

**A Draft Report of Phase II
Staff Evaluation**

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

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

Phase II: Staff interview

Introduction

Staff members of the grant-recipient organizations play an important role in a successful implementation of the BACEF objectives, therefore, the evaluators find it necessary to work with the key staff members of the grant-recipient organizations particularly with those who are involved with the administration of BACEF. The researchers contacted them briefly at the initial stage of this evaluation and subsequently had a more in-dept interview with those who were willing to cooperate with this evaluation. In the first phase of the evaluation, we obtained general information from all of the BACEF grant-recipient organizations. The information from the initial interview included the name, address, phone number, and name of the contact person. We also obtained some information about the BACEF grants, how the grants were used, what was the tangible outcome(s) of the grants, and how the end-users benefited from the grant. We had to keep the initial interview session at the minimum to encourage future participation and cooperation.

For the more in-dept face-to-face interviews, based on the data from the initial interviews and the statistics on the BACEF grants in the last 6 years, a subgroup of the grant-recipient organizations was selected. The criteria used for selecting organizations for this phase were the following: (a) they received the largest sum of money during this period, (b) they received at least three grants during this period, and (c) they were among the most recent grant recipients.

From the 48 grant-recipient organizations, five met all the above criteria. The selected organizations were: (1) *Legal Aid Foundation of Los Angeles*, (2) *Legal Aid of San Diego*, (3) *Northern Valley Catholic Social Services*, (4) *Union of Pan Asian Communities*, and (5) *Youth News Services*. We contacted these organization for a face-to-face interview and evaluation of the BACEF activities that were done by their organizations. Some of the selected organizations were supportive but some others were not quite cooperative. Therefore, we had to replace some of the selected organizations with others which did not meet some the selection criteria.

The following organizations accepted our request for a site visit and a face-to-face interview:

Name of the Organization: Youth News Services of Los Angeles
 Contact person: Elizabeth Hartigan
 Interview data and time: Monday December 15 at 1 PM
 City: Los Angeles

Name of the Organization: Union of Pan Asian,
 Contact person: Irene Linayao-Putman
 Interview data and time: Friday, December 19 at 11 am
 City: San Diego
 Phone: (619) 232-3099

Name of the Organization: East Palo Alto Community Law
 Contact person: Theresa Nelson
 Interview data and time: Thursday, December 18 at 4 PM
 City: Polo Alto

Name of the Organization: Consumer Credit Counseling of San Francisco
 Contact person: Richard Harper
 Interview data and time: Thursday, December 18 at 1 PM
 City: San Francisco

Name of the Organization: San Diego Youth Community Service
 Contact person: Sue Acord-Skube
 Interview data and time: Friday, December 19 at 2 PM
 City: San Diego

Following is a summary of our interview notes.

A Qualitative/Descriptive Report of the Face-To-Face Interviews

A researcher from Advance Research & Data Analyses Center (ARDAC) contacted the organizations that are listed above and asked for an appointment for a site visit/face-to-face interview. In our interviews, we tried to talk with the head of the organization or a key-staff person who is knowledgeable about the organization. Most of the interviews were conducted in a friendly environment. We started our interview with a short discussion of the purpose of the evaluation. Then we gave the person (or persons) a small gift (as a Christmas or Holiday present) and gave them a copy of the staff interview-schedule to review and then answer our questions. Following is short summary of our notes from the site visits of the five major grant-recipient organizations.

Youth News Services of Los Angeles. Elizabeth Hartigan and Dona Mynow were interviewed. Hartigan was interviewed by Jamal Abedi and Fereshteh Hejri on Monday December 15 at 1 PM. Mynow completed the interview form and mailed it to ARDAC later. In her interview, Hartigan indicated that she is very pleased with the BACEF grants and that the grants helped them a great deal to reach to a very large group of audience. In response to our request for information to enable us to reach to their audience (end-users), she indicated that they did not work directly with any individual audience. However, she gave us a list of 5 people who were involved with the production of the materials under the BACEF grants. This list included the name and address of the individuals, no telephone numbers were given. We mailed them (the 5 people listed by Hartigan) a letter explaining the purpose and objectives of the evaluation along with an interview schedule. We asked them to either contact us by telephone if

they prefer a telephone interview or complete the questionnaire and send it back to use. Only one of them responded to us by returning a complete questionnaire.

UPAC. Irene Linayao-Putman was interviewed at the Union of Pan Asian Center in San Diego. Interviewers were Jamal Abedi and Feresheth Hejri from the Advance Research and Data Analyses Center (ARDAC). Ms. Linayao-Putman was extremely cooperative. UPAC was the most cooperative organizations we visited. The interview took over two and half hours. First, she gave us a tour of the Center and a description of the activities of the different sections of the center. Since it was Christmas time, the center was crowded with the families coming to the center to receive aid. The center looked very alive and very active. The center has several different sections each dealing with an specific issues facing the immigrant families. The families were from different cultures with different backgrounds. The BACEF grants help the center to produce specific BACEF materials, among them are the following:

How to buy insurance, auto, renters, home, health, life

UPAC was pleased with the BACEF grant and indicated to us that the grants helped them to reach to their goals of improving their clients' knowledge and ability to deal with financial and legal issues. In response to our question of whether or not we can have access to the end-users, she indicated that since the UPAC clients do not participate in a formal educational setting, they can be reached in cultural group activities and that, she added, would provide a better chance to interview with them. She indicated, however, that since they are from different cultures and speak different languages, they may not feel comfortable with an interview in English. We then discussed the possibility of hiring a group of translators who speak their languages. The translators can then translate the interview questions under the supervision of one of the ARDAC researchers. Ms. Linayao-Putman thought that would be a good idea.

Linayao-Putman indicated to us that she will identify a group of individuals as the end-users who actually benefited from the BACEF grants by either participating in the UPAC workshops or by receiving BACEF materials from UPAC. This group of clients (end-users) can then be interviewed with the help of translators.

East Palo Alto Community Law. Jamal Abedi and Fereshteh Hejri visited this organization on Thursday, December 18 at 4 PM. This organization was located in a community with a relatively lower socio-economic status. We interviewed Theresa Nelson, Director of this organization. Ms. Nelson asked one of her staff member to join us in the interview session. At the beginning of the interview, she did not seem quite willing to cooperate, however, when we explained to her that the purpose of our visit was to benefit from their experience in implementing the BACEF grant, she felt more comfortable. We gave her and her staff a copy of the staff interview-schedule and asked them to review it and then answer our questions. Ms. Nelson indicated to us that she would prefer to study the interview instrument more carefully and then complete the instrument and send it to us by mail. We told her that we would like to receive the form by the first week of January.

