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# **ASSETS FOR INDEPENDENCE (AFI) PROGRAM EVALUATION**

*AFI Implementation Interview Instrument*

## **AFI IMPLEMENTATION INTERVIEW INSTRUMENT**

### **Introductory Script:**

This is a study about how Individual Development Accounts (IDAs) operated under the Assets for Independence (AFI) Program help participants save and make asset purchases. This study is funded by the U.S. Department of Health and Human Services, and conducted by The Urban Institute. Your participation in this study will help policy-makers and AFI grantees better understand and develop IDAs and other asset development programs for low-income individuals. Specifically, these questions will help the evaluation to understand more about how the AFI program in this site operates, as well as any challenges faced by the program. This information collection has been reviewed and approved by the Office of Management and Budget with OMB #: 0970-XXXX which expires on XX/XX/2015.

This interview takes about 60 minutes, and your participation is voluntary. You may choose not to answer any questions you don't wish to answer, or end the interview at any time. We have systems in place to protect your identity and keep your responses private. In writing up our findings from these interviews, we never attribute anything to a specific respondent. The research staff participating in this study have signed notices that they will keep all information gleaned through these interviews private to the extent permitted by law.

### **BASIC INFORMATION ON GRANTEE/SUBGRANTEE ORGANIZATION AND AFI PROJECT**

*These initial questions provide helpful context regarding your organization, its role as an AFI grantee or subgrantee, the role of other organizational partners in providing services to AFI participants, and the funding arrangements that support the AFI project. [Note: Some questions will be skipped, where the information was already obtained through the process of site selection and recruitment.]*

#### **Organizational and project overview**

- A1. In approximately what year was your organization established?
- A2. In addition to individual development accounts (IDAs), what types of program services does your organization provide?
- A3. What is the geographic area that you serve? Do you target your services on any particular demographic subpopulation(s) within that area?
- A4. What is your organization's current annual operating budget, approximately?
- A5. In what year did your organization first offer IDAs with funding through an AFI grant or subgrant?

- A6. How many IDAs are currently open under your AFI project?
- A7. How many staff in your organization currently play an operational role in your AFI project? Are these staff focused entirely on the AFI project or is it just one among many responsibilities?
- A8. How would you describe the “logic model” for your AFI project? In other words, what key outcomes are you trying to bring about for the participants, and how does the AFI project achieve these desired outcomes through the IDA services provided?

**Organizational partnering**

- A9. What financial institutions hold the IDA accounts for your AFI participants?
- A10. Do you have other organizational partners that provide services to AFI clients? For instance, do you outsource your financial education or other support services to accountholders?
- A11. Under what arrangements (if any) do you distribute any of your AFI grant/subgrant dollars to these other organizations?
- A12. How do you coordinate your organization’s activities on the AFI project with the activities of your other project partners? For instance, do you meet regularly with them?

**Financing arrangements**

- A13. What is the amount and timeframe of your current AFI grant(s)/subgrant(s)?
- A14. What nonfederal funding do you receive for your current AFI grant(s)/subgrant(s)?
- A15. What restrictions are there relating to the uses of these nonfederal dollars?

**PROJECT OPERATIONS DURING SAMPLE RECRUITMENT AND PROJECT ENROLLMENT**

*These questions focus on the features of the AFI project as implemented for applicants and for cases that are assigned to the treatment group(s). [As noted earlier, some questions will be skipped, where the information was already obtained through the process of site selection and recruitment.]*

**Participant recruitment and intake**

- B1. What outreach activities did you conduct to inform individuals of your IDA project? For example, what use did you make of informational sessions, printed materials, on-line publicity, or other electronic media? Which of these efforts (if any) had not been in place previously and were undertaken specifically to meet the target for sample recruitment?

- B2. To what extent did you rely on referrals from other social service agencies? How do you inform potential referral sources of the AFI project and other services you provide?
- B3. On what basis (beyond the eligibility criteria relating to income and assets) do you decide whether an applicant is an appropriate candidate for your AFI project, versus other services?
- B4. At how many different office locations was applicant intake conducted?
- B5. For those locations familiar to you, describe in detail the screening and intake process that was used to consider an applicant's AFI eligibility and then (if eligible) have them proceed through the study-related steps of informed consent, baseline questionnaire, and random assignment to a treatment or control group.

### **AFI project design parameters**

*These next questions pertain to the operating features of the IDA project. If you are a site that implemented a three-group design (two treatment groups and a control group), it is especially important that we understand the project differences between the two treatment groups.*

- B6. For which types of asset purchases do you provide match funds?
  - Home purchase
  - Small business startup or expansion
  - Postsecondary education
- B7. What match rate (including federal and non-federal match funds) do you offer for each type of purchase?
- B8. What is the maximum length of the saving period—i.e., the period during which an accountholder can make matchable deposits?
- B9. What is the maximum amount of match funds (federal and nonfederal) available to each accountholder?
- B10. At the end of one's saving period, how many months is the accountholder allowed to make asset purchases that qualify for match funds?
- B11. What is the required initial deposit for opening an IDA?

