Assessing the Outcomes of a Social Marketing Program: Lessons Learned from Cleveland Saves

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Abstract

A number of states and cities have adopted programs based on the America Saves model. Similar to health and safety campaigns to persuade people to buckle their seat belts and not drink before driving, America Saves programs combine broad public education and motivational forces to persuade individuals to select a savings and/or debt reduction goal, develop a plan to achieve the goal, and then stick with it until the goal has been achieved.

This paper describes an evaluation of the Cleveland Saves program. The goal was to assess the effectiveness of the program from the perspective of the individual participant. The paper reports not only the outcomes of the evaluation but its deficiencies and ideas for improving the value of future evaluations of Saves and other social marketing programs related to financial management.

The Cleveland Saves Program

Cleveland Saves is a campaign in which a broad coalition of nonprofit, corporate, and government groups helps individuals and families save and build wealth. Through information, advice, and encouragement, the program assists those who wish to pay down debt, build an emergency fund, save for a home, save for an education, and/or save for retirement.

Like many Saves programs, prospective savers in the Cleveland Saves program are supported in setting and working toward their goals in a variety of ways:

- a Cleveland Saves hotline to call for more information; a *Build Wealth Not Debt* brochure and local Saves website, which explain how to save and how to use Saves services including enrollment as a Saver; and a subscription to the quarterly *American Saver* newsletter.
- wealth-building workshops which show how almost anyone can save and build wealth;
- enrollment of savers who have developed a wealth-building goal -- such as debt repayment, an emergency fund, homeownership, or retirement savings -- and a simple plan to achieve this goal;
- wealth coaches to assist savers in the selection of this goal and plan;
- Certified Financial Planners who can provide more detailed planning information to savers;
- no- or low-balance savings accounts at local banks and credit unions so Savers avoid costly fees;
- savings or wealth-building clubs for those who wish to participate in a group that learns about and supports wealth-building.

Measuring Program Effectiveness

Assessment of a social marketing program may focus on "counting" *outputs* of the program; i.e., people reached, requests for information, news releases issued, etc. However, the *outcomes* of a social marketing program typically are more valued as a measure of program effectiveness since they assess whether the program effected some change in the target audience's attitudes and behaviors -- the goal of a social marketing program. Key questions to assess social marketing program outcomes include: Did the audience change their attitudes or opinions? Did they take any actions as a result of the program's efforts? Do they intend to modify their behaviors? Did they modify their behaviors?

Weinreich (1999) offers another way to describe assessment of social marketing programs, suggesting three distinct levels of evaluation, each important for different reasons. She describes the three levels as process, outcome, and impact evaluations. A process evaluation focuses on whether the program is reaching the intended population. For example, a process evaluation would focus on awareness of the program; it would be conducted early enough to make changes if the evaluation indicates problems.

An outcome evaluation helps to identify the extent of attitude and behavior changes in the target population and to link it to exposure to the social marketing program. While secondary sources can be used to document a

behavior change (i.e., bankruptcy rates decline), it is far easier to link the behavior change to participation in the social marketing program when one collects his/her own evaluation data.

A third type of evaluation is impact evaluation, which may be the most difficult to assess accurately. As Weinreich (1999) explains, "The actual impact of the social marketing program is often difficult to assess accurately. Can one public service announcement cause a drop in morbidity and mortality from heart disease? Probably not, but many such efforts combine synergistically and may be a contributing factor in health improvement." The most effective way to demonstrate impact is through the use of control groups; i.e., matched audiences or even matched communities not exposed to the message. Unfortunately, control groups rarely are used in outreach program evaluations.

The evaluation reported here focused on program outcomes. The data, which were collected via telephone survey, were used to create one affective, two subjective, and one objective measure of program outcomes. In addition, a multivariate analysis was conducted to determine what, if any, relationship existed between the Cleveland Saves participants' demographic characteristics, Cleveland Save program characteristics, and the outcome measures. The methodology and results are reported in the following sections.