In the interview session, we asked them to provide us with any kind of information that may help us to contact their clients who benefited from the BACEF grant. Ms. Nelson promised us that she will include that information in the questionnaire. Unfortunately, we did not receive anything from Ms. Nelson by the deadline that was promised. We contacted Ms. Nelson several times and left several messages for her to either send us the forms or discuss any difficulties that they may have had in completing the instrument. Our repeated telephone messages were unanswered.

Consumer Credit Counseling Service (CCCS). Fereshteh Hejri and Jamal Abedi

interviewed Richard A. Harper who is the Director of Housing for CCCS. Harper indicated that the BACEF grant helped them to produce materials and conduct seminars that helped their clients particularly the senior citizens. They have workshops aimed at the senior citizen to inform them about their rights and discuss with them issues such as home fraud, home equity, home loans and the like. CCCS has produced several brochures and documents that specifically address these issues. Among them are:

Let's talk about... Home Equity Scams in three languages, English, Spanish, and Chinese
Obtaining a Credit Report

Harper indicated that they conducted at least 75 one-hour workshops to teach their clients (mainly senior citizens) important financial concepts that are applicable in their daily activities. Harper said that they tried to reach their clients by going to their meetings and gatherings whenever possible. He indicated that with the help of the Sheriff Department and Salvation Army they conducted their workshops for the senior citizens. Harper believed that the workshops were effective and the participants were pleased with the results. He did not, however, present any objective evidence of the effectiveness and usefulness of the workshops. Neither did he present any evidence about the frequency of the sessions and/or the number of participants in the workshops.

Harper was very pleased with the BACEF grant and indicated that his clients were very interested in the materials produced under BACEF. He was familiar with the BACEF Information Catalogue and he indicated that they used several other BACEF materials including those produced by CCCS. He rated the quality and usefulness of the BACEF at a very high level.

San Diego Youth Community Service. We visited the San Diego Youth Community Service (SDYCS) on Friday, December 19 at 2 PM. Jamal Abedi and Fereshteh Hejri from ARDAC interviewed Sue Acord-Skube, the Associate Executive Director of the organization. She introduced us to the SDYCS Director. We then explained to them the purpose of the BACEF evaluation. Comparing with the other BACEF grant recipients we visited, SDYCS was a relatively large organization. The interview took over one and half hours. Ms. Acord-Skube indicated to us that her organization received a BACEF grant few years ago and that they used the grant money to produce some materials. She specifically referred to the following:

Learning from Life - Financial management

Acord-Skube was very pleased with the BACEF grant and she was hoping to get another BACEF grant in the future. She asked us to help her to obtain a BACEF grant application from. She did not have any specific information on the clients who actually benefited from the BACEF grant. She rated the usefulness, effectiveness, and comprehensiveness of the BACEF materials at 8 (from a maximum of 10). However, on the questions concerning the end-users, she gave a rating of 5.

Results of Statistical Analyses

The face-to-face interview provided very useful data, however, the number of interviews was not large enough to permit any meaningful statistical analyses. Therefore, we decided to reach out to a larger number of the grant-recipient organizations and collect the same information that was obtained in the face-to-face interview. As indicated earlier, there were 54 organizations that were contacted in our initial phase. Six of these organizations were new and did not have much information to report. Another six organizations were either non-existence, moved from the area with no trace, or did not want to cooperate at all. A package including:

(1) Staff Questionnaire, (2) Check-list of the BACEF materials for the staff review, (3) Materials Evaluation form, and (4) Material Development form was mailed to the remaining 42 organizations along with a self-stamped envelope for returning the forms.

After one week we began to follow-up the staff evaluation phase by contacting the organizations that had not yet returned their forms. Some of the organizations were contacted several times. In our telephone follow-up, some of the organizations expressed interest in a telephone interview and preferred to be interviewed by telephone instead of mailing the questionnaire back to us. We received 24 complete interviews/ questionnaires (a response rate of 55.8 percent). This number included the 5 face-to-face interview packages. Thus, the staff interviews were conducted in three different forms: (a) face-to-face interview or site visit, (b) telephone interview, and (3) mail interview. The main difference between the face-to-face and telephone interview with the mail interview was the quality of the comments we received. In the face-to-face interview (and to some extent the telephone interview), we had the opportunity to ask questions and communicate with the key persons of the organizations. However, this was not the case with the mail interviews. We now discuss some of the statistical results briefly. First, we try to present a brief picture of the key staff members of the organizations who were the source of the information for this phase of evaluation. A profile of these key members help us to better know the grant-recipient organizations and to understand the nature and type of information they have provided us.

Table 1 and Figure 1 (Appendix A) present the number of staff members in each of the two gender categories. As the data in Table 1 and Figure 1 indicate, of the key staff members (the contact persons) of the organizations responding, 75% were female and only 25% were

male. The “No Response” category are those organizations not responding to our request for either a telephone interview or a mail interview.

Table 2 and Figure 2 (Appendix A) summarize the data on ethnic background of the staff members of the organizations that were interviewed. As the data show, over 66% of the staff members were Caucasian, about 17% were Asian and 8.3% were Latinos and 8.3% were African Americans. Table 3 and Figure 3 show the level of education for the staff members. As the data suggest, over 36% had a baccalaureate degree, 22.7% had a Master's degree, and 31.8% had a doctoral degree.

The data regarding the staff member's field of study are presented in Table 4 and Figure 4 (Appendix A). As these data suggest, over 58% of staff members studied in Law, Political Science, or Business and over 29% studied social sciences. None of the staff members we interviewed had a background in engineering, medical fields, or science. These findings indicate that the educational background of the staff members is very relevant with their work. Among the different categories of field of study, social sciences and law/business seem to be the most relevant with their work, particularly with the BACEF objectives.

