

Individual Development Accounts and Social Justice

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Abstract

The concept and practice of dedicated savings accounts, called Individual Development Accounts (IDAs), was initiated in the United States nearly 20 years ago. Given that IDAs are in their early development, few research efforts have focused on well-being outcomes associated with IDA programs and asset retention nor have they employed rigorous designs. Additionally, no current research efforts employ longitudinal designs to explore well-being outcomes.

To bridge this gap, we present justification for such designs and share our experiences in developing and implementing a quasi-experimental, longitudinal, research project focused on well-being outcomes associated with participation in IDA programs in Arkansas and New Mexico. To place the paper in context, we begin by identifying and addressing the theoretical basis of IDA programs, provide an overview of IDA initiatives nationwide and offer a brief literature review of existing IDA research. We conclude with an overview of lessons learned from the first two years of our proposed ten-year project.

Anti-poverty policies in the United States have historically provided a degree of income relief to low-income households. Unfortunately, the policy strategies were designed to provide temporary assistance and did not address the long-term economic needs and development of low-income families with children. In an effort to move beyond the concept of income transfers only, social work scholar Michael Sherraden (1991) developed an anti-poverty policy initiative that built upon the strengths of historical U.S. asset building policies. Sherraden labeled his new concept Individual Development Accounts (IDAs). IDAs are dedicated savings accounts designed to help low- and moderate-income households create long-term assets in the form of homeownership, small business development, and post-secondary education (Sherraden 1991; Shobe and Page-Adams 2001).

Given the relative “newness” of asset development programs for economically vulnerable households, research on the effects of IDAs for individual, household, and community well-being is still in its infancy. However, in the past 15 years researchers have found that IDAs reduce vulnerability (Lombe 2004; Yadama and Sherraden 1996) in a number of areas. For example, IDAs are found to be associated with increased asset retention (Christy-McMullin and Shobe 2007), social inclusion (Lombe and Sherraden 2007), quality of social supports, community involvement, social status (Moore et al. 2001), civic participation (McBride, Lombe and Beverly 2003) and financial self-efficacy (Sanders 2007; Shobe and Christy-McMullin

2007). Despite these positive effects, U.S. asset building policy efforts continue to disproportionately favor households that already hold assets as opposed to those without assets (Woo, Schweke, and Buchholz 2004). Interestingly, asset building efforts targeted towards low and moderate income individuals and families are being scrutinized at higher levels than asset building efforts directed at wealthy individuals, families and corporations. As a result, it is imperative that we examine the long-term effects of asset building for economically vulnerable populations using rigorous empirical methods.

Sherraden (2007a) states that “outcome evaluations of IDAs are of the greatest importance in confirming, not confirming, or revising theoretical propositions” (2). In accordance with Sherraden’s perspective, the goal of this paper is to share our experiences designing and implementing a bi-state, longitudinal, empirical evaluation of IDAs in Arkansas and New Mexico with the hope that others can learn from and engage in similar efforts. To this end, this paper (a) provides an overview of IDA initiatives nationwide, with a specific focus on the historical development of IDAs, (b) presents the theoretical foundation that guides our research, (c) offers a brief review of existing IDA research, and (d) discusses the need for longitudinal IDA research designs that focus on outcomes. We also provide a rationale for and an overview of our longitudinal IDA research project. In doing so, we discuss in detail the research process and procedures, including the benefits, challenges, and lessons we have experienced thus far. We believe the study overview and lessons will be helpful to researchers and programmers who aim to implement similar IDA outcome evaluation studies.

Background and Status of IDA Programs

In an attempt to address inequities inherent in economic policies that target and benefit middle- and upper-income earners and exclude low- and moderate-income workers, Sherraden (1991) advocated for the adaptation of asset-building policies and programs that include traditionally underserved households. He proposed the creation of parallel asset-building structures for low-income individuals in the form of IDAs. IDAs are an anti-poverty initiative that provides financial education classes, matching funds, and specific allowable purchases for low-income populations. Case management and support services are also offered by some programs (McBride, Beverly, and Lombe 2003). The purpose of IDAs is to enhance the asset development

opportunities for low-income and low-wealth individuals and to increase the long-term economic security for current and future generations.