Assessing the Outcomes of Cleveland Saves

Methodology

The Consumer Federation of America commissioned a study of the Cleveland Saves program. The focus of the component of the evaluation reported here, which was conducted about three years after the program was first implemented, was on outcomes.

The Department of Community Development and Applied Economics at the University of Vermont conducted a telephone survey in Spring 2005 using Computer-Aided Telephone Interviewing (CATI). The survey, of Cleveland Saves members, produced 300 usable responses (a 5% response rate).[3] The questions asked respondents:

- how they learned about the program,
- about elements of the program in which they had participated and their evaluation of the effectiveness of the program components, and
- how participation in the program has affected their savings attitudes and behaviors.

Sampling Issues

A database of the 7,365 Cleveland Saves members (i.e., those who had developed a wealth-building goal and a plan to achieve it and joined Cleveland Saves between the time of the inception of the program and the time of the survey) was used to conduct telephone surveys in February and March 2005. Each working telephone number was called up to three times at different times of the day and evening to attempt inclusion in the survey. Of these 7,365 numbers, 1,349 or 18.3% were not in service at the time of the calls. Three hundred usable responses were collected from the remaining numbers, yielding a response rate of 5%. Results based on a group of this size have a margin of error of plus or minus 7.3 percentage points with a confidence level of 99%.

Results

Demographic Characteristics of the Cleveland Saves Member Sample

As a group, more than one-half (58%) of the 300 Cleveland Saves members who responded to the telephone survey reported incomes of $45,000 or below and 36% earned less than $30,000. However, 52 respondents refused to answer the question or didn't know their incomes. Many respondents were in their mid-40s (59% were between the ages of 36 and 55) and were relatively long-term residents of Cleveland (the median was 34 years living in Cleveland). (Detailed statistics on the demographics of the sample are reported in Table 1.) Most lived in a household of about three persons; in more than one-half (55%) of the households there were no children under the age of 18 and most of the others had from one to three children at home. The educational levels of the majority of the respondents were fairly equally distributed into three groups; 23% had a high school education, 28% had some college education, and 29% had earned a four-year degree. About one-half of the respondents were African-American (53%) and 40% were white.[4] The overwhelming majority was female (73%).

Table 1
Demographics of Cleveland Saves Member Respondents (n=300).

	N	Percent
Age		
25 and younger	18	6%
26 to 35	49	18
36 to 45	75	27
46 to 55	88	32
56 to 65	33	12
66 and older	15	5
Missing	22	
Years Lived in Cleveland		
10 or fewer	37	13%
11 to 25	61	22
26 to 50	145	52
More than 50	38	13
Missing	19	
Household Size		
1	49	17%
2	91	32
3	60	21
4	44	16
5 or more	38	14
Missing	18	
Children Under Age 18 Living At Home		
0	157	55%
1	51	18
2	42	15
3	25	9
4 or more	8	3
Missing	17	
Education		
Less than high school	16	6%
High school	66	23
Some college	80	28
Four-year degree	81	29
Graduate or professional degree	38	13
Missing	19	
Annual Income		
Less than $15,000	33	13
$15,000 to $30,000	58	23
$30,000 to $45,000	54	22
$45,000 to $60,000	40	16
$60,000 or more	63	26
Refused/don't know	52	
Ethnicity		
Hispanic	10	4%
African-American	145	53
White	109	40
Other	9	3
Missing/Refused	26	

Table 1
Demographics of Cleveland Saves Member Respondents (continued).

	N	Percent
Gender		
Male	76	26%
Female	218	73
Refused/Missing	6	

In addition, cell phone only users are becoming more common, estimated at about 6% of the U.S. population (Tucker, Brick, Meekins, & Morganstein, 2004). The "cell phone only" group is most likely to be between the ages of 15 and 24 and is more likely to be renters than homeowners and to be unmarried (Stemgold, 2004). Thus, these segments of the population also are likely underestimated in the telephone survey, which did not attempt to reach cell phone users.

