

Measuring Impact

March 24, 2020

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CAPTIONER: Standing by.

»: Hi, everyone. I am from the Institute from community inclusion and we will give if few more minutes to get it started.

»: DeBrittany, how many people accepted the invitation?

»: Hi, sorry about that. I was muted. But it looks like we have a majority of people who've have joined so far so I can go ahead and get started.

Hi, everyone this is DeBrittany Mitchell from the Institute for Community Inclusion and welcome to today's discussion on measuring impact.

Before we get started I can walk you through a few tips for how to best use the Zoom platform that we are using to connect today.

We like to make this discussion as interactive and engaging as possible. So the presentation if you have any questions or comments, please feel free to type them into the chat box.

In addition, if you would like to actually chime in via your audio, please feel free to mute or unmute yourself using the microphone icon on your computer screen.

If you have a red slash over your microphone it means that you are currently muted. If you click the microphone and the red slash disappears, that means that we can hear you. We should be able to hear you. Just as a brief reminder if you are not speaking please remember to keep yourself muted so that we can prevent any background noise.

This session is also being captioned and recorded. And the link to the recording will be shared with everyone at a later date.

Last, but not least if you have any questions or encounter any technical issues, please feel free to address them to me, DeBrittany Mitchell in the chat box and I will get back to you as soon as possible. Also, as a reminder there is a phone number to call in a case you encounter any issues with the audio feed or your computer. Thank you and without further ado I would like to hand it over to Tanisha from BCT.

»: Good afternoon, everyone and thank you for joining us for this discussion today. Has I think most of you already know this conversation is the continuation of a three-part training series that BCT has been doing with the Department of Treasury, CDFI fund. And we have also engaged a number of subject matter experts who are going to actually do the presenting or actually lead the conversation, I should say today, including Jack Brummel, Charles Hammerman, Danny Housley, Carla Mannings, Tobey Partch-Davies, and Susan Tachau. And without further ado I believe that Jack is going to be our lead today and again, we appreciate your time and your participation in this wonderful training series and hopefully, you get a lot of out of today's discussion.

»: Hi, everybody this is Jack and thanks so much for joining us. We really appreciate your commitment to this work. I just want to preface the conversation today by letting you know that we really want this conversation to be fluid and flexible. We encourage you to engage in the conversation and we are eager to hear from people about your experiences in measuring impact. And any questions you have of the presenters and any concerns you might have on this subject area. So to kick it off we are going to start with Michael Swack. Michael, do you want to go ahead? Let's look at the agenda.

»: Sure.

Since we want to start with why is data even important? I mentioned this because I have worked on measuring impact and on CDFI over many years and one thing I have learned is that CDFI don't often measure impact. And one of the things we want to talk about today really is the idea of how you can measure outcomes and how you can measure impact in ways that are simple, easy and fairly inexpensive because one of the reasons CDFIs gift for not collecting data on the outcomes of their loans is because it is too expensive, too time-consuming and by the way, their job is to make more loans but data is important because it tells us something about what is happening to the people we lent it. And if you look at outcome versus output.

And output is what we collect oil and output is how many of something, how many loans to remake? What was the delinquency rate and what was the default rate and what is the volume of lending that we have done? We are really good collecting those data and that is what the CDFI fund often asks.

And the outcome is something that asks you how are people better off? When you make a loan how do you know it is not just repaid but the person is actually better off? So that is the difference. We want to talk today about what are some measures and what are some methods of measurement that are like I said simple, easy, and relatively inexpensive that will tell you something important about the outcomes, how the lives of the people and organizations that you are lending to our better off.

So I think Jack, we can see if there are questions or people have comments or perhaps move on.

»: So on outcomes and outputs, Michael, we have got you going first followed by Susan and Carla. And I think Tobey might have something to add as well.

»: Right. I started with the definition. So Susan, I think you're going to go next.

»: Thank you. Can you hear me okay?

»: Yes.

»: Great. So one of the things we try to measure and evaluate is our Pennsylvania assistive technology foundations, our mini loan, credit building on which goes from \$100 to 100,000 with 0% interest and zero fees.

So we're trying to look and see this product which is fairly labor-intensive and certainly does not pay for itself is it a useful product?

And a couple of years ago, maybe two years ago when in Pennsylvania the federal legislation of the workforce innovation opportunity act when into full force helping transition age youth with disabilities get prepared for life after high school and get employed, we decided to do a significant outreach into this community and teach them about financial education and about our mini loan program and to see if that made a difference. And so we counted every event and every training session that we did and how many of.

So for example, in the first six months I can tell you we talk to about 300 youth who were close to graduation. So 16 to 21. And then what we measured was how many people came to our website to download our financial education book, Sense and Sensibility and how many people came and got alone.

So those three bits of information, those were output. How many people did we talk to? How many people downloaded, "Sense and Sensibility" of that Group and how many people came and took out a loan. So our short-term goal was we were trying to help people 18 and older in this case take out a mini loan so that they would have access to credit for the first time and be able to get the assistive technology that they wanted. And we kept track again in terms of outputs what were people purchasing? Most of the students were purchasing iPads or smart phones.

So then what we did was that loan product goes out a maximum of three years. So many of those students finished up their second year and they have paid off their loan. So we did a survey as people paid off their loan to find out what were the results?

And that came into our long-term goal because a long-term goal that we have is that people are able to do the things they want to do, they are able to get a job and live in an apartment for example. And what we found was that several people were able to communicate more with their family and friends, look for a job, and get their job.