The first IDA programs in the U.S. emerged in 1993 (CFED n.d.); since then, more than 15,000 individuals have participated in 500-1,000 IDA programs nationwide (Grinstein-Weiss and Irish 2007). In addition, Canada, Taiwan, Uganda, and the United Kingdom have begun similar asset-building programs (Lombe and Sherraden 2007).

It is important to note that IDA programs vary noticeably from one another, ranging from differences in the type of organization operating the IDA program, the size of the IDA program, and the population served (e.g. rural versus urban) (Ciurea, Blain, DeMarco, and Mills 2002). Other variations include (a) matching rates and levels, (b) age of populations served, and (c) length of time in the IDA program (Schreiner, Clancy, and Sherraden 2002). These differences are also reflected both between and among the IDA study sites in Arkansas and New Mexico. For example, New Mexico programs require 20 hours of financial education in contrast to the 12 hours mandated by Arkansas programs. In addition, the required minimum monthly deposit amount varies between and among programs.

Historically, IDA programs have defined assets as homeownership and small business development. For most IDA programs, an asset was defined as “capital”, or an investment that appreciates over time with the ability to generate income (Shobe 2001). With an emphasis on generating income, IDA purposes were expanded to include “investments in non-tangible property, such as education, training and skills” (National Governors Association 2006, 1).

Although federal funds provided for IDAs use the capital or investment asset definition, there is an emergence of creative and flexible policies which have become more responsive to the unique needs of the populations they serve. For example, policies regarding the use of matching funds have expanded to include purchase or repair of a vehicle, home repairs, and computers. In addition, IDA programs that were traditionally housed in social service agencies, banks and credit unions are expanding to include high schools and programs that serve victims of domestic violence. Many IDA programs acknowledged that while purchasing a home is a long-term goal for victims of domestic violence, having access to a vehicle to obtain and maintain employment is a more immediate need (Ciorba Von De Linde and Correia 2005). Thus, a new paradigm suggests that a vehicle can provide the potential for future income, the creation of

savings and wealth, economic independence and improved well-being through reduced violence and increased independence.

Funding for IDA programs in New Mexico and Arkansas reflect the variation of funding experienced nationwide. Funding sources include federal (Assets for Independence Act) and state funds (e.g., TANF, Arkansas' Family Savings Initiative Act of 1999; New Mexico's Individual Development Account Act of 2007) and contributions from the private sector (i.e. individuals and corporations). However, to date, funding is not sufficient to bring IDA programs to scale. For example, while 245 million people (roughly 12.2% of the population) were impoverished between 2000 and 2006 (DeNavas, Proctor, and Smith 2008), the estimated 50,000 IDAs that have been funded nationwide (CFED 2007) only reached 0.0002% of the targeted population. Therefore, research on the long-term effects of IDAs is needed in order to demonstrate if there is a need to financially support an increase in IDA programs nationwide.

IDA Programs: Exploitation or Empowerment?

IDAs were developed as a complement to the traditional anti-poverty strategies for low-income people that offered income-based relief (Sherraden 1991). In other words, IDAs sprung from a desire to bring social and economic justice to low-income families by providing access to similar asset-building opportunities that middle- to upper-income households have traditionally enjoyed. As previously discussed, asset development for upper to middle-income households is automatically assumed to be beneficial while policy makers express doubt that assets will have the same implied impact upon low-income people. In response to this, the social work profession has led the way in terms of research that examines the effects of IDAs on personal, social and economic well-being.

Since the inception of IDA programs, two predominant arguments against them have surfaced. First, some suggest that low-income people are unable to be good stewards of finances or assets. Such critics conform to the predominant paradigm that focuses on individual deficiencies that prevent asset accumulation. Second, some suggest that capitalism is a broken, exploitive system and that giving low-income people financial education and access to assets is furthering their exploitation. Based upon this assumption, critics suggest that IDA programs further exploit low-income people by indoctrinating them into a capitalist system that is unresponsive to their needs. Reform of the system is absent and the system of exploitation is left

intact, similar perhaps to Labor Unions that may increase a worker's bargaining power within the workplace, but do not change the inherently flawed system (Smith 2006).