In response to a question asking the staff members about their experience in teaching financial fields (see data in Table 5 and Figure 5, Appendix A), 61.9% of them indicated that they have less than one year experience in teaching financial concepts/ services. Similarly, the data on the number of years of working experience in financial fields (see Table 6 and Figure 6, Appendix A) indicate that over 68% of them had less than 1 year experience in working in financial-related jobs. However, in spite of the lack of experience in teaching and/or working in financial fields, 66.7% expressed some interest in teaching financial concepts/services (see Table 7 and Figure 7, Appendix A) and 70% indicated that they have some interest in working in

financial fields (see Table 8 and Figure 8, Appendix A). From this short profile, it is clear that a group of well educated women with a strong background in law and business were responsible for the administration of the BACEF grants.

Table 9 and Figure 9 (Appendix A) summarize the responses from the staff members on the question of how long they have been with the current organization. A majority of the staff members in charge of BACEF activities (75.1%) indicated that they have been working with the current organization for over 5 years. Similarly, a majority of the staff members (66.6%) indicated that they have been working on the BACEF-related activities for over one year (see Table 10 and Figure 10, Appendix A).

About a third of the staff members who were interviewed indicated that they have currently have BACEF grant (see Table 12 and Figure 12). However, when the organizations were asked whether or not they currently use BACEF materials, over 72% of them responded “Yes” to this question indicating that they are currently using BACEF materials (see Table 13 and Figure 13), and 81% of them said that they are familiar with the BACEF Information Catalogue (see Table 14 and figure 14).

Table 12. Do you (your organization) currently have a BACEF grant? (Q16)

Categories	Frequency	Percent	Rank
Yes	8	33.3	2
No	16	66.7	1
No Response	19		

Figure 12. Do you (your organization) currently have a BACEF grant?

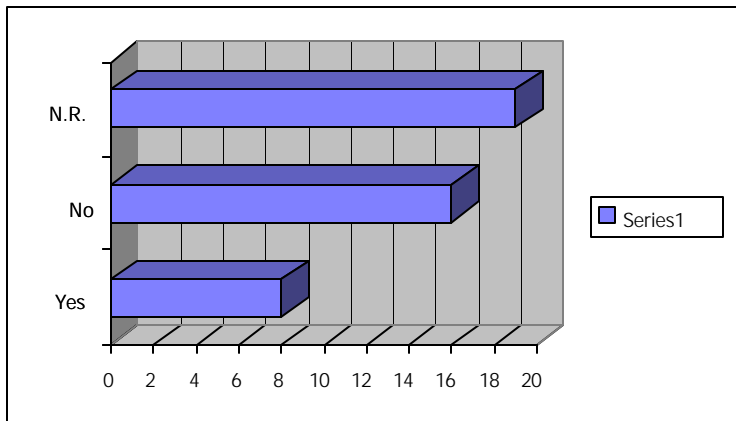


Table 13. Are you currently using BACEF materials? (Q17)

Categories	Frequency	Percent	Rank
Yes	16	72.7	1
No	6	27.3	2
No Response	21		

Figure 13. Are you currently using BACEF materials?

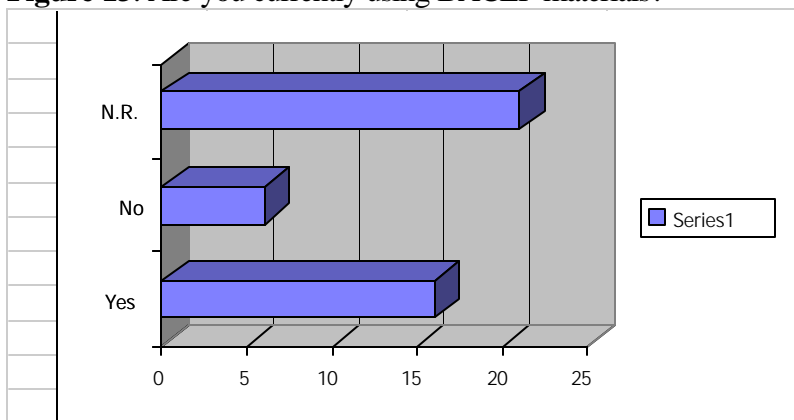
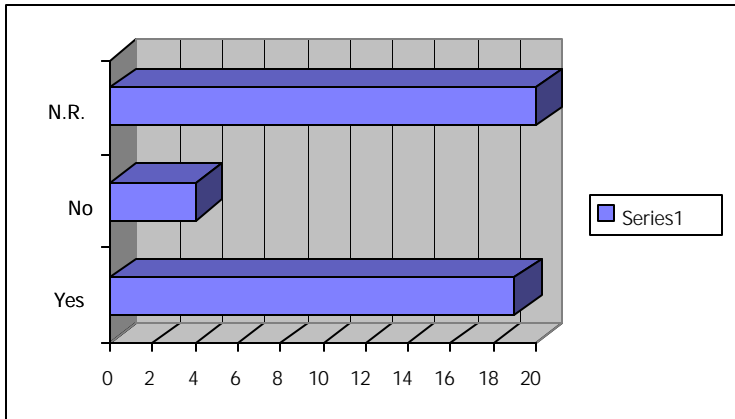


Table 14. Are you familiar with the BACEF Information Catalogue (1996-97)? (Q18)

Categories	Frequency	Percent	Rank
Yes	19	81.0	1
No	4	19.0	2
No Response	20		

Figure 14. Are you familiar with the BACEF Information Catalogue



The staff members were asked if they or other members of the organization have been involved in development or modification of any of the BACEF materials. Over 52% of the staff members indicated that they have developed some of the materials and 19% said they have modified some of the materials. Those organizations who indicated that they developed or modified materials were then asked to list the materials that they have developed and/or modified. Table 15 presents a list of the topics along with the frequency of use of the BACEF materials that the organizations have claimed that they have used.

Table 15. If you are familiar, which of the materials listed in the catalogue you have used? (Q19)

Code	Freq	
1	2	Banking Basics: Checking account check list
2	1	Successful saving and investment
3	1	Living better on less: How to be a conscious consumer
4	1	Budgeting and planning: Building a better future
5	1	Giving yourself some credit
6	1	Surviving and controlling debt
9	7	Financial articles for teens
12	1	California immigrants and credit
25	1	Let's talk about home equity scams
29	1	Banking basics: A community banking guide
49	1	How to be a Consumer Empowerment
54	1	Credit Report
56	1	Immigration Fraud

61	1	Are You Thinking of Going to a Private Vocational School?
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Similarly, Table 19 presents the topic of the materials that the organizations have claimed that they have developed.