So we combined in this package both the output, the number people we have approached him the numbers of applications that were closed and the numbers of our financial education book that were downloaded or that we mailed out and then in our longer-term term which right now, it is really only two, two and half years, what happened as a result of that? So I think for me, that symbolizes that different, often times we don't get to report on our outcomes that some of our funders are really only asking for output.

»: Okay. Thanks. Thanks, Susan. Carla you had something to add?

»: Who did you call on?

»: It was Carla and then Tobey, I will ask you.

»: Thank you. Sorry. I'm having a hard time unmuting myself. So we at partners of the common good, we have recently really explored the idea of outcomes.

And Michael said early, you have some students that will do some data collection. But then when it comes to CDFI really doing a great job in measuring outcomes, I know I find that you have less of them. And the way we approached it, or why we approached it is because we received a grant from the Kellogg foundation and as a part of the program they ask us that we had to do an evaluation. And so with meant is that we actually hired an external evaluator and then I served as the internal evaluator.

And so as CDFI, as we work with others, we meet with other funders such as foundations and it is really important we understand methodology.

And so the way we have approached it in terms of the outcomes is we look at them in three ways: So you have what are our activities.

What are we trying to achieve.

And then how successful are we on the outcomes?

And then they can be broken out into three different segments.

It is what can be achieved within a year.

Intermediate, one to five years.

And then long-term can be five years or greater.

And then another way to look at it is in terms of answering the questions: What, so what, and now what?

What that means is what is what data are you collecting?

So what is okay you collected the data; what does it mean?

Now what are what are those outcomes?

End date are different methodologies of evaluation that you can select from. And the ones that I know I personally like to look at is in terms of the ones that, you know, as you are learning and you are working your programs, can it be changed? And so as we continue to advance and what we do, the ability to say we did that and it worked, or we found out something new so let's change what some of those outcomes, what we are looking forward to achieve and that way the information doesn't get stale or the learnings don't get stale.

»: Thank you, Carla. I am going to ask Tobey if she has anything to think about

»: Sure. And I am limited because I don't unfortunately have the access to the actual, what is on the screen right now. But if you could advance to the matrix that has the logic model on it, I will just highlight this example. And Susan largely you know spoke to many of these, much of this content that is here. So I would encourage you to look at this as an example. And just knowing that so many of you on the call in the audience, in the community a practice call participated in access for all training. Some of the inputs here; these are all in the first column the inputs that you do to prepare for implementing your activities. So the access for training, the CDFI personnel, making sure they are ready, making sure they know the audience they are trying to reach. We talked about a lot at least in serving the people with disabilities, access to a benefits counselor for a consumer lending activity anyway and then making sure that your website and your location is accessible to people with disabilities.

À la not go over the activities of this particular example which relates to serving young adults with disabilities because Susan already talked about it. But just to highlight what Carla said around short-term, midterm, and long-term outcomes.

It is really for you to decide what would be considered short-term, midterm, or long-term. I just want to highlight that short-term tends to be a focus on a change in knowledge and skills if you are looking at helping families or individuals.

Where midterm -- they are intermediate outcomes have to do with behavior change. Whether they are paying their loan on time or saving, whatever those desired midterm outcomes are, those are examples of behavioral changes.

Where the long-term outcomes are really the change and conditions that Susan talked about.

How did it really transform someone's life? Is it because they were able to be successful in a career path, attend college, or becoming more independent, improving their quality-of-life. So those are more long-term outcomes. It really depends on the project and depends on what you are actually implementing. You can decide what is appropriate.

»: Thanks. And I couldn't tell if you were addressing determining appropriate outcome measures or dressing the first outcomes and outputs.

»: I can highlight and I can highlight that and also Danny I am sure would have some comments around that. But whenever possible you want to make sure that you are implementing with a good practice or what is the best practice. So in this training, access for all, we talked a lot about just being in a value laden market where people with disabilities are really focused on self-determination and choice and having control over their lives. And so from the standpoint of how your lending activity operates, how your services are unveiled, really putting people with disabilities first.

I don't know, Danny, if you have comments around that or not. But that is what is meant by that. It is that it is a good practice and a cutting edge practice.

»: Okay. Good. Thanks. I will turn to the participants now on the difference between inputs versus outputs. Can you let me know if you have experiences here that you would like to share here concerns or questions?

Okay. I am not hearing anything from the audience. Let's do talk about determining appropriate outcome measures. Did you have anything else to add on that?

Charlie? I have you listed for determining appropriate outcome measures.

»: Hi, everyone hopefully everyone is good and safe. So we were very fortunate because in the last couple of years we were introduced to the concept of getting rated by AERIS. And then in doing so we made a decision to go through that process. It was a board decision and as we went through signing up and learning what all that meant, it was a big focus on rating us in terms of how we were doing, collecting social impact data. What was wonderful is that while we were trying to sort of measure certain things our self, they presented us with an effort that was done by -- I am giving a lot of acronyms. By the GIIN, Global Impacting Investing Network.

They had spent, the GIIN had spent a lot of time was AERIS and others trying to come up with some standardize categories of measurement. This is one of the big things that Michael Swack who was on the phone has been talking about for years and years. It is how do you standardize as best you can? And in this case, we were presented with a laundry list of different categories that may have determined would be some format of standardization and then we were asked to select among the laundry list a list of those categories that were appropriate for us.

So for instance if there was anything in the healthy foods initiative categories, we did not select those because we do not do that kind of work. But where we were able to do is to select things that were appropriate for our organization. What is really wonderful about that exercise is for us to then go back and teach AERIS they were not including some categories and they needed to adjust some language in regards to people with disabilities.

