



Strategies for Using Data to Maximize AFI Project Outcomes

This document provides a brief introduction to uses of AFI Project data from a management perspective. The focus is on practical application of data and reporting resources that AFI grantees already have in hand. Included are examples of common project implementation challenges and how data and reports may be used to begin to respond to them. Also included are links to several Web sites that offer generalized discussions of the uses of project data for outcomes and outcomes measurement.

Introduction

Assets for Independence (AFI) grantees may associate data primarily with regular reporting, but data can also be a project's most valuable management tool. Data and data management tools may be divided into two basic functions: the database with all the bits of information distributed in fields relevant to a project, and reports. In the case of AFI, the database includes, for example, participant demographic information; eligibility and enrollment information; savings account activity; match funds; obligations and expenditures; asset goals; and asset purchases, to name only a few. Data reports, the second basic element of a management information system, aggregate information from individual fields or categories of data. Moreover, reports combine information in ways meaningful for a given project. For AFI, reports already built into the AFI² management tool draw on the data that grantees enter on a regular basis to help managers see the big picture for their projects. A few of more than 20 standardized reports available directly to grantees on line at any time are:

- IDA account statements that track monthly activity, progress towards the IDA goal, savings amounts, and withdrawals
- Graduated participants by intended use that lists participant names and their asset goals
- Assets purchased to date
- Monthly savings trend report that lists the percentage of participants who deposit at least \$20 per month.

AFI Project managers may also use these reports to cross reference information by participant, time or other factors, even if a single standing report is not yet available. Other systems, such as MIS IDA or systems designed by individual grantees, offer similar reporting options. Needless to say, you can get out only what you put in. While data entry may not always be a top priority on a daily basis, it is critical to effective project management, resource development, and sustainability.

Sources of Data for AFI Projects

The asset-building field as a whole continues to evolve more effective management tools. Some AFI Projects collect data on their activities and results using software and management tools unique to their agencies. The first generation of individual development account initiatives spawned MIS IDA, a data management system developed at the Center for Social Development at Washington University in St. Louis. Many AFI grantees still use MIS IDA, as do many IDA projects not affiliated with AFI. The Assets for Independence demonstration program has developed the AFI² Program Management Tool, which meets the specific requirements of the AFI statute and provides a wide range of additional reporting capabilities. Both MIS IDA and AFI² are revised frequently to respond to IDA managers' suggestions and needs for reporting and information management. In the AFI universe, a third source is the Congressional Report data form, a web-based survey that AFI grantees complete annually. While grantees cannot use the Congressional Report form for day-to-day information management, it does include data already entered in AFI², and AFI Project managers can compare their reports across past years as one way to gauge their progress.

So What? Uses of Data

Data is meaningless unless it helps to answer questions or solve problems to improve project operations, enhance communications, or support fundraising. Data and uses of data should have a direct relationship to the desired outcomes of a project, such as increased self-sufficiency, a higher rate of home ownership, or earnings increases resulting from additional education or training. Each AFI Project has to determine its key questions, including those inherent to the statutory requirements. There is no point in collecting data that cannot be used to answer such fundamental questions or to improve the ongoing operations and effectiveness of a project. So, data collection and reporting begin with identifying project goals and outcomes and the information needed to know whether and how the desired outcomes are being achieved. Data and reports are among the most powerful management tools grantees have to achieve their goals.

First, using data and reports will help make clear the overall impact your project is having, not only on individual participants but also on a larger scale. Second, data and reports will help you tell your story, to potential funders, the general community, or even within your own agency if your project is one of many activities competing internally for resources. Third, analysis of data and reports can help you recognize patterns of success to replicate or expand or, perhaps, to head off developing problems before they affect your project overall.

Building on Existing Data and Reports

Let's look at examples of using data to understand and manage your AFI Project. Below are very brief illustrations of using data to respond to two of the most common AFI Project challenges:

attrition and finding nonfederal funding. The examples draw on data already routinely collected by AFI grantees.

Example 1: Attrition Is Too High

Suppose you know that you are enrolling a relatively large number of individuals but only a fraction of these are opening savings accounts, and an even smaller fraction are progressing in the program. You (and your partners) are spending a lot of staff time and effort on outreach and recruitment that may not be sustainable. How could data help you decide where you are getting the most return for your efforts, or how you may need to change policies or design to reduce attrition, increase the number of participants who meet benchmarks and benefit from the range of project services, and maximize use of resources?

