Title:

Office of Refugee Resettlement Individual Development Account (IDA) Program Post-Asset Acquisition Data Collection

Contract #HHSP233200700002T

OMB Clearance Package: Supporting Statement

Prepared for:

Office of Refugee Resettlement,

Administration for Children and Families,

U.S. Department of Health and Human Services

Prepared by:

Institute for Social and Economic Development (ISED)

April 3, 2008

TABLE OF CONTENTS

SUMMARY

This document requests OMB clearance for the information collection involved in a study of the Office of Refugee Resettlement's Individual Development Account (IDA) program. IDAs are a discretionary grant program authorized by Section 412(c)(1)(A) of the Immigration and Nationality Act (INA) (8 U.S.C. 1522(c)(1)(A)), for low-income refugees. IDAs enable low-income families to save, build assets, and enter the financial mainstream. Since the inception of the ORR IDA Program in 1999, data have never been collected from the former refugee participants to assess how they are doing since they acquired their asset (e.g., home, small business, car, post-secondary education/vocational training/recertification, computer, or home renovation).

This study is being sponsored by the HHS's Office of Refugee Resettlement in response to their desire to collect data from former participants to understand whether the participants still have their asset and how having this asset has affected their lives.

This clearance package addresses the information collection fundamental to the study. ORR is requesting OMB clearance for two information collection efforts:

(1) A request of up to 35 former ORR IDA grantee agencies to supply participant contact information.

(2) A survey of a sample of 267 former refugee IDA participants (of which 200 are expected to complete interviews achieving a 75 percent response rate) to collect data on their experiences since they acquired an asset through the ORR IDA program.

The information collection being requested is a one-time data collection and is estimated to involve a total annual burden of 540 hours.

Quantitative analysis will be conducted. Information collected will used in two written documents for this project. One is the Final Report. This report is comprehensive and summarizes the findings from all data sources. ORR has requested this report in order to document long-term program outcomes and understand what happens after a participant obtains his/her asset. The second publication is the Research Brief. This is a much shorter, summary of the project's highlights and major findings. Both of these reports will be disseminated electronically by posting on ISED's website and by sending a PDF to stakeholders such as ORR Program Officers, current and former ORR IDA grantees, State Refugee Coordinators, the IDA research field in general, and refugee organizations.

Sampling will be used in selecting the survey sample. The sampling methods are described in section B of this statement.

SECTION A: JUSTIFICATION

The Office of Refugee Resettlement was created by the Refugee Act of 1980. The mission of ORR is to help refugees, Cuban-Haitian entrants, asylees and other beneficiaries establish a life that is founded on the dignity of economic self-support and that encompasses full participation in the opportunities which all Americans enjoy.

In October 1999 the Administration for Children and Families (ACF), Office of Refugee Resettlement (ORR), began funding Individual Development Account (IDA) programs, a discretionary grant program authorized by Section 412(c)(1)(A) of the Immigration and Nationality Act (INA) (8 U.S.C. 1522(c)(1)(A)), for low-income refugees. IDAs are a tool that enable low-income families to save, build assets, and enter the financial mainstream. Since the inception of the ORR IDA Program, data have never been collected from the former refugee participants to assess how they are doing since they acquired their asset (e.g., home, small business, car, post-secondary education/vocational training/recertification, computer, or home renovation).

ORR has contracted with the Institute for Social and Economic Development and its subcontractor, the University of Iowa, to conduct a longitudinal evaluation of former IDA participants.

This clearance package addresses the information collection fundamental to the study. ORR is requesting OMB clearance for two information collection efforts:

(1) A request of up to 35 former ORR IDA grantee agencies to supply participant contact information.

(2) A survey of a sample of 267 former refugee IDA participants (of which 200 are expected to complete interviews achieving a 75 percent response rate) to collect data on their experiences since they acquired an asset through the ORR IDA program.

A.1 Circumstances that Necessitate the Information Collection

The information collection for which clearance is requested will be used to document the experiences of the refugees and their families since they acquired their asset. There is much to be learned from the experiences of IDA programs serving refugees. ORR has requested this report in order to document long-term program outcomes and understand what happens after a participant obtains his/her asset. The lessons drawn will not only have direct implications for future ORR funding decisions, but also for the future programmatic choices of current refugee IDA grantees. The broader asset field will also benefit from learning about the achievements and challenges of a program that serves refugees.

Individual Development Accounts (IDAs) have emerged as a promising tool that enables low-income families to save, build assets, and enter the financial mainstream. IDAs encourage saving among the poor by offering them 1:1, 2:1, or more generous matches for their own deposits—for every dollar a person saves this one dollar is matched by $1 or $2 depending on the designated match rate. IDAs are based on the idea that all people should have access, through the tax code or through direct expenditures, to the structures that subsidize homeownership and retirement savings of higher-income families. IDAs reward the monthly savings of working-poor families who are trying to buy their first home, pay for post-secondary education, or start a small business.

In the early 1990s, IDAs were introduced by Michael Sherraden (1988, 1991),[1] who suggested that: (1) saving and asset accumulation depends not only on personal preferences but also on institutional structures and supports; and (2) assets may have a wide range of positive psychological, social, and economic effects in addition to deferred consumption and increased productive capacity. Many low-income households do not have access or the means to participate in other subsidized asset building programs, such as Individual Retirement Accounts (IRAs) or 401(k) plans.

The objectives of ORR's IDA program are: 1) to promote the participation of refugees in the financial institutions of this country; and 2) to assist refugees in purchasing assets to promote their economic self-sufficiency. The program is designed to help participants to purchase assets as a means of increasing their financial independence. Program participants receive financial literacy training and have the opportunity to open a matched savings account. At the time that funds are withdrawn for a qualifying asset purchase, the withdrawals are matched. Most of ORR's IDA program grantees offer a 1:1 match (i.e., in these programs, an individual participant can have a maximum of $4,000 of their savings matched, receiving a $4,000 match, for a total of $8,000 toward their asset purchase). The remainder offer a 2:1 match (i.e., in these programs, an individual participant can have a maximum of $2,000 of their savings matched, receiving a $4,000 match, for a total of $6,000 toward their asset purchase).

One area in which the ORR IDA program is unique from other programs is that grantees may include purchase of an automobile as an approved asset goal. The inclusion of cars in this program has been seen as potentially extremely beneficial to refugee populations, given refugees' relative lack of assets and credit history compared to low-income Americans who might participate in other IDA programs. Moreover, refugees need to obtain steady employment as quickly as possible; since many refugees are resettled to areas where public transportation is either poor or nonexistent, cars are essential in traveling to jobs and becoming economically self-sufficient.

A.2 Use of the Information

The Institute for Social and Economic Development (ISED) is responsible for the design, data collection, analysis, and report writing for of this study. The participant surveying is the responsibility of the University of Iowa's Survey Unit at the Law, Health Policy & Disability Center (referred to as the University of Iowa Survey Unit in this document).

There are two data collection efforts that fall under this OMB Clearance—the ORR IDA Grantee Data Collection and the Former Participant Survey. These two data collection efforts and their use are described below.

ORR IDA Grantee Data Collection. In order to conduct the participant interviews, it is necessary to contact the ORR IDA grantees to acquire the contact information (i.e., mailing address, telephone number, email if available, and any other relevant contact information). ISED will contact up to 35 grantees and ask them to supply the information in an electronic format. The grantees may have to review their hard-copy client files or their electronic databases to secure this information. If possible, the grantee may be asked by ISED to make contact with the participant (by mail or telephone) to let them know about the study and alert them to the

[1] Sherraden, M. (1988). Rethinking social welfare: Toward assets. Social Policy, 18(3), 37-31. Sherraden, M. (1991). Assets and the poor: A new American welfare policy. Armonk, NY: ME Sharpe.

possibility of an upcoming interview. ISED estimates that this will take 10 hours for each grantee.

Former Participant Survey. The participant proposed survey is designed to capture information on the respondent's situation since acquiring their asset.

The majority of the interviews with refugees as possible will be completed by telephone. Where necessary to increase response rates, interviews will be completed in-person using field interviewers.

The former participants will be asked specific questions about the asset itself, their financial and employment situation, their assets/debts, and how the asset may have affected their own life and their family's life.

ISED conducted one pre-test of the survey to test the flow and logic of the questionnaire, clarity of the questions and response categories, respondent comprehension, and estimates of the length of the interview (described in section B.4). The instrument has been revised to reflect the results of the pre-test. A copy is attached in **Appendix 1**.

A sample of 267 respondents will be selected (with 200 completing the survey for a 75 percent response rate. The survey itself will be conducted over the telephone using CATI (computer-assisted telephone interviewing) software. This technology is described below in section A.3.

Data collected from the survey will be used to answer the following research questions:

1) To what extent do refugees who purchase assets through the ORR IDA program maintain their assets (i.e., do they still own the asset; have they lost possession of the asset or sold the asset; has the value of the asset increased, decreased, or remained the same)?

