

**COLGATE UNIVERSITY**  
13 Oak Drive  
Hamilton, NY 13346-1385

**Institutional Review Board Proposal Cover Sheet**

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

Anticipated number of participants: females: 700 males: 500

Approximate ages: 18-65

Submission date: XX/XX/XXX

Anticipated start date: XX/XX/XXXX

**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.

**Full Review:** for all research that is not eligible for expedited review. Reviews occur once each semester.

Investigator(s): Investigator Name Here \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Faculty Supervisor: Supervisor Name Here (if applicable) \_\_\_\_\_

Contact information for Principal Investigator:

Name: Investigator Name Here \_\_\_\_\_

Phone: (xxx) xxx-xxxx \_\_\_\_\_

Email: Investigator @colgate.edu \_\_\_\_\_

X I have read and agree to uphold the ethical principles and guidelines for the protection of human research participants as they are described in the Belmont Report issued by the Federal Office of Health, Education & Welfare. This proposal and the attached materials meet the guidelines described by the APA Code of Ethics.

A copy of the Belmont Report is available at <http://www.hhs.gov/ohrp/humansubjects/guidance/belmont.htm>

IRB #:	_____
Reviewer:	_____
Decision:	_____
Date:	____/____/____
<i>For Office Use Only</i>	

**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 15<sup>th</sup>. 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.

**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 dependant 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. 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.

# VITA Survey 2010

## 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 asks 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 or risks to you by participating in the survey.

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 the public. 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 voluntarily. You may withdraw from the survey at any time, or decline to answer any questions 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@psych.colgate.edu](mailto:IRB_chair@psych.colgate.edu).

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

\_\_\_\_\_  
Participant Name (please print)

\_\_\_\_\_  
Researcher Name (please print)

\_\_\_\_\_  
Participant Signature

\_\_\_\_\_  
Researcher Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

Survey Questions (excluded from the example)