

**A Draft Report of the Evaluation Results for
The Non-BACEF Grant-Recipient Organizations**

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

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Introduction

In our evaluation of the performance of BACEF grants, as a control or comparison group, we selected a group of non-profit organizations that ordered BACEF materials but were not among the BACEF grant recipients. The selected organizations were contacted and were asked to provide information about the BACEF materials that they ordered. They were asked specifically how they used the materials, who used the materials, how the users (end-users) think about the content and applicability of the materials in their life situation, how interested they were in the materials, and how they benefited from the BACEF publications. The name and address of the organizations were obtained from the BACEF Quarterly Reports and from the individual organization's Packing Lists provided by the Consumer Action's staff. The Packing Lists contained the organization's name, address and an ID number. It also included detailed information on the materials ordered (the title of the material and the number of copies ordered).

There were major differences between the organizations ordering the BACEF materials. Different organizations ordered different type and different number of the materials. To see if the ordering pattern is associated with the characteristics of the organizations, it was decided to categorize the organizations by the size of their orders. To do this categorization, the Packing Lists were rank-ordered by the number of copies requested. Then, few organizations from the top (large orders) and few from the bottom (small orders) were selected. A list of the selected organizations was then sent to Consumer Action to inform its staff members about our plan for contacting those organizations and to obtain more information about the selected organizations such as the organizations' phone number and contact person. This process was repeated several

time to obtain enough data for this phase of evaluation. A total of 32 organizations were contacted, but only 16 of them agreed to be interviewed. The interviews for 2 of these organizations was not complete, therefore, 14 complete interviews were obtained. The results of our statistical analyses of the completed questionnaire are summarized below.

Table 1. Descriptive statistics for some of questions in the non-grant recipient's questionnaire

Variable	Mean	S.D	Min	Max
Total number of staff (Q6)	33.00	37.80	2	109
Total number of staff familiar with BACEF(Q9)	3.85	4.36	1	17
Number of staff who used BACEF mat (Q10)	2.92	3.68	0	14
How many people learned BACEF mat (Q21)	801.75	707.65	9	5000
What percentage of your clients learned (Q21)	55.11	36.53	2	99
How useful the BACEF materials for clients (Q22)	1.67	0.65	1	3
How applicable the BACEF materials (Q23)	1.85	0.90	1	4
Were your clients interested learning BACEF (Q24)	1.90	0.74	1	3
How many clients contacted for more mat (Q25)	2.00	1.18	1	4
Applicability of BACEF (1-10) (Q26)	7.54	2.11	6	10
Usefulness and effectiveness (1-10) (Q27)	7.92	1.50	6	10

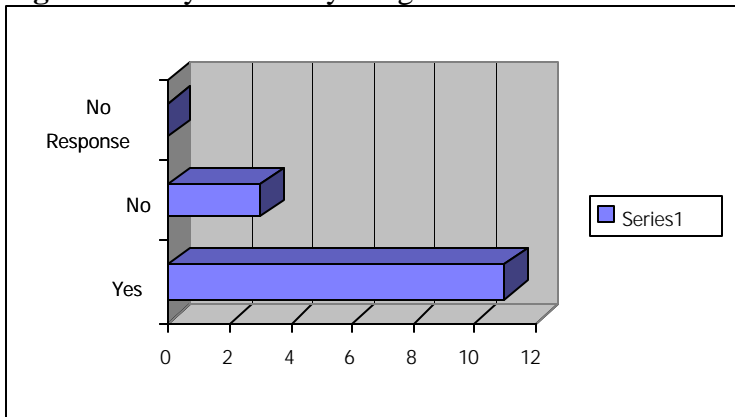
Table 1 summarizes the results of descriptive statistics on some of the questions with multiple ordered categories or interval-scale response. As the data in Table 1 indicate, the organizations that were interviewed had an average of 33 staff members with a minimum of 2 and maximum of 109. The average number of staff members familiar with the BACEF materials was 4 (14%). That is, 14% of the staff members indicated that they were familiar with the BACEF materials. About 10% of the staff members indicated that they actually used the BACEF materials. The staff members that were interviewed indicated that on the average, 802 people (clients) learned from BACEF materials. When they asked of how they found out about a particular BACEF material, majority of them (69.2%) responded that the BACEF Catalogue was the source for this information (see Table 2 and Figure 2, Appendix A). Of the organizations responded to our survey, only 35.7% indicated that they are familiar with the