It was a two-way street where we received the standardize categories and that was very helpful for us and in the same token, here you had a big organization that is trying to teach CDFIs how do standardize and for our niche and the discussion on this call and as well as the group that we are working towards here, disability is really not represented in the correct way. So we corrected all of that and that was three years ago. And so now what we have is the same categories that we utilize over and over again and we get reviewed by AERIS so that if anything were to change on their side, we would get notified and we find those measurements for us and then we would let them know.

In addition, the categories they came up with, and they allow you to suggest other categories that are appropriate to your particular CDFI, we actually suggest some other additional categories talking about leveraging, meaning if we put a dollar into a loan, how do we then lever that money with a financial institution, another CDFI, another government service, or even individual.

So for instance if we did a participation with another CDFI on one loan, not only would we tackle how much money we deployed or how many units we created or whatever the category was, we actually also kept track of, and to this day still keep track of how much money did we attract with our lending from another CDFI.

So if we did a 200,000-dollar loan, we did another, another CDFI did another 100, we will place the extra 100 into that category. It was a nice way of telling our story. And then we also created another category of take out meaning that we wanted to show that we were going to do the difficult lending in the world of disabilities.

In the early days, the criticism was that the financial institutions and others may not really be interested in disability work. And the way that we track that was takeout (.

When we did alone and alone lasted for two years, three years, four years, whatever the term was, and then the take out from a major financial institution, again, it was a wonderful thing to be able to tell our story to be able to say look here in the world of disabilities financial institutions actually do care. We just needed to sort of massage the loan over a few years to get it ready.

So think about it from your perspective of your own CDFI. There are no right or wrong rules here. It is just a nice measurement tool to be able to utilize for yourself.

One less note on all of this. We, everyone on this call I assume has some form of loan software and what we did three years ago when AERIS gave us the GIIN

categories is we went to our loan software company and we said can you add this into the software so that when we are tracking a loan or amortization, delinquencies, anything else that is appropriate just as a loan, we can put more data in there in a standardized way for capturing that data at the end of the year and such.

And they did that for us and they actually did it without charging us to do it because they were fascinated by the concept.

So again, another thing is not just which categories and how are you going to figure out what categories are good for you but don't forget about the fact to try to make it easy for yourself to track the data, measure the data, collect the data, and measure it and tell your story.

That data for us is going to be a very big storyteller in the world of disabilities. So let me stop there and handed off to the next team member.

»: Thanks, Charlie. Susan? You have some comments on this topic. So is Susan still with us?

»: Yes. Now I am. So we collect a couple of different kind of data points and I think it blends in nicely with what Charlie was trying to say which is telling your story.

So the first point is I like to think that our organization is very responsive to people and that we are accessible to people. And we act in a sense of urgency.

So at the end of every loan decision, and then three mess out in six-month out, we send out a satisfaction survey to make sure that we are acting in the way I am hoping we are acting. And in the three-month six-month, is this device working for you? Because we are consumer lenders of assistive technology devices. And that lends to the second data point that is important for us. And that is measuring delinquencies and default rates. And we believe we take incredible risks on some people. Like we give loans to people who have zero credit and people who have 500 credit.

But really our lowest is around 600. And then looking at the debt to income up to 50%.

And the way we get there is we look at the link with and default rates.

For a number of years looking at that, we have determined that zero credit scores are not risky at all. In fact, we get paid back every time really on the zero credit scores. Except for farmers, we have found that really if you are lending out to someone who has a debt to income of greater than 60%, that is a really heavy duty. And then we look at how much someone is trying to borrow.

But those are some of the data that we are collecting that helps guide the kind a program we are developing.

»: Okay. Thanks, Susan. Before we turn it over to the participants for any questions or comments, Tobey I want to make sure that you addressed every point that you wanted to on this determining appropriate outcome measures.

»: Yes. I mean it really is based on what you as a CDFI wants to measure. And measuring impact, it is important for a lot of reasons, as the other team members mentioned, for fundraising, for program effectiveness, program impacts, quality improvement, those are all good reasons why to collect data. And I think we get to a future slide I can walk through an example of some of the methods that can be used.

»: Okay, thanks, Tobey. So I am eager to hear from the participants. Let us know what questions you have or experiences you have on determining the appropriate outcome measures.

»: This is Lorrain. I was wondering: You mentioned tracking default rates. How about tracking non-default rates. Like what is working. What things are helping them from not defaulting I guess.

»: Susan?

»: Can you hear me?

»: Yes.

»: I think that is a really good question. Because we are mostly focused on -- when we are closing a loan, we have talked to these people so many times in our program, an average of 12 times to 14. And we have turned it around from your point of view which I think is a really good one. We are looking to see who are at risk. We are assuming that people -- we are hoping and crossing our fingers that everybody is going to be able to repay their loan. But what we are doing is trying to increase our risk. And that is what we really have been the on.

»: So it is a good thing to track that.

»: Right. I think because we have a couple of bankers on our Board of Directors, they have or very long time been critical of how many touch points we have. But we turned around by saying look at our default rate and these are people that you have already turned down.

»: Okay. Sounds good. Thank you.

»: That is a good question.

»: Thanks, Lorraine. Anybody else? A comment or it? Before we move on?

Okay, the next topic is the use of proxy measures in measuring outcomes. And Michael, we are going to hear from you first on this.

»: Sure. The idea of proxy measures is that maybe somebody has already measured something that you don't have to or something that you have done already

tells you something about the outcome so that you don't have to measure. And sort of the example of this that has come up in community development related activity was really put forth by a guy named Jim Heckman who is an economist at the University of Chicago who did one of the most intensive studies of early childhood.

