Access for All: Expanding CDFI Impact in the Disability Community

The CDFI Fund's Capacity Building Initiative

Measuring Impact

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We will address the following:

- Outcomes vs. outputs

- Determining appropriate outcome measures

- Use of proxy measures in measuring outcomes

- How to make sure data gathering is not onerous to clients

- How to get good data

- Use of local universities for help measuring impact

Outcomes vs. Outputs

- What's the difference between outputs and outcomes?

- Which outcomes should you try to measure?

- How do these outcomes align with "good practice"

Case Example

Inputs	Activities	Outputs	Short-Term Knowledge/Skills	Mid-Term Behavior Change	Long-Term Change in Condition
"Access for All" training CDFI personnel Benefits Counselor 508 web compliance Accessible training offices & Resource Mapping	Service Young Adults with Disabilities: -Financial Education -Coaching -Consumer lending	25 young adults trained 25 young adults receive Benefits Counseling 25 young adults qualify for CDFI consumer loan	Young adults increase K&S in: -*financial management*, -*credit management*, -*work incentives programs.*	Young adults fulfill loan obligations Young adults utilize work incentives and increase savings Young adults purchase college, career, and Items needed for independence	Young adults: Obtain employment Attend college Become more independent.

Determining Appropriate Outcome Measures

- Which data is simple and easy to collect, but tells you something important?

- Can you measure outcomes over time?

- What's the best way to do this?

- How do you do it for other loans?

Case Example

Data element	Data Source	Method	Frequency	Timeline
Membership: -Demographics -Referral source	Membership application	Data extract	Monthly	TBD
Financial literacy (ST): -Attendance -Knowledge/Skills -Satisfaction	Registrations Pre and post tests	In-class knowledge assessments Survey questionnaire	Before and after each module	TBD
Products & Services (MT): -loans approved -Payment timeliness -Default rate	Loan applications Actual to Terms	Data extract	Monthly	TBD
Change (LT): -Satisfaction -Progress on long term goals -Quality of Life	Youth enrolled in program	Focus Group Online survey questionnaire or telephone survey	Annually	TBD

Use of Proxy Measures in Measuring Outcomes

- What's a proxy measure?

- Why use proxy measures?

- What are some good examples of proxy measures for CDFIs?

How to Get Good Data

Both qualitative and quantitative. What's the difference?

- Quantitative data can be counted, measured, and expressed using numbers.

- Qualitative data is descriptive and conceptual.

Quantitative Data Collection

- Baseline Data
  - The collection of measurable information a about the project. It is collected before the actual work begins.
  - In addition to using surveys, baseline data can be expressed in the forms of surveys, research or interviews.

- Annual Data
  - The collection of measurable information about a project. It is collected annual and is compared to the original baseline information.

Qualitative - Storytelling

- Data Storytelling is the means by which information is presented in the form of an interesting narrative.

- It is a very effectively means of data gathering and metrics.

- Can used in a variety of ways and can serve several purposes. Charts, graphs, short narratives, videos are a few examples.

Qualitative - Storytelling

Allied Housing

PCG Loan: $825,750
Total Loan: $3,303,000

Loan Type: Acquisition
Partner: Northern California Community Loan Fund

Location: Oakland, California

Allied Housing, the development arm of California non-profit Abode Services, works to end homelessness by assisting low-income, unhoused people, including those with special needs, to secure stable and supportive housing. With the help of a $3.3 million dollar loan from Partners for the Common Good and the Northern California Community Loan Fund, Allied Housing has purchased a 24-unit apartment building in the gentrifying Fruitvale neighborhood of Oakland.

The acquired building will reserve 11 units for individuals at 50% of the Area Median Income (AMI) level and 12 units for those earning 30% of AMI. These units will also target homeless individuals with mental and emotional disabilities and low-income veterans. Allied's successful programs are built upon the principles of "Housing First," a concept under which a homeless individual's first and primary need is to obtain stable housing, while other issues that may affect the individual are addressed once housing is secured. Over the past five years, Allied and Abode Services have placed over 5,000 homeless or at-risk individuals in permanent housing.

PCG worked with fellow CDFI, the Northern California Community Loan Fund, to provide a total of $3,303,000 for the project.

How to Make Sure Data Gathering is Not Onerous to Clients

- What local organizations would make good partners?

Use of Local Universities For Help Measuring Impact

- Where do you start?

- What should you ask them to do?

- What are the issues related to Institutional Review Boards (IRBs)?

Contact Information

Please direct follow-up questions to:

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For additional information on the virtual training available through the Access For All training series, please visit www.accessforall.info