Taken together, we can assume that the sample used to generate this report was biased toward upper income, older, and more stable segments of the population. As a result, it was less likely to reach some of the important target populations for Cleveland Saves. In addition, the segments of the population overrepresented suggest that the results will likely overstate the effectiveness of the program since higher income and more stable groups are more likely to save and to save in larger amounts than lower income and more mobile segments of the population.

While telephone surveys are an efficient method of collecting data, they are biased in important ways. Obviously, they exclude those without telephone service as well as those with frequent disconnections of their service which make them difficult for a telephone surveyor to reach. Estimates are that about 5% of all U.S. households do not have telephone service or their phone service is frequently disconnected (Tucker, Brick, Meekins, & Morganstein, 2004). The population without telephone service and/or with interrupted telephone service traditionally has been low-income and is more likely to be minority or foreign-born and renters in non-single family housing (McGuckin, 1999). Consequently, a telephone survey underrepresents these important segments of the population.

Measures of Program Outcomes

The fundamental question to be answered in the program evaluation is whether the Cleveland Saves program made a difference to those who became members. The challenge is in determining the appropriate measures to use to assess whether the program "made a difference."

Measuring the outcomes of a social marketing program such as Cleveland Saves requires determining the appropriate points at which to measure change. Recognizing the importance of saving is an achievement even if the individual hasn't yet begun to save. Those who have begun to save have reached an important stage in the adoption of the desired behavior even though they haven't yet amassed savings. Thus, measures of change in addition to total amount saved can and should be used as a measure of program outcomes. In addition, there are difficulties in meaningfully assessing achievements even among those who are saving as effectively as they can. One hundred dollars in savings for a very low-income family may be more significant to that family than $1,000 would be to a higher-income family. Consequently, simply asking "How much have you saved?" may not effectively measure the outcomes of the program.

Thus, two types of measures of program outcomes were used in this evaluation. The first was an affective measure, assessing confidence and optimism about the household's financial situation. This measure was created using responses to the question:

For each of the following statements, please indicate how much the Cleveland Saves Program has contributed on a scale of 0 to 5, where 0 means no contribution and 5 means a major contribution, to:

- *Your confidence about your ability to manage money.*
- *Actually managing your money better.*
- *Managing your debt better.*
- *Feeling more hopeful about your financial life.*
- *Improving your overall quality of life.*

Table 2
Financial Confidence and Optimism Scores – Cleveland Saves Members (n=291).

	N	Percent
0	41	14%
1-9	32	11
10-14	38	13
15-19	86	30
20-24	68	23
25	26	9

A factor analysis confirmed that all five of these measures were indeed one factor; thus the responses to each of the five items were summed to create one measure, ranging in value from 0 to 25. The mean value of this affective measure, called Financial Confidence and Optimism, was 14.4; the median was 17.0. While 14% scored zero on this measure, nearly one-third (32%) scored 20 or higher, indicating strong Financial Confidence and Optimism. In addition, more than three-fifths (62%) scored 15 or higher. (See Table 2.) Thus, the majority of Cleveland Saves members reported a positive outcome of the program on this measure.

A second set of program outcome measures used the respondents' self-reports on their savings behaviors. Two measures were subjective assessments: how effectively they had implemented their savings plan (1= very effectively, 4=not at all effectively) and their progress toward meeting their savings goal (1=no progress, 4=achieved goals). In addition, one objective measure of program outcome was used -- the total amount reported as saved (or used to pay off debt) since enrolling as a saver. The results of these measures are reported in Table 3.

On the two subjective measures of changes in individual saving behavior, the vast majority of respondents reported a positive outcome. Seventy-six percent said they had implemented their savings plan somewhat or very effectively while only 12% said they hadn't implemented the plan at all. Eighty-seven percent said they had made at least some progress toward achieving their savings goals, while only 13% said they had made no progress. A remarkable 44% said they were close to or had achieved their savings goals. (See Table 3.)