2) How has owning one or more assets made a difference in the lives of the refugee participant and his/her family members? Since the asset(s) were purchased:

   a) Has the participant's household income increased or has the participant become less dependent on public assistance programs (e.g., TANF or Food Stamps)?

   b) Has the participant purchased additional assets, developed stronger linkages with financial institutions, or changed their savings and investment behaviors?

   c) Has the participant's employment situation improved (i.e., increased earnings or job promotion)?

   d) Has the participant experienced changes in citizenship status or in community integration?

As can be gleaned from the nature of these research questions, the design of this research is a cross-sectional survey. This is a "point-in-time" single data collection activity. This type of design has inherent limitations. For example, since the design does not have a control group or a comparison group, the findings will only address associations, relationships, connections between the variable of interest, and are subject to competing factors. However, this level of analysis fits the constraints of ORR's budget for the evaluation.

A.3 Use of Improved Technological Collection Techniques to Reduce Burden

One of the goals for our data collection design was to minimize respondent burden. The Computer-Assisted Telephone Interviewing (CATI) software package provides an enormous benefit to the respondent (i.e., ease and quickness of completion) and the quality of data collected. The CATI system provides computerized management of interviewing workload, interview scheduling, programmed execution of “skip patterns”, refusal to accept responses that are out of range, recording of verbatim responses in machine-readable form, and continuous monitoring of sample reports. These features provide efficiency and cost savings, reduce interviewer error and fatigue, and facilitate the use of more complex sampling schema and questionnaires than are possible with more conventional telephone survey techniques.

CATI eliminates the need to any respondent to be called-back to answer a missing question or to clarify a particular answer. As the responses are entered, checks for consistency and “wild” values occur automatically. For example, if a response category allows for only two digits, but the interviewer keys in three digits, the interviewer is prompted to review the response and clarify the answer with the respondent. This system also builds in internal validation mechanisms (or skip patterns) such that responses are checked with previous responses so that inconsistencies in the data are caught immediately. For instance, if early in the interview, the respondent indicates s/he is not currently employed, but a later response indicates the person is employed, the interviewer will be prompted to re-administer the earlier employment section.

Furthermore, CATI lowers the time, costs, and potential errors involved in separate data entry since data entry is accomplished by the interviewer. The interviewer types or keys responses at the terminal as the interview is in process. CATI reduces the amount of individual interviewer variability. Questions are flashed in the appropriate order on a computer screen and a response must be entered before the next question appears. This eliminates the potential for an interviewer to omit a question or to ask questions that should have been skipped. Hence, CATI takes the ambiguity or “guess-work” out of sequencing questions; it ensures that all required items are posed to each respondent. After a small amount of data cleaning, CATI produces a data file that is ready for analysis in SPSS.

A.4 Efforts to Avoid Duplication

There is no existing survey that has been used to ask these questions of this population. Respondents have not been asked these questions before.

We have removed questions from the survey that collect information that we will reliably be able to obtain from administrative data.

A.5 Methods to Minimize the Burden on Small Businesses

There are no burdens on small businesses involved in this data collection effort.

A.6 Consequences to Federal Programs or Policy Activities if Data Are Not Collected or Are Collected Less Frequently

As noted earlier, since the inception of the ORR IDA Program, data have never been collected from the former refugee participants to assess how they are doing since they acquired their asset.

The information collection activities for which clearance is requested are not part of a continuous evaluation and therefore constitute a one-time project. The data collection discussed in this request is a necessary ingredient in ensuring that ORR has the data it needs to document the effects of the IDA program in the lives of refugees.

A.7 Special Circumstances

There are no special circumstances involved in this data collection effort.

A.8 Federal Register Notice/Consultation with Outside Experts

Federal Register Notice. A request for comments regarding the proposed information collection was published in the Federal Register on January 9, 2008, Volume 73, Number 6 (pages 1615-1616). This 60-day notice is included as **Appendix 2.** There were no responses to the request for comments.

A request for comments regarding the proposed information collection was published in the Federal Register on March 21, 2008, Volume 73, Number 56 (pages 15161-15162). This 30-day notice is included as **Appendix 3.**

Consultation with Outside Experts. ISED consulted with the ORR Project Officer (Lisa Campbell) and the current ORR IDA grantees in designing, piloting, and revising the participant survey instrument. The ORR IDA grantee program managers are:

Kathy Chao
Executive Director
Lao Family Community Development, Inc.
(510) 533-8850

Yanki Tshering
Director
New York Association for New Americans
(212) 898-4112

Matthew Gibson
Director of Economic Development
World Relief DuPage
630-462-7566

Evelio Sardina
Director of Economic Development
International Institute of Metropolitan St. Louis
(314) 773-9090, Ext. 156

Hani White
IDA Program Coordinator
Women's Opportunities Resource Center
(215) 564-5500

Mary Cleary
Director
Jewish Family & Vocational Services, Inc.
(502) 452-6341, Ext. 258

Debra A. Carr
Project Director
ISED Ventures
(515) 283-0940

Holly Johnson
Director, Refugee and Immigration Services
Catholic Charities of Tennessee
615-760-2777

A.9 Remuneration to Respondents

We plan to provide remuneration to the former participants and the ORR IDA grantees.

Former Participants. All 267 sample members will be offered $2 up front when initial contact is made either through the contact letter or through in-person contact. Sample members receive this remuneration regardless of whether they go on to complete the survey. This “pre-payment” is designed to peak the interest of the respondents and also to convey that their participation is highly valued. All sample members who complete a survey will be offered $10 as a token of appreciation for their participation in the planned 20 minute interview. This $10 will be provided to respondents who make a good faith attempt to complete the questionnaire, even if they do not finish the interview or refuse significant numbers of questions.

These former participants are the only source for this type of information—there are no other people who could provide this information. Thus, we believe that former refugee remuneration is crucial to helping achieve an unbiased sample of refugees on this study, and to attempt to reach the target response rates required by the OMB. The provision of such a respondent fee will help make it convenient for survey participants to make time for the interview during the fairly short data collection period. We believe that the $2 is a fair way to engage the participants at initial contact. We believe that the $10 is a reasonable compensation for any inconvenience and cost associated with completing the interview.

ORR IDA Grantees. In addition to compensating the former participants, we believe it is important to compensate the grantees as well. We anticipate giving $5.00 to the ORR IDA grantee for each participant they provide contact information and initiate contact on behalf of ISED.

This remuneration is being provided for two reasons. First, the grantees are spending time looking through their hard-copy files and electronic databases to secure the last know mailing addresses and telephone numbers for their former participants. Second, in order for the survey effort to be successful we must achieve a 75 percent response rate (200 completed surveys). In order to achieve this number of completed surveys it is essential that the grantees are involved. Grantees have the personal relationship with the participants and can assure the participants that the research study is legitimate. “Cold calling” participants is always less desirable than when a participant is aware of the study and has information about the research effort from a trusted source (i.e., the grantee).

A.10 Assurances of Privacy

Being able to assure the privacy of respondent’s answers to the survey of refugees is critical for gaining respondent cooperation with the survey. The final report and research brief will not identify individuals completing the survey by name or with unique identifying information. Data will be aggregated for presentation.

Internal Review Board (IRB) and Human Subjects Compliance. Since ISED is subcontracting with the University of Iowa’s Survey Unit to conduct the refugee interviews, this data collection effort is required to be assessed by the university’s Internal Review. This review process ensures that the procedures, respondent communication, and survey instrument are in compliance with the research standards involving human subjects. The policies and practices of the Survey Unit itself are also assessed to ensure that data collection efforts are of the highest quality. Interviewers are held to high standards with regard to maintaining respondent’s privacy, professionalism, and sample and data management.

Informed Consent. At the start of the survey, the University of Iowa Survey Unit will obtain verbal consent to the interview from the respondent. The informed consent statement read to respondents will state that the survey data will be kept private, will describe the separation of respondents’ name and the data, and will inform the respondent that a supervisor may be monitoring for the purpose of quality control. Any questions that the respondents have regarding protecting their privacy will be addressed either during or after the interview.

Respondent Identifiers. Within University of Iowa Survey Group, respondent identifiers will only be shared with staff who have signed a Confidentiality Statement and who need the information to perform their jobs. By signing the Confidentiality Statement, interview staff members are bound to keep all information about survey respondents private, under threat of dismissal and possible legal action. All data collectors will receive training in protecting respondent's privacy with regards to the study as part of their interviewer training. Hard-copy materials containing respondent identifiers will be locked up when not in use, and electronic materials will be stored in secured server in password-protected computers. The names and identifying information of respondents who participated will not be provided to the Office of Refugee Resettlement. They will be destroyed upon the completion of the study. Identifying information will be removed from the survey data before questionnaire results are provided to ISED.

