Advancing Community Development and Public Policy through an MIS-Enhanced Network

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ABSTRACT

Effective community development requires the establishment of links among multiple organizations and institutions. How well the network functions depend on the specificity and accuracy of the information exchanged. In this paper, we illustrate how the introduction of a management information system (MIS) to a network of economic development programs across the United States meets the diverse information needs of the multiple members and standardizes their communication. We discuss how the MIS, as a tool for community development, supports the collection and flow of information among network members, leading to expansion of the network. The success of this MIS-enhanced network is seen in changes in local, state, and federal policy. Lessons learned from this example can be applied to other community development initiatives.
INTRODUCTION

Individual Development Account (IDA) programs are an innovative approach to community economic development. IDAs make asset accumulation possible for low-income people, enabling them to achieve greater economic self-sufficiency and long-term security [1]. The IDA concept is based on the premise that low-income households can save a portion of their income, under the right mix of supports and incentives, in order to acquire high-return assets such as education, a home, or a business. However, for this to happen, as with any successful community economic development activity, a wide range of organizations and institutions must join resources in collaboration. This may include nonprofit community development and social service agencies, financial institutions, educational and philanthropic organizations, government agencies, and for-profit firms.

In the past ten years, more than 250 IDA programs have begun in communities throughout the United States, and a national network has been formed by these diverse entities. The rapid growth of the IDA field has been catalyzed by the availability of a management information system (MIS) specifically designed to assist in day-to-day administration and evaluation of IDA programs. This paper discusses how the introduction of a carefully conceived and widely disseminated MIS has enhanced relationships within a community development network and facilitated the involvement of new and important network members. Without this tool, the IDA field would have developed more slowly and unevenly, and would not have achieved the same success in advancing IDAs as a strategy for household and community economic development.
THE IDA CONCEPT

In 1991, Sherraden proposed a system of matched savings accounts that could serve as a programmatic and policy strategy to increase saving by the poor [1]. The purpose of these Individual Development Accounts (IDAs) is to enable low-income individuals to accumulate fiscal and material assets to improve their economic well-being. Sherraden proposed that the money saved by the individuals within an IDA would be matched by private and public sources. (Match rates differ by program but the average match rate is two dollars for every dollar saved. Most programs specify a maximum amount that can be saved by the individual per year). He suggested that this approach would make a formal institutional mechanism for asset accumulation available to the low-income just as these institutions have been available for those of higher income. (Sherraden, 1991) demonstrates that the federal government subsidizes asset accumulation for those of middle and high income, totaling approximately $87 billion in 1990 through tax exclusions for pension contributions, deferments for IRAs, and deductions for mortgage interest and tax payments, but that these subsidies do not benefit the poor [1]).

Most IDA programs offer economic education sessions for the participants, who learn about budgeting, economic concepts, and financial products. Many of the programs deliver asset-specific educational sessions as well, which explain the steps involved in purchasing and maintaining an asset. Examples would include education, purchasing a home, or micro-enterprise [2].

Because of the range of services needed to facilitate participants’ saving and achievement of their asset goals, this economic development strategy requires the involvement of multiple and, occasionally, very diverse organizations and institutions. Nonprofit organizations with a history in social service or community economic development typically host the programs. This entails recruiting and providing ongoing support to program participants and serving as the interface between participants and other program stakeholders, such as financial institutions and asset vendors.

Financial institutions are involved to host the savings accounts (often waiving or assessing reduced fees), and to track saving progress through the production of periodic account statements. The match money is typically provided by philanthropic entities, such as individuals, corporations, and foundations. However, recent state and federal legislation and appropriations now supply substantial operational and match funding to a growing number of programs nationwide.

Nonprofit or for-profit credit counseling firms may be involved to aid participants in repairing their credit histories and to provide economic education. Other specialized nonprofit organizations or for-profit firms may be involved to train the participants in the acquisition and maintenance of their asset. Community-based organizations also include asset vendors, from whom the participant will purchase his/her chosen asset once he/she has accumulated sufficient savings. Finally, educational institutions and/or for-profit firms may assist with evaluation.

Thus, IDA operations are complex (Figure 1). Each program exists as a collaborative network of participants, organizations, community institutions, and financial partners. As with any
collaborative, how efficiently and effectively an IDA program functions will depend upon accurate and regular collection and dissemination of information.