If you have entered basic information on everyone enrolled, you may be able to compare those who progress through the program and those who do not, with useful results. Relevant questions might include: Are there differences in employment, education, net assets, or household composition that correlate strongly with those who drop out early or those who remain? For example, you might find that a disproportionate number of the drop outs are employed part-time at enrollment, and the majority of those retained are employed full-time. As a next step in this example, you might consider whether to recruit and enroll part-timers at all, or to insist that part-timers have a particular level of income, longevity in their current job, or completion of financial education in order to enroll.

There would be, of course, many other possible responses. Are there differences in location, referral source, or other factors that suggest commonalities within the two cohorts? You might find that almost everyone from one referral partner enters and progresses well, while the majority from another partner soon quit. In this case, you might consider additional training for partner staff on factors most often shared by successful participants. Another possibility is that you find the significantly higher drop out rates at particular points in the process, such as financial education. In this case, it would pay to look more closely at the content and delivery of the curriculum and make changes to strengthen its effectiveness. If you change your policy, activities, or program design, you would, of course, continue to monitor your data to see if the modification has the desired effect.

Example 2: Nonfederal Funding Is Limited

Suppose a funder who had initially committed nonfederal cash contribution at the time of your proposal has begun to question whether to carry through on the commitment; or you need to find additional sources to support operations, outside your nonfederal contribution. Your data would allow you to build a convincing case for your project's effectiveness. You would be able to offer detailed information on the number of those enrolled, how much they saved themselves, how much match they received as a result, and the number and value of assets purchased (homes, education, business activity). You could even tailor these reports to individual sources of

funding. Depending on the information you collect, you might also be able to demonstrate how many participants no longer receive public benefits or receive smaller amounts.

You could also use the same figures to illustrate cost effectiveness for your project by comparing, for example, annual project investment (participant savings, matching funds, operations costs, etc.) with the return to the community. Some AFI grantees have used “multiplier” formulas commonly accepted in public and private investment arenas to demonstrate impact beyond individual families. Using such multipliers, it is possible to calculate for a given locality the cumulative impact of home purchase—as much as 10 times the purchase price in some cases. The return on purchase of education or small business activity can also be calculated using standard formulas and public statistics.¹ A similar approach would also work with a new funding prospect as well.

More Examples from AFI Projects

Here are a few more examples of AFI Projects who have used their data as the basis for adapting their program design and operations to enhance their ability to reach long-term project goals.

- The United Way of St. Louis developed an impact statement for its Community Investment Division, which includes its AFI Project. The one-page document summarizes assets purchased; IDA participants’ savings; United Way, AFI and other funds involved in the purchase; the economic multiplier from the U. S. Department of Commerce (see Resources below); and the cumulative dollar return to the community.
- The Center for Venture Philanthropy at the Peninsula Community Foundation provides administrative support for Assets for All, an AFI Project that involves a large number of local agencies. The local agencies and the Center worked together to develop quarterly and annual targets by which to measure progress toward long-term outcomes. Agencies report on activities according to these measures. Analysis of individual and overall status has led to a variety of modifications in the AFI Project design to improve long-term performance, such as changing the match formula and policies on minimum deposits.
- Pike’s Peak Community Action Agency has used its data to revise several aspects of its project design. Examining participant data revealed that child care was a barrier to participation and progress so the agency found a way to add child care for participants during financial education. In another area of operations, staff noticed a large and frequent gap between completion of savings and other requirements and actual home

¹ Sources of local “multipliers” include: local public or private agencies working in economic development, such as city or county offices or financial institutions involved in mortgage and business lending; the U. S. Department of Commerce Bureau of Economic Analysis; business associations, such as the Chamber of Commerce; educational associations, such as the American Association of Community Colleges, the Association of Land Grant Universities and State Colleges; and local or national real estate associations.

purchase. Following additional discussion with participants, the agency partnered with another organization to augment the basic asset training in ways that addressed participant uncertainties about the actual purchase.

- The Riverside County (CA) Department of Community Action used both quantitative and qualitative data, such as focus groups, to assess progress toward a key goal: increasing financial stability of 80% of AFI participants. Based on analysis of the data, the project has adjusted the content of its financial education workshops
- The Southern Good Faith Fund, like many AFI grantees, has used project data to convince potential funders of a high rate of return if they invest in IDAs.