BACEF grants (see Table 3 and figure 3, Appendix A), but all of them (100%) were familiar with the Consumer Action's activities (see Table 4 and Figure 4, Appendix A). Over 78% of the organizations are currently using the BACEF materials (see Table 5 and Figure 5). Over 63% of the non-BACEF organizations that we contacted indicated that they have a copy of the BACEF Information Catalogue (see Table 6 and Figure 6, Appendix A). Some of the organizations listed the specific BACEF materials that they are currently using (see Table 7). This list was consistent with Packing List generated by Consumer Action. Over 45% percent of the organizations indicated that the Chair or executive director of the organization was responsible for the orders, 27.3% indicated that the staff-supervisor was responsible and 27.3% said that staff members were responsible for ordering the materials (see Table 8 and figure 8, Appendix A).

Table 5. Are you currently using BACEF materials?

Categories	Frequency	Percent	Rank
Yes	11	78.6	1
No	3	21.4	2
No Response			

Figure 5. Are you currently using BACEF materials?



A majority of the organizations used the Materials in English (85.7%) and Spanish (85.7%). Other languages were also reported. Cambodian 7.6%, Chinese 23.1%, Korean 15.4%, Russian 7.6%, and Vietnamese 15.4% (see Table 9 and Figure 9). Most of the organizations indicated that they did not produce or modify any of the materials (84.6%), however, some organizations that we contacted (15.4%) said that they have either developed or modified some of the BACEF materials (see Table 10 and Figure 10, Appendix A).

Table 7. Please name the BACEF material(s) you are (you were) using?

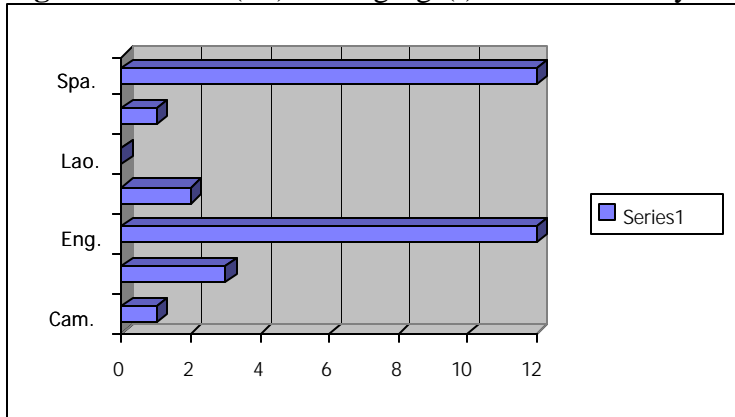
Code	Freq	Title of the Material
1	6	Banking Basics: Checking account check list
2	1	Successful saving and investment
3	1	Living better on less: How to be a conscious consumer
4	1	Budgeting and planning: Building a better future
6	2	Surviving and controlling debt
9	1	Financial articles for teens
17	1	Facing financial crisis
18	1	Reestablishing your credit: Rebounding from financial crisis
20	2	Buying a home
22	1	Real estate terms you should know
26	1	Assistance for victims of crime
27	1	Bail bond alert
36	1	MoneySense (Facilitator's Manual)
37	1	MoneySense (Basic Training Manual)
38	1	A trainer's guide on why & how to use banks
40	1	Banking skills (A Training Manual for Tutors)
41	1	Guide to banking services for nonprofit organizations video
45	1	Knee Deep in Deep, Advertising and Bankruptcy
46	1	Consumer Action Publications
58	1	0774

Table 9. What is (are) the language(s) of the materials you are using? (check all that apply)

Categories	Frequency	Percent	Rank
Cambodian	1	7.6	6.5

Chinese	3	23.1	3
English	12	85.7	1.5
Korea	2	15.4	4.5
Laotian	0	0.0	8
Russian	1	7.6	6.5
Spanish	12	85.7	1.5
Vietnamese	2	15.4	4.5

Figure 9. What is (are) the language(s) of the materials you are using?