**IDAs, COMMUNITY DEVELOPMENT, AND INFORMATION**

The definition of “community” has long been debated, with meanings ranging from spatial, political, or even subjective [4]. Most definitions imply locality or proximity between individuals, organizations, and institutions [5,6]. The links among them create networks and patterns of interaction. These links establish trade boundaries, defining who the providers, processors, and receivers of resources are; they also establish shared meaning or collective identity, which make a domain distinct and discernible as a community [6]. Given this conception of community, community development would refer to those interventions that form relationships and/or affect the nature of the relationships among individuals, organizations, and institutions [6,7].

From these definitions, IDAs are a form of community development at the local level because they either require new relationships between organizations and institutions that have not collaborated before or they reinforce existing relationships. Community development efforts are predicated on the existence of a common goal, even in the face of the varying self-interests of the members. IDAs are an innovative development strategy, and for those network members who have not directly collaborated for development purposes before, e.g., financial institutions, the process may be wrought with uncertainty regarding outcomes. Beyond the outcomes expected for the individual participants, the network members have their own goals, which compel them to invest time and resources.

The intention behind IDAs is to institutionalize a form of asset accumulation for those who are poor; but as the history of collaborative programming demonstrates[8], this can only be achieved if the members have their interests met as well as the designated participant outcomes. However, they will not know of these effects unless they are communicated, and communicated in a way that does not unduly affect their costs of transacting, i.e., increasing the time and resources needed to communicate progress [9].

Nevertheless, as one IDA program manager stated “IDAs are a funny program to manage because the 'devil is in the details'. So there’s a lot to communicate” [10, pg. 24]. How that detail is collected and then provided to the organizational partners will affect the costs of transacting [9], and will influence the strength and quality of the links that are formed. Most social welfare collaboratives rely heavily on meetings and telephone communication to coordinate their activities [11]. These forms of communication may be costly in terms of time. Moreover, the type and quality of information partners receive is under the discretion of the convener or responsible party (in this case, the organization hosting the IDA program). This creates the potential for incomplete or inaccurate information to be gathered and disseminated. This incomplete information may be produced by costly measurement, including the costs of defining the information needed by all the members, determining how that information will be collected, and then actually collecting the information [12]. These costs are multiplied in complex programs. The more open, consistent, and standardized the information gathering and transmission mechanisms the better.
Furthermore, in a collaborative of this sort, the diverse members exist in domains where each has its own vernacular; therefore, mechanisms that create and employ a common language are crucial. In order to reduce the costs of transacting, to bridge communication gaps, and to support the institutionalization of IDAs, a standardized Management Information System (MIS) has been developed.

**NEED FOR A MANAGEMENT INFORMATION SYSTEM**

The earliest IDA programs were forced to devise and create their own systems to collect and manage information. Organizations running IDA programs have had to keep track of two types of information: structural and financial data. Structural data consists of information about program design, participant characteristics, account structures, and program rules. Financial data represents the flows of money throughout the network.

It is not surprising that, without in-house expertise, these early systems were inefficient and collected only minimal data. For example, financial institutions provided hardcopy information to the IDA program on participant account transactions and holdings through periodic account statements. The IDA program then would merge match dollar data for that participant in order to produce a monthly statement showing the total accumulated savings (contributions + match + interest) – often performing these calculations by hand. Funding partners also wished to be informed as to how their support was being used within the program. This required the IDA program to track the amount of money being given to each participant from each individual funding source. In some programs, three funding sources were providing support to 50 participants, making this tracking process extremely complex [3].

Often, programs utilized informal data collection and reporting methods (i.e., hand-written notes and word-of-mouth) to track and exchange structural and financial information. At most, programs tracked match dollars owed to participate accounts. However, few collected even the most basic monitoring data, such as participant demographics, attrition rates, or the frequency of participant contributions to their accounts.

In addition, the amount and complexity of information represented a significant barrier to systematic evaluation of the effectiveness of IDAs, and therefore to the growth of the field. While certain operational principles were consistent across all programs during the earliest phase of the field, e.g., participant contributions were matched with outside funding, the program designs varied greatly as did the account structures. It was extremely difficult to assess the impact of these factors on participant saving behavior with no uniform language or mechanism for tracking designs and structures. Researchers and program sponsors, along with interested policymakers, realized that these questions would need to be answered if public policy was to support IDAs as a community economic development tool. Such answers would come from a more systematic evaluation of IDA programs during their implementation and operational phases.