Network and Data Security. At ISED, network resources are secured and protected using Citrix, network authentication via Citrix, strong password management and anti-virus scanning (Symantec). Computer security is maintained via localized firewalls and mandatory password-protected screen savers. Laptop computers are routinely kept in locked cabinets when not in use or outside business hours. Additionally, security updates and anti-virus definitions are automatically deployed to all nodes to minimize vulnerabilities.

Substantial measures are taken to assure the security of information collected and managed by the University of Iowa Survey Unit. Sample information and data are placed on the Survey Unit's Computer Assisted Telephone Interviewing (CATI) system at the survey center. Survey respondents are assigned unique research identification numbers for interviewer access on the system. All satellite (interviewer) computers are without internet connectivity and the server is backed up using a secure connection to ensure safety. Databases containing sample and/or data files are kept on this secure server located in a locked office with access limited only to Human-Subjects certified individuals. Both the server and database are password protected and only the research team has access to the database password.

A.11 Additional Justification for Questions of a Sensitive Nature

We have excluded questions of a sensitive nature when not fundamental to the aim of the study. We do not believe that OMB will consider any of the remaining questions to exceed the threshold of sensitivity.

A.12 Estimates of the Burden of the Collection of Information

ISED estimates that the total respondent burden will total **540 hours** (60 hours for the former participants and 480 hours for the grantees). These estimates are listed in exhibit 1.

Exhibit 1: Annual Burden Estimates

Instrument	Number of Respondents	Number of Responses per Respondent	Average Burden Hours per Response	Total Burden Hours
Former IDA Participants Data	200	1	.30	60
ORR IDA Grantee Agencies	48	1	10	480

This estimate of hours was arrived at as follows:

- **ORR IDA Grantee Data Collection.** In order to conduct the participant interviews, it is necessary to contact the ORR IDA grantees to acquire the contact information (mailing address, telephone number, and emergency family contact) for the former participants. ISED will contact the grantees and ask them to supply the information in an electronic format. The grantees may have to review their hard-copy client files or their electronic databases to secure this information. If possible, the grantee may be asked by ISED to make contact with the participant (by mail or telephone) to let them know about the study and alert them to the possibility of an upcoming interview. ISED estimates that this will take 10 hours for each grantee.
- **Former Participant Survey.** A sample of 267 respondents will be selected (with 200 completing the survey for a 75 percent response rate. The survey itself will be conducted over the telephone using CATI (computer-assisted telephone interviewing) software. Based on pre-testing, the survey will take about 20 minutes. The burden was estimated at 30 minutes to take into consideration that some respondents may need to be called several times to set up an interview before an actual completed interview is conducted (i.e., 10 minutes for scheduling, call backs, partially completed interviews, and calls to complete the remaining survey items).

Cost Estimate. The total combined cost estimate for the burden of hours placed on ORR IDA grantees and refugee participants (in 2008 dollars) is **$11,013**.

To estimate dollar costs, ISED consulted with ORR IDA grantee program managers to determine the average hourly wage of the program staff who would be involved in the data collection effort. Using an hourly wage of $22.00, the monetary burden is $22.00 x 480 hours = **$10,560**.

To estimate the dollar cost for the refugees, ISED used the minimum wage and added $1 since some states do offer a minimum wage higher than the federal level. The minimum wage was selected as a reasonable estimate since some participants may not be employed, while others might be employed at minimum wage jobs, while still others might be employed at higher wage jobs. Using $7.55 ($6.55 will be in effect July 24th 2008, plus $1), the monetary burden to refugees is $7.55 x 60 hours = **$453**.

A.13 Capital Expenditures

Data collection for this study will not result in any additional capital, start-up, maintenance, or purchase costs to respondents or record keepers.

A.14 Estimate of Annual Cost to the Federal Government

The total cost to the federal government for the evaluation, as specified under Contract HHSP233200700002T, is $100,000. The project is open for a two-year period from September 30, 2007 to September 29, 2009. The average annual cost is therefore **$50,000** during the period in which the project is open.

Exhibit 2: Budget

Labor Estimate (One year = 2,080 Hours)		
Class I	285 hours x $104.25/hr	$29,711.25
Class II	535 hours x $69.75/hr	$20,316.25

Class II 64 hours x $69.75/hr	$4,464.00		
TOTAL DIRECT LABOR		$54,491.50	
OVERHEAD at 60% of Direct Labor		$32,694.90	
SUBTOTAL			$87,186.40
Direct Costs			
Direct Materials and Supplies	$4,783.00		
Nonexpendable Equipment	$0		
Travel	$0		
Subcontractors (U of I Survey Unit)	$16,046.25		
Remuneration to participants and grantees	$17,000		
SUBTOTAL			$37,829.25
Labor & Direct Costs SUBTOTAL			$125,015.65
ISED private funding contribution		(-$25,015.65)	
TOTAL COST			$100,000.00

A.15 Reasons for Any Program Changes or Adjustments

This is a new collection of information

A.16 Plans for Tabulation, Analysis, and Publication

The collection of information, its analysis, and the reporting of findings are projected to proceed according to the following schedule (note: this schedule anticipates OMB Clearance by June 2008):

Exhibit 3: Projected Project Timeline

Deliverable	Due Date
Submit research questions to ORR	October, 2007
Submit final data collection tool to ORR	February, 2008
Submit clearance package to OMB	March, 2008
ORR IDA grantee data collection	July, 2008
Former participant survey	July-October, 2008
Final Report	1st Draft: January, 2009
	Final Draft: 30 days after comments received from TOO
Research Brief	1st Draft: April, 2009
	Final Draft: 30 days after comments received from TOO

ISED will conduct all tabulations, analyses, and report writing for this project. The participant survey data analysis will involve qualitative analyses. The specific analyses are described below:

- *Univariate Analyses.* ISED will run univariate analyses (frequency distributions and central tendencies) for all variables in the data set. This first activity will identify any outliers or anomalies in the data.

- *Create New Variables.* Collapse response categories of some individual survey items by combining response categories. Second, create composite items that combine the values of individual survey items corresponding to a common factor.
- *Bivariate Analyses.* Bivariate analyses are statistical comparisons of subgroup means, proportions, and counts. Calculate means for interval-level variables, proportions for dichotomous variables such as Yes/No responses, and counts for categorical responses. The bivariate analyses will be used to look at sub-group results (for example, certain demographic characteristics, asset groups, etc). ISED will run chi-square tests for comparisons of subgroup counts (categorical data). ISED will run t-tests for comparisons of subgroup means and proportions (interval data).
- *Multivariate Analyses.* Controlling for the effects of other variables of interest through the use of participant control variables (e.g., demographic characteristics) increases the precision of estimates of group differences. As appropriate, ISED may run logistic regression for categorical dependent variables and linear regression for interval-level variables.

ISED will prepare two written documents for this project. One is the Final Report. This report is comprehensive and summarizes the findings from all data sources. ORR has requested this report in order to document long-term program outcomes and understand what happens after a participant obtains his/her asset. The second publication is the Research Brief. This is a much shorter, summary of the project's highlights and major findings. Both of these reports will be disseminated electronically by posting on ISED's website and by sending a PDF to stakeholders such as ORR Program Officers, current and former ORR IDA grantees, State Refugee Coordinators, the IDA research field in general, and refugee organizations.

A.17 Exception to Display of Expiration Date for OMB Approval

No exception is sought.

A.18 Exception to the Certification Statement

No exception is sought.

SECTION B: DESCRIPTION OF STATISTICAL METHODS

B.1 Respondent Universe, Sample Selection and Expected Response Rates

Respondent Universe. According to the ORR IDA statistical reports compiled by ISED, between October 1999 to September 2005 there were 15,921 participants with a matched withdrawal (i.e., which means they acquired an asset). This universe is across all 49 ORR IDA grantees. However the universe from which we draw our samples will be somewhat smaller. We estimate that up to 35 grantees will have the ability to supply a participant list. This participant list is critical in order for ISED to create the "universe list". It is estimated that the actual universe for this study is 10,000. From this list of 10,000 ISED will ask the grantees to provide the actual contact information for this population. It is estimated that ISED will receive a list of 4,000 participants.

Sample Selection. From this list of 4,000 participants, ISED will drawn a random sample of 267.

Expected Response Rate. Our expected response rate is 75 percent for 200 completed interviews (based on our sample of 267).

In a later section of this document (section B.3), the activities that will be taken to achieve the 75 percent response rate are described. However, situations exist where even this response rate is not achievable. We are aware that some sample members will not wish to participate in the survey. People may be non-respondents for a variety of reasons—IDA grantees may not be able to locate the person so current contact information is unavailable; individuals may simply not be interested in answering the questions; individuals may not be interested in being a part of a research study; interviewers may not be able to successfully engage the person in an interview; and individuals may have a language barrier to responding to the survey (even though every effort will be made to acquire interviewers who speak the language of the respondents). To the extent possible, ISED will provide a descriptive analysis of the non-respondents so that any potential bias between the respondents and non-respondents can be identified.

