

**A Summary Report of the Initial Interviews for:**

**The San Francisco Foundation's Bank of America  
Consumer Education Fund (BACEF)**

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**Advance Research & Data Analyses Center**

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## Introduction

A short interview was conducted as an initial contact with all the organizations listed on the BACEF summary sheet and on *The San Francisco Foundation's Bank of America Consumer Education Fund (1990-1996 summary)*. A list of the new (1997) grant recipients was also obtained from BACEF. Some of the new grant recipients were also contacted and were interviewed. The purpose of this contact was to discuss the evaluation objectives with the key staff persons and to obtain the necessary information (such as address, size of the organization, and name of a contact person) for the follow-up studies.

**Contacting The Grant Recipient Organizations.** Researchers from the Advance Research and Data Analyses Center (ARDAC) contacted all the grant recipient organizations by telephone. The researchers first discussed the plan of evaluation with the key administrative person of the organization and obtained the necessary information to start the evaluation process. The telephone interview with the key administrative person of each organization was based on an instrument (interview schedule) which was developed and validated specifically for this purpose.

In addition to some basic information such as the organizations' name, address, phone number, and name of the director and/or a contact person, the organizations were asked to provide some information on the BACEF grant(s). They were asked if they currently have a BACEF grant, how many of their staff members worked or are working on the BACEF-related activities, whether or not they use BACEF materials, and what they think of the BACEF grant in general.

This initial interview was based on an interview schedule with 19 questions. In the next section of this report, we will discuss the analyses performed on each of these questions. Questions 1 through 5 ask the name, current address, telephone number, organizational type, and name of the director/head of the organization. Question 6 asks the number of staff members currently working in the organization. This question provides information about the size of organizations which may affect the administration and outcome of the BACEF grants. The interviewer then asked for the name (question 7) and telephone number (question 8) of the contact person for the future reference and then asked about the number of staff members who were (are) involved with the BACEF-related activities (question 9). Next question (question 10) asked how many staff members were involved in a direct contact with the clients (end-users) of the organizations.

Questions 11 through 19 are directly related to the BACEF grants. The interviewer asked if the organization currently has a BACEF grant (question 11) and if they currently use BACEF materials (question 12).

Question 13 examines one of the main objectives of the BACEF grant, i.e., how many people (clients/end-users) benefited (learned) from this grant. We will focus more on this question when we discuss the results of this phase of the analyses. The degree of usefulness and applicability of the BACEF materials was asked from the organizations' head (or the contact person) in questions 14 and 15, respectively. Question 16 asks about the level of interest in BACEF materials and in question 17, organizations were asked to report how many people (clients) contacted them after their regular grant activities were ended.

Questions 18 and 19 asked the organizations to provide an overall evaluation of the BACEF activities. By assigning a number from 1 to 10 (10

being the highest), they were asked to rate the performance of the BACEF grant (question 18) and to evaluate the effectiveness of the grant (question 19).

## **Results**

A total of 54 organizations were contacted. In about 10% of the cases (5 organizations), the interviews were done on the first contact. However, in most of the cases, an interview was not possible on the first contact for several different reasons. Person knowledgeable about the BACEF grant not being available (being busy or being out of town); wrong telephone number or address; organization not having a record of BACEF grant; were among these reasons. In four cases, the staff members were unfriendly and uncooperative. They refused to respond to our requests for an interview for weeks.

Descriptive statistics such as mean, standard deviation (as an index of inconsistency between responses from the different organizations), and range of score were obtained for the questions with Likert-type scales (i.e., questions with categories ordered from high to low such as "very useful" to "not useful at all"). For categorical responses (such as gender, ethnicity, and questions with "yes/no" responses) frequency distributions were obtained. Frequency distributions for the questions with Likert-type scales were also obtained. Table 1 reports mean, standard deviation, and range for questions 14 through 19. Responses to question 14 were coded as 1 "very useful", 2 "useful", 3 "somewhat useful" and 4 "not useful". Mean for this question was 1.30 which is very close to the higher end of the response category ("1" or "very useful") and indicates that a majority of the respondents believed that the BACEF materials were very useful. Table 2 presents the frequency of the responses to this question. As Table 2 indicates, 87.5 % of the respondents indicated that the BACEF materials were very useful for their clients (end-users). An standard deviation of  $SD = 1.29$  suggests consistency between the responses of the different organizations to this

question. This high level agreement on the usefulness of the BACEF materials clearly indicates that the organizations currently involved with administering BACEF grants, as well as those that used the grants in the past, consistently agreed that the BACEF-funded activities/ materials were useful.