A majority of the organizations (91.7%), indicated that the BACEF materials were “very useful” or “useful” for their clients (see Table 11 and figure 11). Most of them (84.7%) also indicated that the BACEF materials were “very applicable” or “applicable” in their clients’ lives (see Table 12 and figure 12). When they were asked whether or not their clients were interested in learning BACEF materials, majority (80%) responded that their clients were “very interested” or “interested” in the materials (see Table 13 and Figure 13). We asked the organizations about the follow-up visits of their clients for more BACEF materials. In response to this question, 60% of the organizations indicated that at least “a few” clients contacted their organizations for more materials (see Table 14 and Figure 14).

Table 11. How useful are (were) BACEF materials for your clients?

Categories	Frequency	Percent	Rank
Very Useful	5	41.7	2
Useful	6	50.0	1

Somewhat useful	1	8.3	3
Not Useful			
No Response	2	18.2	

Figure 11. How useful are (were) BACEF materials for your clients?

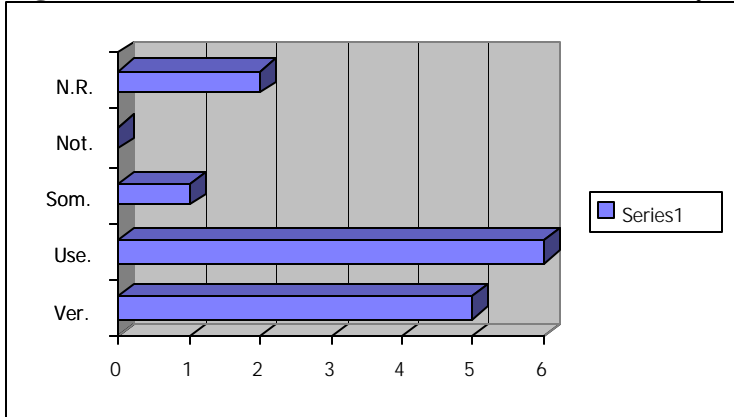


Table 12. How applicable are (were) the BACEF materials in your clients' lives?

Categories	Frequency	Percent	Rank
Very applicable	5	38.5	2
Applicable	6	46.2	1
Somewhat applicable	1	7.7	3.5
Not applicable	1	7.7	3.5
No Response	1		

Figure 12. How applicable are (were) the BACEF materials in your clients' lives?

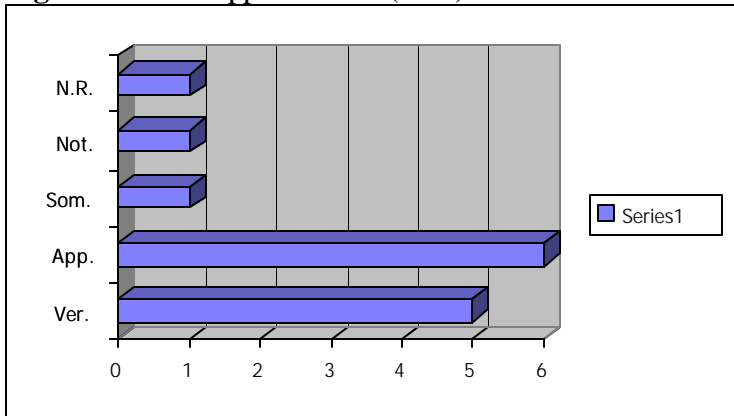


Table 13. Were your clients interested in learning the BACEF materials?

Categories	Frequency	Percent	Rank
Very interested	3	30.0	2
Interested	5	50.0	1

Somewhat interested	2	20.0	3
Not interested			
No Response	4		

Figure 13. Were your clients interested in learning the BACEF materials?