Table 19. If you developed, what is the title? (Q24B)

Code	Freq	
1	1	Banking Basics: Checking account check list
11	1	Immigration articles for teens
14	1	Let's talk about credit/hablemos sobre el credito
25	1	Let's talk about home equity scams
32	1	Banking education project
34	1	Sharing the Dream: A guide to long-term preparation for home ownership
40	1	Banking skills (A Training Manual for Tutors)
42	1	Southeast Asian finance education training manual
44	1	Making every dollar count
50	1	How to buy a conscious consumer
51	1	Learning from life
52	1	Financial management
53	1	Immigration issues
54	1	Credit reports
56	1	Immigration Fraud manual
57	1	How to buy a used car
59	1	Consumer fraud (comic books)
60	2	Immigrants, public benefit
61	1	Are you thinking of going to a private vocational school?

The staff members were then asked to rate the level of applicability, clients' interest, relevance of the materials to the clients' need and age, and the language of the materials. Table 20 and Figure 20 (Appendix A) summarize the frequencies of the responses to the “level of applicability” questions. As the data in Table 20 and Figure 20 show, over 90% of the respondents found the materials to be applicable in the clients' life situation. Similarly, over 84% of the staff members found the materials to be interesting for their clients (see Table 21 and Figure 21, Appendix A). All respondents (100%) believed that the materials were relevant to their clients' needs (see Table 22 and Figure 22, Appendix A) and all the respondents indicated the materials are relevant to their clients' age level (see Table 23 and Figure 23, Appendix A).

We also wanted to know if the level of language complexity of the materials is appropriate for the clients. In response to the appropriateness of the language of the materials, over 77% believed that the language of BACEF materials is easy (understandable) for their clients (see Table 24 and Figure 24, Appendix A). However, some of the respondents indicated that the language of the materials may not be relevant (may be difficult) for some of their clients particularly for the older clients.

The staff members involved with BACEF activities were also asked to rate on a scale of 1 to 10 the general performance, the level of usefulness and effectiveness, the level of their clients' interest and attention and the comprehensiveness of the BACEF materials. Table 27 presents, the mean, standard deviation, and range of the scores for these questions. The data in Table 27 suggest that except for the overall performance, the respondents rated the BACEF materials in term of usefulness, level of clients' interest, attention, and effort at a very high level. For the overall performance, the mean was 4.43, which is in the middle of the scale. The relatively low rating of this question may due to vagueness of the question. For the *usefulness* and *effectiveness* factors, the average rating was 8.67 which is very close to the higher level of scale (10). For the clients' level of interest, the average rating was 7.90, close to the higher level, for the clients' attention level the average rating was 7.61, for the level of comprehensiveness, the average rating was 8.30 (very close to a perfect score of 10) and for the level of effort, the average was 7.72. The standard deviation which is an index of inconsistency between the responses is low for every question except for the *general* rating. These results suggest that the staff members who were interviewed were very happy with the BACEF materials in relation with their clients.

Table 27. Descriptive statistics for

Variable	Mean	S.D.	Min	Max
BACEF's performance in general (1-10, Q23)	4.43	4.44	0	10
Usefulness and effectiveness (1-10, Q30)	8.67	1.03	7	10
Clients' level of interest (1-10, Q31)	7.90	1.52	5	10
Clients' level of attention (1-10, Q32)	7.61	1.75	5	10
How comprehensive are the materials (1-10, Q33)	8.30	1.38	5	10
Clients' level of effort (1-10, Q34)	7.72	1.74	5	10

Discussion

The staff members who participated in the Phase II evaluation were all very positive about BACEF. They spoke very highly about the quality of the BACEF materials which were developed by themselves or others. They indicated that the BACEF materials were very useful for their clients, that the concepts covered in the materials were applicable in their clients' life situation and that their clients found the materials to be very interesting. They also indicated that some of their clients who were familiar with the BACEF materials contacted their organizations and expressed interest in obtaining more of the materials.

The results of the interviews with the staff members of the grant-recipient organizations which were obtained in this phase were not quite consistent with those obtained in Phase I, the initial interview. Responses from the initial interviews were more positive and more optimistic than the responses from this interview. One possible source for such discrepancies may be the difference between the number of interviews performed in the two phases. As explained earlier, about 45% of the organizations that responded to our initial interview did not participate in Phase II. It is also possible that in Phase II of this evaluation the responses were more realistic. This is more likely to be the case because the response pattern of this phase of interviews were closer to the pattern reported by the end-users.

In general, the respondents were very positive about the BACEF materials, however, some organizations did not react favorably because they were not recently involved with the BACEF materials. The main limitation of this evaluation with the BACEF grant-recipient organizations was that they were not very cooperative in helping the researchers contact the end-users. Both in the face-to-face interview and in the telephone interview, the organization tried to skip this question or not provide any information which could have helped us contacting the end-users. A possible explanation for this resistance may be the fact that many of these organization did not target individual people as the end-users. Some of the organizations that we interviewed reached their audience through news paper or radio/television. A few others may not have targeted any end-users.

Phase II Appendix A

Table 1. Gender of the staff member interviewed (Q2)

Categories	Frequency	Percent	Rank
Male	6	25.0	2
Female	18	75.0	1
No Response	19		

Figure 1. Gender of the staff member interviewed

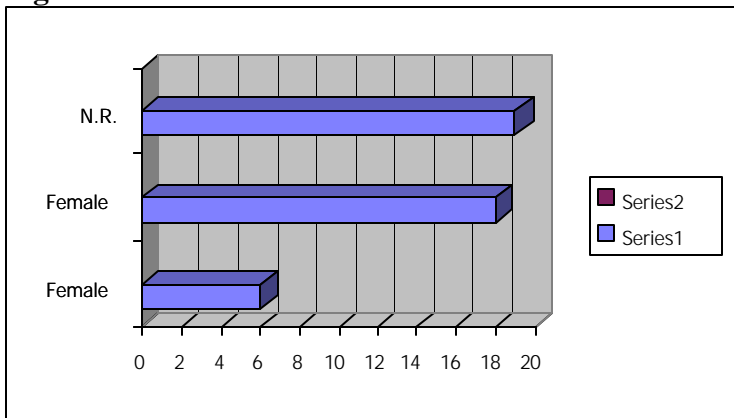


Table 2. Ethnicity of the staff member interviewed (Q3)