In response to these critiques, it could be argued that by giving low-income people increased access to the free enterprise system, the number of people who benefit from and have power within the system is increased. Thus, while IDA programs are just one tool to increase access to the capitalist system for low-income people, they may also reform the system to some degree. In other words, while the benefits or profits remain unequal, the inequities are at least reduced. Additionally, the required Financial Literacy component of IDA programs assists participants in understanding and identifying sources within the capitalist system that would seek to exploit them. For example, predatory lending practices, including check-cashing agencies, rent-to-own stores, high interest credit card companies, or mortgages brokers, that historically target low-income communities are explored. Critics who suggest that low-income populations should remain out of the capitalist system are challenged to examine whether they would be willing to forgo their own assets (e.g., home, retirement savings, education) as a form of protest of the capitalist system. If they are not willing to take this stand, then why would we deny low-income people the same opportunity to access and share in the benefits of assets?

Empowerment Theory

Guiding this research are fundamental social work theories and values that not only contribute to the research design but also will be used to inform practice, advocacy and policy. Through a lens of empowerment theory, IDA participants are not viewed as the "powerless poor" who are unable to save based on psychological or behavioral pathologies. In contrast, the researchers embrace an integrated approach that views economic, political and social constraints as predominant contributors to entrenched poverty. Empowerment theory defines poverty and disenfranchisement as a "social phenomenon that has structural aspects which are rooted in the power relations and the disempowering practices that originate in the social systems" (Sadan 1997, 166). As previously noted, while IDA programs do not radically change the U.S capitalist system, they do afford low-income people the right to translate their economic aspirations into reality through the mobilization of resources.

Using empowerment theory, IDA programs provide an alternative to traditional welfare programs that, perhaps unknowingly, have further marginalized low-income people. Not only do

traditional income-based policies fail to move people off public assistance, they also fail to move people out of poverty (Christy-McMullin 2002). The social work profession, acutely aware of the oppression and wealth inequities created by capitalism and the subsequent policies that further entrench poverty in the U.S., has historically taken a multi-systems approach to reducing poverty. Working across micro, mezzo and macro levels, the values and ethics of the profession echo Karl Marx's statement that "the philosophers have merely interpreted the world; the point however is to change it" (1935, 67). While Marx may argue that this "change" would come solely through the destruction of the capitalist system, for social workers social justice cannot come at the expense of low-income people. Efforts to reform the system through policy advocacy guide the profession, while simultaneously practical interventions to reduce the devastating effects of poverty on people's lives must be given equal attention.

Capital Theory

Human Capital

Human capital can be defined as the acquired assets humans possess, that in turn increase the production exchange (Lin 2001). Traditionally, human capital is measured and operationalized by the skills, training, and education that a person acquires (Becker 1993). Increasing education and skills, which in turn may enable individuals to acquire capital, highlights the significant divergence from classical Marxist theory that now provides the theoretical orientation for human capital theorists (Lin 2001).

An important evolution within human capital theory is the understanding that an individual's "demand of education [does not] automatically transform into real human capital" (Vandenberghe 1999, 129). Furthermore, empirical studies have shown that the strength of human capital and its outcomes are dependent on the type of education, skills or training gained and the system constraints surrounding the individual (Vandenberghe 1999). While acknowledging that not all attainments in skills or education are inherently equal in their power to economically or socially transform and individual's well-being, there still exists empirical evidence that "education is a very powerful individual and social lever" (Vandenberghe 1999, 130). Given that human capital alone is insufficient to ascertain well-being and is impacted by the systems in which an individual exists, this study will examine the effects of asset building through IDAs on social and financial capital.

Social Capital

Social capital and human capital have their fundamental theoretical foundations in Marx's classic capital theory. As theories on capitalism have evolved, they have been operationalized in the contemporary school of neo-classical economic theories (Lin 2001). The later development of social capital theories differ significantly from Marx's capital theory, challenging the assertion that the "exploitive social relations between the two classes" (Lin 2001) is predetermined and impenetrable. Social capital can narrowly be defined as "investment in social relations with expected returns in the marketplace" (Lin 2001, 19). However, much like Marx's original theory of capitalism, the theoretical development and use of social capital has moved beyond merely market benefits to include the inherent mutual benefits contained in those relationships for individuals, groups and communities (Wakefield, Elliott, and Cole, 2007, 429). Acknowledging that social capital theories are hypothesized to ultimately translate outcomes into economic rewards in the market place, we have used social capital as only one indicator of well-being and depart from viewing IDA participants solely as consumers.