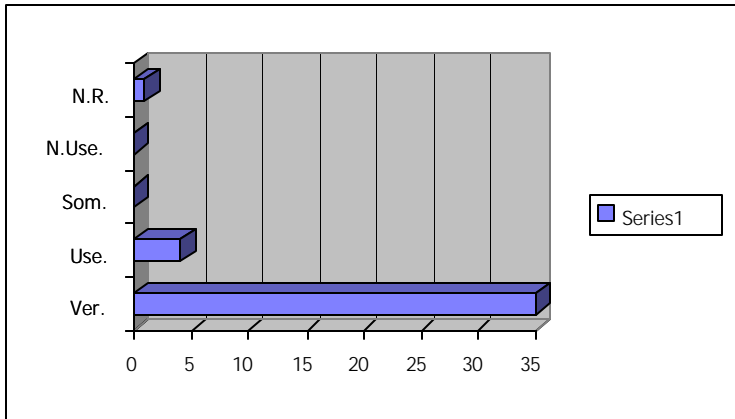
**Table 1. mean and standard deviation for questions 14 to 19**

<b>Q #</b>	<b>Question</b>	<b>Mean</b>	<b>S. D.</b>	<b>Range</b>
<b>Q14</b>	How useful were the BACEF concepts	1.30	1.29	1 - 4
<b>Q15</b>	How applicable were the BACEF concepts	1.25	1.28	1 - 4
<b>Q16</b>	Were clients interested in learning BACEF materials	1.43	1.34	1 - 4
<b>Q17</b>	How many clients contacted	3.11	1.06	1 - 4
<b>Q18</b>	How do you evaluate BACEF performance (1-10)	8.61	1.94	1 - 10
<b>Q19</b>	How do you evaluate BACEF usefulness (1-10)	9.13	1.21	1 - 10

**Table 2. Freq of the degree of usefulness of BACEF concepts judged by the staff members**

<b>Response Categories</b>	<b>Frequency</b>	<b>Percent</b>	<b>Rank</b>
<b>Very useful</b>	35	87.5	1
<b>Useful</b>	4	10.0	2
<b>Somewhat useful</b>	0	0	
<b>Not useful</b>	0	0	
<b>No Response</b>	1	2.5	

**Figure 2. Freq of the degree of usefulness**

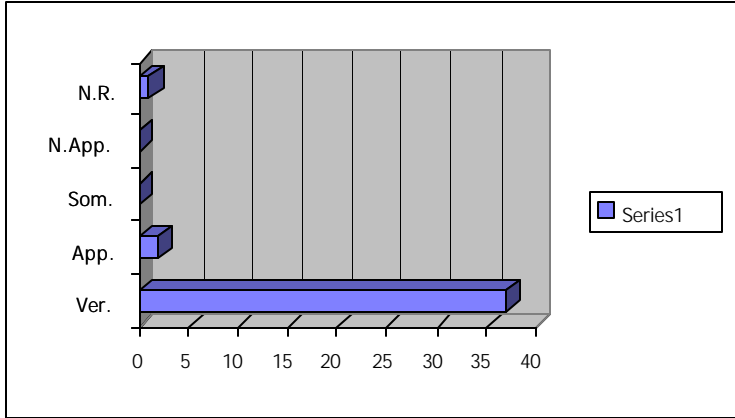


Question 15 asked how applicable the BACEF concepts were in people’s lives. Mean for this question is 1.25 with a standard deviation of 1.28. The mean of 1.25 is very close to the highest response category for this question ("very applicable") and indicates that the majority of the respondents believed that the BACEF materials were (are) applicable in people’s real life situations. A small standard deviation of 1.28 is indicative of consistency between responses. Table 3 presents frequencies of responses for this question. As the data in this table indicate, almost all respondents (92.5%) indicated that the materials were “very applicable” to people’s lives.

**Table 3. Frequency of the degree of applicability of the BACEF Grant judged by the staff members**

<b>Response Categories</b>	<b>Frequency</b>	<b>Percent</b>	<b>Rank</b>
<b>Very applicable</b>	37	92.5	1
<b>Applicable</b>	2	5.0	2
<b>Somewhat applicable</b>	0	0.0	
<b>Not applicable</b>	0	0.0	
<b>No Response</b>	1	2.5	

**Figure 3. Frequency of the degree of applicability**



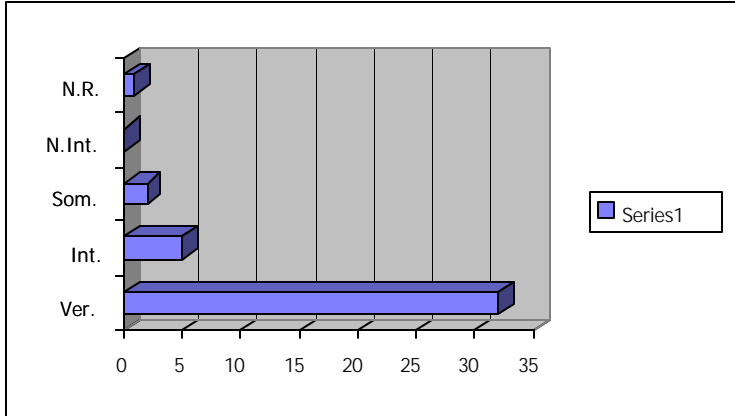
In question 16, the evaluators asked the grant recipients about the degree of clients' interest in learning BACEF materials. Table 1 reports a mean of 1.43 and a standard deviation of 1.34 for this question. Similar to the questions discussed above, most of the respondents indicated that clients were interested in the BACEF materials. Table 4 presents frequencies of the responses to this question. As the data in Table 4 indicate, 80% of the respondents believed that clients were very interested in the BACEF materials.