Table 3
Implementation of Savings Plan (n=300).

	N	Percent
How Effectively Implemented Saving Plan		
Not at all		
Not very effectively	35	12%
Somewhat effectively	33	11
Very effectively	136	47
Missing/Refused	84	29
	12	
Progress Toward Savings Goal		
Have made no progress toward savings goal	39	13%
Made some progress but haven't achieved goals	128	43
Made a lot of progress and am nearly at goals	113	38
Have achieved savings goals	17	6
Missing	3	
Total Amount Saved		
$0	38	15%
$1-$500	58	23
$501-$1,000	37	15
$1,001-$3,000	57	23
$3,001-$5,000	25	10
More than $5,000	34	14
Missing	51	

On the objective measure of outcome, the mean amount saved was $2,860; the median was $1,000. The largest proportions (23%) reported saving between $1 and $500 or between $1,000 and $3,000. However, 15% of the sample reported zero savings and 51 respondents didn't answer the question, saying they didn't know how much they had saved. (See Table 3.)

Multivariate Analyses of Program Outcomes

Selection of independent variables to include in a multivariate analysis of program outcomes was a challenge as there was limited literature to use as a guide. The demographic characteristics of the program participants are usually of interest; thus race and ethnicity, income, education, household size, number of children, and age were included. (Note that the variables available for the analysis were limited to those in the dataset which was not collected by the authors of the paper.) In addition, two program characteristics were included in the analyses.

One program characteristic included was length of time in the Cleveland Saves program. Adopting new beliefs and implementing new behaviors take time. One would assume that individuals who had been enrolled longer would have had more time to overcome the psychological and other barriers to saving and to report more positive outcome measures.

The second program characteristic included in the analysis reflected the components of the program in which the respondent had participated. A key assumption of the Cleveland Saves program is that exposure to a personal success story and the support and encouragement of peers will motivate households to start saving and to continue to save. Thus a dummy variable "personal interaction" was created. The variable was equal to one if the respondent had participated in a wealth-building workshop and/or a savers club and/or had interactions with a wealth coach or a Certified Financial Planner. The variable was equal to zero if the respondent did not report exposure to any of these program components.

How Do Individual Differences Affect Program Outcomes?

The overall model in each of the regression analyses was significant, with R^2's ranging from .17 (Effectiveness of Savings Plan) to .22 (Progress Toward Savings Goal). Across the outcome measures, multiple regression analysis indicated that few demographic characteristics were consistently important in explaining Financial Confidence and Optimism or the measures of saving behaviors. (See Table 4.) Only education was important in explaining differences in the Financial Confidence and Optimism scores. Compared to those with less than a high school education, those with at least a college education had *lower* Financial Confidence and Optimism scores; they also were *less* likely to report progress toward their savings goals and to describe their savings plan as effective. A number of these relationships were only marginally significant; however, the result is puzzling as relative to those with more education, those with less education would be expected to be less financially literate and encounter more barriers as they work toward their savings goal. However, perhaps they were more motivated by the commitment they had made to change or more receptive to the support offered by participation in the Cleveland Saves program than those with more education. Alternatively, perhaps the correlation between formal education and financial literacy is less than perfect. Or, as one reviewer suggested, perhaps those with more education had attempted to change their financial behaviors in the past and failed. They may have enrolled in Cleveland Saves because they knew they should make a change and were willing to try again but were not optimistic about their chances for success.

Age, income, ethnicity, and household size explained some of the differences in savings behaviors. In the regression analysis (Table 4), age was significantly and negatively related to progress toward savings goals (p<.05) and to the rating of the effectiveness of the savings plan (p<.10). In other words, after controlling for other differences, older respondents were less likely to say they had made progress toward their savings goals or to describe their savings plan as effective. To put this result in context, "older" in this sample meant 45 to 65 years old; only 5% of the sample was 66 years of age or older. Thus, those in their 40s or 50s were less likely to report progress on their savings goals or an effective savings plan than those in their 20s and 30s. The "older" respondents likely have more existing obligations on their incomes and/or more unexpected and significant interruptions in their progress toward savings. In addition, younger respondents may have a stronger commitment to their savings goals, perhaps understanding that with a longer time horizon, adopting savings goals while relatively young has potentially higher returns. In addition, they may have more flexibility to change their financial behaviors to begin saving.