B.2 Procedures for the Collection of Information

The majority of the interviews (80 percent) with refugees as possible will be completed by telephone. Where necessary to increase response rates, interviews will be completed in-person using field interviewers. Both the telephone and in-person interviews are described below.

Telephone Interviews. The first step in the data collection effort is to have the ORR IDA grantee who worked with the respondent either place a telephone call or send a letter to the respondent describing the purpose of the study. A copy of the suggested text for this call and the letter is included in **Appendix 4** and **Appendix 5**. Based on advice received from ORR, the ORR IDA grantees, and ISED's familiarity with participant surveys, it is clear that it is important that the agency that has the ties with the participant be involved in the survey effort. It is expected that the ORR IDA grantees will initiate first contact with the participants. It is during this first contact that the $2 will be given to the sample members. This is an essential first step in establishing credibility and legitimacy with the respondents. As necessary, this grantee letter will be translated (translation services described below).

The second step in the process is mailing the advance letter to all selected respondents. A copy of this letter has been included in **Appendix 6**. Based on discussions with ORR and ORR IDA grantees, it has been determined that the letter will be in English. Since these participants have been in the United States for a minimum of four years, the vast majority of respondents will be comfortable reading and speaking English. Based on interaction with the ORR IDA grantees we will determine if some respondents need translation services. ISED will have the advance letter offered in the native language of the respondent for up to 8 languages of the most common refugee groups. According to ORR data, these languages will most likely be Spanish, Russian, Vietnamese, Somali, Hmong, Arabic, Sudanese, and Serbo-Croatian. ISED will use the translation services of the University of Iowa's Translation Lab to translate the letters into the needed languages.

The University of Iowa Survey Unit interviewers will then attempt to contact selected respondents by telephone. Once the respondent agrees to the interview, the interviewer will administer the informed consent statement and questionnaire included in this submission to the OMB.

The University of Iowa Survey Unit interviewers are human subject certified and trained on both survey methodology and specifics for each survey project. Interviewers are overseen by Field

Supervisors with extensive hands on experience and the Field Director. Interviewers are held to high standards with regard to protecting privacy, professionalism and sample and data management. They gain expertise in presentation skills, including protocol for providing acceptable, neutral feedback. The staff also learns to utilize probing techniques to ensure that the information gathered is both complete and reliable. Quality control measures are in place to monitor interview flow and content of exchanges.

The University of Iowa Survey Unit employs rigorous scientific survey methodologies and provides extensive staff training. All interviewers must successfully complete the project training before they will be allowed to begin interviewing. The training will cover the following topics:

- Background and purpose of the study;
- Obtaining informed consent to the interview;
- Review of the intent of each of the questions in the questionnaire, and specifications for administration;
- Privacy requirements;
- Guidelines for successfully interviewing respondents from different cultures;
- Refusal aversion and conversion;
- Determining when a bilingual interviewer is needed to complete the interview; and
- Interviewing with the assistance of an interpreter.

Interviewers will be allowed to interview when they have completed the training and can show mastery of the material by successfully completing a “mock” interview with a trainer.

Further, bilingual interviewers will not only need to demonstrate their facility with the English version of the questionnaire, but they will also need to successfully complete a “mock” interview in their non-English language with a supervisor and someone who can evaluate their language skills (who will sometimes be one and the same). The Survey Unit has on staff supervisors who can certify interviewers in most languages. As described earlier, CATI is the software program being used during the actual telephone interview data are being stored into the database.

Supervisors will be monitoring interviewer calls daily, and will meet with interviewers weekly to provide feedback on their performance and coaching as needed. Interviewers with high refusal rates, errors in questionnaire administration or unusually high proportions of “Don’t Know” and “Refused” responses will be given immediate feedback and remedial training as needed. If their performance does not meet the study standards after this feedback and or/remedial training, the interviewer will be dismissed from the study.

It is estimated that fewer than 50 surveys will be translated into up to 8 languages that we expect to encounter most commonly in our sample of respondents. Translations will be done by the accredited translation services of the University of Iowa’s Translation Lab (a service that the Survey Unit has used in the past). The translators have native-level proficiency in both English and the language in which the translation is conducted, and are professionally trained. As noted earlier, we expect that the majority of our non-English interviews will be completed in Spanish, Russian, Vietnamese, Somali, Hmong, Arabic, Sudanese, and Serbo-Croatian. The translation of the questionnaire will be reviewed by an accredited staff member of the University of Iowa’s Translation Lab.

We anticipate that in a small number of cases the respondent will need to be re-contacted so that information that is missing from the interview can be retrieved. In those cases, the interviewer will use the re-contact script included in **Appendix 6** in this submission.

After the interview has been completed, the respondent will be mailed a $10 money order as a thank you for their participation. This letter is included in **Appendix 7**.

In-Person Interviews. ISED anticipates that up to 25 surveys will be completed in-person. ISED will hire, train, and supervise in-person interviewers. After the telephone interview process (as described above) has been attempted and did not produce a completed interview, ISED will make the decision to move this sample member to the field effort. The in-person interview data collection method is used for people who the telephone interviewers have not been able to contact over the telephone (i.e., the telephone number is incorrect, the telephone number is correct but the respondent has not been successfully reached to conduct the survey over the telephone, etc). Please note—the in-person interview method is not being used for people who refused the telephone interview.

The in-person field interviews will use the same survey instrument and can use the CATI software system by laptop. However, if the respondent would be more comfortable, the interviewer will use a hardcopy of the instrument, fill out the answers manually, and then enter the data into CATI after the interview is completed. ISED will hire, train, and supervise the field staff interviewers. At the end of the interview, the respondent is offered $10 and is asked to sign a form verifying that the compensation has been received.

B.3 Methods for Maximizing Response Rates

We expect this population to be reasonably willing to cooperate with the survey once their basic trust issues are addressed. The response rate for the participant survey will be calculated as the number of completed interviews, divided by the number of eligible respondents in the sample. Eligible respondents are defined as those members of the selected sample who acquired an asset through the ORR IDA program.

We intend to use several means to target the minimum 75 percent response rate specified by the OMB including:

Initial Telephone Contact. As described earlier, the ORR IDA grantees that provided the IDA services for the specific respondent will make the initial telephone call to the respondent. This is essential step in establishing legitimacy and an opportunity for the respondent to ask questions about the study.

Grantee Endorsement Letters. We will solicit endorsement letters from the ORR IDA grantees who provided the IDA services for the specific respondent. For example, if respondent A worked with Agency A, then Agency A will send a personalized letter to Respondent A. We believe it will be important for respondents to have the study approved by organizations they trust. This letter will be translated into the participants' native language.

$2 Respondent "Pre-Payment" Remuneration. We will offer $2 to each sample member during the initial contact phase. This "pre-payment" is designed to peak the interest of the respondents and also to convey that their participation is highly valued.

$10 Respondent Remuneration. We will offer $10 to each respondent who makes a good faith effort to complete the survey. We hope this will allow more respondents to make time for the interview during the data collection period.

Limiting the Interview Length. We have limited the length of the interview to 20 minutes, which we believe will make it easier for respondents to complete.

Translating the Questionnaire & Bilingual Interviewing Staff. We intend to translate the questionnaire in the 8 most commonly encountered languages in the three study sites. Being able to complete the interview in a language with which they are comfortable will make it more likely that respondents will complete interviews.

Interviewing the Respondent's Convenience. We will be flexible in scheduling interviews at the respondent's convenience. The University of Iowa Survey Unit makes calls throughout the day. Calls are attempted during: Monday-Friday 9:00 AM-9:00 PM; Saturday 10:00 AM – 9:00 PM; Sunday 10:00 AM-6:00 PM.

Field Follow-Up. For cost reasons, we will attempt to complete most of the interviews with refugees by telephone. We will also do some in-person follow-up of difficult-to-contact respondents or respondents who we have contact information for but who were unable to engage in a telephone interview.

Experienced Locators. In addition to internet sources and locating databases, ISED will solicit help from the refugee service organizations who provided the sample of refugees in each location to help locate survey respondents.

Refusal Aversion and Conversion. The University of Iowa Survey Unit trains interviewers in refusal aversion techniques. Cases with respondents who initially refuse the interview will be assigned to interviewers who show aptitude for turning refusals into completed interviews. In addition, should common reasons for refusal emerge as the data collection progresses, ISED will create letters to be mailed to respondents addressing these concerns.

B.4 Testing Procedures and Methods

In order to effectively address the objectives for the survey of refugees, ISED drafted a survey based on early discussions with ORR and ORR IDA program managers. Through a series of conference calls and email exchanges, a first draft of the survey was distributed to the ORR IDA Program Manager and the eight ORR IDA grantees for review. A conference call was held to go through the survey item-by-item. ISED made revisions to the survey.

This second version of the survey was field tested using nine refugee respondents recruited through the current group of ORR IDA grantees currently offering IDA services to refugees. Respondents were recruited by the ORR IDA grantees. Respondents were selected if they had acquired an asset through the program and were willing to take part in the interview. The field test interviews were conducted by telephone. Based on the results of that field test, the questionnaire was modified. It was shortened, and questions were redesigned or reworded to better address the aims of the study and to be easier for respondents to answer.