The need for evaluation was underscored at the first IDA National Conference in November of 1995. A panel of microenterprise experts assembled at the conference asserted that, based on the
experiences in that field, the collection of basic program data could not be taken for granted. The differences in programs and their outcomes needed to be assessed. It was clear that a specific monitoring instrument would be the most efficient way to actively record this type of information, but the question remained as to how it could be done effectively in partnership with IDA programs.

The opportunity came when the Corporation for Enterprise Development (CFED) led an initiative to solicit support from private foundations to establish a national demonstration of IDAs. The Center for Social Development (CSD), at Washington University, was selected to be the evaluator. The American Dream Demonstration (ADD) was initiated in 1997, and 13 IDA programs around the United States were selected from 200 applicants to receive funding and technical assistance for program implementation, and to participate in a multi-method evaluation research initiative. As has been noted, a primary factor in the success of a MIS is the presence of an opportune context for its introduction [13]. The establishment of this national demonstration that required detailed information on program design, participant characteristics, and financial data provided this context, necessitating a more structured system of information flows among all network members.

**DESIGN AND DEVELOPMENT OF MIS IDA**

MIS IDA was initially conceived to be a research tool for evaluation of ADD. However, during its design phase, discussions took place among CFED, CSD, and staff from the 13 IDA programs in ADD, which revealed that the challenges of designing an IDA program and program administration were issues that should be addressed by the MIS. It was clear that, if MIS IDA were going to be used in the field, its functions would need to be expanded to include IDA program administration, while still serving to collect monitoring data for the evaluation effort. Through an iterative design process that involved further discussions with CFED, IDA program staff, and financial institutions, CSD developed a monitoring instrument that could satisfy the needs for daily program administration, aid in the management of IDA accounts, and collect detailed evaluation data.

MIS IDA was developed on a Microsoft Access™ platform. This choice was made for two reasons. First, most IDA programs operating at the time of MIS IDA’s design and development were using Microsoft Office™. Second, familiarity with the application platform was critical for IDA programs desiring to develop companion databases that utilize and supplement the information collected through MIS IDA. A number of programs throughout the country have since created these companion systems, and have been able to integrate their use with MIS IDA.

In late 1997, MIS IDA V.1.0 was produced. Each of the 13 IDA programs received a copy of the application and was provided opportunities for training staff in its use. Collectively, these demonstration sites served as field-testers for this and future beta versions of the product, which enabled the software design team to incorporate user feedback into the structure and function of

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the application, and improved its adoption among IDA program workers [14]. It is equally important to note that, consistent with prior research findings [15], involvement of stakeholders in the design and development process helped to cultivate relationships among all members of the larger IDA network.

Feedback from the demonstration sites led to significant changes in the user interface and functionality of the application, which would be released later as Version 2.0. One of the main challenges in MIS IDA’s redevelopment was enabling organizations to vary in the structure and management of their IDA programs. Host organizations were implementing the IDA concept in a myriad of forms to varying degrees of success and difficulty. This led CSD, in collaboration with CFED and the demonstration sites, to identify ten “best practice” guidelines for program design and management that were known or thought to lead to successful saving by program participants. As we will discuss, these guidelines were used to redesign MIS IDA.

In the fall of 1998, CSD, with the assistance of a software development firm, completed MIS IDA V.2.0. The product was released to the ADD sites, and also as a commercial-grade product to IDA programs outside of ADD. In its current form (V.3.0, released January 2000), the application serves three functions in the collection and management of information within an IDA program (Table 1). First, it assists administrators in the day-to-day operation of the program by allowing them to record revenues and expenditures, monitor staff time, gather information on participant demographics and financial affairs, and ensure access to collected data is secure. MIS IDA also automates the creation and management of accounts. Account management entails establishing an IDA for a participant with a specific asset accumulation goal (per year or open-ended) and linking that account to one or more sources of match money at specified match rates. Once the participant begins making contributions to her account the program administrator uses MIS IDA to electronically import periodic account data released by the financial institution. At that time, the application performs a series of financial calculations that assess the participant's progress toward her saving goal and determine the amount of match money for which she is currently and potentially eligible. A series of monitoring reports and signals within the application alert program officials to problematic transaction patterns on an account. In addition, MIS IDA tracks the distribution of funds for the purchase of assets by type of asset and vendor name. Finally, the application enhances the quality of program evaluation by performing field and form level error-checking, tracking historical changes in individual account structure and program design, and enabling the aggregation of multi-site data for analysis.