Categories	Frequency	Percent	Rank
African American	2	8.3	4.5
Native American	0		
Asian	4	16.7	2
Latino	2	8.3	4.5
Caucasian	16	66.7	1
Others			
No Response	19		

Figure 2. Ethnicity of the staff member interviewed

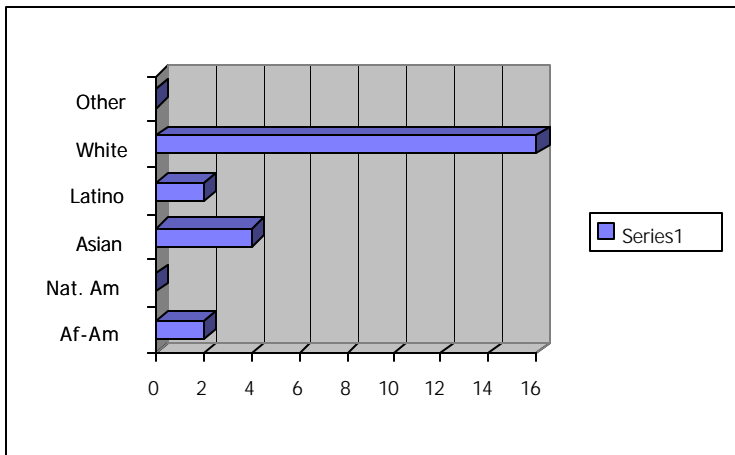


Table 3. Level of education of the staff member interviewed (Q4)

Categories	Frequency	Percent	Rank
High School			
College	2	9.1	4
B.A./B.S	8	36.4	1
MA./ MS	5	22.7	3
Doctorate	7	31.8	2
No Response	21		

Figure 3. Level of education of the staff member interviewed (Q4)

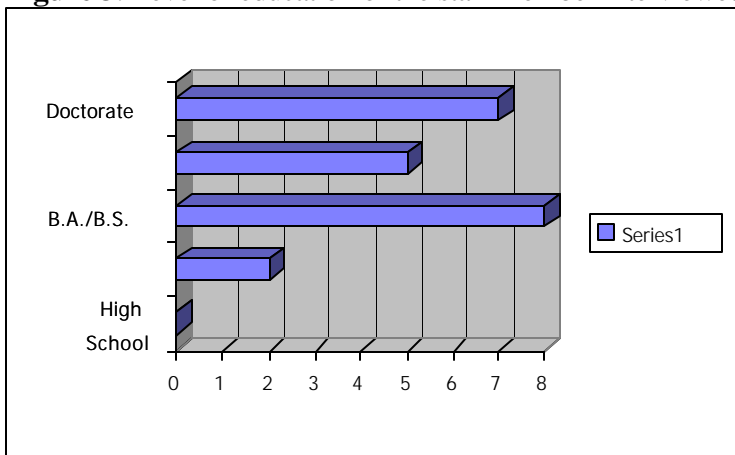


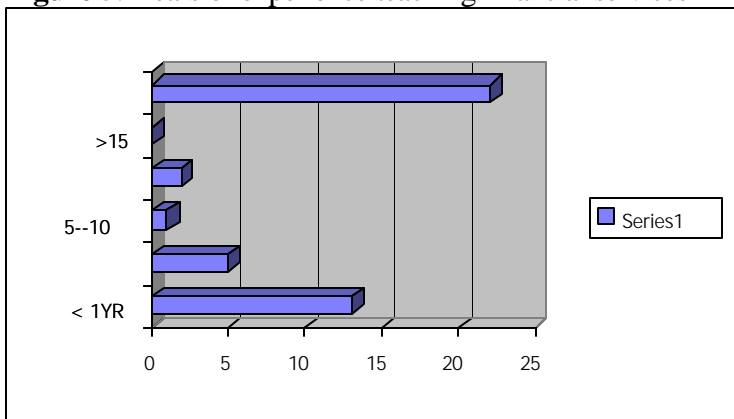
Table 4. Field of study of the staff member interviewed (Q5)

Categories	Frequency	Percent	Rank
Social Sciences	7	29.2	2
Medical Fields			
Engineering			
Law, Political Science, Business	14	58.3	1
Science			

Language Arts, History	1	4.2	3.5
Arts	1	4.2	3.5
No Response	20		

Table 5. Years of experience teaching financial services (Q8)

Categories	Frequency	Percent	Rank
Less than 1 year	13	61.9	1
1-4 years	5	23.8	2
5-10 years	1	4.8	4
10-15 years	2	9.5	3
over 15 years			
No Response	22		

Figure 5. Years of experience teaching financial services**Table 6.** Years of experience working in financial fields/services (Q9)

Categories	Frequency	Percent	Rank
Less than 1 year	13	68.4	1
1-4 years	3	15.8	2
5-10 years	1	5.3	4
10-15 years			
over 15 years	2	10.5	3
No Response	24		

Figure 6. Years of experience working in financial fields/services

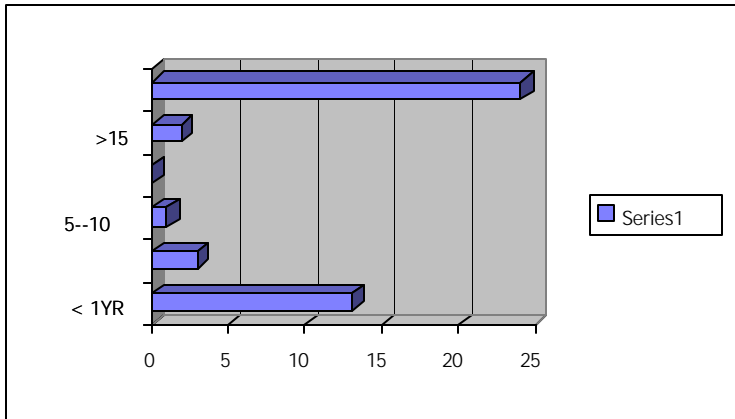


Table 7. How interested are you in teaching financial services (Q10)

Categories	Frequency	Percent	Rank
Very much	7	33.3	1
much	1	4.8	5
Somewhat	6	28.6	2
Not much	3	14.3	4
Not at all	4	19.0	3
No Response	22		

