

PERFORMANCE METRICS FOR MORE IN THE MIDDLE



ABC Associated Black Charities



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Submitted by:
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Submitted to:
Associated Black Charities

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Executive Summary

Purpose of the report and methodology

Associated Black Charities (ABC)'s "More to the Middle Initiative (MITM)" is targeted toward improving the quality of life among disadvantaged African-Americans living in Baltimore City. The objective of this memorandum is to provide analytical support for ABC in establishing performance metrics relevant to the five strategic MITM intervention areas, which include: 1) homeownership sustainability and foreclosure prevention, 2) workforce/career advancement, 3) access to higher education, 4) business and economic development and 5) wealth creation among African-Americans.

The study team created performance metrics at macro- and micro-levels. The macro-level metrics relate to society-wide performance and are offered to help ABC decision-makers prioritize between the five strategic MITM intervention areas. The micro-level metrics relate directly to ABC's performance in terms of the efficiency of its support for the African-American population in its service area. In crafting performance metrics, the study team relied heavily upon the following for data: Census Bureau; Bureau of Labor Statistics; Federal Reserve Bank; Federal Financial Institutions Examination Council; National Center for Education Statistics; Maryland Higher Education Commission; National Academy Foundation.

Five strategies and recommended performance metrics

Goal 1: Homeownership sustainability and foreclosure prevention

Recommended social objective: Based on available data, the objective in the Baltimore area over the next decade should be that among African-American households no more than 25 percent of owner-occupied units be associated with spending of more than 30 percent of income on housing costs and that no more than 33 percent of renter occupied units be associated with that proportion.

Academic research indicates that 30 percent of household income is the maximum amount that a household can devote to housing costs before the household is considered burdened. As the exhibit below indicates, the percentage of African-Americans spending more than 30 percent of their income on housing is high for both owners and renters. These high proportions are inconsistent with housing stability and low levels of foreclosure activity.

Exhibit E1. Percentage (Black Alone Householders) Spending More Than 30 percent of Income on Housing Costs by Owner Status, Baltimore MSA, 2007

Tenure	Percent
Owner Occupied Units	31%
Renter Occupied Units	54%

Source: U.S. Department of Housing and Urban Development, U.S. Census Bureau, 2007 American Housing Survey.

- *Recommended micro-metrics*
 - Hours of advocacy in support of housing affordability policies;
 - The number of successful job placements that allow people to reduce their exposure to residential expenses to below 30 percent of income; and
 - The number of people seeking foreclosure counseling who were able to remain in their current residences or successfully sold their residence in satisfaction of all debts attached to the home.

Goal 2: Workforce/career advancement

- *Recommended social objective:* The percentage of African-Americans with college degrees in Baltimore City is lower than the national average of 29 percent for all races and the corresponding proportion for Maryland’s African-American population, which is 30 percent. The societal objective for the current decade should be to lift the college degree attainment rate for Baltimore City’s African-American population from 17 percent to at least 25 percent. This would represent a significant acceleration vis-à-vis the observed rate of progress between 2000 and 2008.

There is an unambiguous statistical relationship between educational attainment and income, between educational attainment and employment stability, and between educational attainment and compensation growth over time.

Exhibit E2. Educational Attainment (Persons Aged 25 Years or Over), African-Americans, Baltimore city and Maryland, 2000 vs. 2008

	2000		2008	
	Baltimore City	Maryland	Baltimore City	Maryland
Associate Degree or Higher	14%	25%	17%	30%

Source: Census Bureau

- *Recommended micro-metrics:*
 - The number of people supported in entering and completing job training programs;
 - The number of people supported in entering and completing two-year or four-year colleges; and
 - The number of people supported and placed in employment and career growth.

Goal 3: Higher education access and achievement

Recommended social objective: The societal objective should be to raise Baltimore’s African-American 6-year graduation rate to 50 percent by the end of the decade. Presently, the statewide 6-year graduation rate is in the range of 42 percent.

Data indicate that African-Americans entering college graduate in extraordinarily low numbers within six years, including at prominent local HBCUs.