In performing these specific functions, the design of the overall system was intended to: (1) provide simplified database management functions for less experienced database users, (2) introduce standardization to the field, and (3) supply reports to all stakeholders. Standardization is accomplished in three areas: embedded best practice guidelines, common terminology, and standardized data.

**SIMPLIFIED DATABASE MANAGEMENT**

As noted earlier, the development platform was chosen for its familiarity and ease-of-use. Many of the organizations that were provided with or purchased MIS IDA had very little if any in-house computer expertise. This represented a significant challenge to the desire to have MIS
IDA in use within every IDA program in the U.S. Common database management tasks, such as backing up data files or installing the application for use on a network, needed to be as straightforward as possible, so that inexperienced users would be capable of performing them. For example, users requested that MIS IDA V.2.0 automate the import of savings account information. This was achieved by creating a standard flat-file format that could be easily produced and delivered periodically to the organization by the financial institution, eliminating the need for organizations to hand-key account data into the database. More generally, importing and exporting data is simplified using function buttons in MIS IDA. At the touch of a button, a user can copy the database into or out of MIS IDA via the creation of a Microsoft Excel™ file. As an Excel file, the data can also be easily transferred into other software, such as SPSS or SAS, for analysis. This latter procedure was important to the evaluation of ADD, as it facilitated the quick aggregation of data collected by the 13 sites.

**STANDARDIZATION**

*Embedded best practice guidelines.* The decision to produce a commercial-grade product was in response to requests from new IDA programs for standards and assistance with IDA program administration. MIS IDA was the logical tool to provide such support, because within it are embedded “best practice” program design and management guidelines that assist program staff in determining the target population, design of program rules, account structure, and economic education. For example, an IDA program may wish to establish annual contribution caps for participants. MIS IDA then uses that design characteristic to generate monthly progress reports for participants and compute actual versus maximum annual match liabilities for the entire program, which enable program resources to be more effectively budgeted. Similarly, participants may be eligible for varying match rates based on the type of asset they wish to purchase or their household income. MIS IDA adjusts the financial calculations for the participant’s account to accommodate these parameters.

Since the functionality and business logic employed by MIS IDA are designed around best practice guidelines, users are required to make a few specific choices about the structure of their program and its operation that improve the likelihood that participants will meet their saving goals. At the same time, these guideline allow for flexibility in program design and account management. Thus, MIS IDA creates a greater degree of standardization in program design and administration throughout the field without unduly constraining innovation.

*Common terminology.* MIS IDA’s data entry screens contain standardized questions, wording, and response categories to collect information on program design, participant characteristics, and saving behavior across programs. To achieve this, MIS IDA employs consistent terminology when labeling program and account components. Thus, programs that vary in the structure and management still "talk about" the implementation of IDAs in the same way. Common terminology also was used in formulating the “best practice” guidelines, which further standardized the language of the field.

The availability of standard terminology, in conjunction with guidelines that produce similar program structures, helps organizations to provide technical assistance to each. A common language makes it easier for program administrators, workers and participants to discuss IDA
program design and management. Also, in a market where non-profit organizations often compete for resources, this exchange of technical assistance helps to reduce costs and develop partnerships for expanding IDA program coverage to more communities.

Standardized data. The ability to evaluate the effects of variations in program and account design and management, within broad guidelines, and across IDA programs, requires standardized data. Standards in data collection allow information to be aggregated from multiple sites. Researchers and evaluators are then able to explore the effects of differences in program design, participant characteristics, and account parameters on saving behavior and asset accumulation.

REPORTING

As mentioned earlier, MIS IDA was redesigned to serve as more than an evaluation tool. IDA programs can use MIS IDA data to assist in routine program administration, and to share information with various stakeholders in the program. MIS IDA offers 33 customizable reports for internal use, release to funding partners, and communication with participants. With these, users can generate reports that provide the information necessary for administrators to run their program, inform participants to see the match dollars accruing with their savings, and policymakers and funding resources to make decisions regarding their support.