Our social support scale measures the subjective strength of individual networks, specifically as they relate to an individual's ability to draw upon these networks to provide emotional and informational support in times of crisis and practical support in daily living tasks. This measure is important to examine if differences exist between low-income IDA participants (treatment group) and low-income, non-IDA participants (comparison group) in relation to asset purchases and the subsequent retention of that asset. In this study we acknowledge that the social networks that compromise social capital have benefits independent of their ability to produce economic gain (Lin, Dean, and Ensel 1986).

Financial Capital

It is important to note that in light of the current economic crisis in the U.S. and globally, the pitfalls of capitalism and free markets are clearly visible. However the predominant paradigm used to formulate social welfare policies targeted at low-income people stem from neo-classical economic theory; in other words, viewing low-income people solely through a lens that concentrates on "income and consumption" (Shobe 2001). This has not only proven ineffective in moving people out of poverty, it also ignores the intersectionality of multiple systems such as gender, race, assets, and education. Moving beyond neo-classical economic theory, it is critical that IDA participants are viewed not just from the perspective of "consumers".

It is undisputable that wealth inequities in the capitalist system are still widely prevalent. In the U.S., the gap in wealth between the bottom and top quintiles has been widening over the past 30 years to levels that resemble 1929 statistics (Shapiro 2004). Given this alarming trend, it is even more pressing that research is undertaken to examine the effects of assets on well-being. Even though assets are a product of the capitalist system, the reality is that for the unforeseeable future capitalism will continue in the U.S. With this knowledge, it is important to critically address the flaws within this system while simultaneously increasing access to the benefits of capitalism for those who have been denied access for far too long. While the measures of this study look at social capital, human capital and financial capital, they are viewed through the lens of a holistic, empowerment based approach to well-being and asset development. While the researchers acknowledge that increased assets do not provide the “panacea to achieving well-being” (Shobe 2001, 9), we posit that in alignment with Maslow’s hierarchy of needs, well-being is increasingly difficult to achieve while living in poverty.

IDA Research, Past and Current

In his seminal book, *Assets and the poor*, Sherraden (1991) identifies two primary research agendas regarding asset accumulation. The first set of inquiries he proposed is *practical*; what structures of IDA programs are most helpful and to whom? Indeed, since the inception of IDA programs and policies, the vast preponderance of studies attempt to answer variations of these questions. Researchers have explored who is able to save in an IDA program, the type of asset for which they save, and facilitators and barriers to saving in an IDA. For example, Zhan (2006) examines whether differences in the amount saved in an IDA are associated with the type of asset purchased (see table 1 for a synopsis of key quantitative studies). Findings from numerous studies (Grinstein-Weiss, Curley, and Charles 2007; Mills, Patterson, Orr, and DeMarco 2004) demonstrate that low-income and low-wealth individuals are able to save and purchase assets when the appropriate opportunities are provided.

The second research inquiry, which Sherraden (1991) referred to as *theoretical*, involves demonstrating the effects of IDA program participation and asset purchases on personal, social and economic well-being. For example, there has been very limited research “examining the relationship between participating in an asset-building intervention and social inclusion [well-being]” (Lombe & Sherraden 2007, 8). Sherraden (2007b) suggests that now is the time to

devote research efforts to examine the following dyads: (1) assets and gender, (2) wealth and health, (3) effects of home ownership, (4) assets and educational opportunity, and (5) assets and child outcomes.”