Exhibit E3. African-American Six-Year Graduation Rate for 4-Year Public Institutions, Maryland, 2002

Characteristic	2002
African-American	43.0%

Source: Maryland Higher Education Commission Degree and Enrollment Information Systems.

- *Recommended micro metrics:*
 - The number of students supported;
 - The rate of matriculation among those students with each passing year;
 - The proportion of four-year college students assisted who graduate college within six years; and
 - The number of African American students who graduate.

Goal 4: Business and economic development

Recommended social objective: Sage proposes a social objective of boosting the number of African-American-owned businesses by 100 percent over the next decade. In other words, the goal should be to double the population of African-American-owned businesses in ten years, which implies an annual growth rate of 7 percent.

To measure the performance of MITM with respect to this goal, one should track the number of business owned by African-Americans. Data are available from the Census Bureau.

Exhibit E4. African-American Owned Firms, Baltimore City and Maryland, 2002

	All Firms		Firms with Paid Employees				Firms with No Paid Employees/sole proprietors	
	Total # of Firms	Sales of all Firms (\$000s)	Total # of Firms w/paid employees	Sales of Firms w/paid employees (\$000s)	Total # of Employees	Annual Payroll (\$000s)	Total # of Non-employee Firms	Sales of Firms w/out paid employees (\$000s)
Baltimore City	9,764	674,329	713	530,286	7,573	179,163	9,052	144,043
Maryland	69,410	4,654,696	4,399	3,320,003	39,858	1,116,242	65,011	1,334,694

Source: U.S. Census Bureau, 2002 Economic Census, Maryland Department of Planning.

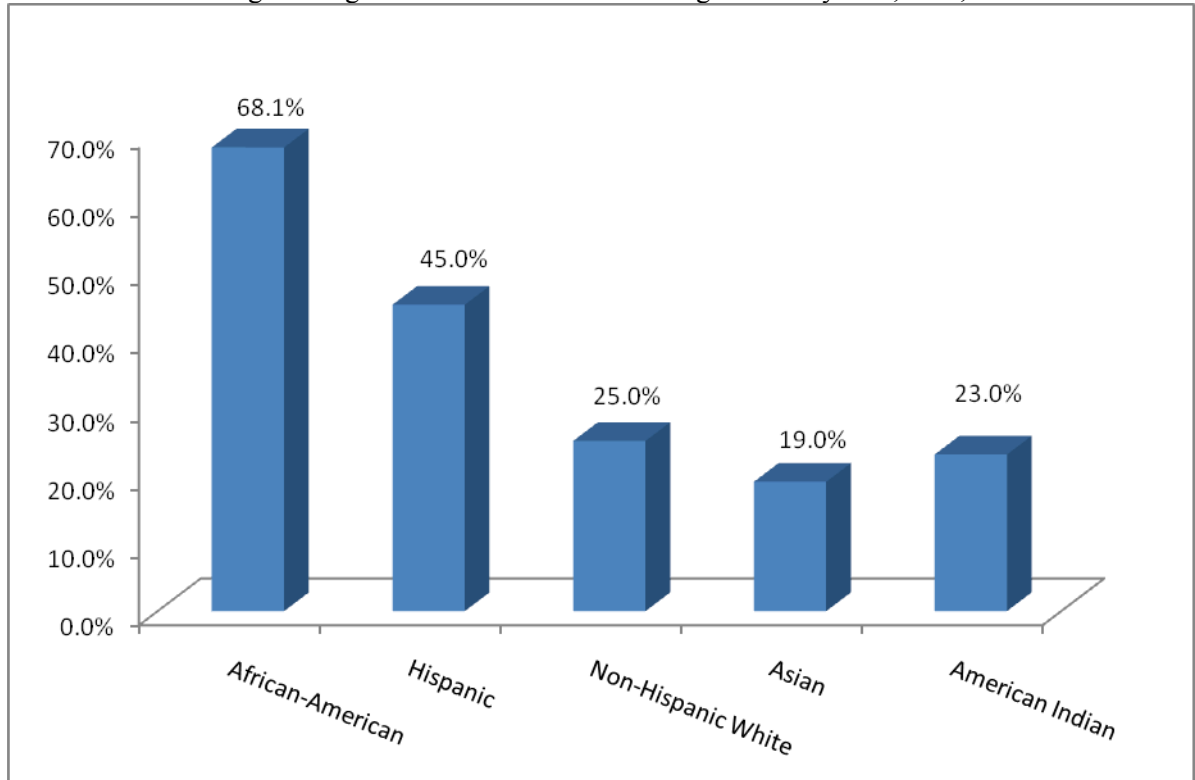
- *Recommended micro metrics:*
 - The number of African-American owned businesses formed; and
 - The survival rate among African-American businesses with employees supported through consultative support, etc. relative to overall African-American business survival rate during the corresponding period.