Income was significantly (p<.05 or greater) and positively related to three of the measures of outcomes. Relative to those earning less than $30,000 annually, respondents with incomes greater than $30,000 were more likely to describe their savings plan as effective, to report progress on their savings goals, and to report higher total

Table 4
Regression Analysis of the Effect of Program Activities on Effectiveness of the Program (n=300).

	Measures of Program Outcomes				
	Financial Confidence and Optimism	Effectiveness of Savings Plan	Progress Toward Savings Goal	Total Amount Saved	Proportion of Income Saved
Variable	Estimate	Estimate	Estimate	Estimate	Estimate
Personal interaction	5.57*** (1.08)	0.40** (0.13)	0.28** (0.10)	321.83 (733.27)	0.01 (0.02)
Years as Cleveland Saves member	-0.49 (0.57)	0.08 (0.07)	0.13* (0.05)	393.27 (383.64)	0.01 (0.01)
Age	-0.03 (0.05)	-0.01[a] (0.005)	-0.01* (0.005)	25.38 (32.30)	0.0003 (0.0007)
Household size	-0.26 (0.65)	-0.12 (0.08)	-0.03 (0.06)	-940.15** (443.98)	-0.02* (0.01)
Number of children younger than 18	-0.001 (0.75)	0.07 (0.09)	-0.02 (0.07)	539.59 (511.40)	0.01 (0.01)
Education (less than high school as the base)					
High School	-4.87* (2.44)	-0.39 (0.29)	-0.43[a] (0.23)	353.43 (1658.26)	0.01 (0.03)
Some College	-3.58 (2.40)	-0.64 (0.28)	-0.62* (0.23)	602.91 (1630.54)	0.03 (0.03)
College Degree	-4.33[a] (2.38)	-0.59* (0.28)	-0.58* (0.23)	638.10 (1618.13)	0.04 (0.03)
Graduate Degree	-7.79** (2.78)	-0.64[a] (0.33)	-0.72** (0.27)	2641.06 (1884.81)	0.06 (0.04)
Income (Less than $30,000 as the base)					--
Middle-income ($30,000 - $60,000)	-0.16 (1.26)	0.52*** (0.15)	0.35** (0.12)	1552.46* (854.71)	--
High-income (More than $60,000)	0.66 (1.55)	0.49** (0.18)	0.56*** (0.15)	3271.98** (1051.18)	--
Race and ethnicity (White as the base)					
Hispanic	-1.24 (2.94)	-0.05 (0.35)	0.11 (0.28)	1455.45 (1992.56)	0.03 (0.04)
Black	1.30 (1.13)	-0.05 (0.13)	-0.11 (0.11)	-1433.25[a] (767.87)	-0.03* (0.01)
Other	-2.34 (2.86)	-0.56[a] (0.34)	-0.42 (0.27)	1058.99 (1939.69)	-0.03 (0.04)
Gender (female as the base)					
Male	1.15 (1.26)	0.12 (0.15)	0.16 (0.12)	500.48 (858.30)	0.01 (0.02)
Intercept	19.96*** (3.63)	3.58*** (0.43)	2.85*** (0.35)	1378.43 (2461.54)	0.05 (0.05)
F-value	2.84***	2.53**	3.41***	3.05***	1.95*
R^2	0.19	0.17	0.22	0.20	0.12

<u>Note</u>. Values enclosed in parentheses represent standard errors.
      [a]$p<.10$; *$p<.05$; **$p<.01$; ***$p<.001$.

savings. These results were expected since having a higher income can help one to overcome a number of barriers to saving.