Findings from IDA studies are often mixed. For example, Shobe and Christy-McMullin (2006) found that saving for two years in an IDA program increased perceptions of economic well-being; however they did not find a statistically significant change in future orientation or self-efficacy. In the only experimental study that examines the effects of IDA participation on well-being, Lombe and Sherraden (2007) report that there was no statistically significant difference between the experimental and control groups. These results led the authors to question “Do IDAs really work for vulnerable individuals and households?” (21). In a small exploratory study examining well-being of IDA participants from three different programs in Arkansas, the findings are more encouraging (Christy-McMullin, Shobe, and Wills 2009). For example, there was a strong relationship between making retirement plans and reporting decreased perceived economic strain for graduates of the Delta IDA program among participants who held a two-year college degree. In addition, graduates from a rural IDA program who purchased a home were more likely to feel confident about their future and to feel more in control of their own lives. All those surveyed who graduated from the urban IDA program, regardless of the type of asset purchased, answered “yes” when asked if they felt confident about the future; those who had a savings account were more likely to feel in control of their lives.

The third inquiry relates to asset retention and further asset development. Sherraden (1991) suggests that while the ability of IDA participants who purchased an asset to retain and even develop additional assets several years following IDA program completion may fall under the auspice of practical research, it needs to be explicitly articulated and examined. In the only study that examines asset retention post-graduation, Christy-McMullin, Shobe and Wills (2009) found a moderate to very strong correlation between asset purchase and asset retention for the Arkansas Delta and for urban graduates, and a very strong association between home purchase and retention for rural program graduates.

Overview of Current Research Project

The study of IDA program effects on well-being is still in its infancy. The second generation of IDA research requires that researchers examine how, and if, assets and their subsequent retention affect the well-being of those who acquire them. In order to develop a

comprehensive view of well-being, measurements were designed to explore multiple variables including health, levels of perceived personal power (self-efficacy), social support, economic indicators (perceived strain, income and assets), and education, skills and training. It is envisioned that such measures will enable researchers to extrapolate the many nuances of participants and the varied conditions and circumstances that constitute well-being.

While preliminary research findings indicate that IDAs have positive effects on some measures of well-being, the Arkansas/New Mexico IDA research study described in this paper is the first to institute a longitudinal multi-state, multi-site design that includes treatment and comparison groups from rural and suburban low-income populations. More specifically, our research is designed to broaden previous descriptive analyses by (a) examining changes in human, social, and financial capital over time, (b) measuring the duration of IDA program participation and rates of program completion, (c) analyzing the relationships between asset building and measures of well-being, and (d) examining asset development and retention for 10 years. It is essential that researchers examine the longitudinal effects of IDAs on individual, household and community well-being. Findings from this study will be used to inform IDA programs, funders and local, state and federal policy makers regarding the effects of asset development on personal, social, and economic well-being.

Research Questions and Design

This study is designed to examine changes in specific measures of well-being, including functional status, self-efficacy, economic strain, social support and intimate partner violence, for IDA and non-IDA members in Arkansas and New Mexico. The data sample includes 904 individuals from treatment and comparison groups in Arkansas and New Mexico. Treatment group participants (N=665) are comprised of individuals who recently joined an IDA program while comparison group members (N=239) include those who never joined an IDA program.

Arkansas and New Mexico share similar demographic qualities in terms of poverty, with nearly 15.6% of the population in Arkansas and 16.7% in New Mexico living in poverty in 2004, compared with 12.7% of the U.S. population (U.S. Bureau of the Census 2006). However, the states also have differences based on race and ethnicity, with Arkansas leading in terms of African American (434,000 versus 45,000) residents and New Mexico leading in relation to Latino (823,000 versus 121,000) and Native American (192,000 versus 20,000) residents (U.S.

Census Bureau 2006). Thus, this research project will provide a unique opportunity to compare and contrast the long-term effects of assets between and among two impoverished states.

The research team began collecting baseline data for this study in 2006 and will continue to collect follow-up data annually for a total of ten years. Wave one data were collected during face-to-face interviews between study participants and IDA program and non-IDA program staff. For subsequent data collection, surveys are mailed to participants in a self-addressed envelope on the anniversary of their first survey completion. Those who do not respond to the mailed survey are then contacted via telephone and/or email. Participants receive \$25 in cash for completion and submission of the baseline survey along with an additional \$25 for each annual follow up survey instrument they complete and submit.