Goal 5: Wealth creation among African-Americans

- *Recommended social objective:* Nationally, African-American credit scores are substantially lower than they are for other groups. According to the Board of Governors of the Federal Reserve System, fully 68 percent of African-American households have credit scores in the lowest three deciles. The corresponding proportion among non-Hispanic whites is 25 percent and among Asian-Americans just 19 percent. The social objective should be to reduce the proportion of African-American households in the lowest three deciles from 68 percent to 30 percent over the course of the current decade. In other words, African-Americans should be no more represented in the bottom three deciles than the balance of the population. Sage pauses to note that this objective will be somewhat difficult to measure locally and very difficult to achieve.

Access to credit and financial literacy is of central importance for a number of reasons, including for reasons related to managing household formations, business formation and business survival.

Exhibit E5. Percentage falling within the lowest three rating deciles by race, U.S., 2007



Source: Federal Reserve Bank of New York

- *Recommended micro-metrics:*
 - The number of people supplied with credit counseling;
 - The number of people directed in financial literacy programs/coursework; and
 - Any indications of credit score increases among the people with whom this intervention has been provided.

Conclusion

Sage has crafted a series of macro- and micro- performance measures along five MITM strategic intervention areas. The macro-measures relate to society-wide phenomenon and relate to a larger scale of economic activities that is required. However, the macro-measures may prove useful in determining the relative weight that ABC places upon each strategic intervention area over time. Presumably, the worse the society-wide outcomes along a certain dimension, the more emphasis MITM would place on that particular issue.

Proposed performance metrics were selected with a number of key considerations in mind, including relevance to the scale and scope of organizational activities, achievability, and frequency of data availability, and reliability. Methodologically, Sage relied heavily upon academic literature and its own awareness of available metrics for support.

The recommended micro-performance measures, by contrast, are designed to help people understand the efficiency with which it provides support through MITM to its stakeholders. To operationalize these performance measures, it may be necessary for ABC to develop processes that result in systematic data collection.

Introduction

Increasingly, not-for-profit and governmental organizations are re-examining their traditional performance metrics or creating metrics anew in order to maximize organization performance and increase credibility among financial contributors and other key stakeholder groups. The issue of performance measurement is vastly less complicated in the private sector, which tends to fixate on long-lived performance measures such as gross profits, profit margins, EBIDTA, marketshare, cashflow and total revenues.

Not-for-profits, however, typically do not endeavor to maximize a financial bottom line but have broader societal objectives such as helping as many people as possible per each dollar spent. However, there can be different definitions of what constitutes help and also different degrees of support. Moreover, despite an organization's best efforts, a particular form of social dysfunction may be so large in its scope that a single organization cannot hope to meaningfully alter the trajectory of macro-level data. Therefore, using society-wide measures often provides little guidance with respect to organizational efficacy.

In this context, Associated Black Charities (ABC) hired Sage Policy Group, Inc. (Sage), an economic and policy consultancy in Baltimore, to work within the context of ABC's More in the Middle Initiative (MITM) to provide analytical support with respect to the establishment of performance metrics along several dimensions. These performance measurements or metrics relate to the five strategic MITM intervention areas, which include: 1) homeownership sustainability and foreclosure prevention, 2) workforce/career advancement, 3) access to higher education, 4) business and economic development and 5) wealth creation among African-Americans in Baltimore city, regionally and statewide.