**Table 4. Frequency of the level of interest of clients to BACEF activities judged by the staff members**

<b>Response Categories</b>	<b>Frequency</b>	<b>Percent</b>	<b>Rank</b>
<b>Very interested</b>	32	80.0	1
<b>interested</b>	5	12.5	2
<b>Somewhat interested</b>	2	5.0	3
<b>Not interested</b>	0	0.0	
<b>No Response</b>	1	2.5	

**Figure 4. Frequency of the level of interest of clients**



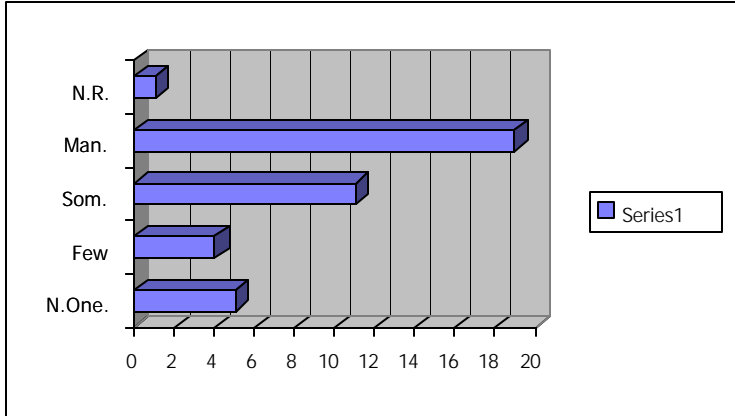


In question 17 we asked the BACEF grant recipients to report the number of people contacted them after the grant was ended. The response categories ranged from “No one” (coded as “1”) to “Many clients” (coded as “4”). As Table 1 indicates, the average for this item is 3.11 with a standard deviation of 1.06, which indicates that a majority of the organizations told the interviewer that many clients contacted them and were eager to get more of the BACEF materials after the grant was officially ended. Table 5 shows the frequency of responses to this item.

**Table 5. How many clients contacted your organization for more learning**

<b>Response Categories</b>	<b>Frequency</b>	<b>Percent</b>	<b>Rank</b>
<b>No one</b>	5	12.5	3
<b>A few clients</b>	4	10.0	4
<b>Some clients</b>	11	27.5	2
<b>Many clients</b>	19	47.5	1
<b>No Response</b>	1	2.5	

**Figure 5. How many clients contacted for more learning**



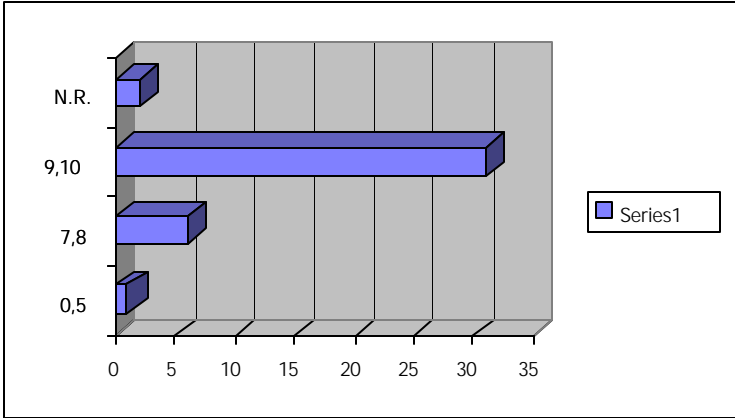
As the data in this table suggest, almost half of the organizations that were contacted (47.5%) indicated that many clients came back and asked for more materials.

The last two questions asked the head (or the key person) of the organizations to make overall judgments. In question 18, we asked them how they think about the overall “performance” of the BACEF grant and in question 19 they were asked to evaluate the overall -related activities. Table 1 provides means and standard deviations for these two questions. The responses range from 1 to 10, 10 being highest. As Table 1 indicates, mean for question 18 is 8.61 (SD = 1.94) which is very close to the highest score of 10. This high mean indicates that the majority of the organizations rated the BACEF performance very highly. Table 6 (and Figure 6) presents frequencies of the different cut-points of this score. As Table 6 indicates, most of the organizations (77.5%) put the BACEF performance at the highest level.

