

## 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 RESPONDENT WILL NOT PARTICIPATE **[SKIP CLOSING1]**
5. HOUSEHOLD REFUSAL-PERSON WILL NOT CONFIRM ELIGIBILITY **[SKIP CLOSING1]**

Recently you may have 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]. 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 confidential. 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):*

- |   |                            |
|---|----------------------------|
| <input type="checkbox"/> Vehicle  | Date Asset Acquired: _____ |
| <input type="checkbox"/> Home   | Date Asset Acquired: _____ |
| <input type="checkbox"/> Microenterprise  | Date Asset Acquired: _____ |
| <input type="checkbox"/> Post secondary education, vocational training or recertification | Date Asset Acquired: _____ |
| <input type="checkbox"/> Computer   | Date Asset Acquired: _____ |
| <input type="checkbox"/> 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*)

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*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*)

members \_\_\_\_\_ # of part-time family members      \_\_\_\_\_ # of part-time non-family

members \_\_\_\_\_ # of full-time family members      \_\_\_\_\_ # of full-time non-family

*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)*

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10. Have you completed your degree or certification program?

- Yes
- No, still in school

10a. *If yes*, 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)*

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*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. *If yes*, 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. *If no*, 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*)

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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*)

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*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. Everything you say is confidential.

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. All of the information you provide will be kept confidential. 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*)

- |  |   |
|--|---|
| <input type="checkbox"/> Buy a new/different home                                  | <input type="checkbox"/> Emergency fund |
| <input type="checkbox"/> Obtain post-secondary education (for yourself)            | <input type="checkbox"/> Vacation       |
| <input type="checkbox"/> Obtain post-secondary education (for your spouse/partner) | <input type="checkbox"/> Retirement     |
| <input type="checkbox"/> Pay for your children's education                         | <input type="checkbox"/> Investment     |
| <input type="checkbox"/> Starting or expanding a business                          | <input type="checkbox"/> Job training   |
| <input type="checkbox"/> Acquire health care                                       |   |
| <input checked="" type="checkbox"/> Pay off debt                                   |   |
| <input type="checkbox"/> Other   |   |

account

(write in)

- 
- Undecided/don't know

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

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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  Building, house or property (other than your home)

Car

Savings account

Computer

Checking account

Land (other than where your home is)  Other

\_\_\_\_\_ (*write in*)

Retirement account

5. What kind of debt do you have? READ RESPONSES (*mark all that apply*)

Credit cards

Education loan

Home mortgage

Car loan

Medical

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 individual IDA account holder ask only the first set of questions 7-8a. If this is a household IDA account, 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. Ask if employed: 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 confidential. 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)

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

- Less than \$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 than \$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	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't know
Savings account	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't know
Credit card	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't know
ATM	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't know
Debit card	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't know
Direct deposit	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't know
On-line banking or direct bill paying	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't know
CDs or investment accounts	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't know
Loan—home or car	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't know
Anything else? <i>(write in)</i>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> 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)*

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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. *If not a U.S. citizen*, are you eligible for U.S. citizenship? *(mark only one)*

- Yes
- No

Don't know

15b. *If eligible*, 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

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(write in)

## F. INCOME

Just to remind you, every answer you provide is kept strictly confidential. 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
- Decreased
- Remained the same
- 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
- Less
- Same
- Don't know

18. What is your total household annual income? Please include all sources of income for all people in your household. (*read responses & mark only one*)

- Less than \$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
- No
- Don't know

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)*

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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.