Proposed performance metrics were selected with a number of key considerations in mind, including relevance to the scale and scope of organizational activities, achievability, frequency of data availability, and data reliability. Methodologically, Sage relied heavily upon academic literature and its own awareness of available metrics for support. The narrative below also discusses potential alternative measures for each MITM strategic intervention area as well as any deficiencies inherent in the proposed metrics. Technical aspects of the proposed measures are also discussed, including sources of data and frequency of statistical updating.

Importantly, Sage identified metrics at both micro- and macro-levels. The micro-level metrics are specific and relate to performance by ABC and other involved organizations. The macro-level metrics relate to society-wide phenomenon and may not be subject to material influence through even the best, most concerted ABC efforts.

Data Sources

Sage relied heavily upon the data sources listed and described below in order to craft recommended performance metrics.

United States Census Bureau

The U.S. Census conducts a decennial census every 10 years and the results are used to allocate Congressional seats, electoral votes and government funding programs. Data compiled by the Census Bureau encompasses poverty levels, household and housing characteristics, income levels as well as indicators of the national economy. While the population and housing census is released every 10 years, the economic census is released every 5 years and various surveys conducted through the Bureau are released annually.¹

The American Housing Survey

The American Housing Survey (AHS) is conducted by the Census Bureau for the Department of Housing and Urban Development (HUD). This survey collects data regarding the nation's housing, including apartments, single-family homes, vacant housing units, household characteristics and housing costs. National data are collected in odd numbered years and data for the 47 selected Metropolitan areas are collected approximately every six years. For example, recent housing data for the Baltimore metropolitan area were released in 2002 and 2007. The national sample covers roughly 55,000 housing units and each metropolitan area sample covers 4,100 or more housing units. The AHS returns to the same housing units each year to collect its data.²

The American Community Survey

The American Community Survey (ACS) is a national survey conducted by the Census that collects and produces yearly estimates of demographic, social, economic and housing characteristics.³

Bureau of Labor Statistics

The Bureau of Labor Statistics (BLS) is a division of the U.S. Department of Labor that provides national, regional and local data covering labor economics and statistics. The BLS collects, processes, analyzes and releases statistical data to the public, federal, state and local governments, businesses and labor representatives. Data compiled by the BLS are updated quarterly, monthly and annually.⁴

¹ United States Census Bureau, <http://www.census.gov/aboutus/>

² U.S. Census Bureau, American Housing Survey Overview, <http://www.census.gov/hhes/www/housing/ahs/overview.html>

³ U.S. Census Bureau, American Community Survey, <http://www.census.gov/acs/www/SBasics/What/What1.htm>

⁴ Bureau of Labor Statistics, <http://www.bls.gov/>

Federal Reserve Bank

The Federal Reserve Bank (FRB) oversees the nation's monetary policy and its performance. In 2007 FRB conducted an analysis of credit scores using national sample. Part of their analysis relates to credit scores disaggregated by subgroups.⁵

Federal Financial Institutions Examination Council

The Federal Financial Institutions Examination Council (FFIEC) is an interagency body that executes and prescribes uniform principles, standards, and report forms for the federal examinations of financial institutions.⁶ As a part of compliance with the 1975 Home Mortgage Disclosure Act (HMDA), FFIEC makes available information from the annual disclosures of the home mortgage reported by lending institutions. The data covers 1999 through present and is available by metropolitan statistical areas.⁷

National Center for Education Statistics

The National Center for Education Statistics (NCES) is a division of the U.S. Department of Education that is responsible for collecting and analyzing data related to education. The NCES publishes annual reports concerning the condition of education in the U.S., education statistics and projections of educational statistics.⁸

Maryland Higher Education Commission

The Maryland Higher Education Commission (MHEC) is Maryland's coordinating board responsible for establishing statewide policies for public colleges, private colleges and universities and for for-profit career schools throughout Maryland. MHEC publishes ten-year trend data reflecting trends in enrollment, degree certificates and graduation and retention rates among the State's various higher education institutions.⁹

National Academy Foundation

The National Academy Foundation (NAF) is a national network of high school career academics predominantly based in urban districts overseeing career-themed curricula based on current industry and educational expertise. Each year, NAF serves more than 50,000 students in over 500 Academies in 41 states and the District of Columbia, through the Academy of Finance, the Academy of Engineering, the Academy of Hospitality & Tourism, and the Academy of Information Technology. NAF Academics are located in 385 public high schools across the nation and serve 177 school districts¹⁰. NAF maintains an important presence in Baltimore.