Figure 7. How interested are you in teaching financial services

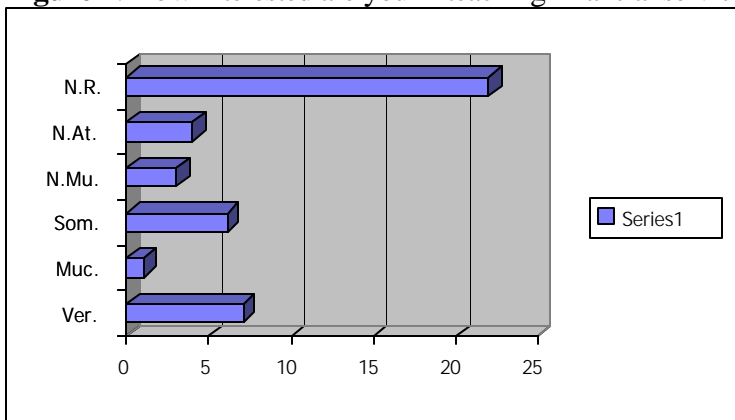


Table 8. How interested are you in working in financial fields/services (Q11)

Categories	Frequency	Percent	Rank
Very much	4	20.0	2
much	1	5.0	5
Somewhat	9	45.0	1
Not much	4	20.0	3

Not at all	2	10.0	4
No Response	23		

Figure 8 . How interested are you in working in financial fields/services

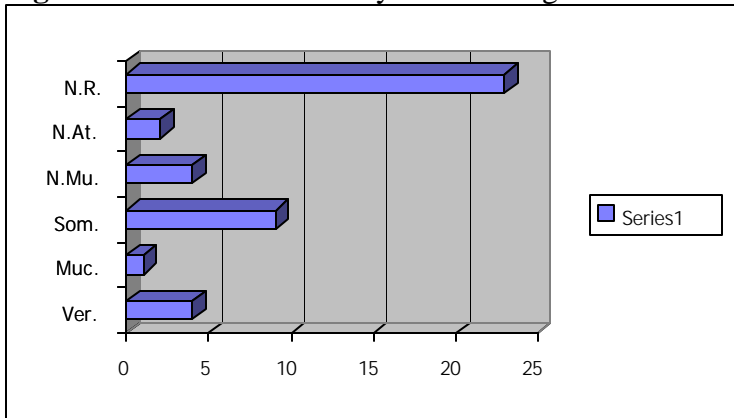


Table 9. Years of experience/involvement with this organization (Q13)

Categories	Frequency	Percent	Rank
Less than 1 year			
1-4 years	6	25.0	2
5-10 years	13	54.2	1
10-15 years	1	4.2	4
over 15 years	4	16.7	3
No Response	19		

Figure 9. Years of experience/involvement with this organization

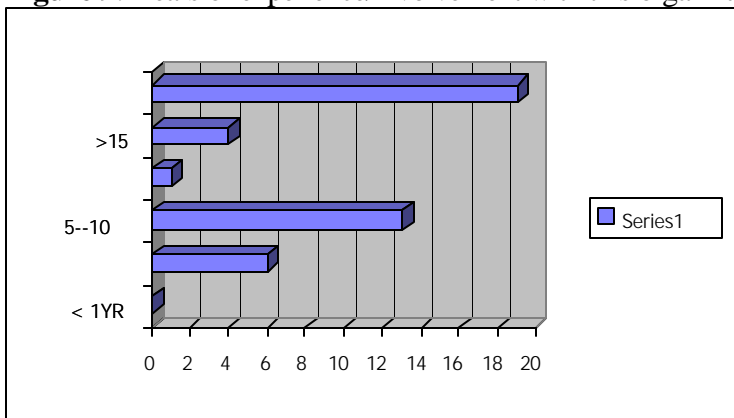


Table 10. Years of working with BACEF under this organization (Q14)

Categories	Frequency	Percent	Rank
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Less than 1 year	7	30.4	2
1-4 years	12	52.2	1
5-10 years	4	17.4	3
10-15 years			
over 15 years			
No Response	20		

Figure 10. Years of working with BACEF under this organization

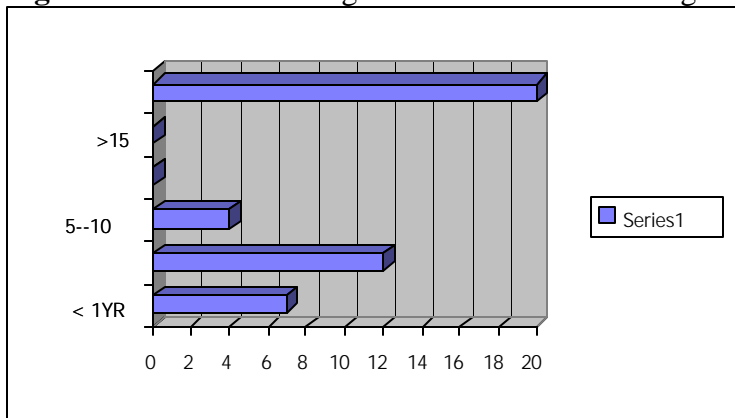


Table 11. In what capacity do you (did you) work with BACEF (check all that apply) (Q15)

Categories	Frequency	Percent	Rank
As administrative staff	9	39.1	1
As teacher	6	26.1	2
As material developer	6	26.1	3
Multiple Response	2	8.7	4
No Response	20		

Table 16. How useful did you find BACEF concepts for the clients? (Q21)

Categories	Frequency	Percent	Rank
Very Useful	10	55.6	1
Useful	6	33.3	2
Somewhat useful	2	11.1	3
Not Useful			
No Response	25		

Figure 16. How useful did you find BACEF concepts for the clients

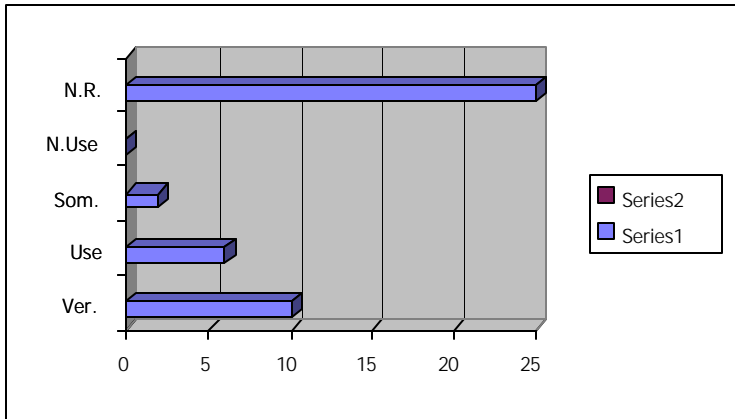


Table 17. How many people contacted your organization to learn more about BACEF after the grant was officially ended? (Q22)