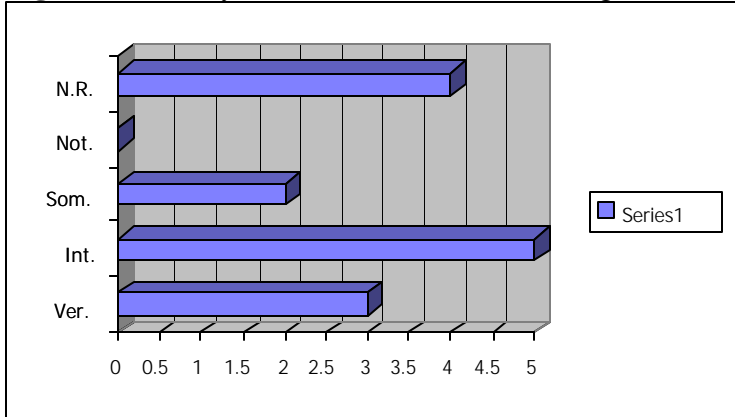
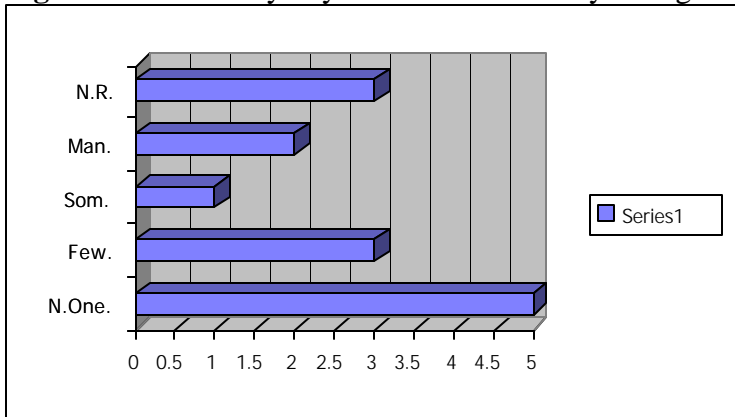


Table 14. How many of your clients contacted your organization to obtain more materials?

Categories	Frequency	Percent	Rank
No one	5	40.0	1
a Few clients	3	30.0	2
Some clients	1	10.0	4
Many clients	2	20.0	3
No Response	3		

Figure 14. How many of your clients contacted your organization to obtain more materials?



The organizations were also asked to rate on a scale of 1 to 10, the “applicability,” the “usefulness”, and the “effectiveness” of the BACEF materials. Our results indicate that these organizations believe that the materials are applicable, useful, and effective. For the applicability, an average rating of 7.54 and for usefulness and effectiveness, an average of 7.92 was obtained (see Table 1).

In the next section of the interview, we focused on the distribution of BACEF materials. We first asked them how they distributed the BACEF materials. About 15% indicated that they mail the materials to their clients, 31% said that they give copies of the materials to their clients when their clients visit their sites, and about 46% reported other methods of distributing the materials (see Table 15 and Figure 15, Appendix A). They also indicated that all of their clients (100%) found out about BACEF materials through the organizational sources, not from BACEF sources (see Table 16 and figure 16, Appendix A). They also indicated that they distribute the BACEF materials mainly to individual people (76.9%) rather than groups or organizations (see Table 17 and figure 17, Appendix A).

In our interview, we asked the organizations to report the specific BACEF materials that they have used. In three open-ended questions, we asked them which of the BACEF materials they like the best, which they like the least, and which their clients like the most. Some of the organizations were not able to provide us with any specific information, however, some others gave us information on the three categories we asked. Titles and frequencies of usage of the BACEF materials for each of the three categories are summarized in Tables 18, 19, 20 respectively .

Table 18. Which of the BACEF material(s) do you like the most

Code	Freq	
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1	1	Banking Basics: Checking account check list
3	1	Living better on less: How to be a conscious consumer
4	2	Budgeting and planning: Building a better future
9	1	Financial articles for teens
18	1	Reestablishing your credit: Rebounding from financial crisis
20	2	Buying a home
36	1	MoneySense (Facilitator's Manual)
40	1	Banking skills (A Training Manual for Tutors)
55	1	All
58	1	0774

Table 19. Which of the BACEF material(s) do you like the least?

Code	Freq	
5	1	Giving yourself some credit
6	1	Surviving and controlling debt
20	1	Buying a home
22	1	Real estate terms you should know
47	1	Teens Information
58	1	0774

Table 20. Which of the BACEF material(s) do your clients like the most?

Code	Freq	
3	1	Living better on less: How to be a conscious consumer
4	1	Budgeting and planning: Building a better future
36	1	MoneySense (Facilitator's Manual)
37		MoneySense (Basic Training Manual)
55	1	All

Table 21. What format of presentation of BACEF materials would you prefer?