**Table 6. From 1 to 10, how staff evaluated BACEF performance in general**

<b>Ratings (1 - 10)</b>	<b>Frequency</b>	<b>Percent</b>	<b>Rank</b>
<b>0 - 5</b>	1	2.5	3
<b>7 - 8</b>	6	15.0	2
<b>9 - 10</b>	31	77.5	1
<b>No Response</b>	2	5.0	

**Figure 6. From 1 to 10, how staff evaluated BACEF performance in general**

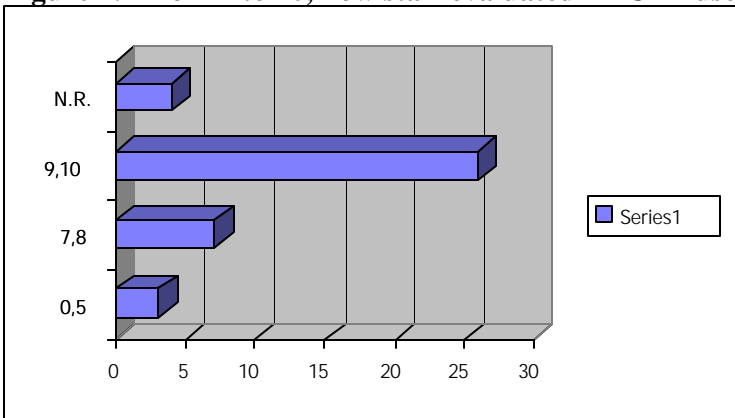


Finally, question 19 asks about the overall “usefulness” of BACEF. As Table 1 indicates, the mean for this question is 9.13 with a standard deviation of 1.21. This mean is extremely close to the perfect score of 10. That is, almost all of the organizations which were contacted believed that BACEF was a very useful effort. Table 7 (and Figure 7) presents the frequencies for this question. The data in this table suggest high ratings for this question.

**Table 7. From 1 to 10, how staff evaluated BACEF usefulness in general**

<b>Ratings (1 - 10)</b>	<b>Frequency</b>	<b>Percent</b>	<b>Rank</b>
<b>0 - 5</b>	3	7.5	3
<b>7 - 8</b>	7	17.5	2
<b>9 - 10</b>	26	65.0	1
<b>No Response</b>	4	10.0	

**Figure 7. From 1 to 10, how staff evaluated BACEF usefulness in general**



We now discuss the descriptive statistics for some of the categorical responses. Table 8 (and Figure 8) presents the frequency distribution for question 8 (number of staff at the grant recipient organizations). As Table 8 indicates, about 30% of the organizations had between 1 to 5 members (full-time and part-time) and only 25% of them had over 30 members. These data suggest that the grant-recipient organizations are relatively small in size, and that the grant money may be a significant help for their organizations.

**Table 8, Frequency of the number of employees at the BACEF Grant recipient organizations.**

<b>Response Categories</b>	<b>Frequency</b>	<b>Percent</b>	<b>Rank</b>
<b>1 - 5</b>	12	30.0	1
<b>6-10</b>	4	10.0	4
<b>11-15</b>	5	12.5	3
<b>16-30</b>	9	22.5	2
<b>More than 30</b>	10	25.0	

**Figure 8, Frequency of the number of employees**

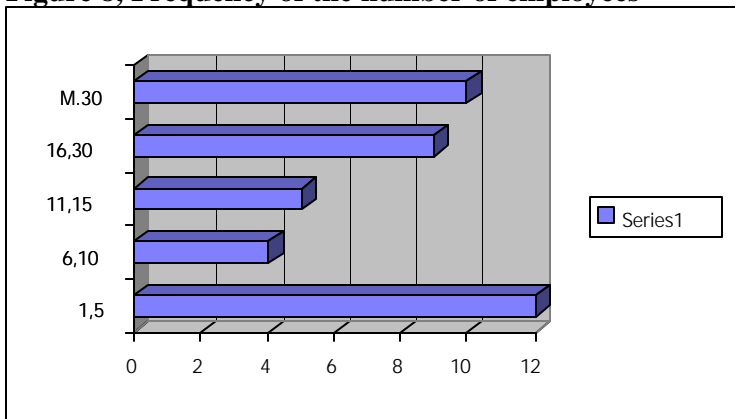


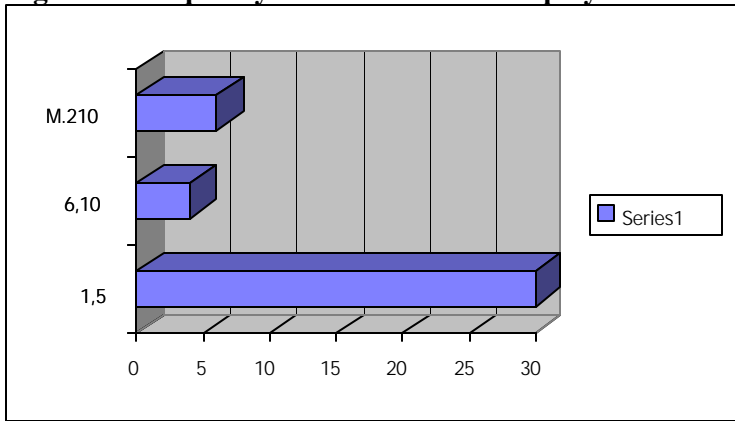
Table 9 reports the number of staff members assigned to BACEF activities and Table 10 shows the number of staff members who actually were in

contact with the clients (end-users). A comparison of the data in these two tables with those in Table 8 reveals that the organizations assign a small number of their staff members to BACEF.