- B12. What are your rules regarding the accountholder's need to make deposits on a regular basis? What are the consequences to the accountholder of not meeting these requirements?
- B13. What are your rules regarding an accountholder's ability to withdraw funds for emergency expenses or other non-matchable uses? For instance, is the accountholder required to replenish these funds?
- B14. *[For sites with a three-group design]* What other project features (if any) differed between the two treatment groups?

### **Financial education and training**

*Once again, in the following questions please specify any differences between the two treatment groups, in sites that implemented a three-group design.*

- B15. What is the required number of hours of financial education? To meet this requirement, how many sessions do participants typically take? How long a time period (in calendar months) is usually required for a participant to complete these sessions? What is the timing of these sessions in relation to other participant activities? Does the participant need to complete this requirement before opening their IDA?
- B16. When and where are these sessions conducted?
- B17. What curriculum do you use for basic financial education?
- B18. What forms of asset-specific training (if any) do you offer for those planning to use their IDA accounts for homeownership? For small business start-up and expansion? For post-secondary education?
- B19. Is there a required number of hours of asset-specific training for each of the major authorized purchases? How many sessions do participants typically attend to meet this requirement? How long a time period (in calendar months) is usually required for a participant to complete these sessions?

### **Other services provided to AFI accountholders**

*Again, in the following questions please specify any differences between the two treatment groups in sites that implemented a three-group design.*

- B20. Is a regular monthly statement provided to IDA accountholders to inform them of their account balances and corresponding match funds? Can you provide an example of such a statement?
- B21. Do your partnering financial institutions offer any particular accountholder services, such as direct deposit or on-line banking, to facilitate account use?

- B22. What other forms of program support are provided to IDA accountholders in the following areas?
- Orientation sessions
  - Case management (navigating through program rules, promoting retention)
  - Financial services (budgeting, setting a savings goal, credit counseling)
  - Peer support (sharing experiences, celebrating milestone achievements)
  - Referral to program services offered by other social service agencies
- B23. How often are AFI project staff in touch with participants after they open an account?

### **Information systems**

- B24. Does your organization use AFI<sup>2</sup>, Client Tracker, or another management information system?
- B25. What information (if any) is available through this system on client flows (and dropout) at each of the following stages of IDA participation?
- application
  - account opening
  - financial education
  - asset specific training
  - matched withdrawal

### **PROGRAM SERVICES TO INDIVIDUALS ASSIGNED TO CONTROL GROUP**

*The following questions pertain to the cases randomly assigned to the study's control group.*

- C1. What non-IDA program services were available to members of the control group through your organization?
- C2. If an individual assigned to the control group tries subsequently to enter your AFI project, how would a project staff member have known of the individual's control group status? What action would the staff member have taken in this kind of situation?
- C3. Are there any other local organizations that offer IDAs or similar matched savings accounts to low-income households?
- C4. Do you have any specific evidence of control cases receiving IDA program services from your organization or others?

### **CHALLENGES FACED REGARDING THE AFI PROGRAM EVALUATION**

*These final questions address the difficulties you may have faced in administering the AFI project or in implementing the procedures relating to the evaluation.*

- D1. In which of the following areas of the AFI project and the evaluation did you encounter significant challenges? How were these challenges addressed? For instance, were there factors external to your organization that required a change in plans?**
- fund-raising (nonfederal funds)**
  - navigating the requirements of diverse funding sources**
  - coping with limited funds for administrative costs**
  - sample recruitment**
  - informed consent**
  - baseline questionnaire**
  - random assignment**
  - helping participants attain realistic savings goals,**
  - services to treatment cases**
  - services to control cases**
  - other aspects of the study**
- D2. For those issues that remain significant challenges, in what ways can the evaluation team best help you resolve them?
- D3. Did you make any changes to the rules or requirements for your AFI accountholders, since the time your organization was selected for the evaluation? If so, please describe these changes and the reasons for making them.**
- D4. Finally, do you feel that there are any important effects of your AFI project on participants beyond the measured outcomes we are tracking through the evaluation? (These measured outcomes include savings, asset purchases, and avoidance of hardship.)

*THANK YOU VERY MUCH FOR YOUR COOPERATION. YOUR FEEDBACK WILL HELP US BETTER SUPPORT YOUR ORGANIZATION THROUGH THE REMAINDER OF THE EVALUATION. THE INFORMATION WILL ALSO BE USEFUL IN INTERPRETING THE RESULTS FROM OUR UPCOMING ANALYSIS OF DATA FROM YOUR AFI PROJECT AND FROM THE OTHER STUDY SITES.*