A lot of what is talked about in terms of what we asked the question of what works? What sort of social programs, community develop programs work. And what you have here is intervention and early childhood education is one of the most important things you can do and a lot of that comes out of Jim Heckman's workwear where he came across a large database, without getting in the details too much, a large number of young children who had an intervention. And it really was almost random. So the best information that you could actually prove an intervention works in a randomized controlled trial.

He had something similar to that in Michigan or certain children were randomly selected and then he was able to do something which none of us can ever do just to measure outcomes many years later. And what he found was compared to any other intervention that had been measured, if you can provide early childhood education, you will get better outcomes in 20 years than practically anything else you can do. And a lot of people talk about that now. They are the reason that they say early childhood education is so important because there is so much demonstrated proof that it leads to better outcomes than for those children who don't get it.

So proxy measure would be if you are providing loans for example, to provide early childhood education, you don't need to follow the child for 20 years to measure the outcome. You can use the proxy measure which is the study that is done, multiples that have been done that show the impact on that. You can also do that to some degree and other types of things. So we looked at lending for people with disabilities. We know if we provide employment, that employment leads to more income and a better outcome. That is making more money or making money when you didn't before is a good outcome because we know that this will lead to better things happening, a higher quality of life, more enjoyment of life, better feeling about yourself, all of those sorts of things.

So one of the things ask the questions we ask is are there ways we can use proxy measures as a way of judging outcome measures without having to do the outcome measure yourself.

And Charlie, you have a good example that you should share with the group.

»: Thanks, Michael. I will actually throw in an extra one, two of them and they are both on the employment side. So to Michael's point about the, when we are looking at specific loans in the disability world, if there is, for instance a housing situation and they are going to have 10 units with services, the developer may not be in the realm of doing disability work all the time so; therefore, it would be a poor proxy. You would have to stay on top of them and find out did you get the results that we would like to see

for the loan that we did. And employment, we have two very specific examples for you where the borrowers came to us specifically for not just the operations of their companies but because the operations of their companies were in the mission of those companies were to actually employ people with disabilities and in one case it was actually a loan and in one case it was an equity investment. The loan was to a car wash Florida called rising Tide carwash and everyone can look at all up. And that was actually started from scratch by a father and a brother of a young man who has autism with the focus of being not just to employ that one individual, their family member, but to actually run a whole operation that would employ young adults with autism, male, female, and in an age range of post-21 to about 30.

To Michael's point, with a sense of not only can we employ them but we can also track the sense of their life. How does this improve their lives? How will they be able to do things now that we are giving them purpose and a job and money, will we be able to also see the other results in their life? And that was not our measurement. That was their measurement as a borrower. It was fascinating. What happens is they did borrow to open up the first carwash and they and then up hiring about 50 young adults with autism. It didn't take them very long to be that successful. They did one with the public and marketing and actually running a carwash.

When they got to number 2, and now they are even up to number 3. So we have done three different loans for them over the last few years and they are up to over 90 young adults with disabilities and autism that are working there and they get paid living wages. And then there are the anecdotes that they are following but then they share them with us in terms of improved housing conditions for them.

There is one little anecdote about how one of the young men bought his own used car and cut down his public transportation from one and a half hours each way down to a half hour by learning how to drive and get back-and-forth on his own.

So again, a proxy. They are tracking all of this stuff and we are able to then take a look and keep hearing the numbers and the stories and reviewing with them each year. But they are basically tracking this information very, very well. The equity story was a fascinating one with a company and to talk about the situation with what we are going through with COVID and working in remote locations and everything else.

Here is a company called Ultrinox who hires young adults with autism to do very meticulous work with software and testing and they were able to do it by training young adults with autism remotely. Someone could be using their own computer and being in their own home or in their own living arrangement, learning how to get this job. And then actually having the job. And what it happened over the last few years is that they had grown from a startup company to now they have over 55, 60 employees, 80% of whom have autism or some form of disability.

They utilize technology in terms of slack to maintain and HR office, so to speak. And then they approached us to do an equity investment. And again, the question will

be: What are the metrics? What are we measuring? Well, we are measuring employment and from the standpoint of saying if we were to invest in your company, what are you going to get out of it? Not as a company, not revenues and not how well you're going to do. But what are you going to do about the metric we care about which employment and they said if you do this over the course of the next five years we anticipate that we are going to employ 200 more adults with autism on top of the 55 or 60 they already have.

Now that is a really amazing proxy story because this is part of their work and we are going to track that alongside of them but they are basically collecting that kind of data. I will tell you one kind of other slight which we really didn't understand until more recently, a measurement out of Ultrinox was -- and we did not go into this to measure this but we are learning about the stories and we will learn about this measurement again as them being a proxy because they are measuring this. But for some of the employees, they were on government assistance before they showed up working for Ultrinox.

And you talk about a perfect cat the story going from low and extremely low incomes because they were just sustaining themselves on Social Security do now having a job. And they have been providing us data where some of these drugs are paying 50, 60, even \$70,000 a year. And so again, to Michael's point, here is a situation where we don't have to go to them to grab all of this data.

They are tracking it in realtime because this is part of their job. This is part of the reason they came to us to either borrow or invest money in them and we enjoy the advantage of utilizing them and their measurement so we can capture it ourselves. Why don't I stop there?

»: Thanks, Charlie. Tobey, you have a comment on this topic?

»: On the -- I am sorry, Jack?

»: The topic is the use of these measures.

»: Correct. I think they have covered it quite well actually. I don't feel I need to comment. The question to always ask or the way to think about this is if you can't get direct information or data from the people or organizations you are trying to get it from, what is the next best source of data? So that is what I would share.

»: Great. Thank you. Let's ask our participants: Any comments or questions or concerns about these proxy measures?