The third version of the questionnaire was reviewed carefully by the ORR IDA expert team and ORR. Changes were made to wording and response categories. This final version of the questionnaire that will be used for the survey has been included in this request for approval to OMB (**Appendix 1**).

B.5 Contractor and Other Individuals Contacted

The program officer at the Office of Refugee Resettlement is Lisa Campbell, IDA Program Manager, (202-205-4597).

Under Contract with the Department of Health and Human Services's Program Support Center and the Administration for Children and Families, Office of Refugee Resettlement, the persons responsible for the survey design, overseeing data collection, data analysis, and report writing are:

Jan Losby ISED 770-439-1060	Maria Hein ISED (319) 294-5803

The person responsible for the telephone survey effort is:

Lisa Werner
Field Director, Survey Unit
Law, Health Policy & Disability Center
University of Iowa
(319) 335-5799

Appendix 1:
Former Participant Survey

ORR IDA POST-ASSET ACQUISITION SURVEY

*Please note: Instructions for the interviewer are in **italic print** and are not read to the participant.*

Read to respondents: Hello, my name is ________________ and I am calling for ISED. We are calling people to learn about your experiences with *[insert specific name of participant's IDA program]*. May I please speak with ?

1. CONTINUE INTERVIEW-ELIGIBLE RESPONDENT IS ON THE PHONE ***[CONTINUE]***
2. REPEAT INTRO-ELIGIBLE RESPONDENT WILL COME TO PHONE ***[CONTINUE]***
3. ARRANGE CALLBACK-ELIGIBLE RESPONDENT WILL COMPLETE LATER ***[SKIP CALLBACK]***
4. RESPONDENT REFUSAL-ELIGIBLE RESPOND WILL NOT PARTICIPATE ***[SKIP CLOSING1]***
5. HOUSEHOLD REFUSAL-PERSON WILL NOT CONFIRM ELIGIBILITY ***[SKIP CLOSING1]***

Recently you may have talked with someone from your IDA program *[insert specific name of participant's IDA program]* or received a letter on yellow paper describing a study that we are doing with people who took part in the *[insert specific name of participant's IDA program]*. You also received $2 at this time. The purpose of this survey is to learn about your experiences now that you've left the program.

We are only talking with 200 people across the United States, so you are in a special position to tell us about what it has been like for you.

Your participation is completely voluntary and will in no way affect any benefits that you may be receiving.

We will ask you some questions about you and your family. Some of the questions may feel private and personal. If we come to any question you do not want to answer, just let me know and we'll move on. However, we hope you will answer as many questions as you can, so the results of the study give as accurate a picture of your experiences as possible.

All of the information you provide will be kept private. Your name will not appear in any reports of the findings and your answers will be reported as part of a group--never individually.

We'd like to see how people benefited from participating in the IDA program. Your participation is completely voluntary and will not affect any benefits that you may be receiving.

The survey will take about 20 minutes, depending on your answers. If you qualify to participate, you will be eligible to receive a $10 money order in exchange for your time and for completing the survey.

I'd like to begin now if this is a good time for you.

1. CONTINUE INTERVIEW
2. SCHEDULE CALLBACK ***[SKIP CALLBACK]***
3. RESPONDENT REFUSAL ***[SKIP CLOSING1]***

Information in this box supplied by the ORR IDA grantee.

Is this a(n): *(mark one)*

- ❒ Individual Account
- ❒ Household Account

Asset Acquired *(mark all that apply):*

- ❒ Vehicle — Date Asset Acquired: ________________________
- ❒ Home — Date Asset Acquired: ________________________
- ❒ Microenterprise — Date Asset Acquired: ________________________
- ❒ Post secondary education, vocational training or recertification — Date Asset Acquired: ________________________
- ❒ Computer — Date Asset Acquired: ________________________
- ❒ Home renovation — Date Asset Acquired: ________________________

CATI System goes to the appropriate asset section automatically.

Two sections follow:

I. Asset Specific Section (the skip patterns will be automatic based on which specific assets were marked above.)

II. General Survey Section

I. Asset Specific Section
A.1 VEHICLE—not purchased as part of a microenterprise IDA

1. Do you still own your car purchased through the IDA program?

    ❒ Yes

    1a. *If yes*, what has having a car enabled you to do? *(mark all that apply)*
    ❒ Go to work
    ❒ Get a better job (higher paying, better benefits)
    ❒ Go to school
    ❒ Own a business
    ❒ Purchase a home
    ❒ Improved quality of life (e.g., have more time to spend with family)
    ❒ Allowed other family members to go to work, go to school
    ❒ Acquire other asset ____ *(write in)*

    (If more details needed -- *write in)*
    ____
    ____

    ❒ No
    1b. *If no*, what happened to the car? *(write in)*
    ____
    ____

    1c. While you had the car, what did having a car enable you to do? *(mark all that apply)*
    ❒ Go to work
    ❒ Get a better job (higher paying, better benefits)
    ❒ Go to school
    ❒ Own a business
    ❒ Purchase a home
    ❒ Improved quality of life (e.g., have more time to spend with family)
    ❒ Allowed other family members to go to work, go to school
    ❒ Acquire other asset ____ *(write in)*

    (If more details needed -- *write in)*
    ____
    ____

2. How has owning a car made a difference to you and your family? *(write in)*
    ____
    ____

Skip to section # II. General Survey Section if this is the only asset acquired.
If another asset was acquired the skip pattern will be automatic.

A.2 HOME

3. Do you still own your home purchased through the IDA program?
   - ❐ Yes

     3a. *If yes*, do you believe the value of your home has increased, decreased, or remained the same since you purchased it? *(mark only one)*
     - ❐ Increased
     - ❐ Decreased
     - ❐ Remained the same

     3b. Why do you think the value has *(increased, decreased, or remained the same--insert answer from question above 3a)? (write in)*____
     ____

     Probe: For example, have the sales price of comparable homes in your neighborhood changed? Have you received a city or county assessment? Have you had a real estate appraisal? Have you made upgrades or has there been deterioration?

   - ❐ No

     3c. *If no*, what is the reason you no longer own this home? *(mark all that apply)*
     - ❐ Inability to pay mortgage
     - ❐ Foreclosure
     - ❐ Voluntary sale of house
     - ❐ Sold this house to buy another house
     - ❐ Change in personal situation (e.g., divorce)
     - ❐ Change in employment situation (e.g., loss of job, reduced hours)
     - ❐ Moved out of the area
     - ❐ Other ____ *(write in)*
     - ❐ Don't know

4. Since you have owned the home you purchased through the IDA program, have you refinanced your mortgage?
   - ❐ Yes
   - ❐ No
   - ❐ Don’t know
   - ❐ Has applied, waiting for approval
   - ❐ Applied, but denied

     4a. *If yes*, what was the reason you refinanced your mortgage? *(mark all that apply)*
     - ❐ To have a lower interest rate
     - ❐ To reduce monthly mortgage payment
     - ❐ To get equity out
     - ❐ Other____ (write in)
     - ❐ Don’t know

5. Since you have owned the home you purchased through the IDA program, have you received a home equity loan?
   - ❐ Yes
   - ❐ No
   - ❐ Don’t know
   - ❐ Has applied, waiting for approval
   - ❐ Applied, but denied

5a. *If yes*, what was the reason you got a home equity loan? *(mark all that apply)*
- ❒ To consolidate debt
- ❒ To make improvements to your home
- ❒ Other ____ (write in)
- ❒ Don't know

6. How has owning a home made a difference to you and your family? *(write in)*

____

____

Skip to section # II. General Survey Section if this is the only asset acquired.
If another asset was acquired the skip pattern will be automatic.

A.3 MICROENTERPRISE

7. Do you still own the business that you started or purchased through the IDA program?

   ❒ Yes

   7a. *If yes*, do you believe the value of your business has increased, decreased, or remained the same since you started/purchased it? *(mark only one)*

   ❒ Increased
   ❒ Decreased
   ❒ Remained the same

   7b. Why do you think the value has *(increased, decreased, or remained the same--insert answer from question above 7a)? (write in)*____
   ____

   Probe: For example, changes in the number of customers, in the number of sales, in the number of products sold, in gross income, or in net income?

   7c. Other than yourself do you have any paid employees at your business?

   ❒ Yes
   ❒ No

   7d. *If yes,* how many *(read all categories, write in 0 in the spaces provided if none)*

   ____ # of part-time family members ______ # of part-time non-family members

   ____ # of full-time family members ______ # of full-time non-family members

   Note: Part time = less than 35 hours per week. Full time = 35 hours or more per week.

   7e. Is this an increase, decrease or the same number of paid employees when you first started or purchased your business?