Given the sometimes transitory nature of low-income populations and difficulty in retaining participants over time, it was important to develop a plan to retain study participants. Borrowing techniques from intimate partner violence researchers Dutton and Goodman (2005), we include participants who complete and return surveys each year in semi-annual raffle drawings. Randomly chosen winners receive \$50 in gift cards to a national discount store (e.g. Target, Wal-Mart). To keep partners engaged, we also develop and mail to participants and data collection agencies quarterly newsletters that describe research study progress, contain savings tips, and highlight study site programs for both Arkansas and New Mexico.

Regular mailings of the newsletter and postcards serve as a retention strategy by alerting us early on of address changes. Furthermore, to address attrition issues associated with a longitudinal study, we regularly ask participants for contact information of two family members or friends, along with the cell phone number, house number and primary and secondary email addresses of the participants. We are careful to inform participants that we will use the contact information they provide only if their contact information becomes obsolete; we also note that we will only leave them a request to contact us or to inquire about how to contact them. Finally, we plan to apply for funding to increase the remuneration by \$5 increments for each subsequent data collection period in an effort to maintain participant retention.

Lessons Learned: Recognized Yet Underestimated

The complexity associated with conducting a longitudinal bi-state, multi-site research design is naturally challenging. Throughout the process, the researchers have kept note of strategies

determined as helpful in managing the complexity of the process. We frame these as lessons learned, although many of the strategies reflect more of a confirmation of what we already believed about good research practice. What follows is a summary of the strategies and lessons learned we found to be helpful.

The value of strategies such as holding regular research team meetings; maintaining research minutes that document tasks, challenges, decisions and timelines; recording progress as it occurs; and maintaining a grant-notebook that includes a hard copy of all grant-related notes, correspondences and reports were confirmed within the first year of the research project. Also substantiated was the value of consistently seeking feedback from participants and participating IDA and non-IDA agencies and organizations. In response to the feedback, we implemented changes to our research procedures and captured six lessons that highlight the importance of: (a) creating a strong research team, (b) developing and maintaining strong relationships with program partners and staff, (c) securing a travel budget that supports meeting with partner agencies and communities, (d) establishing and communicating clearly defined roles; (e) developing and implementing an inclusive skill-based training process, and (f) incorporating strategies to safeguard the design of instruments and the integrity of the process.

Research Team Composition

While forethought was given to team composition, the value of such was underestimated. We learned that diversity, historical and practical IDA experiences were valuable distinctions of our team's composition. The racial, ethnic and economic diversity of the team members allowed multiple standpoints (Collins 2000) to enter research discussions that assisted the team in flushing out issues of cultural sensitivity and thinking about how to approach research with marginalized populations. Having researchers that were involved in the early stages of IDA policy, program, and research development and implementation allowed the team to deliver technical assistance to our site-partners at a practical level. In terms of race and ethnicity, having team members who represent African American, First Nations, and non-Hispanic white backgrounds helped shape the linguistic and cultural aspects of the survey instrument and understanding of asset building within different cultural contexts. The combination of these distinctions was essential to our next lesson, the importance of developing and sustaining relationships with program partners.

Developing and Maintaining Relationships with Partner Agencies

Having identified building and sustaining relationships with the multi-site partners as a critical component to the success of the project, special attention was devoted to building, nurturing and maintaining collaboration between the program partners and the research team. The researchers implemented strategies early on such as: conducting data collection training, using layman terms as opposed to employing technical jargon during the training sessions, clearly communicating the goals and potential outcomes of the project, allowing opportunities for the program partners to critique and provide input into the design, and responding to the feedback and quickly incorporating the suggested changes.

The research team purposefully paid attention to creating a balance between our roles as researchers and our responsibilities as good social work practitioners with professional experience with IDA program development, implementation, and evaluation. Feedback from study partners and observations from researchers suggests that the most effective strategy for creating sustainable relationships is by building trust and accountability. This appears to have been nurtured from the on-going technical assistance provided by the researchers. Although each member of the research team handles a specific and important function of the project, the member responsible for collecting and entering the data was also assigned the responsibility of maintaining consistent and regular contact with the program partners. By building relationships with and expressing value for the staff implementing the survey instrument, we were able to note an increase in agency commitment to the research project and a decrease in the “ivory tower” perception of faculty researchers, a phenomenon that can impede research progress.