(No response.)

Anybody?

(No response.)

Okay. We will move on. The next topic is how to get good data. And what we are going to do is we are going to start with Michael on this. Michael, you have a deadline here that we want to make sure we get your comments here on this topic and then we will turn to both Carla and Tobey on the rest. Go ahead, Michael.

»: Thanks. We mentioned both qualitative and quantitative data. And I actually want to get back to a point that Susan made.

Because what she does is such a great way to get data. And what is remarkable to me is how few CDFIs actually do that and that is to ask your borrowers if the loan has been affected, if the loan has made a difference. So the idea of an annual survey, and this gets to the two purposes of doing evaluation and measuring impact, it is not simply to measure outcomes although that is, as Charlie just mentioned and Susan did as well, but also to improve performance.

And this is in making loans to people with disabilities. In some way this is an excellent way to get good data, both on impact measure and improving performance.

So Susan, you might in a minute want to talk a little bit about the survey. You been working with CDFIs on this because they can give surveys here after year. Good data is often data that is not just at one point in time but multiple points in time. Can you do a simple survey with your borrowers where you go from year-to-year, and again, this is simple and doesn't cost a lot of money and ask questions like did this loan help you? Would you recommend this product or service to another person? How can we improve our service or expand our service? What would you do differently if you were us? These are the sorts of questions that CDFIs can use to really: Number 1 expand their market.

Number 2, improve their performance.

And third, to measure outcomes and actually find out how is your life better?

Someone can say I took as for assistive technology and I was able to get a job which I had not had. And then you can measure over time issues on very simple questions on jobs. Has a job been stable? Have you earned more income? Do you receive benefits? And you can build off fairly simple qualitative data to actually develop these quantitative data points. I want to emphasize on this the points are can you develop a simple annual survey where you track people over time? And Susan I would like to hear little bit more about what you do and can you ask a series of questions that not just give outcome measures for the borrower but also asks questions that would allow you to improve your performance in terms of the type of lending that you do and what you might do differently. Some people might say it would help make larger loans or have alone for longer. Of time, or you could extend to this sort of technology. CDFIs learn a lot from their borrowers if they actually ask. So let me stop there.

»: So we actually have a couple --

»: Michael?

»: Jack, this is Tobey. I want to add something to what Michael was saying and also bring up the point made earlier by one of the people calling in to the community of practice about you know collecting not just default rates but finding out what is working. I was really excited to hear about that. I think it is a great opportunity to capture qualitative data. One method to do that would be a focus group or interviews with people with disabilities to find out what is behind the success of this program? If they are meeting their loan terms or if they are particularly successful, what is it that is working for them? What is it about the program that is particularly effective that help them do that? Is it other things? That is an example of more in-depth qualitative way to capture data that is just as important as the numbers. It helps tell a story.

»: Thanks. And I think there are two other slides on this qualitative and quantitative slide. Let's go to the next slide and make sure we are addressing these points as we talk. So thanks, Tobey.

Michael, did you have anything more to say on quantitative or qualitative data before we turn it over to Carla and Tobey again?

»: No.

»: Okay. So Carla, did you want to address these points?

»: Sure. So to Julisa, can you go back one slide? I wanted to do a deep dive into the differences between baseline data and aggregate data. So a baseline survey is you conduct that at the beginning of a project to establish the current status of your client that is being served. And for the purpose of this community practice, the client's people with disabilities.

For CDFI, the baseline survey is distributed to our borrowers at the time of loan origination.

And it has to have a benchmark for measuring the project's success or failure of that particular loan on that project at hand. And it can also be used to ensure that any possible impact of the project is captured for the purpose of evaluation.

If a baseline study or survey is conducted after project activities have already been initiated, then what happens is an accurate picture of that initial success or status cannot really be reflected since the project already has some impact.

So it is really, really important to have the baseline survey at the beginning.

Also, the tools used during baseline survey are normally the same tools that you can use during the evaluation. And this is important so that we, as lenders, that we are comparing apples to apples. And you know the baseline is looking at, baseline annual survey and evaluation is all looking at the same information. And baseline is a benchmark for all of your future activities.

Also, surveys are important in establishing the priority areas for a project. And this can be especially true when a project has several objectives. I will give you an example.

So you may have a multi housing project that includes people with disabilities. The baseline survey may show that while there are units designated for people with disabilities, when you capture the data, then it could actually show that people that are in those units don't have disabilities. So then that gives you as a lender the opportunity to talk with your borrower or that developer and say that you have these units that work for this population. Can you go ahead and, you know, them and put that population, people with disabilities in that area?

And also another example could be you could have a multifamily project with supportive services. And so in asking questions such as the qualifications and the quality of the services that are being provided, this now can give you a baseline so that you can look into the future to make sure that those services were effective. And many investors require metrics reporting and baseline survey is carried out as part of that program.

So it is important before you can conduct the baseline survey to identify your indicators..

And what was said before now is you don't want to make your survey very complex where people won't actually fill out the information.

So you want to make it -- you know the questions that you ask for the information that you are gathering, it needs to be synced and things that people can actually answer for you. And so I would suggest that a baseline survey, you look at it in terms of the core components.

One is you want to capture data about the organization meaning your borrower. It is important to know who you are lending to. And so this includes not only things like race and gender but you also want to know if people with disabilities, and this could be Board members, management as well as staff. And then you also want to collect data about the project itself and then find out did they have all components, was it ADA compliant? Does it contain smart technology? And what other benefits does the home have in terms of people with disabilities.