**Table 9. Frequency of the number of employees involved with the BACEF grant.**

<b># of Employee</b>	<b>Frequency</b>	<b>Percent</b>	<b>Rank</b>
<b>1 - 5</b>	30	75.0	1
<b>6-10</b>	4	10.0	3
<b>More than 210</b>	6	15.0	2

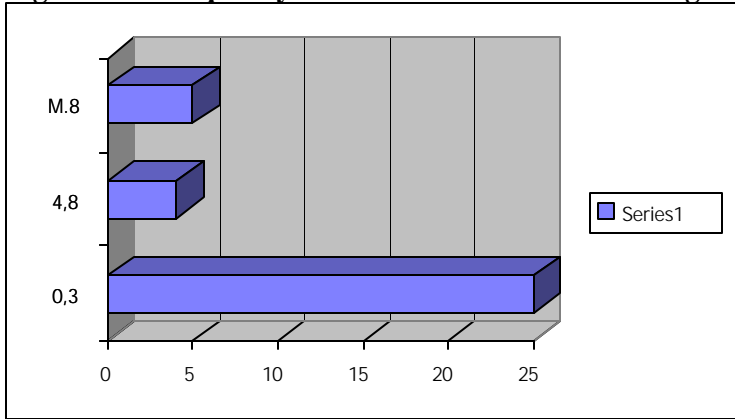
**Figure 9. Frequency of the number of employees involved with the BACEF grant.**



**Table 10. Frequency of the number of staff teaching BACEF concepts**

<b># of staff members assigned to BACEF</b>	<b>Frequency</b>	<b>Percent</b>	<b>Rank</b>
<b>0 - 3</b>	25	62.5	1
<b>4 - 8</b>	4	25.0	3
<b>More than 8</b>	5	12.5	2

**Figure 10. Frequency of the number of staff teaching BACEF concepts**



We also asked the organizations to tell us approximately how many people (clients/end-users) benefited from BACEF. The answer to this question was not very clear and ranged from a few individuals to several hundred thousand people. Some of these organizations reached their audience through radio and newspapers, i.e., shared the BACEF materials with their audience through the media. Some of these organizations responded that they reached several thousand clients through this method of communication (media). Thus, the distribution of the response to this question is extremely skewed toward the negative side of the distribution (see Table 11 and Figure 11). Around 50% of the organizations indicated that they reached an audience of between 1 to 800 people. About 33% of the organizations indicated an audience greater than 2500 in size. These are mainly the organizations which used media as a form of communication.

**Table 11, Frequency of the number of people who benefited from BACEF**

<b>Response Categories</b>	<b>Frequency</b>	<b>Percent</b>	<b>Rank</b>
<b>1 - 200</b>	7	17.5	3.5
<b>201 - 500</b>	8	20.0	2
<b>501 - 800</b>	5	12.5	5
<b>801 - 2500</b>	7	17.5	3.5
<b>More than 2500</b>	13	32.5	1

**Figure 11, Frequency of the number of people who benefited from BACEF**

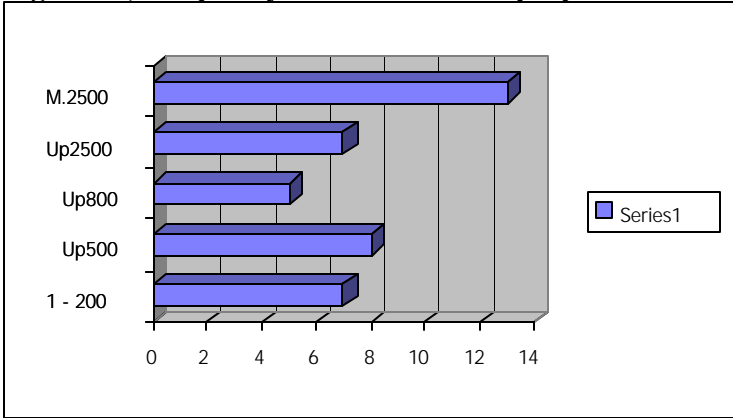


Table 12 presents frequency distribution for question 11 which asks whether or not the organization currently has a BACEF grant. Of the organization contacted, only 20% of them answered “Yes” to this question.

