Translating theoretical statements into specific hypotheses.
  - ?? Stating hypotheses as research questions.
  - ?? Specifying variables that have to be measured to answer the questions, as well as variables that should be "controlled for."
  - ?? Identifying measures (operationalizations) of the variables.
  
- III. Incorporating the Research Questions into the Evaluation**
  - ?? Identifying the evaluation method(s) that will be used to obtain the data.
  - ?? Identifying the population(s) to be studied, and as appropriate, the sampling methods to be used.
  - ?? Designing the data collection points and data collection processes.
  - ?? Identifying or designing the data collection instruments.
  
- IV. Organizing the Evaluation**
  - ?? Setting up a time frame for the evaluation.
  - ?? Identifying external experts, consultants, or evaluators, as needed.
  - ?? Identifying internal resources in personnel time, office space, equipment, and supplies, as needed.
  - ?? Budgeting the entire evaluation process, from beginning to end.
  - ?? Identifying and arranging internal funding and/or allocation to time and resources.



- ?? Identifying external funding as needed.
- ?? Putting everything in place.

## **V. Going to the Field**

- ?? Pretesting and revising evaluation procedures and instruments.
- ?? Implementing the data collection process.
- ?? Managing the data collection process.
- ?? Providing progress reports to interested parties (administrators, funders, other IDA evaluation projects).
- ?? Making extraordinary efforts to "get all the data in" to obtain as complete a data set as possible.

## **VI. Analyzing and Reporting**

- ?? Analyzing data.
- ?? Reporting to multiple audiences (agency leadership, the community, funders, other IDA projects, society at large) in multiple ways (reports, newsletter articles, scholarly articles, op-eds).
- ?? Following up to facilitate understanding and use of findings.

## **Estimating Time and Costs Of Evaluation**

One of our important findings to date is that IDA evaluations will not occur easily, and are in fact unlikely without setting aside resources in time and money to do the evaluation. Of course, this is just common sense, but even so, it is worth emphasizing to all IDA program administrators. Below are types of "costs" in time and money that must be considered.

### **I. Data Collection Costs**

#### **All Data Collection Methods**

- ?? Special start-up costs in the first year, such as the time staff members spend in designing the system, developing questionnaires and forms, and the cost of outside consultants if necessary.
- ?? The time of the coordinator who supervises data collection and monitors the quality of the data.
- ?? Clerical time for monitoring cases and otherwise assisting coordinator.
- ?? Printing and paper costs for forms needed for collecting data.
- ?? Professional time for training and periodic refresher training of data collection staff.
- ?? If data are computerized, costs of statistical software and costs of entering data.

#### **Agency Records**

- ?? If data are to be retrieved from computerized records, cost of staff time to do so.
- ?? If data are to be retrieved manually, cost of clerical staff time for collecting data from records.
- ?? If records will be newly computerized, cost of computerization (unless they are being computerized anyway for another purpose).

### **Feedback from IDA Staff and Participants**

- ?? If questionnaires are to be mailed, mailing costs, including postage, envelopes, and staff time.
- ?? If telephone and/or in-person interviews are used, salaries and fringe benefits of interviewers (or per-interview fees if interviews are contracted out), travel, and telephone costs.
- ?? Initial training and periodic refresher training of interviewers.
- ?? If staff are to be used as a data source, cost of staff's time to complete narratives or to be interviewed.

## **II. EVALUATING MONITORING COSTS**

Staff time to check and determine that data are being collected and recorded properly.

## **III. ANALYSIS AND DISTRIBUTION COSTS**

- ?? Clerical time for tabulating and coding data.
- ?? If analysis is to be done by computer, professional data analysis time.
- ?? If analysis is to be done manually (as with most qualitative evaluation techniques), professional time for analyzing the data.
- ?? Professional time for writing reports.
- ?? Clerical time for preparing reports.
- ?? Paper and printing costs for reports.
- ?? Distribution costs.
- ?? Professional time for presenting reports.

## **THE IMPORTANCE OF EVALUATION PLANNING AND BUDGETING**

We hope that any IDA project will incorporate some form of evaluation. Given the many steps and multiple types of costs listed above, it is apparent that successful evaluation is not likely to occur in the absence of planning, design, and integration into the agency's operations and budget. We cannot emphasize this strongly enough.

## 8.2 Support from the Center for Social Development

### Center for Social Development at Washington University

CSD's purpose in IDA evaluation is to take responsibility for organizing, designing, overseeing, and reporting on IDA evaluations as a group. If it is not an exaggeration, we see ourselves as the central resource in shaping data collection and processing information.

Interest in IDAs and other asset building strategies is "bubbling up" in many places. At the Center for Social Development we get numerous calls and inquiries from people and organizations who would like to start IDAs and we try to be as responsive as we can. Much of this work we do in partnership with the Corporation for Enterprise Development. CFED has taken the lead particularly in policy development, while CSD is focused more on local program support and the evaluation agenda.