Demographic data, if you lend for charter schools or healthcare facilities, then you actually can access a lot of data through -- you don't have to actually ask your borrower all the questions. There are actually places you can go on the website to get this information. Like for example, for education if you want to get any kind of information, you can go to the state, to the state education website and then for healthcare there is also a healthcare website as well. And so if you want specifics on what those websites are and the information you can get, let me know. I will say that some of these may not have a lot of detailed information about people with disabilities.

So that is disappointing. But you know it is like that. So for that you may have to reach out to your particular borrower. And then in terms of geography, you want to make sure that you get geography information in terms of the area that you are serving and you can get this information from the policy map. That is another area where you don't necessarily have to reach out to your borrower but you can get that on your own.

And then you also want to get some metrics of your population. And a lot of funders unfortunately don't go into detail in terms of going beyond like how many people do you serve with disabilities. So, you know, you may have to come up with your own metrics in terms of what are you collecting? You know about the population? What about their families? Self-care we employment? Communications? What kind of communications they need? And what kind of services they need. Now once you get all this data, this is now your benchmark and you can now use this information for annual surveys. And so the annual surveys as I said before should also mirror the baseline. So then you can compare, you know, the information year over year. And one thing that I see some of you guys doing is aggregating this information and saying like for all of the lending, here is where we did with the baseline and here's what we did annually.

But to really capture if you are making an impact, it is critical to look at this information on a loan-by-loan basis if you can.

So if you could do the next slide.

So in terms of qualitative -- we just talked about quantitative which is counting.

But qualitative is about storytelling. So how can you now take the information of what you received in terms of the metrics, and how can you tell your story?

And so it has three areas:

You need data insight; the knowledge from your data metrics.

The narrative; you need to make sure that your narrative is balancing the words and capturing what you are trying to say.

And your visualization.

And so storytelling can come in a variety of ways. And it can be charts, graphs, short narratives, and videos. And that is just a few samples.

So if you could go to the next one.

So I wanted to give you all an example of storytelling. And so what you have before you have this particular slide, this is from partners for the common good, our annual -- we have a social impact storybook book. And really it is like our annual report. And so what we do is we highlight all of the loans that we originated within the year. And we also include of course like some metrics and financial information. So someone reading it can really understand who we are.

And so with this particular example what we did here is we were very deliberate in the story we were trying to tell.

One: We wanted to showcase the fact of the type of the lending that we do.

We wanted to also highlight the fact of how two CDFI can work together for our borrower.

We also wanted to make sure we put in here information about the client, the beneficiaries. And then this one, we did something in terms of we wanted to have, to show the reader, or tell them something that they may not know.

So we introduced in terms of this particular example housing first.

And this is a concept by which a person, the primary responsibility is to put them into housing first and then figure out the rest later.

And so I think this is a good example of storytelling. So you want to make sure like for this one, the narrative was a bit long. But for the fact that it was in our annual report, it worked. But you want to make sure that you play around with what works best for you.

And I would even say as you are coming up with your storytelling, that you, before you publish it, show it to somebody that knows nothing about what you do. And if they can get what you are trying to say, you are a success. And you want to make sure that you cross collaborate in your own organization. So you might be in your marketing department or you might be a lender. But you want to make sure that others in other fields in your organization can also have input into with the storytelling is about.

That is it.

»: Okay. Thank you, Carla. Tobey, do you have any other information you want to share on how to get good data?

»: I would just agree with Carla. There's a wide variety of qualitative and quantitative data indicators that are important to capture, both for quality improvement, performance benchmarking and program effectiveness and impact assessment. But I think what each CDFI need to think about is what is your capacity to collect the data and analyze the data and based on those capacity considerations and I am at evaluator and a researcher. That is what I do professionally. So when capacity is limited, less is more. So if you can capture really good accurate data in a timely way and it is only on 10 data elements, it is better to do it that way if your capacity is limited rather than having a number of different indicators you are capturing. And if you are spread too thin and you don't have the ability to do a good job of it. So make wise decisions in terms of what data you really need and who do you need it for and where you going to get your biggest bang for your buck in terms of that data.

»: Thanks. And participants, let's hear from you. Any experience you've got with this topic on gathering qualitative and quantitative data? Any questions or concerns for our presenters?

(No response.)

Okay, hearing nothing more on that let's turn to how to make sure data is not onerous to clients? Danny Housley, you have comments on this?

»: We do. We have a number of ways to get information and data from our consumers.

One that I mentioned in previous calls, you know the importance of showing up to events and maybe going to a meeting or whatever the case may be. When you look at trying to get that information from folks, first and foremost, you want to make sure that you have it in an accessible format. So that could be electronic. Most of what we have is a lot. If we can send somebody a link and we can hand them maybe an iPad then they can do it right there or do it in the comfort of their home or on their paratransit ride over wherever they want to. And that works well for a lot of folks. And we make something in that the electronic format, we make sure it is accessible. If you have a learning disability or vision disability that a screen reader is going to be able to read everything.

We do survey programs that have been accessible to test things out before we send them and make the last thing we want is for somebody to contact us and say you sent me this link however, I could not even begin the process of taking the survey.

So that is one thing. Format is important. We do work a lot across the state of Georgia and there is a lot of Georgia that is very rural. So we also have printed copies of guidance as well. So we will bring a handful of large print format surveys, at that is what it is. And that way they can do that and hand it back on the spot or we can provide an envelope to mail it back in, an envelope that is already addressed and stamped. And again, you are wanting to make it easy for the person to get you the information.

And we will even do over the phone surveys. So we will call and get feedback on what a person liked and didn't like and how they are doing with the assistive technology, what they purchased. Our program does focus on assistive technology loans in the state of Georgia. So we will follow up and say is it still working? What else do you need? Kind of giving that sort of feedback.