The benefits of structuring communication in the aforementioned manner included enhanced relationships between those responsible for collecting the data and the research member overseeing the data. Additionally, the research member was able to identify and address individual technical assistance needs in a timely manner. Feedback from participants suggested that the prompt, practical and personal assistance encompassed in this strategy was more effective than any other strategy for reinforcing their understanding of the research purpose and for increasing their satisfaction with and accuracy in collecting the research data.

Securing a Travel Budget that Supports Regular Face-to-Face Contact

The research program sites were not only distributed across two states but also involved multi-county and multi-city locales. Initially, researchers held research project training in a central location for each state whereby statewide partners traveled to the site to attend training.

Although these training sessions achieved their purpose of educating the partners on research protocols, the research team felt that visiting the site partners at their own agency could increase partner ownership of the project. Consequently, the researchers made concerted efforts to travel to the different partner sites. Conducting on-site and community visits was especially challenging given the vast geographic distances between the programs in both states. This challenge was compounded by the fact that the initial budget did not include funding for this level of travel. Not only were the partner sites excited to share the successes and challenges of their specific IDA programs, they also expressed satisfaction with being able to address current concerns with the research team on their own “turf.” This sentiment was especially strong in New Mexico, with the site partners expressing appreciation that the research team, based in Arkansas, took the time to travel their state to visit the various agencies and communities.

Establishing and Communicating Clearly Defined Roles

We provided partners with a contact sheet that includes the functions for which each research team member was primarily responsible. The primary roles included responsibilities related to financial or money issues, survey or data collection, retention or attrition and research design and program oversight. Although the program partners were in regular communication with one target person, it was helpful for them to know which research team members was responsible for specific aspects of the research project. Although all of the phone and email communication had a research-related purpose, during the course of the year, relationships naturally became more personal.

The Value of Developing and Delivering an Inclusive and Skill-Based Training Process

While the significance of developing and delivering a training process that provides opportunities for participants to practice explaining the study and consent procedures and to collect the survey data, the need to do so in a culturally sensitive and inclusive manner was embedded into the initial training design. Despite this forethought, the significance of such training was still underestimated. During the first year of data collection, researchers discovered that the majority of the staff delivering the survey was comprised of low-income members of minority groups. Being aware of the *cultural mistrust* held by minorities and those living in poverty towards “white Americans and their mainstream academic and governmental institutions” can be a research barrier (Murry, Kotchick, Wallace et al. 2004, 83). Emphasizing the importance of cultural sensitivity and inclusiveness during the training demonstrated to

participants that the researchers were aware of and committed to implementing culturally competent research practices.

Incorporating Strategies to Safeguard the Design of Instruments and Integrity of the Process

The biggest challenge associated with the project was the unexpected staff turnover within the IDA program sites. Program partners were initially trained on the research protocols and provided with electronic copies of the survey instrument and other necessary project documents. However, the research team initially did not develop a protocol for addressing staff turnover. Consequently, when a trained program partner left the agency or changed positions, there was often little to no training provided to the new person responsible for collecting data. As a result, new staff members were having difficulty following the research protocols and often did not have access to the survey instrument and necessary fiscal process documents. This resulted in the threat of compromised data and the new program partner feeling frustrated.

To overcome this challenge, program partners were instructed to always contact the research team when a new staff member became responsible for administering the survey instrument. Phone and email interactions have proven highly instrumental in ensuring new staff members are engaged in the research process and are adequately trained. Additionally, it became evident that the most updated research project documents were not always finding their way to staff who administered the survey. Although these documents and regular updates were initially given to the program partners, challenges continued to arise. The research team developed a simple and practical solution by providing all research documents to site partners on a “Read Only” compact disk (CD). Having the documents in a “Read Only” format prohibits the ability to change the documents and thereby strengthens the integrity and security of the research documents. The CD is stored at the agency and is available to new staff members.

Conclusion

Reducing poverty, enhancing self-sufficiency and improving well-being are underlying objectives of asset building efforts. However, the lack of rigorous, longitudinal designs prohibits the ability to articulate the long-term outcomes of such efforts. Long-term outcome evaluations of IDA programs are needed to inform policy and practice and to effectively combat the negative consequences associated with inequalities between asset building efforts aimed at low- and moderate-income individuals and asset building efforts that benefit more privileged populations,

such as the wealthy and corporations. Although necessary and valuable, developing such designs is challenging. It is our hope that in openly sharing our experience, we can make the journey less tenuous for others.