   ❒ Increase
   ❒ Decrease
   ❒ Same number

   ❒ No

   7f. If you no longer own the business, what happened? *(write in)*
   ____
   ____

8. How has owning your own business made a difference to you and your family? *(write in)*
   ____
   ____

Skip to section # II. General Survey Section if this is the only asset acquired.
If another asset was acquired the skip pattern will be automatic.

A.4 POST-SECONDARY EDUCATION, VOCATIONAL TRAINING OR RECERTIFICATION

9. In which area of study or subject did you use your IDA funds? *(write in)*

____

____

10. Have you completed your degree or certification program?
- ❒ Yes
- ❒ No, still in school

10a. *<u>If yes</u>*, what degree or certification have you received? *(mark all that apply)*
- ❒ 2-year college degree
- ❒ 4-year college degree ❒
- ❒ Graduate college degree
- ❒ Certificate in ________________________ *(write in)*
- ❒ Other ______________________________ *(write in)*

11. Have you found a job in your field of study as a result of your education/training/recertification?

❒ Yes

Please explain: ____ *(write in)*

❒ No

Please explain: ____ *(write in)*

❒ Not yet, still in school

12. How has education/training/recertification made a difference to you and your family? *(write in)*

____

____

____

Skip to section # II. General Survey Section if this is the only asset acquired.
If another asset was acquired the skip pattern will be automatic.

A.5 COMPUTER

Note: This computer purchase was a stand alone asset, and not part of microenterprise or education.)

13. Do you still own the computer purchased through the IDA program?

❒ Yes

13a. <u>*If yes*</u>, what has having a computer enabled you to do? *(mark all that apply)*

❒ Go to work
❒ Get a better job (higher paying, better benefits)
❒ Go to school
❒ Own a business
❒ Purchase a home
❒ Improved quality of life (e.g., have more time to spend with family)
❒ Allowed other family members to go to work, go to school
❒ Acquire other asset ____ *(write in)*

(If more details needed-- write in)

____

____

❒ No

13b. <u>*If no*</u>, what happened to the computer? *(write in)*

____

____

13c. When you had the computer, what did having a computer enable you to do? *(mark all that apply)*

❒ Go to work
❒ Get a better job (higher paying, better benefits)
❒ Go to school
❒ Own a business
❒ Purchase a home
❒ Improved quality of life (e.g., have more time to spend with family)
❒ Allowed other family members to go to work, go to school
❒ Acquire other asset ____ *(write in)*

(If more details needed-- write in)

____

____

14. How has owning your own computer made a difference to you and your family? *(write in)*

____

____

Skip to section # II. General Survey Section if this is the only asset acquired.
If another asset was acquired the skip pattern will be automatic.

A.6 HOME RENOVATION

15. What renovation(s) did you make to your home? *(write in)*
____
____

15a. Was the renovation done *(mark all that apply)*
- ❐ for basic maintenance
- ❐ to increase value of home
- ❐ to make a better home for your family

16. As a result of the renovations, do you believe the value of your home has increased, decreased, or remained the same? *(mark only one)*
- ❐ Increased
- ❐ Decreased
- ❐ Remained the same

16a. Why do you think the value has *(increased, decreased, or remained the same--insert answer from question above 16)? (write in)*____
____

Probe: For example, have the sales price of comparable homes in your neighborhood changed? Have you received a city or county assessment? Have you had a real estate appraisal? Have you made upgrades or has there been deterioration?

17. How has making home renovation(s) made a difference to you and your family? *(write in)*
____
____

Continue with # II. General Survey Section.

II. General Survey Section

A. SAVING

In this next section I will ask you some specific questions about you and your family.

Some of the questions may feel quite personal. If we come to any question you do not want to answer, just let me know and we'll move on. All of the information you provide will be kept private. Your name will not appear in any reports of the findings and your answers will be reported as part of a group--never individually.

The purpose of this survey is to learn about your experiences now that you've left the program. We'd like to see how people benefited from participating in the IDA program.

1. Are you saving **now**? *(mark only one)*
   - ❒ Yes
   - ❒ No

   1a. *If yes*, Are you saving every month?
   - ❒ Yes
   - ❒ No

   1b. *If yes*, How much do you save each month? $____________________ (write in)

   1c. *If yes*, what do you plan to do with your savings? *(mark all that apply)*
   - ❒ Buy a new/different home
   - ❒ Obtain post-secondary education (for yourself)
   - ❒ Obtain post-secondary education (for your spouse/partner)
   - ❒ Pay for your children's education
   - ❒ Starting or expanding a business
   - ❒ Acquire health care
   - ❒ Pay off debt
   - ❒ Other ____(write in)
   - ❒ Undecided/don't know
   - ❒ Emergency fund
   - ❒ Vacation
   - ❒ Retirement
   - ❒ Investment account
   - ❒ Job training

   1d. *If no*, can you tell me the reason why you are not saving? *(write in)*

   ____

   ____

2. Which of the following statements best describes how you intend to save in the **future**? *(mark only one)*
   - ❒ I will not save.
   - ❒ If I have extra money, I will save some of it.
   - ❒ I will save a regular amount each month.
   - ❒ Don't know

3. Did you review your credit report or credit score this year? *(mark only one)*
   - ❒ Yes
   - ❒ No
   - ❒ Don't know

B. ASSETS & DEBT

4. What assets do you have? READ RESPONSES *(mark all that apply)*
   - ❐ Home
   - ❐ Car
   - ❐ Computer
   - ❐ Land (other than where your home is)
   - ❐ Retirement account
   - ❐ Building, house or property (other than your home)
   - ❐ Savings account
   - ❐ Checking account
   - ❐ Other ____ *(write in)*

5. What kind of debt do you have? READ RESPONSES *(mark all that apply)*
   - ❐ Credit cards
   - ❐ Home mortgage
   - ❐ Medical
   - ❐ Education loan
   - ❐ Car loan
   - ❐ Other ____ *(write in)*

6. In your opinion, does your debt exceed the value of your assets? *(mark only one)*
   - ❐ Yes
   - ❐ No
   - ❐ Don’t know

C. Employment

Directions: If this is an <u>*individual IDA account holder*</u> *ask only the first set of questions 7-8a. If this is a* <u>*household IDA account*</u>*, ask both sets of employment questions 7-10a.*

7. What is your current employment status? Are you: *(read responses and mark all that apply)*
   - ❒ Employed part-time (less than 35 hours per week)
   - ❒ Employed full-time (35 hours or more per week)
   - ❒ Self-employed, owns own business (part-time endeavor less than 35 hours per week)
   - ❒ Self-employed, owns own business (full-time endeavor 35 hours or more per week)
   - ❒ Not employed, looking for work
   - ❒ Not employed, not looking for work
   - ❒ Earning money through odd jobs (paid in cash, jobs where you do not receive a W-2 form\
   - ❒ Other? ____ *(write in)*
   - ❒ Don't know

7a. <u>Ask if employed:</u> If employed now, do you receive health insurance through your employer? *(mark only one)*
   - ❒ Yes
   - ❒ No
   - ❒ Don't know
   - ❒ Not applicable, not employed now

7b. If employed (or self-employed), what is your monthly or annual salary (or owner's draw), or hourly wage—whichever is easier? This information is strictly private. That means that the government will not know your name, and your name and your answers will be kept separately.

Annual salary or owner's draw: $__________________ *(entered from below or provided directly by respondent)*

Space to calculate annual salary
Monthly salary $_____________ x 12 months = _____________ annual amount
(enter above)
Or owner's draw

If person does not want to supply the exact amount (or estimate an amount), please ask: Annually do you make…. (read responses)
- ❒ Less that $10,000
- ❒ $10,001 to $24,999
- ❒ $25,000 to $39,999
- ❒ $40,000 to $54,999
- ❒ $55,000 to $69,999
- ❒ $70,000 to $84,999
- ❒ $85,000 to $99,999
- ❒ Over $100,000
- ❒ Don't know
- ❒ Refused

8. Has your employment situation changed since you acquired your asset? *(mark only one)*
   - ❐ Yes
   - ❐ No
   - ❐ Don't know

   8a. *If yes*, how exactly has your employment changed? *(mark all that apply)*
   - ❐ Have same job, earn more
   - ❐ Have same job, earn less
   - ❐ Have same job, got promotion (no wage increase)
   - ❐ Have entirely new job, earn more
   - ❐ Have entirely new job, earn less
   - ❐ Began second job
   - ❐ Lost job, unemployed
   - ❐ Other specify____ *(write in)*
   - ❐ Don't know

   If this is an individual IDA account, skip question#11 in section D.
   If this is a household IDA account, continue with question #9.