MIS IDA is a tool that is used at multiple levels in community development [16]. Members of each entity in the IDA network benefit from the information collected, managed, and generated by MIS IDA (Figure 1 and Table 2). These direct program stakeholders have their unique information needs met. For example, the information stored in MIS IDA allows greater communication between the community organization and participant. Participants receive account statement reports from MIS IDA showing both current account information as well as match dollars and progress toward total savings for asset purchase. These reports assist the program manager in keeping track of savings behavior and in making decisions regarding participant counseling on their saving progress. As another example, funding partners receive information in “real time” regarding the numbers of participants in the program, how much each has saved, and what portion of their support is being allocated by each participant and for what purposes.

The specificity of the data collected and the flexibility of the software have enabled different programs around the nation to communicate with one another regarding their designs and progress. On a regional and national level, the various members share the information with others in their fields to demonstrate the incentives and possibilities for their involvement in IDA programs. As the links at the local level were strengthened through improved communication, the vertical links began to expand, even at a policy level.

MIS IDA USAGE AND POLICY IMPACT

The timely release and widespread use of MIS IDA has greatly enhanced its impact on the field. Currently, of perhaps 300 IDA programs operating around the United States, MIS IDA V.3.0 is in use at over 200. (Since many of these licenses are held by "central" organizations that manage
IDA program data for multiple sites, the total number of IDA programs managed by MIS IDA is much larger). It is also significant to note that this may be the first time a national policy demonstration has created its own monitoring software to track and report on the progress of a multi-site demonstration over an extended period of time.

The information collected through MIS IDA is currently aggregated to generate reports useful to policymakers [17]. Non-profit community organizations use such reports to develop stronger links to state and national policymakers and to attract more and larger funding resources. In this way, MIS IDA data has played a role in influencing 27 states to pass IDA legislation. Several states have modeled their statewide program designs based on MIS IDA’s embedded “best practice” design guidelines [18]. Many specify the use of MIS IDA to meet their program evaluation requirements. MIS IDA is in use by at least 14 statewide IDA programs.

The impact of MIS IDA has reached beyond state initiatives. Federal IDA legislation was enacted through the Assets for Independence Act of 1998, calling for a five year IDA demonstration with $125 million in funding [19]. MIS IDA or comparable software was included in the regulations as a requirement for programs seeking to participate in this demonstration.

At the request of the White House, CSD provided MIS IDA data from ADD, which influenced the President’s expanded proposal for matched saving. The findings from the first two years of the demonstration are published in a report, which showed that low-income IDA participants saved and the very poorest saved a higher proportion of their income than other participants [17]. In his State of the Union address on January 27, 2000, President Clinton said:

Tens of millions of Americans live from paycheck to paycheck. As hard as they work, they still don’t have the opportunity to save. Too few can make use of IRAs and 401(k) plans. We should do more to help all working families save and accumulate wealth. That’s the idea behind the Individual Development Accounts, the IDAs. I ask you to take that idea to a new level, with new retirement savings accounts that enable every low- and moderate-income family in America to save for retirement, a first home, a medical emergency, or a college education. I propose to match their contributions, however small, dollar for dollar, every year they save. [20]

THE IDA COMMUNITY TODAY

The key changes in the IDA field have been the development of stronger linkages between IDA programs in different communities and a more active role of these programs in state and national policy formulation. The links have expanded beyond a single IDA program to include the relationships among IDA programs around the country and to stakeholders at the state and national levels, supporting an integrated community that transcends spatial boundaries. Warren’s conception of horizontal and vertical links is useful for understanding this expansion [6]. Horizontal links or patterns refer to the relations among the local members in IDA programs. Vertical links refer to the connections of those programs with other programs in their state or around the nation or the links that those individual partners might have with others in their respective fields, e.g., community development credit unions around the United States.
The formation and expansion of these links has been contingent upon the exchange of standardized information, which is made possible through the use of a MIS. In the case of the horizontal links, the exchange of program and participant information collected through the MIS helps to reduce uncertainty; provides the partners with the opportunity to confirm or realign processes of resource exchange; and develops a collective identity. (These outcomes are consistent with the purpose of communication in collaborations [21,22]). For the vertical links, the uniform collection of programmatic and participant information creates incentives for participation by similar organizations; garners additional resources for program operations and matching contributions; and expands the conceptions of community economic development and its effects at a policy level. Ultimately what has resulted from the use of this MIS is a national network of IDA practitioners and stakeholders.