⁵ Federal Reserve Bank, "Report to Congress on credit scoring and its effects on the availability and affordability of credit" <http://www.federalreserve.gov/boarddocs/rptcongress/creditscore/performance.htm>

⁶ Federal Financial Institutions Examination Council, <http://www.ffiec.gov/default.htm>

⁷ Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act, <http://www.ffiec.gov/hmdaadwebreport/abouthmda.htm>

⁸ National Center for Education Statistics, <http://nces.ed.gov/>

⁹ Maryland Higher Education Commission, <http://www.mhec.state.md.us/>

¹⁰ National Academy Foundation, <http://naf.org/about-naf>; National Academy Foundation, "Statistics & Research" <http://naf.org/statistics-and-research>

Proposed Performance Metrics

I. Proposed Metric for Goal 1: Homeownership and Foreclosure Prevention

- Toward a Macro-Measure

According to information provided by Associated Black Charities, the MITM initiative seeks to reduce the incidence of foreclosures among African-Americans in its service area by ensuring greater opportunities for homeownership counseling and support, providing greater access to foreclosure prevention, keeping current African-American homeowners as homeowners and increasing the number of new African-American homeowners throughout the City and metropolitan region.

One of the ways to accomplish this is to support public policies that promote housing affordability. In terms of measuring housing affordability, a conventional indicator is the percentage of income devoted to housing whereby housing expenditures in excess of 30 percent of household income has been traditionally perceived as an indicator of a housing affordability problem.^{11,12}

According to Schwatz and Wilson, 30 percent of household income is the maximum amount that a household can devote to housing costs before the household is considered “burdened”. This measurement evolved from the United States Housing Act of 1937.¹³ Further, researchers from the U.S. Census Bureau refer to “30 percent or more of income spent on housing costs” as a “housing-cost burden” with 30.0 to 49.9 percent of income spent on housing costs as a “moderate housing-cost burden” and 50 percent or more of income spent on housing costs as a “severe housing cost burden”.¹⁴

This threshold is important because research indicates that when individuals are required to pay more than 30 percent of their earned income towards housing, other expenses such as food, medical care, transportation and utilities are difficult to maintain.¹⁵ Based on the U.S. Census data on occupied housing units, the study team calculated the percentage of dwellers who spend more than 30 percent of their pre-tax monthly income on mortgage or rents (Exhibit 1).

Exhibit 1. Percentage (Black Alone Householders) Spending More Than 30 percent of Income on Housing Costs, U.S., 2007

Tenure	Percent
Total Occupied Units	51.1%

Source: U.S. Department of Housing and Urban Development, U.S. Census, 2007 American Housing Survey

¹¹ Linneman, Peter and Issac Megbolugbe, “Housing Affordability: Myth or Reality?” Wharton Real Estate Center Working Paper, Wharton Real Estate Center, University of Pennsylvania, 1992.

¹² Schwatz, Mary and Ellen Wilson, “Who Can Afford to Live in a Home? A Look at Data from the 2006 American Community Survey,” p.1, <http://www.census.gov/hhes/www/housing/special-topics/files/who-can-afford.pdf>.

¹³ Id.

¹⁴ Id.

¹⁵ Baltimore City 2005 Census, “The Picture of Homelessness,” <http://www.baltimorehealth.org/info/HomelessCensus-final.pdf>.

Exhibit 2 shows the break-down of the local African-American population by the portion of their monthly income spent on home finances for both renters and home owners.