Relative to whites, African-Americans reported lower total savings, even after controlling for other demographic variables, including income and household size. However, the relationship was only marginally significant (p<.10) and merits additional exploration. The value of saving may be influenced by the culture of one's ethnicity. In some cultures, for example, financial support of extended family members may be more important than saving. Differences in savings behaviors by ethnicity also may reflect to some degree differences in the availability of financial institutions and/or suitable financial products as well as one's willingness to use financial institutions.

Finally, those in larger households also reported lower total savings (p<.01). Larger households may experience greater barriers to savings. A measure of savings that is proportional to the household's income might be useful in learning more about larger households' savings behaviors.

Recalling that the use of a telephone survey to collect data likely resulted in a biased sample, how might that bias affect the results? As mentioned earlier, the sample likely overrepresents upper income, older (the median age was 45 years), and more stable segments of the population. Income was significant and positively related to three of the measures of outcomes. Thus, it is likely that the outcomes of the program, as assessed using these three measures, are overstated given the biases in the sample.

How Do Program Characteristics Affect Program Outcomes?

Three-fifths of the participants did **not** report exposure to key elements of the program involving group or one-on-one interaction. Relative to individuals who reported exposure to media, those who participated in a workshop and/or a savers club and those who spoke with a wealth coach and/or a financial planner reported higher Financial Confidence and Optimism scores, more effective savings plans, and more progress on savings goals, even after controlling for length of time in the program and demographic differences. Consequently, the results reported here likely *understate* how effective the program might be if it were fully implemented and more participated in program components involving personal interaction.

As predicted, correlation analysis indicated that length of time in the program was positively correlated with effectiveness of the respondent's savings plan, progress toward their savings goal, and the total amount saved. However, after controlling for important demographic differences, length of time enrolled in Cleveland Saves (the "Years as Cleveland Saves Member" variable in Table 4) explained variations only in progress on savings goals (p<.05). While length of time enrolled in the program was correlated with the total amount saved, that relationship was not significant after controlling for important demographic differences. One possible explanation is that the measure of total savings used here is not the appropriate one to measure outcomes for individual households because it is an absolute dollar amount and lacks any reference to the household's income. While income does not limit one's ability to set and work toward an effective savings plan or to make progress on a savings goal, it does set a practical limitation on the amount of total savings one might report. Thus, a measure of savings that is proportional to a household's income might be more appropriate.

What Is the Appropriate Measure of Savings?

The survey asked respondents to report the total amount saved. While totaling these answers is one way to assess the overall impact of the program (Cleveland Saves members reported total savings of $712,198), a measure relative to the individual's income seems more appropriate to assess individual outcomes.

However, the income question was asked categorically. Thus, the dollar amount of the individual's income was not available and a precise measure of savings proportional to household income cannot be computed.

For a rough assessment of whether a measure relative to household income would be more meaningful than an absolute dollar amount, the categorical income variable was converted to a ratio-level income measure using the midpoints of the ranges. The new income measures, $15,000, $22,500, $37,500, $52,500, and $60,000, were significantly correlated with the total amount saved.

An individual, proportional measure of saving then was created by dividing the total amount reported as saved by the new income measures. This measure, termed "Proportion of Income Saved," ranged in value from 0 to .74; the median was .038 and the mean was .07.

Using this new measure of savings proportional to household income, length of time in the Cleveland Saves program still was not significantly related to the proportion saved. (Results are reported in the last column of Table 4.) Neither was participation in program components providing personal one-on-one or group interaction. In addition, even with a proportional measure of savings and controlling for other differences, larger households and African-American households reported lower total savings than smaller households and white households. (See Table 4.)

However, the proportional measure of savings created here was very crude. It was created using *total* amount saved (over different periods of time for different individuals) relative to a very imprecise measure of *annual* income. Thus, future evaluations should include measures of savings that are appropriate to assess the savings of the individual household as well as the cumulative savings of the program participants.