Categories	Frequency	Percent	Rank
No one	3	14.3	3.4
A few clients	7	33.3	1
Some clients	5	23.8	2
Many clients	4	19.0	3.5
No Response	24		

Figure 17. How many people contacted your organization to learn more about BACEF

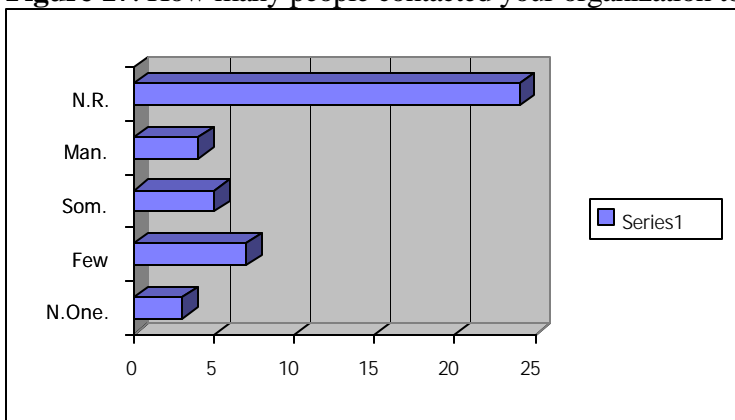
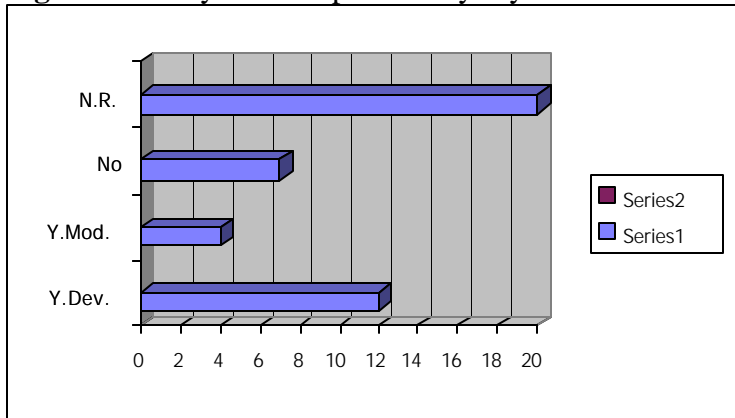


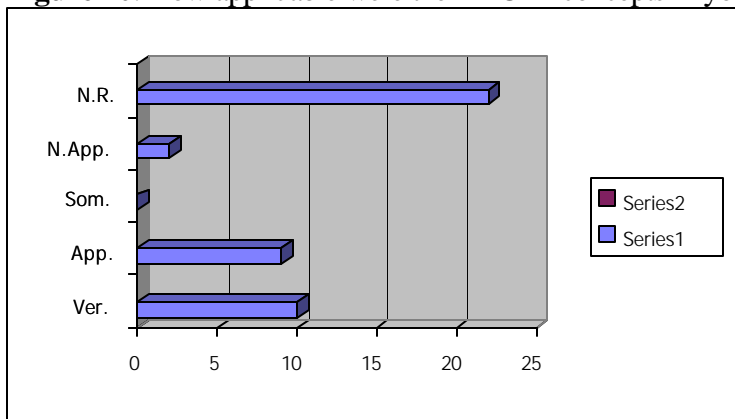
Table 18. Did you develop or modify any of the BACEF materials? (Q24A)

Categories	Frequency	Percent	Rank
Yes, I developed	12	52.2	1
Yes, I modified	4	17.4	3
No, I did not	7	30.4	2

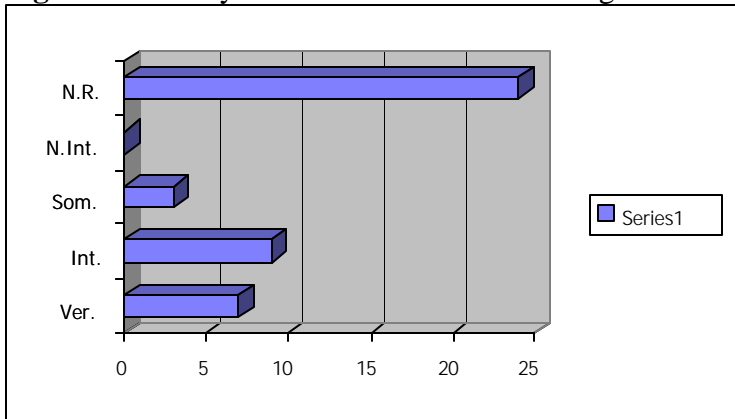
No Response	20		
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Figure 18. Did you develop or modify any of the BACEF materials?**Table 20.** How applicable were the BACEF concepts in your clients' life? (Q25)

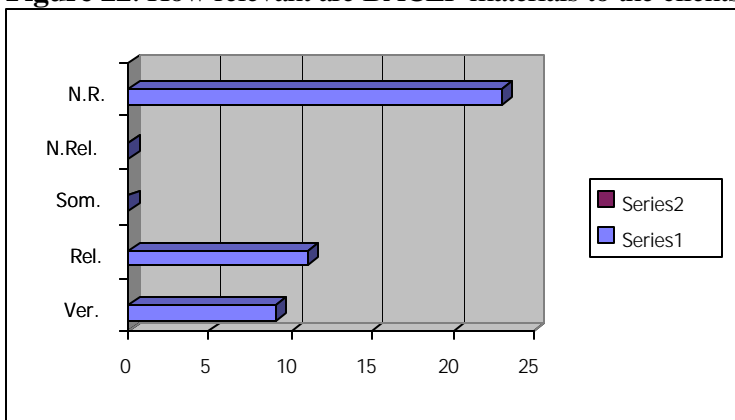
Categories	Frequency	Percent	Rank
Very applicable	10	47.6	1
Applicable	9	42.9	2
Somewhat applicable			
Not applicable	2	9.5	3
No Response	22		