CONCLUSION AND IMPLICATIONS FOR COMMUNITY DEVELOPMENT

MIS IDA has played a major role in facilitating the rapid evolution of the IDA network. MIS IDA has provided the opportunity for greater information exchange through its systems development process, its embedded standardization features, and its multi-user reports. In the absence of MIS IDA, growth would not have occurred as quickly or evenly. This is not to discount the efforts each organization has made to advance IDAs as a strategy for economic development. However, the availability of standardized, detailed administrative and evaluative data and the development of a common language have been critical to uniting so many diverse groups toward common goals. Systematic collection of standardized information and formalized methods of aggregation and dissemination have been established and strengthened relations between communities. A common information system has facilitated exchange on a larger scale.

The process undertaken to develop MIS IDA and the outcomes from its use demonstrate the role that MISs can have upon community development. As other initiatives struggle with communication among local members and attempt to share information with stakeholders around the nation, lessons from the development of MIS IDA can be useful. Below are key steps for the introduction of a MIS into a network.

1) Include each of the various stakeholders in the development phase. The software should be pilot-tested, with user-feedback informing revisions.
2) Design a MIS that standardizes the terminology used to communicate program components, resource flows, and participant progress. However, the software should be flexible enough to be customized in each program.
3) Follow conventional programming standards in application development to facilitate ongoing support and modification of the software.
4) Standardize field values to allow data comparison across organizations and the creation of large databases for research.
5) Tailor database management functions to meet the skill level of the end user.
6) Create reports that are relevant to all stakeholders in the community development initiative.
7) Provide training to the users to facilitate collection of the information and its use.
8) Provide on-going technical support to users. Effective use of software, and hence effective community development, depends on quality support.
REFERENCES


Table 1. MIS IDA functions and features

<table>
<thead>
<tr>
<th>Functions</th>
<th>Features</th>
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</thead>
<tbody>
<tr>
<td>Program Administration</td>
<td>- Manages data from multiple program sites</td>
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<tr>
<td></td>
<td>- Tracks program design and participant demographics, assets, and liabilities</td>
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<td></td>
<td>- Monitors program expenses and staff time</td>
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<td></td>
<td>- Records case notes on individual participants</td>
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<td></td>
<td>- Produces form letters and mailing labels</td>
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<td></td>
<td>- Employs multiple security levels</td>
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<tr>
<td>Account Management</td>
<td>- Imports account statement information electronically</td>
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<td></td>
<td>- Tracks contributions from each funding source</td>
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<td></td>
<td>- Calculates match funds for each participant</td>
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<td></td>
<td>- Creates participant account statement showing match funds allocated</td>
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<tr>
<td></td>
<td>- Maintains records of all withdrawals used to purchase assets</td>
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<tr>
<td>Evaluation</td>
<td>- Includes standard lists of field values</td>
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<td></td>
<td>- Provides field- and form-level error checking</td>
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<td>- Allows aggregate data reporting</td>
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<td>- Tracks changes in program design and participant characteristics</td>
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<td>- Reports data by one or more program sites</td>
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<td>- Transfers data to other applications</td>
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Table 2. Examples of MIS IDA report distribution*

<table>
<thead>
<tr>
<th>Reports</th>
<th>Program administrators</th>
<th>Participants</th>
<th>Funders</th>
<th>Financial institutions</th>
<th>Vendors</th>
<th>Researchers</th>
<th>Policy makers</th>
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<td>Participant account statement</td>
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<td>Cumulative account activity</td>
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<td>Matched withdrawals</td>
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<td>Participant demographics</td>
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* MIS IDA generates 33 separate reports.
Figure 1. MIS enhancements to the IDA network

A. Tracks use of funds for asset purchases.
B. Provides audit trail of assets purchased.
C. Collects socio-economic data on participants and provides account statements to participants.
D. Facilitates transfer of participant periodic account data from financial institution to IDA program.
E. Tracks funding partner contributions made to the IDA program.
F. Reports on accumulated participant savings and assets.
G. Standardizes program designs and language for communicating about IDAs.
H. Collects evaluation data and disseminates best practice guidelines.
I. Reports on participant saving patterns with respect to program and participant characteristics.
J. Provides guidance on “best practice” IDA program design.