**Table 12. Do they currently have BACEF grant**

<b>Response Categories</b>	<b>Frequency</b>	<b>Percent</b>	<b>Rank</b>
<b>Yes</b>	8	20.0	2
<b>No</b>	29	72.5	1
<b>No Response</b>	3	7.5	

**Figure 12. Do they currently have BACEF grant**

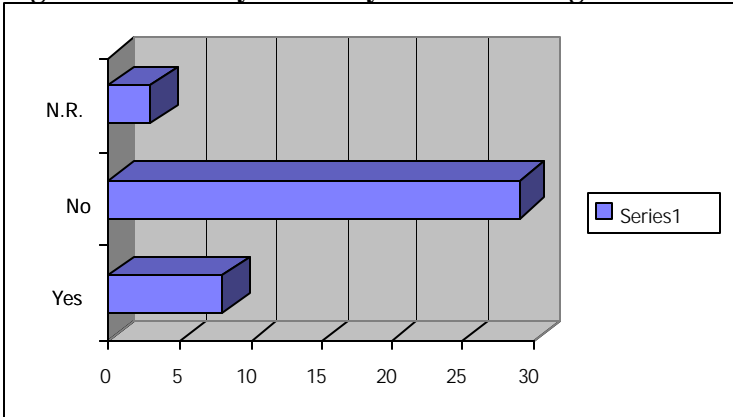
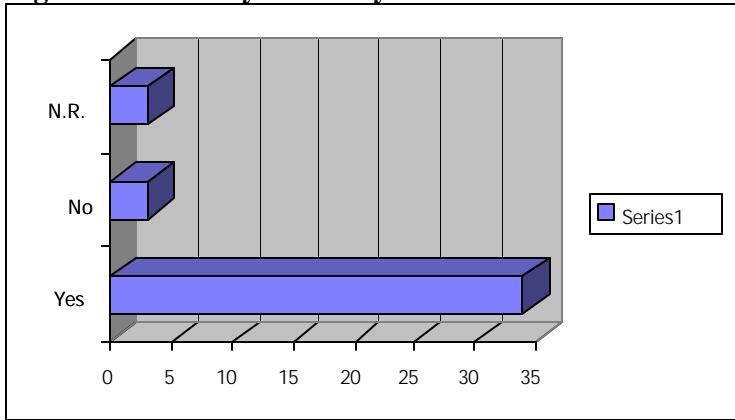


Table 13 summarizes the frequency distribution for question 12 which asks if the organizations use BACEF materials. This question is independent of the previous question, which asks if they currently have a grant.

**Table 13. Do they currently use BACEF materials**

<b>Response Categories</b>	<b>Frequency</b>	<b>Percent</b>	<b>Rank</b>
<b>Yes</b>	34	85.0	1
<b>No</b>	3	7.5	2
<b>No Response</b>	3	7.5	

**Figure 13. Do they currently use BACEF materials**



It is important to note that many of the organizations we contacted indicated that they currently do not have a BACEF grant but they use BACEF materials. This finding is interesting because in spite of the official termination of the BACEF grant for some of these organizations, many of them keep using the BACEF materials because they find them to be useful.



## **Summary and conclusion**

The data for the initial interview suggest that the organizations which were interviewed ranked the “performance”, “usefulness”, and “applicability” of the BACEF materials at a very high level. They believed that the grant helped them to reach individuals (end-users) who actually were very interested in the BACEF concepts and who actually benefited from learning the concepts. Most of the organizations we contacted spoke of BACEF very highly. A few organizations, however, did not react favorably. Some of them had the grant a long time ago and they did not remember much about the performance of the BACEF. A few others had personal problems/ complaints. However, these personal complaints were at a very minimal level.

The data reported in this paper, however, must be interpreted with caution because results are mainly based on self-reported data and the validity and reliability of self-reported data are questionable. We will validate the results of this part of evaluation with the actual interview, which were performed with the staff member of a some of the organizations, and with the data that we obtained from those who actually benefited from this effort, the end-users.

## Appendix A, Comments

### *Youth News Service LA Bureau*

Director/contact person: Donna Myrrh: (213) 938-9194

Comment: Gave a 10 to the "BACEF Performance" but said no "BACEF materials" were ever used by her organization. Instead, the BACEF fund allowed them to create independent concepts and materials.

A Readership survey showed continued interest among teens in the independent concepts her organization was able to create due to BACEF fund. Overall: positive impression of BACEF fund.

### *Fair Housing Council of Orange County*

Contact person: Elizabeth Martin (714) 569-0825.

Comment: Extremely pleased with BACEF, very friendly and felt BACEF materials were great, are still in circulation in 3 languages (newsletters) BACEF materials are still circulating and accessible through her organization.

### *World Institute On Disability*

WideNET, publications for disabled consumers

Deborah Kaplan (510) 763-4100

Comment: Fairly unfriendly. Told me she thought this was a poor interview format, but did mention that her organization has a Web page that keeps in circulation. There were no student workshops or classes, so she told me she could not say whether or not there was any student interest.

Said questions 18 and 19 were NA. because "no students were involved."

Impression: Not cooperative or terribly eager to be so regarding BACEF.

### *San Francisco Neighborhood Legal Assistance*

Name of contact: Catherine Orozco (415) 982-8399 ext. 323.

Very friendly, said 20 percent of her students have called back for more materials. She called back, and gave questions #18 and #19 high scores, a 10 and a 9, respectively. Overall, she was pleased with the grant, and spoke highly of positive effects the grant has had on students-immigrant battered women, victims of domestic abuse. She requested that a copy of her initial Contact Interview be faxed to her, and was faxed a copy of it (including her responses to the questions.) Very busy, but polite, and pleased with BACEF.