Exhibit 2. Monthly Housing Costs as Percent of Current Income, Black alone householders, Baltimore MSA (Number in Thousands), 2007

Proportion of income devoted to housing expenses	Total Occupied units	Tenure	
		Owner	Renter
Less than 5 percent	6.9	6.3	.6
5 to 9 percent	19.1	16.4	2.7
10 to 14 percent	30.7	23.9	6.7
15 to 19 percent	34.8	20.3	14.4
20 to 24 percent	41.8	21.8	20.0
25 to 29 percent	27.4	12.9	14.6
30 to 34 percent	24.3	10.6	13.7
35 to 39 percent	20.5	6.9	13.6
40 to 49 percent	22.5	11.3	11.2
50 to 59 percent	10.0	4.5	5.5
60 to 69 percent	8.6	4.0	4.6
70 to 99 percent	8.2	5.3	2.9
100 percent or more	21.8	4.0	17.8
Zero or negative income	5.3	2.3	3.0
No cash rent	5.4	-	5.4
TOTAL UNITS:	287.3	150.5	136.7

Source: U.S. Department of Housing and Urban Development, U.S. Census Bureau, 2007 American Housing Survey. There were a total of 287,200 occupied units of which 150,300 were owner-occupied and 137,000 were renter occupied.

Based on Exhibit 2, the study team calculated the proportion of African-American residents who spend more than 30 percent of their income on home finance (mortgage or rent) in the Baltimore Metropolitan area. The analytical results are simply shocking. More than one in two renters and nearly one in three African-American homeowners spend in excess of 30 percent of their income on housing costs (Exhibit 3).

Exhibit 3. Percentage (Black Alone Householders) Spending More Than 30 percent of Income on Housing Costs by Owner Status, Baltimore MSA, 2007

Tenure	Percent
Owner Occupied Units	31%
Renter Occupied Units	54%

Source: U.S. Department of Housing and Urban Development, U.S. Census Bureau, 2007 American Housing Survey.

From a macroeconomic perspective, there are a number of ways to improve housing affordability and to limit financial distress, including foreclosures. They include supporting denser development associated with lower costs of tenancy and raising incomes generally. It is important to note that affordability issues are rampant among both African-American owners and renters.

Establishing a social objective

Based on these data, the objective in the Baltimore area over the next decade should be that among African-American households no more than one-quarter of owner-occupied units be associated with spending of more than 30 percent of income on housing costs and that no more than 33 percent of renter occupied units be associated with that proportion. While public policies to encourage the supply of affordable units will represent an important aspect of achieving these goals, raising incomes represents arguably the most important aspect of the endeavor.

- Toward a Micro-Measure

From an organizational standpoint, the most obvious measures would include:

- Hours of advocacy in support of housing affordability;
- The number of successful job placements that allowed people to reduce their exposure to residential expenses to below 30 percent of income; and
- The number of people seeking foreclosure counseling who were able to remain in their current residences or successfully sold their residence in satisfaction of all debts attached to the home.

II. Proposed Metric for Goal 2: Workforce and Career Advancement

- Toward a Macro-Measure

According to information provided by Associated Black Charities, the MITM initiative seeks to provide workforce and career advancement for African-Americans to increase the ranks of the African-American middle class and retain and grow leadership diversity in non-profits and other sectors. Sage took the approach that a general improvement in economic outcomes relates directly to greater educational attainment, which involves both access to education as well as a broadly shared appreciation of education's proven ability to lift American living standards. Exhibits 4 and 5 reflect the clear correlation between educational attainment and levels of compensation. Not only do those with higher educational attainment earn more at any given moment, but their incomes tend to expand more rapidly over time.

Exhibit 4. Average Annual Earnings by Highest Completed Education for the U.S., 1999 and 2006

	High School or Less	Some College or Associate	Bachelor's	Graduate or Professional
1999	\$25,188	\$32,582	\$48,697	\$66,461
2006	\$30,417	\$39,036	\$58,369	\$85,067

Source: U.S. Census Bureau

Exhibit 5. Median Earnings by Educational Attainment, U.S., 2008

2008 Inflation Adjusted Dollars	
Less than High School	20,268
High School graduate (includes equivalency)	27,479
Some college or associate's degree	33,447
Bachelor's degree	47,094
Graduate or professional degree	62,179

Source: U.S. Census Bureau, 2008 American Community Survey

Exhibit 6 provides information regarding the fastest growing occupations nationally during the period 2006-2016. These are merely projections and have likely been impacted by the deep downturn that overtook the nation's economy beginning in December of 2007. Nonetheless, the data are instructive and indicate that for the most part, rapidly expanding occupations require more than short-term on the job training. Of the fifteen occupations listed below, nine require more than a high school education.