Limitations

The evaluation conducted has several limitations. A primary one is the low (5%) response rate. Compounding that problem is the fact that it is impossible to know what the nonresponse bias is as the demographic characteristics of Cleveland Saves members and nonmembers are not known. Thus, while the low response rate may have introduced bias it is not possible to know how large and what the nature of the bias might be.

A second limitation is the sampling bias introduced by conducting telephone interviews. As mentioned earlier, it is difficult to assess how this affects the results. The likelihood that the sample is better educated, has higher incomes, and is less mobile than the population suggests the sampling bias results in an overstatement of the program outcomes.

Recommendations for Future Evaluations

As noted earlier, one of the challenges of evaluating a social marketing program, and especially one targeted to a relatively young and low-income population, is the selection of a data collection method. While telephone surveys are efficient, they are inherently biased toward older, higher income, and more stable portions of the population. To reduce the bias, one could make 20 to 30 attempts to reach each member of the sample and use cell phone numbers. This would, however, increase the cost of a telephone survey. On the other hand, in-person interviews are prohibitively expensive. Online surveys are cost effective but impractical for many of the target populations of Cleveland Saves that are unlikely to have access to a computer and the Internet or to be comfortable with the privacy and security risks associated with online surveys.

An alternative approach is to develop a plan for evaluation as an integral component of program delivery. For example, upon enrollment members could be told that one component of the program is a periodic "check up," which helps them to assess their progress as well as to provide feedback to the program. Such a message might increase response rates. Perhaps a panel of members could be created that would receive periodic phone calls to complete short surveys. The periodic but relatively frequent calls (perhaps every two months or more often) would help to maintain valid contact information for the respondents. The periodic assessments would reduce the chances that the respondent would report inaccurate information due to forgetting. The disadvantage is, however, that the panel members may overrepresent those who set and work toward savings goals and underrepresent those who fail to set goals and/or to make progress toward those goals. In addition, reaching mobile members of the panel likely still would require using cell phone numbers and a minimum of 20 to 30 callbacks.

A second challenge of evaluating a social marketing program is determining how to assess the outcomes of the program. What is the appropriate measure of outcome for the individual who has become aware of the value of saving, but isn't saving? What is the appropriate measure of outcome for the individual who has begun to save but hasn't yet accumulated significant savings? The amount saved for these individuals is unlikely to be impressive although the achievement is.

The total amount saved is an effective measure of the overall impact of the program. However, a measure that relates total savings to household income seems more appropriate to effectively assess the individual's success in the program.

One important measure of the success of a social marketing program that was not available in this evaluation is change. Did the individuals believe in saving *before* enrolling in Cleveland Saves? Did the individuals save but not regularly or not as much *before* enrolling in Cleveland Saves? Had they attempted to improve their savings behaviors in the past and, if so, what was different this time? In addition, as worded, the questions did not distinguish among people who were saving before enrolling in Cleveland Saves and those who didn't begin to save until after they enrolled. Given the demographics of the sample, some may well have reported on savings goals they set before enrolling in the program.

Did the program influence the individual to make changes in his or her financial life in preparation to saving? What changes did Cleveland Saves members make to achieve savings? Did they have support for changing their financial goals at work (payroll deduction, for example) and/or at home (supportive family members, for example)? For some, increasing savings may have been as simple as setting up payroll deduction while others may have made more drastic changes to increase income and/or reduce expenses. However, the evaluation did not

provide any information on this topic. Did the program help the individual to establish a relationship with a financial institution or to strengthen their relationship with the formal banking system? All of these are important and valid measures of program outcomes that future evaluations might explore.

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 Endnotes

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[3] A second survey, of Cleveland Saves workshop participants, also was conducted and produced 92 usable responses (a 7% response rate). However, the results are not reported in this paper.

[4] In the 2000 U.S. Census, 51% of the Cleveland population was African-American and 41% was white (http://www.factfinder.census.gov).