Numbers Are So Cold

An even stronger approach, especially with funders and local communities, is to combine the hard numbers with “soft” or qualitative data. Annual reports, for example, often give aggregated figures, such as the number enrolled, dollars saved, asset purchases by category, other funding leveraged, and similar basic figures. Accompanying the tables and lists, however, may be brief stories and photos of successful participants, using their own words to explain why AFI, or some other program, was effective for them. Each kind of information reinforces and magnifies the effects of the other. The key is to be sure the stories are, indeed, representative of project activity and outcomes, rather than exceptions. If you have a great story of a new home owner who worked three jobs and saved more than required, a funder may ask how many other participants did the same thing. On the other hand, putting faces on the numbers is usually very powerful.

Similarly, data are also powerful when translated into charts or graphs. Simple line, bar, or pie charts may heighten the impact of your project reporting. Data drawn from a simple Excel spreadsheet or other database can be easily translated into effective illustrations with templates. Further, comparing data across quarters or years, or against project benchmarks, may also reveal areas that need operational attention, such as enrollment and completion targets, savings projections, or changes in financial knowledge and behavior.

Resources

Following are brief descriptions of Web sites where you can find additional models and examples for using data and reports to design and manage projects more effectively. Most emphasize beginning with identifying desired outcomes and then proceeding to design activities, data collection, and reports to reflect the chosen outcomes. Included also are links to a few AFI grantees who have posted examples of impact reports that incorporate both quantitative and qualitative data.

Annie E. Casey Foundation

<http://www.aecf.org>

The Casey Foundation site includes “A Practical Guide to Documenting Influence and Leverage in Making Connections Communities.” The guide is oriented to Casey’s Making Connections initiative but illustrates models for defining outcomes and ways to measure progress toward achieving them. See especially sections three and four of the guide:

http://www.aecf.org/initiatives/mc/llp/llp_reading/aecf_il_manual_final_071404.pdf

Center for Social Development, Washington University

<http://gwbweb.wustl.edu/csd/about/index.htm>

This site includes reports, from CSD and other sources, on all aspects of asset building. Among these is “Increasing Capacity for Performance Measurement and Effects”:

http://gwbweb.wustl.edu/csd/Publications/2004/ResearchReport-AssetBuilding_IncreasingCapacity.pdf

ROMA Web Site

<http://www.roma1.org/index.asp/>

Results Oriented Management and Accountability, or ROMA, is a performance-based initiative designed to provide a results-oriented framework and measurement tools for local agencies receiving Community Services Block Grant (CSBG) funds. The Web site offers tools and resources for implementing ROMA, as well as publications and reports and technical assistance information. AFI grantees who are Community Action Agencies will be familiar with ROMA and its tools; other AFI grantees may find useful templates and concepts on this site.

United Way of America

<http://national.unitedway.org/outcomes/>

The United Way of America pioneered the development of tools and resources to support effective outcomes development and measurement for nonprofit programs and services. This Web site serves a network of United Way organizations using outcome measurement in their initiatives. Many reports, as well as training and planning documents for developing, implementing, and using outcomes measurement, can be downloaded from the site at no charge.

United States Department of Commerce, Bureau of Economic Analysis

<http://www.commerce.gov/>

The Bureau of Economic Analysis develops customized multipliers for specific cities, counties, states, and regions for a fee (\$275). If cost is a barrier, check to see if other local entities, such as state or city agencies or business organizations, may have ordered them and may be willing to share.

<http://home.netvista.net/~hpb/rims-2.html>

Following are links to a few of the many AFI Project grantee sites that have examples of how data and reports have been used to demonstrate impact or to modify project design or operations.

Assets for All Alliance

http://www.pcf.org/venture_philanthropy/afaa.html

The Alliance operates a multisite network of agencies to implement an asset-building initiative that includes AFI and other kinds of individual development accounts. This site, hosted by the Peninsula Community Foundation, offers reports and templates for project management, including its current target summary document.

Southern Good Faith Fund

http://www.southerngoodfaithfund.org/_pdf/

The SGFF creates quarterly impact reports that combine data and stories to document project progress and to cultivate funders: http://www.southerngoodfaithfund.org/_pdf/sgff_v1_2006.pdf

This resource document was compiled by Anne Yeoman with assistance from grantee representatives participating in the AFI Performance Measurement Work Group, including:

- *Angela Duran, Southern Good Faith Fund*
- *Bart Givens, Pike's Peak Community Action Agency*
- *Cassandra Kaufmann, United Way of St. Louis*
- *Katherine Latta, Riverside County Department of Social Services*
- *Margot Rawlins, Center for Venture Philanthropy*