Categories	Frequency	Percent	Rank
Printed Materials	6	42.9	2
Videos			
Internet			
Printed and Videos	6	42.9	1
Other Forms	1	7.1	4.5
Multiple Response	1	7.1	4.5
No Response			

We also asked the organizations what format they would prefer for the BACEF materials. A large number of the respondents (42.9%) preferred a combination of printed materials and video, and the printed materials (42.9%), and only 14% of the respondents suggested other formats (see Table 21 and Figure 21).

Discussion

Interviews with the non-grant organizations provided useful information for this study. The information was used as a basis for examining the validity of the data from the grant-recipient organizations. The information was also used to present an unbiased picture of the BACEF effort since the users' opinions and attitudes were not affected by the BACEF grants.

In general the non-grant recipient organizations were positive about the BACEF materials. They believed that the materials were useful and interesting for their clients and they indicated that many of their clients learned from the BACEF materials. They also believed that the concepts which were discussed in the BACEF materials were applicable to their clients' life situation. The non-grant recipient organizations, however, were not as positive as the grant-recipient organizations in their responses to questions concerning the "usefulness", "applicability" of the BACEF materials and the "clients' level of interest" in these materials. The trend of responses from the non-grant recipients to the questions on the BACEF materials is closer to the clients pattern of response than to those from the staff members of the grant-recipient organization. A possible explanation for this may be the fact that the comments and opinions expressed by the non-grant recipients are, to a greater extent, independent of the grant process.

The findings of this phase of study must be interpreted with caution since they are based on the self-reported data.

Appendix A

Table 2. From which source did you get the information about a particular BACEF material?

Categories	Frequency	Percent	Rank
BACEF Catalogue	9	69.2	1
Newspaper	1	7.7	3.5
Conferences	2	15.4	2
Multiple Response	1	7.7	3.5
No Response	1		

Figure 2. From which source did you get the information about a particular BACEF material?

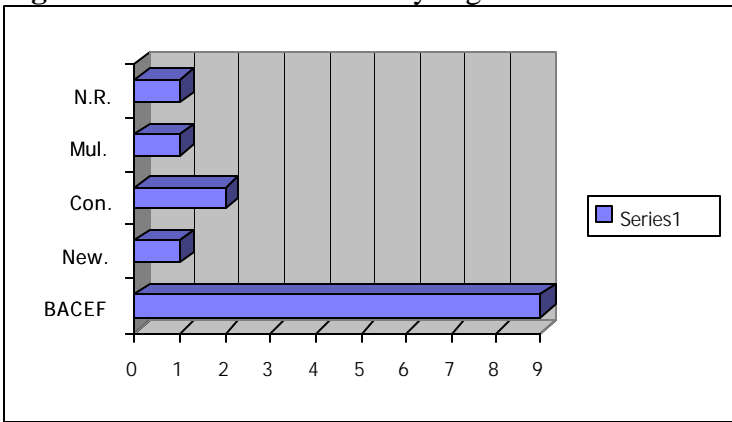


Table 3. Are you familiar with the BACEF funds?

Categories	Frequency	Percent	Rank
Yes	5	35.7	2
No	9	64.3	1
No Response			

Figure 3. Are you familiar with the BACEF funds?

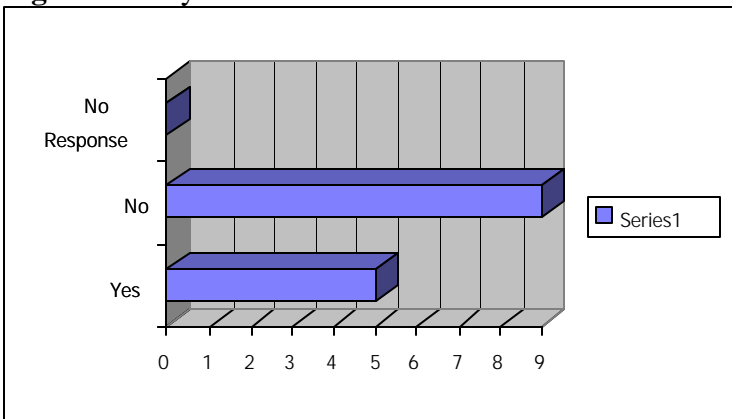


Table 4. Are you familiar with the Consumer Action?