### *Consumer Credit Counseling Service of Inland Empire*

Name of director: Diane Milkman(president/CEO)

Contact person who knows about the grant: Susan Bierly-Craig

Comments: Faxed a fully detailed response sheet to me after she supplied most of the answers over the phone. Very friendly and pleased with the BACEF grant. "Consumers grateful to discover that this form of education was available." And : "A significant number came to CCCS to participate in a Debt Management Plan to repay debts, and thereby improve their credit histories through consistent bill payment practices. " Extremely pleased with the BACEF grant.

### *Alternatives to Domestic Violence*

Comments: contact person, Elaine Ledgerwood (909) 683-0722 was very friendly, pleased with the grant (rating questions 18 and 19 with 7s.) However, she was unsure whether or not her organization still has the BACEF grant. She estimates that about 30 people every year since 1995 grant are helped. BACEF materials still available, still used.

### *CALPIRG Charitable Trust*

Comments: John Gallanger has replaced Pamela Presley, and the organization is now located in Sacramento. His(CALPIRG's) new number is: (916) 448-4516. New address is: 926 J Street, Suite # 523 Sacramento, California 95814. He gave BACEF poor scores--and was in general very rude and unfriendly and uncooperative about the grant and the interview. The least friendly interviewee I talked to. Said he had already filed his reports and a telephone interview was a bad idea. Gave both BACEF 's performance and materials low scores, lowest of anyone: 5 and 4.

Did not explain why he was so displeased, would give no details about why he thought the grant had failed to help anyone much.

*The Regents of the University of California"*

Contact /director: Karen P. Varcoe

Comment: while she gave BACEF 8s for performance and materials, she had a very negative response to the interview and seemed annoyed by needing to answer any questions. Unfriendly. Her # (909) 787-5241.

*San Diego Youth and Community Services*

Name of Ex. director: Ms. Kipra Heerman. Has replaced Liz Shear. Name of contact person I spoke to: Sue Accord-Skube (619) 221-8600 ext. 227

Sue Accord-Skube was quite pleased with BACEF grant overall. In 1992, she estimates that 800 kids were helped. BACEF materials are still used as well. Gave BACEF performance an 8, and BACEF materials an 8 also.

*Literacy Volunteers of America/Imperial Valley, Inc.*

Contact person: Phylis Colter. New # (760) 352-8541.

Told me to call Lynn Wagner at New Hope School (760) 352-2471. She was an administrator and teacher during BACEF grant.

Overall: organization very cooperative, very pleased with BACEF grant, though she says she lacks follow up studies to see how well the program did as far as having any long lasting effect. But BACEF grant was very useful--performance, a 10; materials; an 8.

*Legal Assistance for Seniors*

Richard Cowen has since called back. (He replaced Orah I. young) Though he answered all questions, he told me he felt there was not enough money given to his organization to warrant the trouble of a phone call interview, and though he felt the grant was helpful, he did not like BACEF's "performance" in the sense that he felt the follow-up interview was unnecessary, considering how little money he felt he had received. He said he would call Betsy Nachbaur to complain about the way the interview was being conducted. (He insisted that he did return my phone calls "right away", that he left messages at 392-0772, this may be true, however, I did not get these messages.)

His # (510) 832-3040.

*Legal Aid Foundation of LA*

# (213) 971-4102 ext. 3978 Direct #: (213) 640-3978

Director/contact person: Daniel Marquez

Comment: Spoke to him last Monday and he was friendly, arranging a "phone conference" time at 10 a.m. so he could give full attention to interview. However, he never called me at our arranged time, now I have left around 3 messages with him and he has not called me back or tried. Note: at the time we set up schedule for our phone interview, Daniel Marquez had not yet received the letter from Ms. Betsy Nachbaur. He had seemed very friendly; then Ernie Soto faxed him a copy of the letter and he has avoided all my calls ever since. This report remains correct, but Daniel Marquez did finally call back and answer the Initial Contact Interview. He said he regarded the grant as very helpful, the student interest level as high-- fairly positive

about the grant in general. However, though he said Dec. 11, at 11 a.m., would be his interview date, he broke that appointment, subsequent calls to him have proven useless, he does not return my calls about rescheduling this interview.

#### *Radio Bilingual*

Samuel Orozco is director/contact person, so far as I know (415) 674-0925. Have left several long messages with him (voice mail) and he has not returned calls. Gloria Hicks is another who I have left messages with for about a week. She called back.

#### *Community Service for the Disabled*

Director: Bud Sayles; contact person: Patricia Yeager. (Bud Sayles' # is (619) 293-3500). He is not the one who called back, however, Patricia Yeager gave me the information. Her # :(916)293-3500

Gave BACEF 9s, very pleased with the grant; says they still have the BACEF grant. BACEF grant used for program "Money Sense". Note: Must keep trying to get in touch with Bud Sayles, as Yeager told me he is the current contact person--was directly involved in the BACEF-funded program.