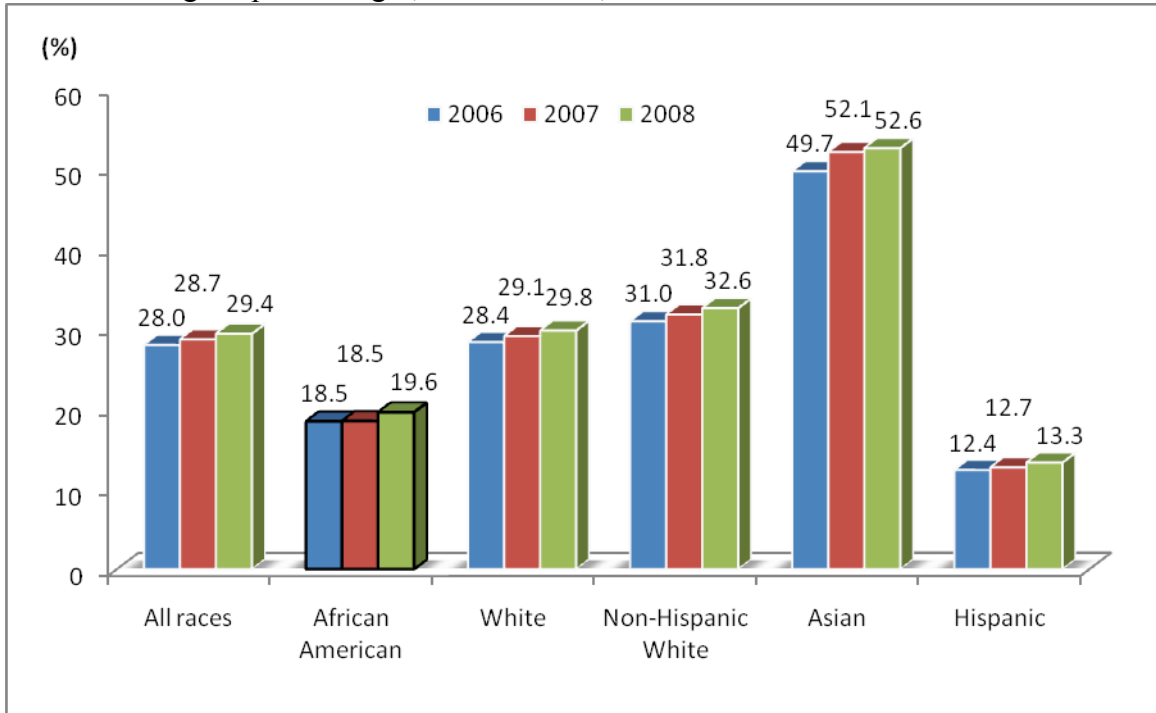
Exhibit 6. 15 Fastest Growing Occupations & Most Significant Source of Post-Secondary Education or Training, 2006 – 2016

Occupation	Occupational Group	Percent Growth	Most Significant Source of Post Secondary Education or Training
Network systems and data communications analysts	Professional and related occupations	53.4	Bachelor's Degree
Personal and home care aides	Service occupations	50.6	Short-term on the job training
Home health aides	Service occupations	48.7	Short-term on the job training
Computer software engineers, applications	Professional and related occupations	44.6	Bachelor's Degree
Veterinary technologists and technicians	Professional and related occupations	41.0	Associate Degree
Personal financial advisors	Management, business, and financial occupations	41.0	Bachelor's Degree
Makeup artists, theatrical and performance	Service occupations	39.8	Postsecondary vocational award
Medical assistants	Service occupations	35.4	Moderate-term-on the job training
Veterinarians	Professional and related occupations	35.0	First time Professional Degree
Substance abuse and behavioral disorder counselors	Professional and related occupations	34.3	Bachelor's Degree
Skincare specialists	Service occupations	34.3	Postsecondary vocational award
Financial analysts	Management, business and financial occupations	33.8	Bachelor's Degree
Social and human services assistants	Professional and related occupations	33.6	Moderate-term-on-the job training
Gaming surveillance officers and gaming investigators	Service occupations	33.6	Moderate-term-on-the job training
Physical therapist assistants	Service occupations	32.4	Associate Degree

