2021 Coalition-Building Learning Series

This webinar is being recorded.
The series’ objective is to offer local and national coalitions resources and knowledge for leadership development, sustainability, and succession planning.

Demonstrating Impact

Nicky Grist, Chief of Research, Evaluation, & Finance
Cities for Financial Empowerment Fund

This webinar is being recorded.
Today’s plan

About the CFE Fund

How to demonstrate impact of asset-building coalitions?

Some solutions

• Vision & backward mapping
• Logic models
• Creative and accessible measurement techniques
CFE Fund

Bank On
-start-up
capacity
fellowship

Summer Jobs Connect
CityStart
Consumer Financial Protection
Financial Empowerment Centers
Financial Navigators

http://cfefund.org/funding/
Keys to Financial Empowerment

Municipal financial empowerment strategies span four key disciplines:

ASSET BUILDING
Weathering financial shocks and setbacks while saving for the future is a critical step toward financial security.
How to demonstrate ABC impact?

How to define and measure coalition-building outcomes?

How to capture and report asset-building outcomes?
Some solutions

Visioning & backward mapping

Logic models: disciplined definition of measurable outcomes

Creative and accessible measurement techniques
Visioning... and backward-mapping

1. Identify preconditions
2. Imagine how you’ll get there (focus on what’s in your control)
3. Test the sequence or route for logic and completeness
4. Check resources and assumptions
Vision of success in 5-10 years

Washington has the lowest level of wealth inequality in the U.S.A.

During the recession of 2030, Washingtonians suffered less hardship than residents of every other state.

Key policies (___) adopted and sustained through multiple elections and administrations.
Necessary conditions

The vision could be realized if we have

✔ Near-zero population unbanked or credit invisible
✔ No homeowners underwater
✔ All households have sufficient emergency savings
✔ High utilization rate of EITC and similar programs
✔ Strong consumer protections
How you’ll get there

Outcomes = landmarks, mile markers, steps along the path that help you know you’re getting closer to the vision

Useful outcomes = objective, separate, specific

Keep stepping backwards to identify things you can achieve and measure within one year
Potential Outcomes

for the statewide coalition:

• Majority of legislators endorse key principles
• State asset-building budget increases 10%
• Statewide unbanked rate decreases 1%

for local coalitions:

• Local legislator endorses key principles
• Regional bank offers new account that meets National Standards
• Local program integrates account opening into its service stream
Test for logic and completeness

If...then... ?

What’s in your control, or sphere of influence?

Warning signs:
  and...
  more (less) ...
  to...
Want to know more?


www.tccgrp.com/pdfs/What_Makes_an_Effective_Coalition.pdf
Logic Models

*Always:* inputs, outputs, outcomes

*Often:* activities, impacts, goals

*Marks of quality:* arrows, indicators

*Extra points:* targets, timeframes

*Mark of mastery:* outside influences
Alternative jargon

**Inputs** / resources / assumptions / capacity

**Activities** / objectives / tasks / services

**Outputs** / products / deliverables / widgets

**Outcomes** / results / effects / individual changes / benefits

**Targets** / SMART goals / stretch goals

**Indicators** / evidence (measurements, instruments, data)

**Goals** / impacts / long-term outcomes / community changes
### Chapter 7: Bank On Coalition Logic Model

(Continued from previous page)

<table>
<thead>
<tr>
<th>Inputs</th>
<th>Activities</th>
<th>Outputs</th>
<th>Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coalition members who represent each key banking access sector</td>
<td>Survey relevant account offerings at key financial institution partners</td>
<td># of financial institutions in coalition</td>
<td>People in the community are widely aware of certified accounts and how to use them</td>
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<tr>
<td>Local government leadership or committed connectivity-key administrative agency partnerships</td>
<td>Establish financial institution partnerships, including with statement of principles and partnership agreements</td>
<td># of financial institutions in coalition that offer certified accounts</td>
<td>People have access to enrolling in certified accounts through integrated programmatic access points</td>
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<tr>
<td>Meaningful financial institution partnerships</td>
<td>Share information with financial institutions about the Bank On National Account Standards and CTE Fund certification process</td>
<td>Agreement on Statement of Principles</td>
<td>A strong Bank On coalition sustains Bank On outcomes</td>
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<tr>
<td>Strong community organization partnerships</td>
<td>Engage local financial institutions to offer and promote certified accounts in local branches</td>
<td>Partnership agreements with all financial institution partners</td>
<td>Features of a strong coalition include members from each key banking access sector, accountability among members for contributing to coalition success, adequate infrastructure and staffing, and sustained financial support</td>
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<tr>
<td>Funding</td>
<td>Build and maintain feedback loops between financial institutions and other coalition partners to ensure ongoing access to certified accounts</td>
<td># of financial institutions working toward account certification</td>
<td>Community influencers understand and communicate about key banking access issues</td>
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</table>

<table>
<thead>
<tr>
<th>Products</th>
<th>PEOPLE</th>
<th>Connect Un- and Underbanked People to Certified Accounts</th>
<th>Promote banking access and certified accounts by developing and executing a communications and marketing plan</th>
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</thead>
<tbody>
<tr>
<td>Improve the Financial Services Marketplace for Basic Transaction Accounts</td>
<td>Conduct outreach to the community through events, local press, and other marketing activities</td>
<td>Facilitate collaborations among financial institutions and programs (especially local government) to integrate account opening strategy into programs</td>
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<td></td>
<td>Support banking access integrations by training program staff to provide financial education</td>
<td>Reinforce coalition success by collecting and reporting banking access effort outcomes</td>
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<tr>
<th>Partners</th>
<th>Invest in and Nurture Vibrant Banking Access Coalitions</th>
<th>Secure key coalition infrastructure including leadership, funding and budgeting, and staff/volunteers</th>
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<tbody>
<tr>
<td></td>
<td>Establish clear coalition mission and principles</td>
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<td>Recruit and engage active and empowered members from all key banking access sectors</td>
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<td>Build group success, positive dynamics, and culture of accountability</td>
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<td>Ensure active participation through delegation and empowerment of members</td>
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<td>Reinforce accountability by establishing tracking and communicating output metrics</td>
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<td>Sees: increased funding sources to supplement efforts</td>
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<td>Motivate for continued engagement and vitality</td>
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<th>Progress</th>
<th>Promote Banking Access Issues</th>
<th>Research and distribute relevant and accurate research, program findings, and other information on mainstream banking access, including its significance, the marketplace and availability of certified accounts, and barriers and threats</th>
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<td>Cultivate the potential to serve as an expert local spokesperson on these issues for stakeholders and media</td>
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<td>Connect to local partners to educate and activate all levels of local and state government on relevant legislative and policy issues</td>
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<td></td>
<td>Communicate with relevant stakeholders about banking access issues and coalition activities</td>
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<td>Contribute to local research</td>
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<td>Coordinate with advocates for other topics pertaining to the financial stability of low-income people to build momentum for systemic improvement</td>
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Inputs

- Coalition members who represent each key banking access sector
- Local government leadership or committed connectivity; key administrative agency partnerships
- Meaningful financial institution partnerships
- Strong community organization partnerships
- Funding
- Staff capacity for daily operations
- Close connection to national Bank On movement’s colleagues and resources: research, National Account Standard certification, national data collection portal, coalition toolkit, capacity and innovation grant opportunities, learning network events, community listserv, technical assistance, etc.
Activities (people theme)

- Promote banking access and certified accounts by developing and executing a communications and marketing plan
- Conduct outreach to the community through events, local press, and other marketing activities
- Facilitate collaborations among financial institutions and programs (especially local government) to integrate account opening strategy into program operation.
- Support banking access integrations by training program staff to provide financial education
- Reinforce coalition success by collecting and reporting banking access effort outcomes
Outputs (people theme)

## Bank On promotional events
## people served at these promotional events
## local Bank On media impressions
## new programmatic banking access integrations
## active programmatic banking access integrations
## account products (and certified account products) used for program integrations
## accounts (and certified accounts) opened as a result of the coalition (eg through program integrations)
## certified accounts opened in community, as measured by national Bank On data reporting.
Outcome (people theme)

People in the community are widely aware of certified accounts and how to use them.

People have access to enrolling in certified accounts through integrated programmatic access points.
<table>
<thead>
<tr>
<th>Identified Need/Problem</th>
<th>Inputs/Assumptions/Capacity</th>
<th>Targeted Output Objectives/Tasks/Activities/Services/Approaches</th>
<th>Actual Output</th>
<th>Targeted Outcome Results/Benefit/Impact/Accomplishments/Individual or community changes</th>
<th>Actual Outcome</th>
<th>Indicators Evidence/Measurements used to prove outcome was achieved</th>
<th>Data Source Collection procedure/Personnel responsible</th>
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<tr>
<td>PRODUCTS</td>
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<td>PROGRESS</td>
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CFE Fund reports

[PEOPLE] Connect Un- and Under-banked People to NAS Accounts

12. Describe the Coalition’s communications and marketing activities over the course of this grant.*

Which were most and least successful, and why?

13. How many banking access integration initiatives are up and running?*

13a. Of these, how many were newly established over the course of this grant?*

14. Describe any existing integrations:

What is the nature of the disbursement, who are the partners, what are their roles, how do recipients find out about and enroll in direct disbursement and in NAS accounts, how has the integration evolved over time, etc.
Want to know more?


http://www.pointk.org/resources/logic-model-workbook
Measurement techniques

Assign values to fuzzy concepts
Turn anecdotes into data
Replicate existing measures
Assign values to fuzzy concepts

Rubrics

<table>
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<th>For each aspect of coalition effectiveness,</th>
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<tbody>
<tr>
<td>Excellent</td>
<td>Looks like...</td>
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<tr>
<td>Very good</td>
<td>Looks like...</td>
</tr>
<tr>
<td>Adequate</td>
<td>Looks like...</td>
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<tr>
<td>Weak</td>
<td>Looks like...</td>
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<tr>
<td>Unacceptable</td>
<td>Looks like...</td>
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Most significant change method
Turn anecdotes into data

Short surveys at meetings
Standardized stakeholder / bellwether interviews
Participant focus groups
Replicate existing measures

Free & open to the public, unlimited, 1-to-1, professional counseling based on technical expertise and coaching techniques
Open a safe and affordable banking account

- Open banking account
- Obtain CRA report
- Remove error on CRA report
- Obtain identification
- Address overdraft arrears

Use bank account actively

- Making debit transactions
- Using direct deposit
- Using online or automatic bill pay

Establish credit

- Establish credit score
- Obtain credit building product

Increase credit score by at least 35 points

Decrease non-mortgage debt by at least 10%

Reduce the number of delinquent accounts

Set aside at least one week’s worth of income for the future

Adopt new savings behaviors
Replicate existing measures

www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/


http://outcomeeval.org/

https://prospercanada.org/getattachment/49bff85f-936d-4d76-bebb-b3c5059c0379/Indicators-for-Financial-Empowerment.aspx
Want to know more?

https://www.schusterman.org/playbooks/data/introduction/


http://betterevaluation.org/plan/approach/most_significant_change
Want to know more?

*When to Use What Research Design*

W. Paul Vogt  
Dianne C. Gardner  
Lynne M. Haeffele

*Selecting the Right Analyses for Your Data*

Quantitative, Qualitative, and Mixed Methods

W. Paul Vogt  
Elaine R. Vogt  
Dianne C. Gardner  
Lynne M. Haeffele
Call to action!

What are your obstacles to demonstrating impact?
Would vision & backward mapping help you choose short-term outcomes?
Would a logic model help you plan for or report on outcome achievement?
Can you measure outcome achievement?

Send out a calendar invite to start the process with your team!
Thank you!

www.cfefund.org

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