9. Is there another adult in the household who is employed?
   - ❐ Yes
   - ❐ No *skip to question#11 in section D*

   9a. *If yes*, is that person: *(read responses and mark all that apply)*
   - ❐ Employed part-time (less than 35 hours per week)
   - ❐ Employed full-time (35 hours or more per week)
   - ❐ Self-employed, owns own business (part-time endeavor less than 35 hours per week)
   - ❐ Self-employed, owns own business (full-time endeavor 35 hours or more per week)
   - ❐ Earning money through odd jobs (paid in cash, jobs where you do not receive a W-2 form)
   - ❐ Other? ____ *(write in)*
   - ❐ Don't know

   9b. If employed now, does s/he receive health insurance through her/his employer? *(mark only one)*
   - ❐ Yes
   - ❐ No
   - ❐ Don't know
   - ❐ Not applicable, not employed now

   9c. If employed or self-employed, what is her/his annual salary, monthly salary or hourly wage—whichever is easier?

   Annual salary or owner's draw: $__________________ *(entered from below or provided directly by respondent)*

Space to calculate annual salary
Monthly salary $______________ x 12 months = ______________ annual amount
(enter above)
Or owner's draw

If person does not want to supply the exact amount (or estimate an amount), please ask: Annually do you make…. (read responses)

- ❐ Less that $10,000
- ❐ $10,001 to $24,999
- ❐ $25,000 to $39,999
- ❐ $40,000 to $54,999
- ❐ $55,000 to $69,999
- ❐ $70,000 to $84,999
- ❐ $85,000 to $99,999
- ❐ Over $100,000
- ❐ Don’t know
- ❐ Refused

10. Has that person’s employment situation changed since you acquired your asset? *(mark only one)*
- ❐ Yes
- ❐ No
- ❐ Don’t know

10a. *If yes*, how exactly has her/his employment changed? *(mark all that apply)*
- ❐ Have same job, earn more
- ❐ Have same job, earn less
- ❐ Have same job, got promotion (no wage increase)
- ❐ Have entirely new job, earn more
- ❐ Have entirely new job, earn less
- ❐ Began second job
- ❐ Lost job, unemployed
- ❐ Other specify____ *(write in)*
- ❐ Don't know

D. CONNECTION TO BANK OR CREDIT UNION

11. Do you use the services of a bank or credit union? *(mark only one)*
   - ❒ Yes
   - ❒ No
   - ❒ Don't know

12. I'd like to find out what services you use from your bank or credit union. Do you have: *(read responses and mark only one answer per item)*

Checking account	❒ Yes	❒ No	❒ Don't know
Savings account	❒ Yes	❒ No	❒ Don't know
Credit card	❒ Yes	❒ No	❒ Don't know
ATM	❒ Yes	❒ No	❒ Don't know
Debit card	❒ Yes	❒ No	❒ Don't know
Direct deposit	❒ Yes	❒ No	❒ Don't know
On-line banking or direct bill paying	❒ Yes	❒ No	❒ Don't know
CDs or investment accounts	❒ Yes	❒ No	❒ Don't know
Loan—home or car	❒ Yes	❒ No	❒ Don't know
Anything else? *(write in)*	❒ Yes	❒ No	❒ Don't know

E. INTEGRATION & CITIZENSHIP STATUS

13. Has participating in the IDA Program affected your sense of belonging to your city or town? *(mark only one)*
   - ❒ Increased your sense of belonging
   - ❒ Made no difference
   - ❒ Negatively affected your sense of belonging

   13a. Please tell me more about this. *(write in)*

   ____
   ____
   ____

14. Do you have friends outside of your own ethnic group? *(mark only one)*
   - ❒ Yes
   - ❒ No

15. What is your current U.S. citizenship status? *(mark only one)*
   - ❒ U.S. citizen
   - ❒ Not a U.S. citizen

   15a. *<u>If not a U.S. citizen</u>*, are you eligible for U.S. citizenship? *(mark only one)*
   - ❒ Yes
   - ❒ No
   - ❒ Don't know

   15b. *<u>If eligible</u>*, what steps have you taken to become a U.S. citizen? *(mark only one)*
   - ❒ Has decided **not** to pursue U.S. citizenship
   - ❒ Still thinking about the idea of pursuing U.S. citizenship
   - ❒ Submitted application
   - ❒ Studying to take citizenship exam
   - ❒ Has taken citizenship exam and waiting for results

- ❒ U.S. citizenship denied
- ❒ Other ____ *(write in)*

F. INCOME

Just to remind you, every answer you provide is kept strictly private. No one outside of this research project will see this information.

16. Since acquiring your asset through the IDA Program, has your household income: *(mark only one)*
    - ❒ Increased
    - ❒ Remained the same
    - ❒ Decreased
    - ❒ Don't know

17. Since acquiring your asset through the IDA Program, at the end of the month after you have paid your bills do you have more, less, or the same amount of money left over as before you acquired your asset? *(mark only one)*
    - ❒ More
    - ❒ Same
    - ❒ Less
    - ❒ Don't know

18. What is your <u>total household annual income</u>? Please include all sources of income for all people in your household. *(read responses & mark only one)*
    - ❒ Less that $10,000
    - ❒ $10,001 to $24,999
    - ❒ $25,000 to $39,999
    - ❒ $40,000 to $54,999
    - ❒ $55,000 to $69,999
    - ❒ $70,000 to $84,999
    - ❒ $85,000 to $99,999
    - ❒ Over $100,000
    - ❒ Don't know
    - ❒ Refused

19. Did you receive TANF (public assistance) when you were saving for your asset? *(mark only one)*
    - ❒ Yes
    - ❒ Don't know
    - ❒ No

20. Do you receive TANF (public assistance) **now**? *(mark only one)*
    - ❒ Yes
    - ❒ Don't know
    - ❒ No

21. Did you receive Food Stamps when you were saving for your asset? *(mark only one)*
    - ❒ Yes
    - ❒ Don't know
    - ❒ No

22. Do you receive Food Stamps **now**? *(mark only one)*
    - ❒ Yes
    - ❒ Don't know
    - ❒ No

23. Is there anything I have not asked you that you would like to share about your experiences with the IDA program? *(write in)*

____
____
____
____
____
____

Before we end, let me jot down your current mailing address so that the $10 honorarium can be mailed to you: Your mailing address is private and will not be shared with anyone. The only purpose is to send you the $10.

NAME____
STREET____
CITY_________________________
STATE_________________
ZIP_________________

Thank you very much for being so generous with your time.

Appendix 2:

60-Day Federal Register Notice

[Federal Register: January 9, 2008 (Volume 73, Number 6)]
[Notices]
[Page 1615-1616]
From the Federal Register Online via GPO Access [wais.access.gpo.gov]
[DOCID:fr09ja08-41]

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Administration for Children and Families

Proposed Information Collection Activity; Comment Request

Proposed Project

Title: Office of Refugee Resettlement Individual Development Account (IDA) Program Post-Asset Acquisition Data Collection.

OMB No.: New Collection.

Description: In October 1999 the Administration for Children and Families (ACF), Office of Refugee Resettlement (ORR), began funding Individual Development Account (IDA) programs, a discretionary grant program authorized by Section 412(c)(1)(A) of the Immigration and Nationality Act (INA) (8 U.S.C. 1522(c)(1)(A)), for low-income refugees. IDAs are a tool that enable low-income families to save, build assets, and enter the financial mainstream. Since the inception of the ORR IDA Program, data have never been collected from the former refugee participants to assess how they are doing since they acquired their asset (e.g., home, small business, car, post-secondary education/vocational training/recertification, computer, or home renovation).

This report will be used to document the experiences of the refugees and their families since they acquired their asset. There is much to be learned from the experiences of IDA programs serving refugees. ORR has requested this report in order to document long-term program outcomes and understand what happens after a participant obtains his/her asset. The lessons drawn will not only have direct implications for ORR, but also for currently funded refugee IDA grantees. The broader asset field will also benefit from learning about the achievements and challenges of a program that serves refugees.

Respondents: Former ORR IDA participants who acquired an asset through the ORR IDA Program. Former IDA grantee agencies.

Annual Burden Estimates

Instrument	Number of Respondents	Number of Responses per Respondent	Average Burden Hours per Response	Total Burden Hours
Former IDA Participants Data	200	1	.30	60
Former IDA Grantee Agencies	48	1	10	480
Estimated Total Annual Burden Hours:				540

In compliance with the requirements of Section 3506(c)(2)(A) of the Paperwork Reduction Act of 1995, the Administration for Children and Families is soliciting public comment on the specific aspects of the information collection described above. Copies of the proposed collection of information can be obtained and comments may be forwarded by writing to the Administration for Children and Families, Office of Administration, Office of Information Services, 370 L'Enfant Promenade, SW., Washington, DC 20447, Attn: ACF Reports Clearance Officer. E-mail address: infocollection@acf.hhs.gov. All requests should be identified by the title of the information collection.

The Department specifically requests comments on: (a) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the proposed collection of information; (c) the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Consideration will be given to comments and suggestions submitted within 60 days of this publication.

Appendix 3:

30-Day Federal Register Notice

[Federal Register: March 21, 2008 (Volume 73, Number 56)]
[Notices]
[Page 15161-15162]
From the Federal Register Online via GPO Access [wais.access.gpo.gov]
[DOCID:fr21mr08-72]

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Administration for Children and Families

Submission for OMB Review; Comment Request

Title: Office of Refugee Resettlement Individual Development Account (IDA) Program Post-Asset Acquisition Data Collection.