Figure 20. How applicable were the BACEF concepts in your clients' life**Table 21.** Were your clients interested in learning the BACEF materials? (Q26)

Categories	Frequency	Percent	Rank
Very interested	7	36.8	2
Interested	9	47.4	1
Somewhat interested	3	15.8	3
Not interested			
No Response	24		

Figure 21. Were your clients interested in learning the BACEF materials?**Table 22.** How relevant are BACEF materials to the clients' needs? (Q27)

Categories	Frequency	Percent	Rank
Very relevant	9	45.0	2
Relevant	11	55.0	1
Somehow Relevant			
Not relevant			
No Response	23		

Figure 22. How relevant are BACEF materials to the clients' needs?**Table 23.** How relevant are the BACEF materials to clients' age level? (Q28)

Categories	Frequency	Percent	Rank
Very relevant	11	55.0	1
Relevant	8	40.0	2
Somehow Relevant	1	5.0	3
Not relevant			
No Response	23		

Figure 23. How relevant are the BACEF materials to clients' age level?

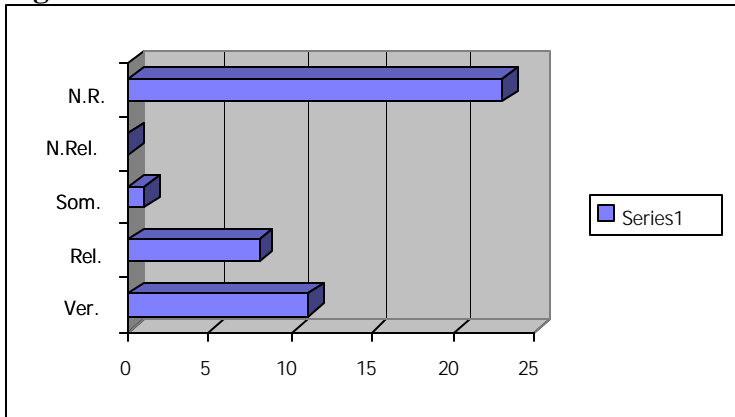


Table 24. How easy is the language of BACEF materials for your clients? (Q29)

Categories	Frequency	Percent	Rank
Very easy	5	27.8	2
Easy	9	50.0	1
Somehow easy	4	22.2	3
Difficult			
Very difficult			
No Response	25		

Figure 24. How easy is the language of BACEF materials for your clients?

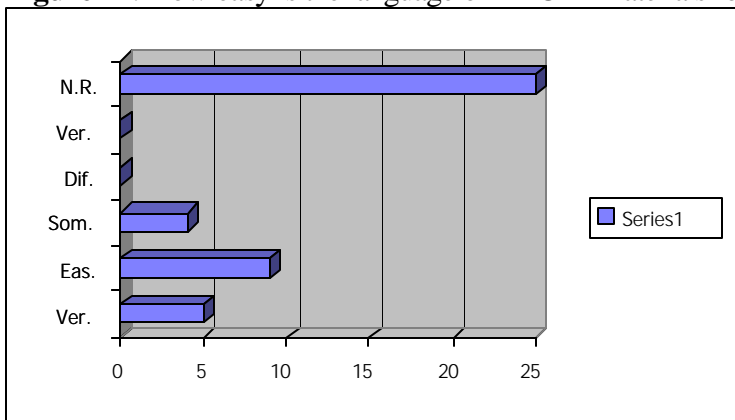


Table 25. Do you recommend BACEF materials to be a part of schools' curriculum? (Q35)

Categories	Frequency	Percent	Rank
Yes	19	100.0	1
No			
No Response	24		

Figure 25. Do you recommend BACEF materials to be a part of schools' curriculum?

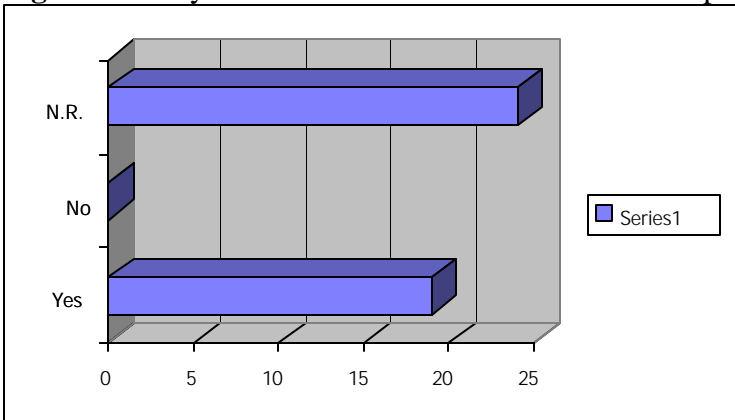


Table 26. Do you recommend BACEF materials for the public access? (Q36)

Categories	Frequency	Percent	Rank
Yes	20	100	1
No			
No Response	23		

Figure 26. Do you recommend BACEF materials for the public access?

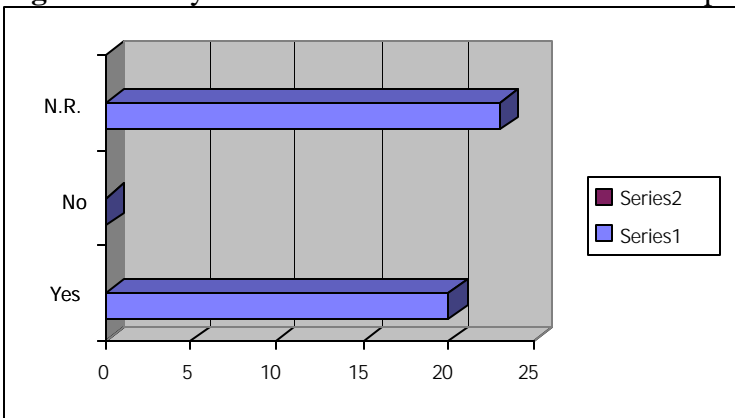


Table 26. Do you recommend reading BACEF materials to your family? (Q37)

Categories	Frequency	Percent	Rank
Yes	16	82.2	1
No	3	15.8	2
No Response	24		

Figure 26. Do you recommend reading BACEF materials to your family?