CSD has assembled research results regarding asset effects, and measures for those effects. This has been an enormous undertaking, but the results make it worthwhile. Measures have been translated into a survey instrument that we hope will be widely used, with adaptations to particular situations as needed. Our experience thus far is that most agencies welcome evaluation tools if we can put them in their hands.

In addition, we have visited agencies to provide design suggestions and technical assistance. These agencies are open to multiple evaluation methods, and we provide suggested tools to pursue them. We may also be able to offer data analysis services as our resources permit.

### Organizing IDA Evaluations

CSD has taken responsibility for contacting all actual and proposed IDA programs that we are aware of, asking about evaluation, and trying to provide support.

The biggest problems we have encountered in this work are:

- ?? Many IDA projects are in the very early stages of design and proposal, not yet ready to consider evaluation.
- ?? There is an absence of resources for evaluation in some IDA programs.
- ?? Asset-building features in complex welfare reform programs tend to be "lost" in the crude evaluation designs of large evaluation firms.

CSD is addressing these challenges by:

- ?? Working with all projects toward evaluation.
- ?? Trying to locate resources for evaluation where they are needed.
- ?? Proposing supplemental evaluations for asset-building features in complex welfare reform situations.

## **The Evaluation Agenda**

CSD is the center for asset-based theory and research. We have formulated the ideas behind IDAs; we have translated those ideas into a policy framework that guides current applications; and we have specified research questions that must be answered if this work is to move forward.

We are committed to successful evaluation of IDA and other asset building projects and demonstrations. We want to know if IDAs work; if so, in what circumstances; if not, why not; and whether the idea of asset accumulation should play a more important role in domestic policy.

In this work, we are detached observers. If IDAs and asset building will eventually make a significant contribution to domestic policy, it will only be on the basis of sound evidence gathered in unbiased studies.

The strengths of CSD are that: (1) we know the theory and empirical evidence related to savings behaviors of the poor and effects of asset accumulation, and (2) we have developed instruments that, if applied across IDA program sites, will enable useful comparisons.

At the present time, with support from The Joyce Foundation, we are able to offer to inquiring agencies:

- ?? Consultation on IDA evaluation design.
- ?? Instruments to evaluate IDA projects.

In selected circumstances CSD can also offer:

- ?? Orientation and training of IDA evaluators.
- ?? Technical assistance during evaluations.
- ?? Planning and assistance with data analysis.

CSD can consider the following, although these will require additional support:

- ?? More intensive involvement in managing evaluations.
- ?? Complete data analysis and reporting.

## **Expansion of the IDA Evaluation Network, Promoting Productive Evaluations**

Because CSD receives numerous inquiries about IDAs and other asset-building projects, we hope to augment our ability to provide information, technical assistance, and on-going support. It is important that we continue to work with program administrators and evaluators to obtain quality evaluations. This work is essential if we are to learn from today's IDA experiences so that we can do better tomorrow.

As long as we have resources to do so, we will do the following:

- ?? To improve quality and comparability across projects, CSD will continue to play a major role in shaping evaluation designs, data collection, and analysis.
- ?? We will work to develop the next generation of IDA evaluation guidelines, designs, and instruments, and continue to work with IDA evaluators to ensure the best possible evaluation procedures and results.
- ?? We will work with and/or train on-site data collectors and evaluators at WSEP, ECI, and ADVOCAP, and possibly other agencies. To the extent possible, we will also support evaluators in Iowa, Texas, and other states.
- ?? In selected circumstances, CSD may become the IDA evaluator. At this time, we are planning to play a central role in the WSEP evaluation, with WSEP collecting data and CSD analyzing and reporting.
- ?? We will accumulate evaluation evidence as it comes in and write summaries of IDA demonstrations and results.
- ?? Based on overall evaluation results, we will write a major report on choices for IDA program features, implementation lessons, and IDA outcomes.
- ?? We will disseminate summaries and reports on IDA evaluations to IDA administrators, evaluators, and policy officials, and publish articles in policy and academic journals.
- ?? Throughout this process, CSD will help define a theme in evaluation studies that emphasizes effective learning from innovations. These are evaluation strategies suited to emergent and early stage programs, often with small numbers of participants and limited evaluation resources at hand. Such evaluations must emphasize flexible, resourceful, and multi-method studies that generate valuable information and insights in a timely fashion. We will use IDA evaluation experiences at WSEP, ECI, ADVOCAP, and elsewhere to articulate and define these methods.

If you are contemplating an IDA program, we strongly urge you to build evaluation into your plans from the beginning. Give CSD a call if we can be of assistance.