#### *Legal Aid Society of San Diego*

Adrienne Baker (619) 262-5557 ex. 332--Gave questions #18 and #19 an 8 and 9, respectively. Said 10-15 percent of students contacted organization to learn more about BACEF funded projects. Said she "didn't know" how many people learned/benefited however from BACEF; would not give an estimate. Currently is still using BACEF materials; not current BACEF grant.

#### *Econ-Ed Foundation*

New contact person, Bill Sturgeon, replacing Noel Michelsen. He gave questions 18 and 19 both 10s--but requested Betsy Nachbaur's phone number, as he said he had further questions.

However, overall he was friendly and pleased with the grant--said many students (1300 multiplied by 6) were helped. His # (619) 442-4151 Address: P.O. Box 76 La Mesa, CA 91944-0076

BACEF provided 3 economic workshops for high-school teachers.

#### *East Palo Alto Community Law Project*

Contact: Theresa Nelsom. Said TV (media) was used to circulate information. Gave question 18 and 19 both 8s. Fairly friendly, but cautious. Her "modest estimate" regarding question 13 (how many students were helped) was "100 families. Her # is (415) 853-1600.

#### *State of California Dept. of Consumer Affairs*

Least cooperative organization contacted. They said to fax Betsy's letter to them before they would talk with me; then continued not to contact us (except for one message left by Beth who then did not return my call back to her. Bob Brown is the man I left most of my messages with 1990 grant--claimed they did not know who Betsy Nachbaur was. (9196) 322-2463.

#### *English Action Center Catholic Charities*

(510) 234-5110 and (510) 704-7475 (for Teri Moses) contact person Teri Moses (no longer working here) gave BACEF low scores: as 4 for #18, and said no BACEF materials were used, so question #19 was N.A. (per-literate students can't read materials.) She was displeased with the grant because it was taken away after a year.

#### *Alternative to Domestic Violence*

Contact person Elaine Ledgerwood (909) 683-0722. Director is Eliza Wookfolk. Gave questions #18 and #18 both 7s. Regarded BACEF as fairly helpful is still using BACEF materials--says may be 30 students a year since 1995 have been helped. Was unsure whether or not they still have the BACEF grant.

*Beyond Shelter*

Director of development contact person, Alison Latt. (213) 252-0772 says the organization now has a Website and in an internationally recognized foundation. Very pleased with BACEF, and would like to reapply for a BACEF grant. Said that about 4 to 5 thousand students (learners) have benefited. Very friendly, cooperative, pleased with BACEF performance.

*Fresno County Free Library*

Lydia Kuhn (209) 488-3856 very positive about BACEF materials--a 10 for question #19. This organization provided financial information to Hispanics through library, using BACEF materials. Kuhn extremely pleased with BACEF tests, still used.

*Shasta Country Department of Social Services*

P.O. Box 496005 Redding, CA, 96049-6005 (916) 225-5758. Director/contact person: Philip Reinheimer gave questions #18 and #19 both 10's. Said possibly 25,000 people (elderly) helped through media ratio. Said there was extremely high interest on the part of these learners about BACEF materials and programs funded by BACEF. Saw "very positive results" to BACEF and would like to have the grant renewed.

*UPAC*

1031 25th Street, San Diego, CA 92102  
(619) 696-7288

Margaret Iwanaga-Penrose contact person. Gave 10's to questions 18 and 19. Was very pleased with BACEF--said it "opened doors." Currently have the BACEF grant. Cooperative, friendly.

*Consumer Credit Counseling Service of San Francisco*

Director: Richard A. Harper (415) 788-0288.

Very friendly; very pleased with BACEF--regards it as extremely helpful--estimates 500 people or so learned from BACEF materials (and a series of 4 workshops.) 94 people on staff, only 3 involve with BACEF. BACEF materials still helpful and still used.

Address: 77 Maiden Lane, SF, CA 94108

*Cammie Lear*

*Yosemite Community College*

P.O. Box 4065  
Modesto, Ca. 95352  
(209) 571-8430

She is one of the people who did not return numerous (4) voice mail messages, and I put her on the list of organizations/people who have not cooperated with BACEF.

Also no longer there:

Lina Avidan  
Project Leader

*The Coalition for Immigrant and Refugee Rights And Services*

995 Market St., Suite. 1108 SF, CA 94103  
(415) 243-8215

note: No longer any organization connectable here.

*Arlene R. Kimata*

California Community TV Network

3863 M.L. King ,Jr. Way  
Oakland, Ca. 94609  
(415)601-0171

Mary K. Ochs  
Coordinator  
*Legal Aid Foundation of Los Angeles*  
8601 s. Broadway  
LA., CA. 90003  
(213) 971-6039

Sylvia Ramos  
Senior Manager  
State of California  
Dept. of Consumer Affairs  
1020 N street  
Sacramento ,CA. 95814  
(916)322-6218

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