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Table 1. Review of Research Literature

Author	Research question(s)	Study Design
Reutebuch (2001)	1. What is the relationship between key household demographic characteristics (including household debt and capital) and the decision to join an IDA program?	Cross-Sectional, correlational
McBride, Lombe & Beverly (2003)	1. What are the perceived effects of IDA participation? 2. Which participant characteristics are related to participants' perceptions of IDA effects on psychological, economic, social, and civic well-being? 3. Which program characteristics are related to participants' perceptions of IDA effects of psychological, economic, social, and civic well-being?	Cross-sectional, correlational
Mills, Patterson, Orr & DeMarco (2004)	1. Do those in the treatment group accumulate more assets than those in the control group?	Longitudinal, experimental
Rohe, Gorham, Quercia (2005)	1. What are the characteristics of IDA participants and are they similar to low-income individuals in general? 2. What factors are associated with successfully completing an IDA program and which are related to participants leaving the IDA program before reaching their goals?	Cross-sectional, correlational
Schreiner & Sherraden (2005)	1. What personal, economic and program characteristics predict the likelihood of and IDA participant dropping-out of the program before reaching their goals?	Cross-sectional, correlational
Zhan & Schreiner (2005)	1. Can low-income IDA participants save for post-secondary education? 2. Do savings outcomes for those saving for post-secondary education vary from those with different saving goals?	
Grinstein-Weiss & Wagner (2006)	1. Do white IDA participants have better saving outcomes than black IDA participants who are saving for a home? 2. What variables are related to saving performance for black participants who are saving for a home in an IDA? 3. What variables are related to saving for white participants who are saving for a home in an IDA?	Cross-sectional, correlational

Table 1. Continued Review of Research Literature

Author	Research question(s)	Study Design
Grinstein-Weiss, Zhan, & Sherraden (2006)	<ol style="list-style-type: none"> 1. Is there a difference in IDA savings performances between married and unmarried participants? 2. What factors are related to IDA savings outcomes among the two groups? 	Cross-sectional, correlational
Shobe & Christy-McMullin (2006)	<ol style="list-style-type: none"> 1. What are the demographic variables related to joining an IDA program? 2. Which assets are related to well-being? 3. Are there changes in well-being after 2 years of participating in an IDA program? 	<ol style="list-style-type: none"> 1 & 2. Cross-sectional, correlational 3. Pre- & post-test, correlational
Zhan (2006)	<ol style="list-style-type: none"> 1. What are the institutional & individual characteristics of IDA participants with different savings goals? 2. Are the differences in savings performance related to savings goals? 	Cross-sectional, correlational
Grinstein-Weiss, Curley & Charles (2007)	<ol style="list-style-type: none"> 1. What are the individual characteristics associated with saving outcomes among rural IDA participants? 2. What are the program characteristics associated with savings among rural participants? 	Cross-sectional, correlational
Lombe & Sherraden (2007)	<ol style="list-style-type: none"> 1. Do IDA participants differ significantly from non-IDA participants on 4 measures of social inclusion? 2. How effective is an IDA program in increasing social inclusion for IDA participants? 	<ol style="list-style-type: none"> 1. Pre-test/post-test, experimental 2. Pre- & post-test, correlational
Lombe & Ssewamala (2007)	<ol style="list-style-type: none"> 1. Do informal social supports affect a participant's performance in an IDA program? 2. What types of social support are related to saving in an IDA program? 	Pre-test/post-test, correlational
Christy-McMullin, Shobe & Wills (2009)	<ol style="list-style-type: none"> 1. Do IDA participants retain their purchased asset after graduating from the IDA program? 2. What is the relationship between asset ownership and well-being? 3. Is the duration of asset ownership related to asset retention and to well-being? 	<ol style="list-style-type: none"> 1. Pre-test/post-test, exploratory 2. Post-test, exploratory 3. Post-test, exploratory