

Title of Project: Volunteer Income Tax Assistance Survey in Madison and Chenango Counties

Anticipated number of participants: 1,300 participants

Approximate ages: 18-22

Submission date: xx/xx/xxx

Anticipated start date: xx/xx/xxxx

X **Expedited Review:** for research that does **not** manipulate participants' behavior, use deception, threaten privacy, or cause stress to participants (e.g. observational studies, studies of archival data, some questionnaire and interview studies). Review takes approximately 5 days.

Purpose of Investigation and Procedures:

We plan to administer a survey to approximately 1,200 low-income households in Madison and Chenango Counties who qualify for free tax preparation service using the Volunteer Income Tax Assistance (VITA) program. Approximately 40 Colgate students will administer the survey during the clients' tax preparation sessions, which will take place at various sites in Madison and Chenango County between January and April 15th. The survey and consent form are included below.

The results of the survey will allow us to study the effects of the Earned Income Tax Credit (EITC) on low-income households in central New York. It is our goal to produce several publishable papers using the dataset generated by the survey. We plan to study the impact of the EITC on poverty rates, expenditure patterns and use of financial institutions, based on survey responses.

We began collecting these data in 2002 using a similar survey that was completely anonymous. After analyzing the data in detail, we have realized that the dataset would be more valuable if we could track participants over time. Since many of our participants use our tax preparation service every year, we could monitor how the individual characteristics of our clientele change over time, and more importantly, how uses of their tax refunds react to changes in their economic status over time. To do this, we need to record an identifying characteristic for each household that completes a survey. We have chosen to record the taxpayer's name on the survey as a way to track participants over time.

Survey Questions: Excluded from the example but must be submitted with your IRB proposal for IRB review.

Anticipated Risk and Potential Benefits to Participants:

While our clients benefit from having their tax returns filed for them at no charge, there is no direct benefit from completing the survey. The survey is administered while we are preparing their tax returns. However, completion of their tax return is not dependent on their participation in the survey.

The only possible risk to our clients is if the information attached to their name is shared with the public. However, we have taken steps to avoid any release of personal financial information, as described in the next section.

By tracking participants over time, our research methods would dramatically improve, allowing us to analyze topics that we are currently unable to address. In almost every setting in which we have presented preliminary results from our dataset, questions arise about how our clientele changes over time and if the EITC is having long-run effects on their economic situation. Using the anonymous data that were collected in previous surveys, we have no way of addressing these

issues. However, if we were able to track participants over time, we envision several new research projects that would significantly add to the existing knowledge of the effects of the EITC on low-income households over time.

Steps Taken to Protect Participants:

We understand the severity associated with the mishandling of personal financial information. As a way to safeguard the data, we will lock the surveys in a secure filing cabinet once the data have been entered and compiled. [**Note to researchers using this proposal as a guide:** If you are collecting data on a computer, you can indicate whether you will be protecting that information on a password protected computer and who will have access to the data.] In addition, we will replace the taxpayers' names with our own system of identifiers in the dataset. The mapping between names and household identification numbers will remain confidential; only the two investigators on the project will have access to it. We cannot destroy the mapping because we will need to use it each year to assign the correct identification numbers to the appropriate taxpayer. No other information will be attached to each observation beyond what is provided in the survey.

When sharing the data with students and various non-profit organizations involved in the program, the dataset will not include the names of taxpayers so that no person or household can be identified from the sample.

Manner of Obtaining Participants:

The participants are low-income households in Madison and Chenango counties who qualify for free income tax preparation using the VITA program. The VITA program is a collaboration between Colgate University and several non-profit organizations in Madison and Chenango counties. The non-profit organizations are responsible for recruiting VITA participants based on income eligibility. We offer no compensation for participation in the survey.

Certificate of Informed Consent

Overview and Procedure: As part of the Volunteer Income Tax Assistance (VITA) program, we would like to learn more about our clients. Specifically, we would like to analyze the effects of the Earned Income Tax Credit (EITC) for households in central New York. We ask you to complete the following survey.

The survey will ask detailed questions about your household's financial situation, the size of your tax refund, and how you plan on using your tax refund. All of your answers will remain confidential. The survey will take approximately 10 minutes to complete.

Risks and Benefits: There are no direct benefits to you by participating in the survey. It is possible that answering questions about your personal finances could be uncomfortable.

Confidentiality: Your privacy will be protected. Any information obtained during the course of your participation will remain confidential and will be used solely for research purposes. Your name will only be used to track your participation in the VITA program over time. It will never be shared with people outside of the research team and such identifying information, as well as your data more generally, will be stored on password protected computers. Results of the study will be made available to you upon request.

Compensation: You will not be compensated for completing the survey.

Your Rights: As with any research project, your participation is voluntary. You may withdraw from the survey at any time, or decline to answer any questions at any time, without penalty.

Contact Information: If you have questions or concerns about your rights as a participant, please contact the principal investigator of this project, XXX, or the Chair of the IRB committee at Colgate University, IRB_chair@colgate.edu.

By signing below, you are agreeing 1) to participate in this study 2) that you have read and understand all of the information provided on this form and 3) that you are 18 years old or older.

Participant Name (please print)

Researcher Name (please print)

Participant Signature

Researcher Signature

Date

Date