OMB No.: New Collection.

Description: In October 1999 the Administration for Children and Families (ACF), Office of Refugee Resettlement (ORR), began funding Individual Development Account (IDA) programs, a discretionary grant program authorized by Section 412(c)(1)(A) of the Immigration and Nationality Act (INA) (8 U.S.C. 1522(c)(1)(A)), for low-income refugees. IDAs are a tool that enable low-income families to save, build assets, and enter the financial mainstream. Since the inception of the ORR IDA Program, data have never been collected from the former refugee participants to assess how they are doing since they acquired their asset (i.e., home, small business, car, post-secondary education/vocational training/recertification, computer, or home renovation).

This report will be used to document the experiences of the refugees and their families since they acquired their asset. There is much to be learned from the experiences of IDA programs serving refugees. ORR has requested this report in order to document long-term program outcomes and understand what happens after a participant obtains his/her asset. The lessons drawn will not only have direct implications for ORR, but also for currently funded refugee IDA grantees. The broader asset field will also benefit from learning about the achievements and challenges of a program that serves refugees.

Respondents: Former ORR IDA participants who acquired an asset through the ORR IDA Program. Former ORR IDA grantee agencies will also assist in locating the former IDA participants.

Annual Burden Estimates

Instrument	Number of Respondents	Number of Responses per Respondent	Average Burden Hours per Response	Total Burden Hours
Former IDA Participants Data	200	1	.30	60
Former IDA Grantee Agencies	48	1	10	480
Estimated Total Annual Burden Hours:				540

Additional Information: Copies of the proposed collection may be obtained by writing to the Administration for Children and Families, Office of Administration, Office of Information Services, 370 L'Enfant Promenade, SW., Washington, DC 20447, Attn: ACF Reports Clearance Officer. All requests should be identified by the title of the information collection. Email address: infocollection@acf.hhs.gov.

OMB Comment: OMB is required to make a decision concerning the collection of information between 30 and 60 days after publication of this document in the Federal Register. Therefore, a comment is best assured of having its full effect if OMB receives it within 30 days of publication. Written comments and recommendations for the proposed information collection should be sent directly to the following: Office of Management and Budget, Paperwork Reduction Project, Fax: 202-395-6974, Attn: Desk Officer for the Administration for Children and Families.

Dated: March 14, 2008.
Janean Chambers,
Reports Clearance Officer.
[FR Doc. E8-5656 Filed 3-20-08; 8:45 am]
BILLING CODE 4184-01-M

Appendix 4:

Suggested Script for ORR IDA Grantees

Suggested Script that the ORR IDA Grantees may say to the respondents when they first contact them to introduce the survey: A few years ago, you worked with us at [insert ORR IDA program name]. You acquired a *[insert specific asset]* through this program.

In the next several weeks, an interviewer calling on behalf on the Institute for Social and Economic Development (ISED) will be trying to reach you. I want to let you know that we are aware of this research and this call is legitimate. They aren't trying to sell you anything. They would just like a few minutes of your time to answer some questions.

The purpose of this survey is to learn about your experiences now that you've left the program. ISED has been contracted by the Office of Refugee Resettlement to interview people such as yourself who have received IDA services.

The telephone survey takes about 20 minutes. They will ask you questions about the asset you acquired through this IDA program, along with some information about you, your household, and your employment. ISED will offer $10 as a token of their appreciation for completing the interview.

Your participation is voluntary, and you can refuse to answer any questions. Participating in this study will <u>not</u> affect any of the services you are currently receiving or may receive in the future.

Everything you say in the survey interview is private. That means your answers will be kept separately from your name.

Here is $2 as a thank-you for thinking about this project.

If you have questions once an interviewer calls you, please feel free to call me and I will answer your questions.

ISED is sending out letters as well so you should receive that soon. It describes the purpose of the interview and who you can contact to complete the survey. If you don't want to wait to be called, please feel free to contact the interview group toll-free at 1-8XX-XXX-XXX to schedule an appointment for a survey interview.

This is an important research project and I hope you are able to take part in the survey. Thank you very much.

Appendix 5:

Grantee Letter to Survey Respondents

<ON GRANTEE LETTERHEAD>

Date

<FIRST NAME> <LAST NAME>
<STREET ADDRESS>
<CITY>, <STATE> <ZIPCODE>

Dear <FIRST NAME> <LAST NAME>,

A few years ago, you received services from us and your participated in our *[insert project name]*. You acquired a *[insert specific asset]* through this program. A research project is now being done to see how people just like you are doing after leaving the program.

In the next several weeks, an interviewer calling on behalf on the Institute for Social and Economic Development (ISED) will be trying to reach you. I want to let you know that we are aware of this research and this call is legitimate. They aren't trying to sell you anything. They would just like a few minutes of your time to answer some questions.

ISED has been contracted by the Office of Refugee Resettlement to interview people such as yourself who have received IDA services.

The purpose of this survey is to learn about your experiences now that you've left the program. The interviewer will ask you questions about the asset you acquired through this IDA program, along with some information about you, your household, and your employment.

Your participation is voluntary, and you can refuse to answer any questions. The survey takes about 20 minutes. We will ask you questions about the asset you acquired through this IDA program, along with some information about you, your household, and your employment.

As a token of appreciation for taking part in this survey, ISED will offer you $10 to complete the interview.

Everything you say in the survey interview is private. That means your answers will be kept separately from your name. Participating in this study will <u>not</u> affect any of the services you are currently receiving or may receive in the future.

Interviewers will be contacting you in the next few weeks by telephone to complete the survey with you over the telephone, or to make an appointment with you to complete the survey.

Here is $2 as a thank-you for thinking about this project.

n the meantime, please feel free to contact us toll-free at 1-8XX-XXX-XXX if you have any questions or would like to schedule an appointment for a survey interview.

I hope you are able to take part in this survey.
Sincerely,

Name of Grantee Program Manager

Appendix 6:

Advance Letter to Survey Respondents and Re-contact Script

<ON ISED LETTERHEAD>

Date

<FIRST NAME> <LAST NAME>
<STREET ADDRESS>
<CITY>, <STATE> <ZIPCODE>

Dear <FIRST NAME> <LAST NAME>,

A few years ago, you worked with *[insert ORR IDA program name]*. We would like to complete a telephone survey with you about your experiences with this program.

We are conducting the IDA Telephone Survey—this is a study on behalf of the Office of Refugee Resettlement about services provided to people who participated in the Individual Development Account (IDA) Program. The purpose of this survey is to learn about your experiences now that you've left the program.

Everything you say in the survey interview is private. That means your answers will be kept separately from your name. Participating in this study will <u>not</u> affect any of the services you are currently receiving or may receive in the future.

The survey takes about 20 minutes. We will ask you questions about the asset you acquired through this IDA program, along with some information about you, your household, and your employment.

Your participation is voluntary, and you can refuse to answer any questions. However, we hope you will answer as many questions as you can, so the results of the study give as accurate a picture of your experiences as possible.

As a token of our appreciation for taking part in this survey, we will offer you $10 to complete the interview.

One of our interviewers will be contacting you in the next few weeks by telephone to complete the survey with you over the telephone, or to make an appointment with you to complete the survey.

Here is $2 as a thank-you for thinking about this project.

In the meantime, please feel free to contact us toll-free at 1-8XX-XXX-XXX if you have any questions or would like to schedule an appointment for a survey interview. If you would like more information about ISED, I invite you to look at our website at www.ised.us.

Thank you in advance for your help with the survey.
Sincerely,

Jan Losby
Project Director

WHEN THE CORRECT RESPONDENT IS ON THE TELEPHONE:

You recently completed an interview for the [SURVEY NAME]. We want to thank you again for your help with the study.

When we reviewed your completed questionnaire as part of our routine quality control activities, we noticed that there (was one question/were a few questions) that we neglected to ask you during the interview.

We are hoping that you would be willing to answer them for us now.

IF NECESSARY: I'd like to remind you that everything that you tell me will be kept private.

Would you please tell me:

[ASK QUESTION(S) FROM QUESTIONNAIRE]

Thank you very much for your help. You have helped to make this study a success.

Appendix 7:

Respondent Thank-You Letter

<ON ISED LETTERHEAD>

Date

<FIRST NAME> <LAST NAME>

<STREET ADDRESS>

<CITY>, <STATE> <ZIPCODE>

Dear <FIRST NAME> <LAST NAME>,

Thank you very much for taking part in the ORR IDA telephone survey. We sincerely appreciate the time you took talking with us on the telephone. We have included the $10 money order as a token of our thanks.

The information you provided is very valuable. Thank you again for your help. If you need to reach me for any reason, please call me collect at 770-439-1060.

Sincerely,

Jan Losby

Project Director