

SEED Research: Studies and Main Questions

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Account Monitoring¹

What are the demographic characteristics of SEED participants and their parents? What are the savings patterns and savings outcomes in children's savings accounts within SEED? What factors are associated with savings in SEED?

Pre-School Demonstration and Impact Assessment (Quasi-Experiment)*

What is the impact of SEED on child and family well-being? What difference does a SEED program in a pre-school setting make in the lives of young participants and their families? Are social, economic, academic or behavioral outcomes different for SEED participants than for a similar group of children and their families who did not have the chance to participate? What impacts does SEED have, for example, on parenting and/or school readiness?

In-Depth Interviews with Youth and Parents

What are the perceptions and experiences of youth participants in SEED? How do SEED youth feel about various components of their local SEED programs? What are the perceptions and experiences of parents of younger SEED participants regarding SEED accounts, programs and effects on their children and families?

Parent Survey

What are the demographic and household characteristics that are associated with active participation in SEED programs? What strategies do parents use to save money in children's savings accounts? What are the facilitators of and barriers to saving in children's savings accounts? What do parents of participants in SEED programs think about the initial deposits, match rates, withdrawal restrictions, and other institutional features of children's savings accounts in SEED? What effects, if any, do parents perceive from their child's participation in the SEED program?

Process Study*

How do community based SEED programs operate? How do SEED staff members and other key informants describe their local SEED programs? How have SEED programs

¹ Account Monitoring is fundamental to many of the SEED studies, in that savings data are used in conjunction with survey, interview, and focus group data to allow for rigorous, comprehensive analyses.

across the country evolved since the beginning of the initiative? Research conducted in cooperation with the University of Kansas' (KU) focus group study.

Focus Groups

Why are some parents more likely to actively participate in SEED than others? How do parents decide to join an asset building program, open children's savings accounts, and save? What do parents identify as challenges, problems or barriers to their participation? Do social networks play a role in the decision to open children's accounts, participate in SEED programs, and/or make deposits? Research conducted in cooperation with RTI International's process study.

SEED for Oklahoma Kids (Experiment)*

What is the best way to create and implement a universal, progressive system of children's savings accounts, based on our experiences of modeling such a design in a single state with a diverse population? What is the impact of children's savings accounts on child and family well-being in the context of a randomized experiment involving approximately 1,500 newborns with accounts and 1,500 newborns without accounts? What are the savings patterns and outcomes in SEED for Oklahoma Kids? What impacts does SEED participation have on attitudes and behaviors of parents regarding their children's development, and later what impacts on the cognitive and educational development of the child? When given the opportunity to discuss saving for children in-depth, how do parents describe their experiences? Are there differences in these narratives between parents of children with SEED accounts and parents of children in the control group?

*RTI International (RTI) works in partnership with the Center for Social Development and KU on SEED research. RTI has sole responsibility for the process study components involving staff interviews and historical document review. RTI also conducts the telephone interviews with parents of participants in both the Oklahoma experiment and the Michigan pre-school demonstration and impact assessment, and issues the first reports analyzing data from these interviews.