Categories	Frequency	Percent	Rank
Yes	14	100.0	1
No			
No Response			

Figure 4. Are you familiar with the Consumer Action?

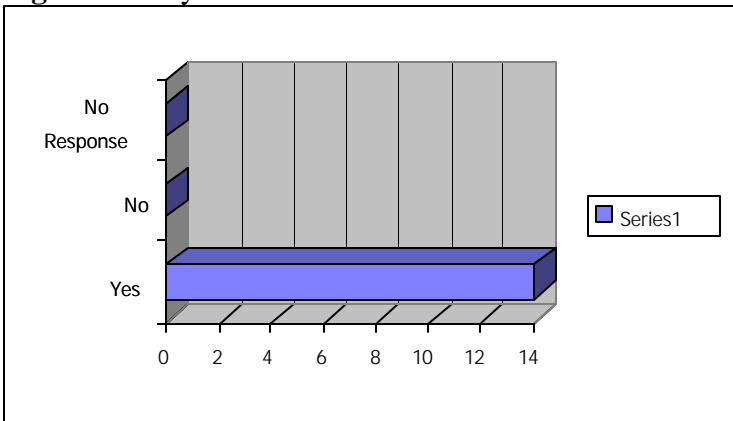


Table 6. Do you have (have you seen) a copy of BACEF Information Catalogue?

Categories	Frequency	Percent	Rank
Yes	7	63.6	1
No	4	36.4	2
No Response	3		

Figure 6. Do you have (have you seen) a copy of BACEF Information Catalogue?

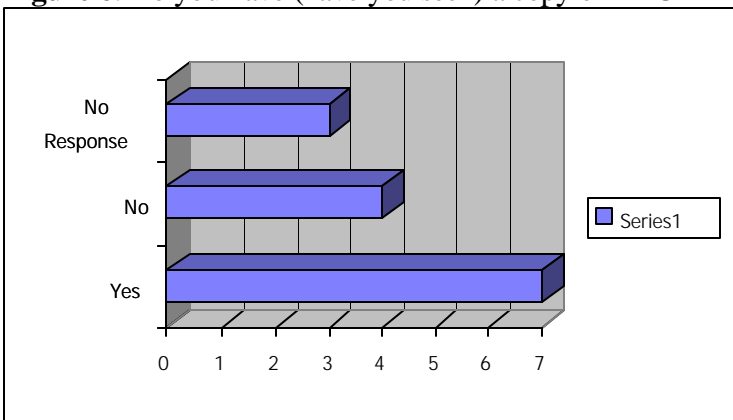


Table 8. Who makes the decision to order BACEF materials

Percent	Rank	Percent	Rank
Chair/Executive Director	5	45.5	1
Division chair	3	27.3	2.5
Staff members	3	27.3	2.5
No Response	3		

Figure 8. Who makes the decision to order BACEF materials

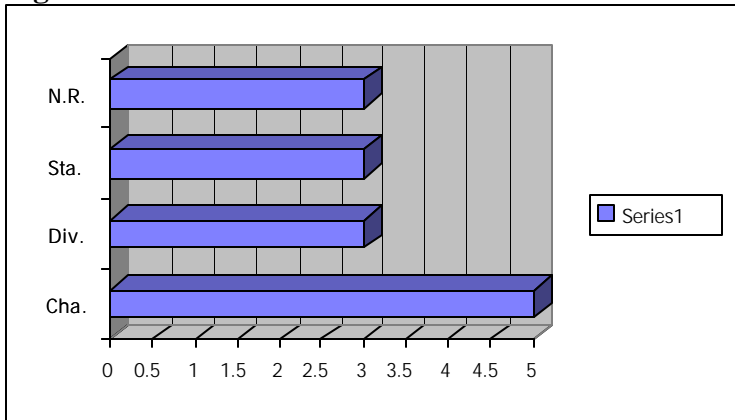


Table 10. Have you modified any of the BACEF materials?

Categories	Frequency	Percent	Rank
Yes, major modifications (addition/major revisions)			
Yes, minor modifications	2	15.4	2
No, we did not make any changes/modifications	11	84.6	1
No Response	1		

Figure 10. Have you modified any of the BACEF materials?

