ASSETS FOR INDEPENDENCE (AFI) PROGRAM EVALUATION

PURPOSE OF THE EVALUATION

An evaluation study of the Individual Development Account (IDA) program operated by Prosperity Works and its partner CNM Connect at Central New Mexico Community College is being conducted by the Urban Institute, MEF Associates, and RTI International on behalf of the U.S. Department of Health and Human Services. The purpose of this study is to assess the impact of IDAs on the economic well-being of households such as yours. You are one of approximately 1,100 individuals being asked to participate.

STUDY PROCEDURES

If you agree to participate in the study, you will be asked to complete a 30 minute self-administered questionnaire via computer and then to complete annual follow-up surveys via telephone for the next three years. The question topics include your employment and financial experiences, housing status and satisfaction, lifestyle and health issues. For each follow-up interview that you complete, which will take approximately 30 minutes, you will receive $20 as a token of appreciation.

Additionally, if you agree to participate in the study, Prosperity Works will obtain your credit score and credit report on a soft-inquiry basis that will not affect your credit score. This will be done once you enter the study and then annually for the next three years, whether you are assigned to the program group or the comparison group. To enable Prosperity Works to do this, you will need to sign a separate authorization form. Each time Prosperity Works obtains your credit score and credit report, they will review it with you.

The Urban Institute researchers will use the credit score for statistical purposes only, to better understand the IDA program. They will keep your credit score private; it will be stored separately from your name and address. Your credit score is not a factor in determining your IDA program eligibility.

RANDOM ASSIGNMENT AND IDA BENEFITS

If you decide not to participate in the study, you will need to wait until October 2014 before being allowed to apply again for the IDA program at CNM Connect/Prosperity Works.

For those who agree to participate in the study, we will use a random assignment procedure (like a lottery) to determine whether or not you are allowed to enter the IDA Program. Each study participant has a 50-50 chance of being allowed to enter the IDA Program, as a member of the study's "program group." Those not selected to enter the program can still receive any other benefits and services offered by CNM Connect/Prosperity Works, as a member of the study's "comparison group" but will be unable to re-apply for the IDA program at CNM Connect or Prosperity Works for up to three years. You will be notified of your group assignment at the end of the computer interview. <u>Your group assignment will also apply to all other members of your household, and thus will determine whether they are able to enter the IDA program at this time or whether they will need to wait for up to three years.</u>

If you are selected for the CNM Connect/Prosperity Works IDA Program, you will need to provide information about your IDA account to the Urban Institute and RTI International for the purpose of this evaluation.

POTENTIAL RISKS AND DISCOMFORTS

In the computer questionnaire or in the annual follow-up surveys, you may find some of the questions to be personal. You may refuse to answer any question and you may take a break at any time during an interview.

POTENTIAL BENEFITS

There are no immediate program benefits or services provided to those completing the computer survey. For each annual follow-up survey that you complete, you will receive $20 as a token of appreciation. This evaluation may also generate support for government policies that offer resources to households such as yours for investment in long-term economic growth.

PRIVACY

The information you provide will be kept private to the extent permitted by law. We will never publish, release, or share your personal information, with one exception: if you tell us you intend to harm yourself or others, we may be required to report that to appropriate authorities. However, we will not be asking about such topics. Many precautions have been taken to protect your information. Information such as your name and address will be stored separately from the answers you provide on the online survey.

We will do everything we can to keep others from learning about your participation in this study. To further help us protect your privacy, we have obtained a Certificate of Confidentiality from the United States Department of Health and Human Services (DHHS). With this Certificate, we cannot be forced (for example by court order or subpoena) to disclose information that may identify you in any federal, state, local, civil, criminal, legislative, administrative, or other proceedings. The researchers will use the Certificate to resist any demands for information that would identify you.

PARTICIPATION AND WITHDRAWAL

Your decision to take part in this study is completely voluntary. You can refuse any part of the program and you can stop participating at any time. You can refuse to answer any question in the computer survey or any follow-up survey. You will not be penalized in any way should you choose not to participate or withdraw. If you have any questions about the project, you may call 1-855-739-1887 (a toll-free number). If you have any questions about your rights as a study participant, you may call the Administrator of the Institutional Review Board at RTI International, at 1-866-214-2043 (a toll-free number). By agreeing to participate in this research, you are not giving up any of your legal rights. The program staff member will record in the computer your decision about participation. We will also provide a copy of this consent form to you for your records.

_____ _____

Signature Date (Month/Day/Year)

_____

Name (Please print)

THE PAPERWORK REDUCTION ACT OF 1995

Public reporting burden for this collection of information is estimated to average 60 minutes per response, including the time for reviewing instructions, gathering and maintaining the data needed, and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. OMB #: 0970-0414 with expiration date of 10/31/2015.