Know sometimes a person may not be comfortable being super honest with the person who is working for the program and in that case we do get a lot of referrals from our Centers for Independent Living. And if that is the case then I will work with those individuals in the Independent Living Specialist to make sure that we start that survey or data collection into their independent living plan where people go through independent living centers and Georgia and they can sign up with them as a consumer of that

organization and then they set goals and they work toward achieving those goals with the Independent Living Specialist or peer supporter. So we will make sure that hey, if you are working with them on budgeting and finance as an independent living skill, let's put the survey in here so they can give honest feedback. That way it is helping us out but also helping the Center for Independent Living out because they are able to track data for things like the services they are providing. So by following and helping that person follow up with the survey they are hitting a skill for independent living skills and self-advocacy and peer support all in one go. So the center will get credit for that and then we will get the information on the individual's experience that they have. So Centers for Independent Living are great places and great organizations to partner with for this because it is a mutually beneficial agreement. And we can also look at partnering with -- in Georgia we have the Georgia center for the Deaf and Blind, two programs that most states have. They administer the telic medication distribution program which does have telic medication and communication equipment for people with communication disabilities and hearing loss. They also do the deaf-blind equipment distribution program. And again, for our program it is a good fit to work with them to get information on the technologies on what they are using and what they are funding and even if they don't go through our program for loan for the technology but they went through this program, what are the reasons for that? And that helps with getting information and strengthening both of our programs. We can look at getting more assistive technology funding or more funding through the telecommunication equipment program. And other programs that I mentioned in the past are the peer lead organizations and working with the organizations that are engaging with that community. So things like your National Federation of the Blind, your state association for the Deaf, your People First which is an advocacy group for people with disabilities that is across disabilities. And so looking at that, look at that to get them involved because oftentimes, there are overlaps where again, you can have that mutually beneficial relationship.

And again, it will strengthen your relationship with the organization and give you more credibility with that in the community and make it easier to get that information from the individuals that you are working with. It is a multipronged approach to make it less onerous on the clients or the consumers. On the best of days nobody really wants to sit and fill out a survey right? But if you could make it easier for them again some things they can do at home or on the bus on their commute, than that makes it better for them and make sure that you actually get the data that you need.

»: Thank you, Danny. Did you have something else to add on this topic is like Tobey?

»: Yes. Justin in relation to everything that Danny said, the extent to which you can engage your stakeholder organizations, many of those that Danny mentioned to advise you and give you input, you know, before launching a survey or before hosting a focus group script, really running by the script and the questionnaire with those

stakeholders so you can get input before you go through what could be an expensive endeavor to get data collection. Test them out first. Test the surveys out. Get feedback from people. Get feedback particular on language and disability etiquette so that things are worded in a way in the flow is sufficient so that it is user-friendly, as user-friendly as possible.

»: Thanks. From our participants, any concerns about this topic? Does anybody have any experiences they would like to share?

(No response.)

Okay. The last topic is the use of local University for help measure impact. And all this topic, Tobey we will start with you and then turn to Susan before we go to the participants. Go ahead.

»: Well, for those of you who attended the face-to-face sessions, and not all of you did necessarily, but, you know there were some organizations that were referenced. There are many universities and universities in every state of the country called university centers of excellence. And obviously, many states have colleges and universities that provide all kinds of resources, especially land-grant universities that are really there to serve the people and the state where you reside.

So universities can be a great source of information. And you said the University Center of Excellence around helping with reaching the disability community, and terms of crafting, you know, questionnaires. And then, you know, there are lots of professors that actually are looking for service related projects for students to work on. So if you are limited in your capacity or could need the additional support for students supervised by faculty to help you with your data needs, I would strongly encourage you to do that either for quality improvement data, performance measurement, or impact evaluation. And it is true that some universities are looking for money but I would say there are just as many people out there from the standpoint who are trying to serve the community and looking for meaningful service related projects for their students to work on.

So universities are a great resource.

»: Good. And Susan, what is your experience?

»: Hi! Am I off mute? Can you hear me?

»: Yes.

»: Okay, good. Well, we have also looked into being able to get some of this research and data collection and really impact studies for free by tripping initially into University of Pennsylvania and they have student run organizations with faculty support called social impact consulting. And I looked around many, many of the larger universities that have business school also have those types of groups. And the Philadelphia area, I see a couple of people here who have to have a reach into Philadelphia. If the University up University of Pennsylvania social impact consulting

and what they did for us is they took two years of our data of borrowers contact information and we reached out initially to make that introduction that said we want to look at the impact that our loans have had on you. And did our loans make a difference was essentially it. And so it was much more confidential and I think people were there for eager to give their feedback. And we got a wonderful report that has helped us with other grant funding as a matter-of-fact. But also help to answer some of the questions that we had about some of our policies and procedures. Were they necessary? And what was interesting to us the first time we did it and we did it twice is that we as a staff had made assumptions on some of the outcomes. So we were assuming that we had people who had taken out certain kind of loans like for adaptive vehicles, their outcome was employment. And in fact, we were mistaken that in terms of looking at quality of life measures, people appreciated those loans highly, rated them highly because they could go out and be with their families and friends just like everybody else. So it changed our storytelling and it changed the way we viewed some of these loans. So I think that is one source and we also have a close relationship with our university affiliated program's. But as Tobey said they are often looking for money and hours, that is not true for all of them, but I would be interested to know of other people's resources, had they been able to get impact studies done by some eager nonprofits or students.

»: Thanks, Susan. Natalie, your organization is associated with the university in Oklahoma. Have you had any experience working with them on data gathering or any measuring impact?

»: Can you hear me?