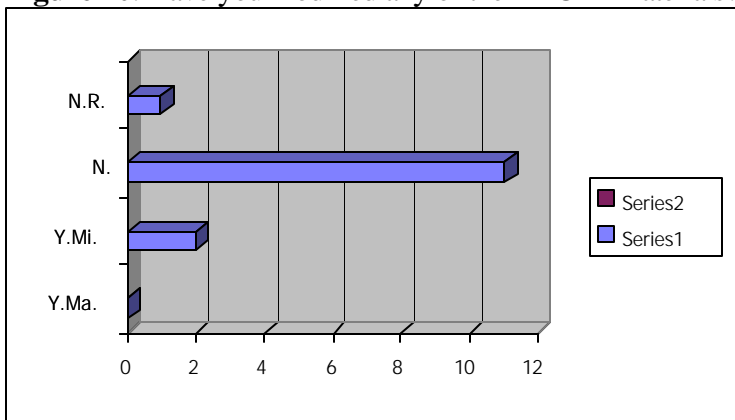


Table 15. How do you distribute the BACEF materials?

Categories	Frequency	Percent	Rank
mail them to our clients	2	15.4	3
Give copies to our clients when they visit our site	4	30.8	2
sent a set of the materials to the organization that are interested in these materials	6	46.2	1
Other	1	7.7	4
No Response	1		

Figure 15. How do you distribute the BACEF materials

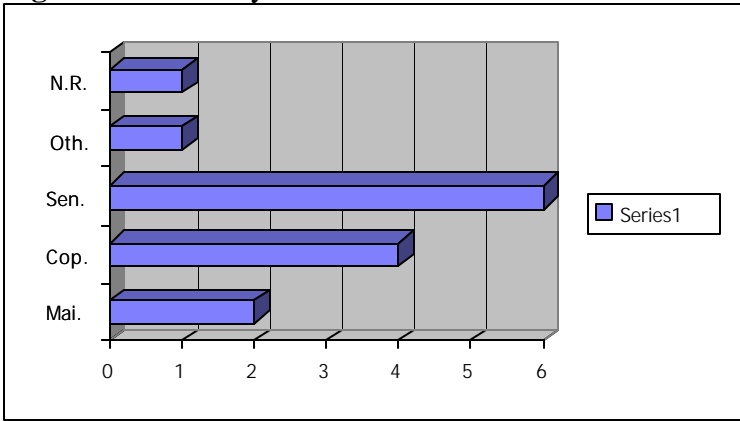


Table 16. How do your clients find out about the BACEF materials?

Categories	Frequency	Percent	Rank
We mail them information about BACEF	2	15.4	3
They come to our site and find out	4	30.8	2
We call them	7	53.8	1
Other	1		
No Response			

Figure 16. How do your clients find out about the BACEF materials?

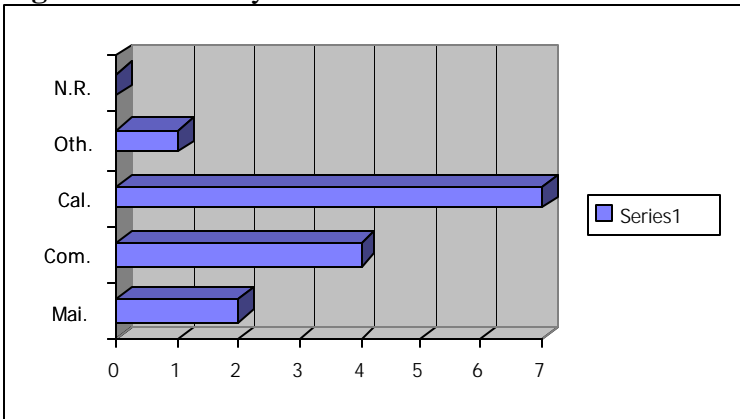


Table 17. To whom do you distribute the BACEF materials:

Categories	Frequency	Percent	Rank
Small groups/organizations	1	7.7	3
Individual people	10	76.9	1
groups of people (senior citizens)	2	15.4	2
Other			
No Response	1		

Figure 17. To whom do you distribute the BACEF materials:

