Tool User Guide

September 2016

EVALUATION QUICK TIPS

Always use tested questions or scales – wording matters!

Make sure the questions or scales you choose will measure your program's desired outcomes.

Evaluation is not one size fits all! Pick the methods that best suit your program and participants.

Use informed consent procedures, and adhere to strict research ethics guidelines. Protect your participants by respecting the confidentiality of their personal information.

Collecting some demographic information from participants will help you understand for whom your program works best.

The current tool aims to:

Outcomes range from immediate, **short-term outcomes**, to **long-term impact**. Your logic model should include evidence-based information on how you think your program contributes to a short-term outcome, which then leads to a long-term, sustainable impact for your participants.

For example, your program may increase participants' knowledge about benefits that they are eligible for (a short-term outcome), as a step towards participants accessing more income-boosting benefits in the future (long-term impact). The connections should be clearly explained and based in existing evidence.[4]

On the following page is an example of a generic logic model template. While this template appears linear, in reality, causal pathways can be complex and components often interact with one another.

Provide you with a suggested set of scales and questions you can provide to your program participants and use to measure outcomes. The tool will contain information on how each question or scale was developed, and how to analyze the

data it will provide you with. If you already have a set of questions you work with, you may find that the wording is very similar to that of the tested questions provided. Consider changing to the tested question to improve your data quality and rigour.

Why evaluate?

Many funders now require organizations to evaluate their programs, and it's a growing trend. Evaluation can be an expensive, frustrating process, but it can also be transformational and enjoyable, depending on how it's done. Why do it?

- It can give you insights into what your participants want from you and what they think about your services
- It can help you communicate your program's value to funders and donors
- It can provide you with immediate ways to improve your programs
- It can help you update your programs and keep up with research on the most effective activities.

Please keep in mind that this tool is focused on outcome measurement, not implementation measurement. However, it is also valuable to assess the implementation of your program as part of your overall evaluation design. This is often called process evaluation, and it measures how well your program delivery model is being delivered. For example, this may include speaking to frontline staff and participants about whether a workshop covered all the material that it promised it would. If a workshop was about 'debt management', but only discussed budgeting and not credit scores, a participant or staff member may feel that the workshop was missing a crucial topic. This information could help you improve your program.

Also, since the field of financial education and empowerment is still evolving, there may not be tested measures on the tool for all the outcomes that you care about. We hope to work with experts in the field to keep expanding the tool to include new outcomes in the future.

What is the evaluation process?

Evaluation is an ongoing and iterative process. However, it tends to include the six steps described in Figure 2. This online tool will help you with steps four and five, and we hope to eventually provide tools that help with the other steps as well. Each step will have immediate benefits for your organization, even before you actually start collecting data [1,2,3,4,5,6,8].
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1. Identify your stakeholders and review what you know about the program you are evaluating.

- It is very important to identify the stakeholders you are working with – they are the reason you are doing this evaluation, and it is through them that you can collect the data you need in order to improve your program.
- Conduct a literature scan to determine what

your program is and how it adds value to the lives of participants.

2. Define the goals of your program.

- Define your overall program goals in terms that capture what your organization wants to achieve. Defining and agreeing on main goals is a negotiation, and is an important element of evaluation.
- You should come to a good consensus on the long term impacts of your program on your participants. The objective of this stage is not to get bogged down by small academic distinctions or endless stakeholder meetings; it's to rapidly reach a good-enough consensus on what success and failure of your entire strategy would look like.

3. Develop a logic model.

- Based on the program goals that you have now defined, create a logical model that clearly outlines what your program is trying to achieve, and why. Your logical model should have specific outcomes that you are hoping to achieve.
- This model is often called a 'program theory' or 'theory of change'. Figure 1 provides an example of a theory of change for an initiative that aims to provide financial literacy, financial coaching, banking and tax support services, as well as asset building services. This is a visual representation of a theory of change.
- Please see the section on logic models below for more details on how to build your own.

4. Link your program theory to indicators that will give guidance to you in designing interventions.

- In this step, link the outcomes that you have defined in your program theory to 'indicators' that you can use to measure your success in achieving those outcomes.
- Finding relevant indicators requires you to negotiate within your program team as to what success really looks like for your program.
- Creating an indicator that is validated and well-structured involves academic expertise as well as stakeholder communication. It is only through extensive testing that you can
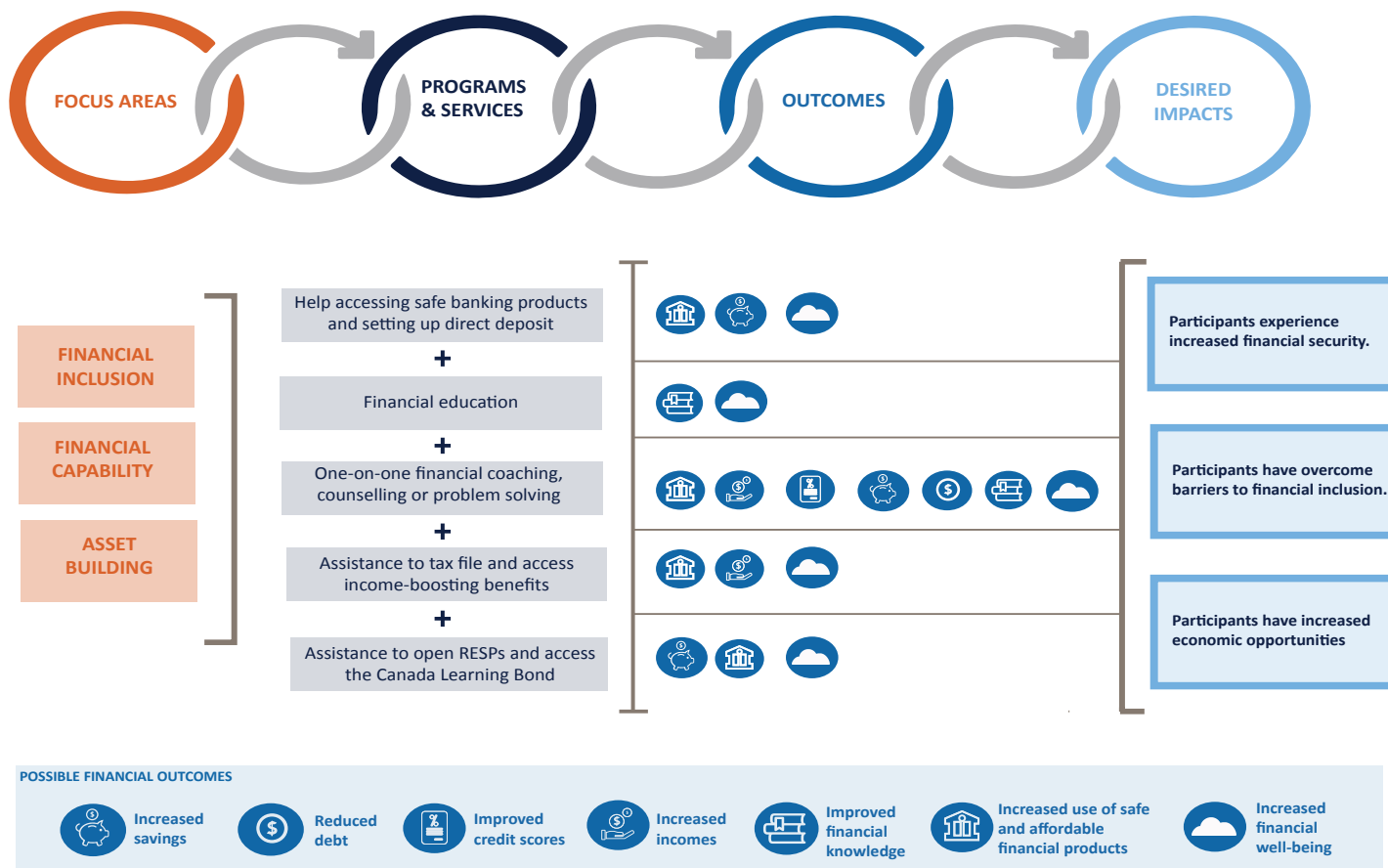
Figure 1

develop an indicator that is well-structured as well as credible and meaningful to your target population(s).

- Indicators should be designed so that the information that you get from them is high quality and it is realistic that you can actually collect the data needed to measure using the indicator.

- These indicators should then be turned into measurement tools (questions, scales, etc.) that you could use in order to collect the information that you need.

- **The current tool can help you link your outcomes to tested questions and scales that you can use to collect the information that you need. Once you have these questions and scales, you can transform them into tools that you can use to track your outcomes.**

5. Develop data collection tools that will help you track relevant outcomes.

- A program evaluator should ask:
  - What is the purpose of this evaluation?
  - What questions will it answer?
  - What is in the budget?
  - Have I consulted my program partners about feasible time and costs for data collection?

- Once you have determined what data collection methods you are using (pre-post surveys, interviews, administrative data, etc.), you can incorporate your questions and scales into data collection tools. These can include surveys, questionnaires, or even a client management information system. These tools can then be tested, refined, and launched as part of your evaluation.

- Do not forget to include relevant demographic data as part of your data collection tools! For example, collecting at least age and gender will help you learn about the impact of your program on different populations. When collecting other demographic information,

EVALUATION PROCESS

1

STAKEHOLDERS
Identify your stakeholders and gather evidence and information about the program you are evaluating.

2

PROGRAM GOALS
Define the goals that your program hopes to achieve.

3

LOGIC MODEL
Create a logic model that explains how your program will achieve its goals and why.

4

OUTCOMES & MEASUREMENT
Link your program theory to measurable outcomes that will show whether your program has been successful in achieving its goals. Select questions and scales that will help you measure those outcomes.

5

DATA COLLECTION
Create a framework that outlines the methods you will use to collect the data you need to evaluate your program. Incorporate your chosen questions and scales into your data collection methods!

6

DATA ANALYSIS & REPORTING
Analyze the data you have collected; assess progress towards achieving your outcomes and goals; present your findings; and develop a set of recommedations that will help to improve your program.
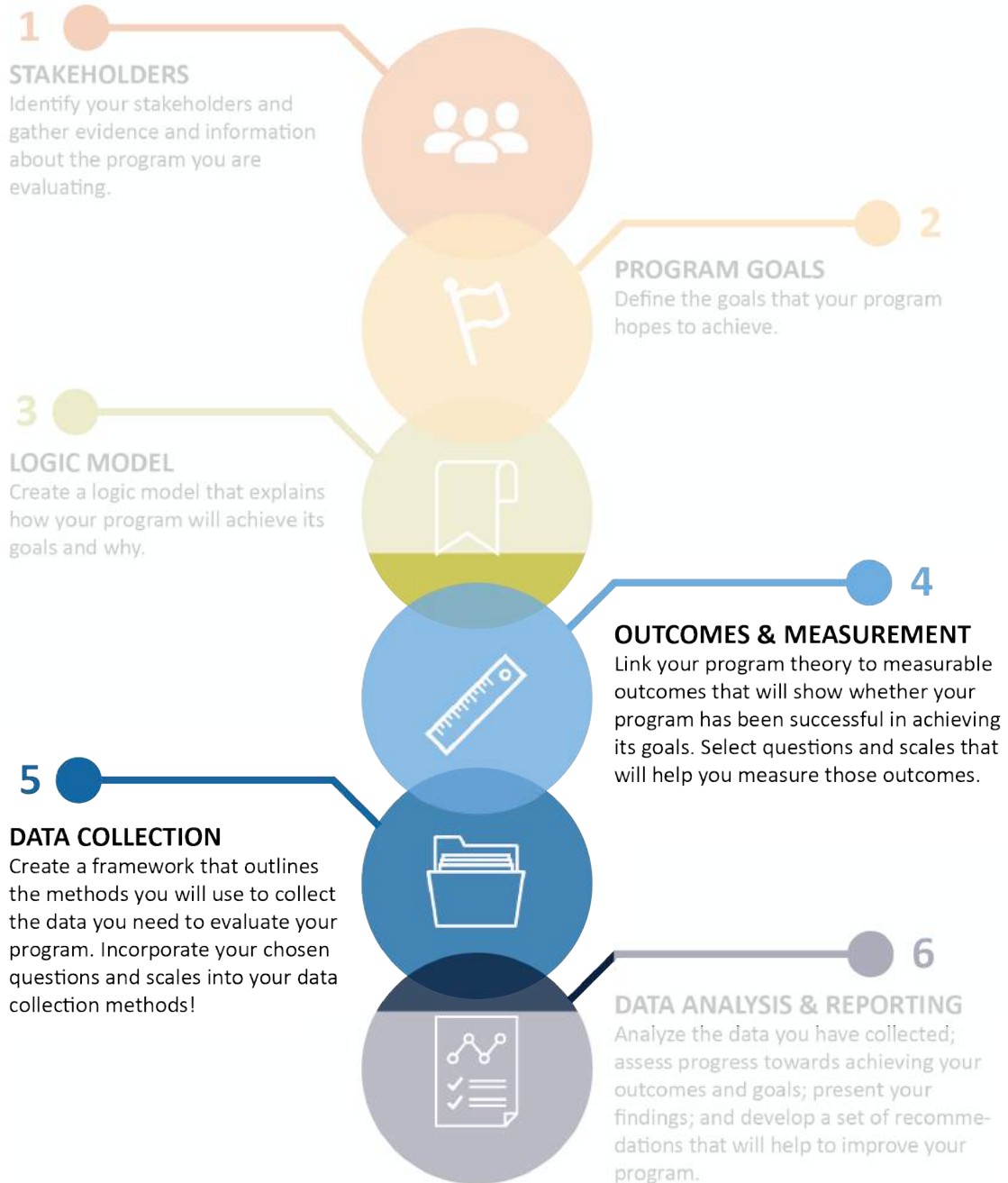
Figure 2

you may consider using the categories used by Statistics Canada [4].

- You cannot measure everything. Your logic model identifies your key outcomes. Use this as a guide when deciding what to measure – prioritize your short-term outcomes and what you are accountable for.

6. Collect and analyze the data and share your findings [8]

- Build in more than one data source and method, in order to verify your findings. For example, you may want to get data from clients and staff through both interviews and surveys.
- Put your data together – Compare the results of your quantitative data with the themes you have found through open-ended interviews and conversations. Are the results consistent? If not, figure out why they are inconsistent before trusting your numbers.
- Use informed consent procedures, and protect your participants by respecting the confidentiality of their personal information.
- Based on the information you have collected, develop a set of recommendations that will serve to improve your program. Engage your stakeholders at this stage so that you are sure the recommendations are realistically achieved and appropriate for your target group.
- The data need to be reported in formats that are meaningful to stakeholders. This includes data visualizations, dashboards and so on. If stakeholders can't see what the reports will look like, they won't be able to derive meaningful conclusions from your data. Here's a good example of effective reporting: http://www.gavi.org/results/goal-level-indicators/

What is a logic model?

Before you begin putting together your evaluation framework, you should finalize your logic model. A logic model demonstrates the theory of change underlying your program. That is, it illustrates why you think your program will produce a specific change in your participants.

You can start by identifying the goals of your program, and then come up with a theory about how your program achieves those goals. Once you

have recorded this theory (see Figure 3), you can test it! Each part of the program that you think may be causing the change can be tested. This is one of the major benefits of evaluation because it can reveal the most effective components of your program [4].

When building a logic model, it is important to make sure that you are evaluating only things that are measurable. When choosing outcomes make sure it is feasible for you to collect data on them. We are all ambitious for our programs, but our ultimate goals may not always be measurable within the length of a typical program.

If you have built a good logic model with a strong, evidence-based theory, you can link your measurable shorter term outcomes to your desired long-term impacts. Generally, long-term impacts are not measured by service provider organizations; they are too far in the future and/or too expensive. However, you can say, 'our program directly helps people achieve x, which leads to y long-term impact, based on these previous research studies that have been done'. This is a great way of demonstrating the value of your program, and is the main use of a logic model or theory of change [4].

Components of logic models [9]
Inputs are the resources that are invested into a program, including people, money, equipment and so on.

Outputs are what the program delivers (e.g., the number of workshops provided to the number of participants). Outputs show what you actually did, and whether you did **what you said you were going to do.**

You should measure the outputs that you believe will lead to the desired outcomes. For example, an important output would be the number of people served compared to your targets. This demonstrates your **accountability** to your funding or oversight body.

Outcomes are your attempt to answer the question **'what difference are we making with this program?'.** They are the actual **change that occurs** as a result of your program.

INPUTS

Investments *What we invest*
Staff
Volunteers
Time
Money
Research base
Materials
Equipment
Technology
Partners

OUTPUTS

Activities *What we do*	Participation *Who we serve*
Conduct workshops	Participants
Conduct meetings	Clients
Deliver services	Agencies
Develop products	Decision-makers
Develop curriculum	Customers
Develop resources	
Train	
Provide counselling	
Facilitate	

OUTCOMES - IMPACT

Short term *Learning*	Medium term *Action*	Long term *Ultimate impact*
Awareness	Behaviour	Social
Knowledge	Practice	Economic
Attitudes	Decision-making	Civic
Skills	Policies	Environmental
Opinions	Social action	
Aspirations		
Motivators		

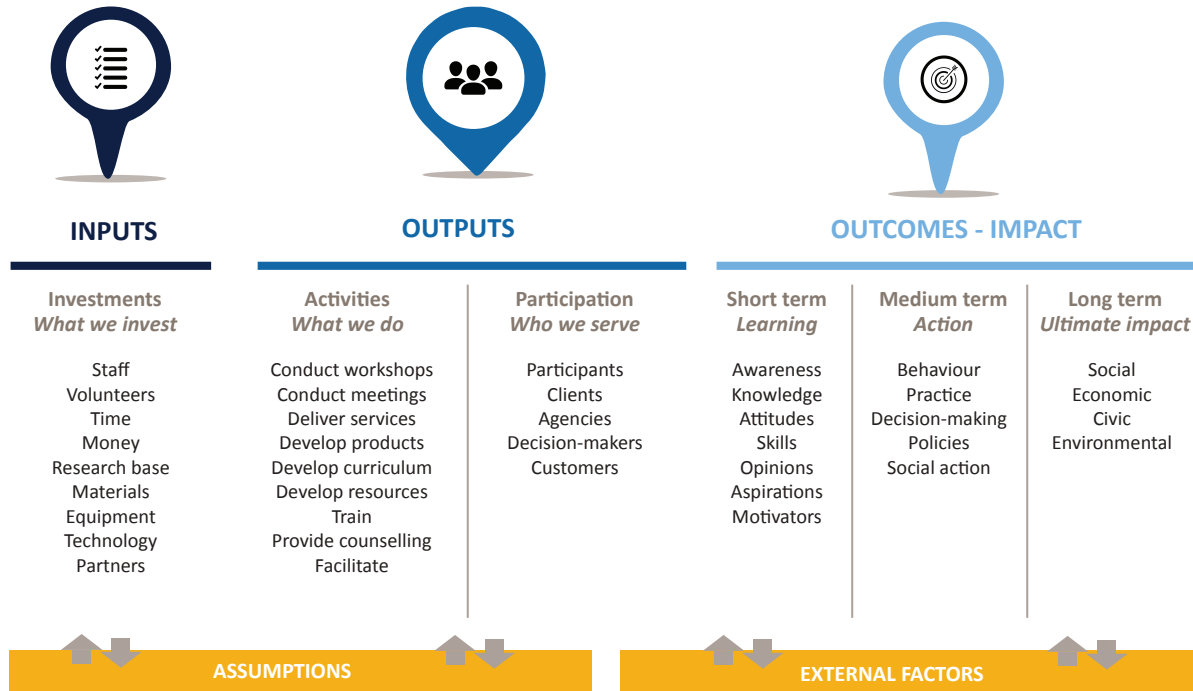**ASSUMPTIONS**

EXTERNAL FACTORS

Figure 3 Derived from: University of Wisconsin – Extension. (2003). Enhancing Program Performance with Logic Models.

It is up to you to ensure that the suggested scales and questions are relevant to the expected outcomes of the program, and that all expected outcomes can be measured within the context of your program. The tool does not measure all possible expected outcomes that you may be interested in. This tool will not build an evaluation framework for you – this is a functionality that we hope to build in the future.

In order to use this tool you need:
- A clear understanding of what your program is trying to accomplish
- A program theory or logic model
- Some evaluation experience. If you do not have evaluation experience, you should consider working with evaluation professionals or experts in order to set up an effective evaluation.

If you need more information:

The following are some resources you can access if you would like more information on building an evaluation and an evaluation framework:

- **United Way of Toronto and York Region**. (2014). Evaluation Resources. Listed on http://www.unitedwaytyr.com/agencies-and-partners
- **Financial Consumer Agency of Canada**. (2015). Standardized Financial Literacy Evaluation Framework. http://www.fcac-acfc.gc.ca/Eng/resources/Pages/FLFramework-CadreLF.aspx
- **Prosper Canada**. (2010). The Financial Literacy Evaluation ToolKit. http://prospercanada.org/Resources/Financial-Literacy-Evaluation-Toolkit.aspx
- **W.K. Kellogg Foundation**. (2004). W.K. Kellogg Foundation Logic Model Development Guide. https://www.wkkf.org/resource-directory/resource/2006/02/wk-kellogg-foundation-logic-model-development-guide
- **Corporation for Enterprise Development.** Building Financial Capability: A Planning Guide for Integrated Services. http://www.acf.hhs.gov/sites/default/files/ocs/afi_resource_guide_building_financial_capability_final.pdf
- **YOUTHREX: Research & Evaluation eXchange.** (2016). Evaluation Toolkit for Youth Programs. http://www.youthrex.com/toolkit/

How to share the results of your evaluation

Organizations across the country are invited share their evaluation reports through the Canadian Financial Literacy Database. Additional information on how to submit your report using the resource database input tool can be found here: http://www.fcac-acfc.gc.ca/Eng/financialLiteracy/initiativesProjects/Pages/RDIT-OCBR.aspx

References

[1] Centers for Disease Control and Prevention. (1999). Framework for program evaluation in public health. http://www.cdc.gov/eval/framework/index.htm

[2] Consumer Financial Protection Bureau. (2014). Rigorous evaluation of financial capability strategies: Why, when and how. http://files.consumerfinance.gov/f/201401_cfpb_report_rigorous-evaluation-financial-capability.pdf

[3] Financial Consumer Agency of Canada. (2015). Standardized Financial Literacy Evaluation Framework. http://www.fcac-acfc.gc.ca/Eng/resources/Pages/FLFramework-CadreLF.aspx

[4] Kerr, G. & Powers, L.C. (2009) Measuring the Benefit of Social Ventures: Social innovation and entrepreneurship – enabling solutions to complex social problems. Mars White Paper Series.

[5] The Pell Institute and Pathways to College Network. (2016). Evaluation ToolKit. http://toolkit.pellinstitute.org/

[6] Prosper Canada. (2010). The Financial Literacy Evaluation ToolKit. http://prospercanada.org/Resources/Financial-Literacy-Evaluation-Toolkit.aspx

[7] Statistics Canada. (2011). 2011 National Household Survey: Data tables. http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/dt-td/Rp-eng.cfm?TABID=7&LANG=E&APATH=3&DETAIL=0&DIM=4&FL=A&FREE=0&GC=01&GID=1118296&GK=1&GRP=1&PID=105396&PRID=0&PTYPE=105277&S=0&SHOWALL=0&SUB=0&Temporal=2013&THEME=95&VID=21318&VNAMEE=&VNAMEF=

[8] United Way of Toronto and York Region. (2014). Evaluation Resources. Listed on http://www.unitedwaytyr.com/agencies-and-partners

[9] University of Wisconsin – Extension. (2003). Enhancing Program Performance with Logic Models. http://www.uwex.edu/ces/pdande/evaluation/pdf/lmcourseall.pdf

Prosper Canada

CENTRE FOR FINANCIAL LITERACY

The Prosper Canada Centre for Financial Literacy is co-founded and supported by TD Bank Group.