»: Yes. Go ahead.

»: Since I have been with the organization I haven't been involved in any data gathering with any university or measurement.

»: Okay. Very good. Any other participants that have experienced or with universities or questions or concerns about sort of how to get going on this if you wanted to work with universities?

(No response.)

All right. I have not seen any hands and am not hearing from anybody.

Let's go over the whole agenda. We have talked about outcomes versus outputs and determining appropriate outcome measures. Do people have any concerns or issues they would like to raise about any of these measuring impacts, these topics discussed today?

»: Jack, this is Susan. I wanted to make one more mention of something that Michael Swack was talking about. And can you hear me by the way?

»: Yes.

»: Good. And that was in those surveys which can be really a one-page survey, they are really easy to disseminate. We do them online and also mail them with a return stamped return envelope but we on the back, we ask one other questions just to make sure people turn it over. But then we leave plenty of space for people to give us comments and be able to let us know something we didn't anticipate. And we have gotten some wonderful ideas about how people found us. And that is how we have learned for example word-of-mouth is so important. And so it circles back around to have important customer services.

And especially in this time we have had in the last 10 days we have actually been getting application through this coronavirus problem and we have heard it is that we have been successful in remote teen in, that we are getting back to people and people have appreciated it. And their needs are still as great. And they are trying to figure out if they can afford alone or need to make a risky payment. But because one survey goes out almost immediately at the end of the survey, at the end of the closing of the loan, it has been really good to hear this positive feedback because all of us are really working hard. And I'm sure many of you are working hard and trying to get the technology to work, to work remotely.

»: All right. Okay. Anyone else on the call? Any concerns or questions or comments on this topic, measuring impact? All right. Any of the expert contributors, anything else to add?

»: Jack this is Tobey. And I know it has been a pretty quiet call. But I am just curious to ask what are your data needs? What are your data challenges to the audience? If you could share some insight into your needs and challenges related to data that would be really helpful.

»: Peder from FINANTA. DeBrittany, did you want to read that?

»: Thanks, Susan. We have a chat message from Peder and he works at FINANTA and he went to Temple University any works there for research project that we completed about a year and half ago. A Temple University professor and her grad assistant conducting interviews with over 200 of our clients to help us understand what the financial needs were for these clients in their particular neighborhoods. They had been considering chartering a credit union and that was a reason for the research. Now they are no longer considering chartering ACU. That was a comment.

»: That is a great example. It is a great example of when it is helpful to really engage a university or people with expertise and research. That is a great example.

»: Okay. Any other people with comments on Tobey's last question about what your research or what your data needs or?

»: Hijack. This is Lorraine.

»: Hello, Lorraine.

»: I have a question about funding. Funding; how do we get research project funded? I guess to me this is the tricky part.

»: Thank you for your question. And this again goes back to your stakeholders. One of the things that I think you can do that would be most constructive as a cap is to truly reach out to people in your community, to organizations of your community that serve the disability community. Did you attend one of those sessions by any chance?

»: Face to face? No I did not.

»: Right. There are I believe resources on the BCT webpage that may be accessible to you. But the University Center of Excellence, if you type in UCED in your state, you should find a university that qualifies as one of your entities and by having conversations with them talking about your mission as a CDFI and your interest in serving people with disabilities for whatever lending areas of specialization you have. I think starting those conversations and building those relationships, many of the UCEDs actually right federal grants, state grants, foundation grants to serve people with disabilities. And their mission is to promote inclusion in community life around employment, around housing, around all kinds of things. So it could be a situation where you would not necessarily have to write the grant. They might read the grant for you and partnership with you to make the resources available. There are all kinds of those scenarios all the time that work out. I cannot guarantee that would be the reaction but if you build the relationship with them and talk about your interest and your mission, that is a great way to start.

»: All right. Thank you.

»: Tobey --

»: The other thing I would add -- go ahead --

»: I was going to say we have another comment.

»: Yes. What I was going to say is that there are grants and foundations that are focused on people with disabilities. So looking at local foundations always is a good way to start but also doing grant searches that focus on people with disabilities is another direction to go. You know looking at maybe some smaller grants first to do that and help inform your program development would be a great way to go. Partnering, building those collaborative partners, and applying as a team and getting letters of support for disability service agencies about the need for the research or for the data gathering that will always help letters of commitment or letters of support around how they are going to help you in the endeavor. That is a successful strategy.

»: Lisa?

»: We have a comment from Peder. Instead of a Credit Union, we are considering a hybrid model whereby we would partner with a bank. Ideally a bank

would set up a branch, and then we would be the ones handholding the clients and providing the intensive technical assistance so that we can get these folks banked.

»: That is awesome. That is great. And was it a research project that you worked on in partnership with the University that informed that change in direction?

»: Yes. The research informed are change in direction.

»: Yes. Endnote that they did interviews. So they did interviews and focus groups if I remember correctly from the description. That is the qualitative data so the research partner probably did a lot of content analysis using words and responses in that interview, those interviews that were conducted and there were 200. That is a large sample. Is sounds like a great report that you got back that is really helping to inform your strategy. It is a great example. They keep are sharing.

»: The data showed that the cost of starting up a credit union was prohibited.

»: Yes. That is great. And imagine if you went in the direction to build a credit union and went through all of that regulatory effort and investment of Human Resources and it didn't work. And so you probably save yourself some money in the process.

»: Very good. Well, okay, thank you all for your participation. Thank you for being a part of the technical assistance portion of access for all. And this concludes our final community of practice session. So thanks, everyone. Goodbye.

»: Thank you.

CAPTIONER: Meeting dismissed.

3:31 PM (EST)