Source: Bureau of Labor Statistics

Exhibit 7 shows the percentage of population aged 25 years and older with a college degree nationally. The data shows that the portion of college degree holders is particularly low for people of Hispanic and African- American origin.

Exhibit 7. Percent of People Aged 25 Years and Over Who Have Completed College by Race Including Hispanic Origin, United States, 2006-2008



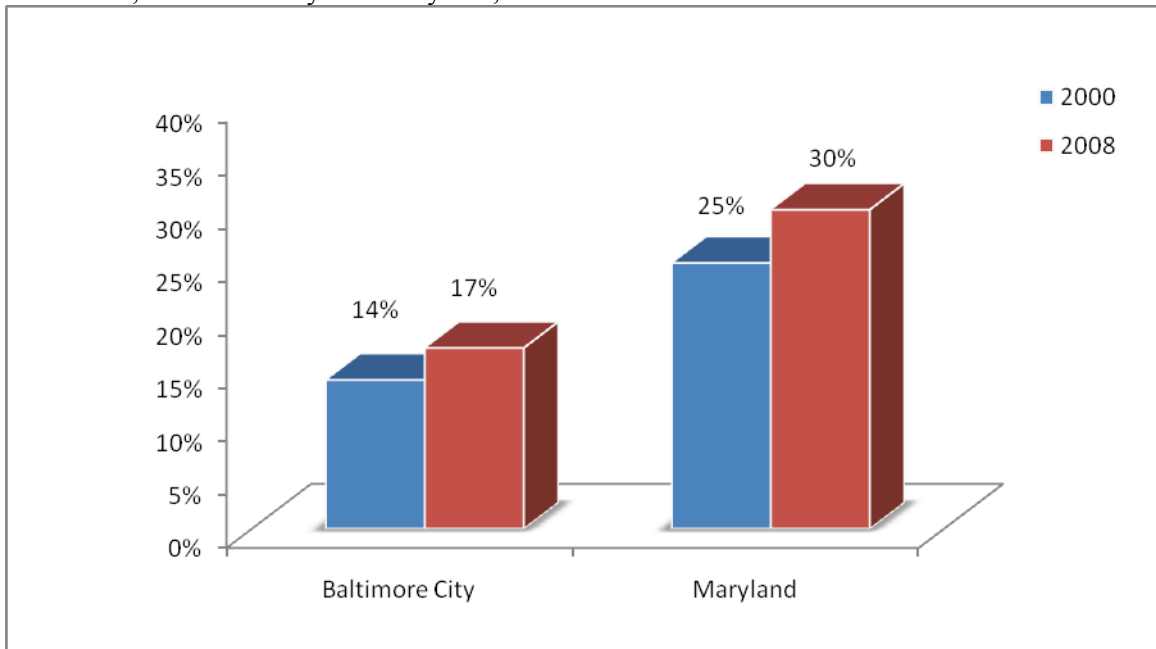
Source: US Census Bureau, Current Population Survey, 2008 Annual Social and Economic Supplement

Exhibit 8 provides statistical detail regarding educational attainment among African-Americans in Baltimore City and Maryland for 2000 and 2008. The data indicate that there remains a massive need to boost educational attainment in the African-American community despite ongoing progress.

Establishing a social objective

The percentage of African-Americans with college degrees in Baltimore City is lower than the national average of 29 percent for all races and the corresponding proportion for Maryland’s African-American population, which is 30 percent. The societal objective for the current decade should be to lift the college degree attainment rate for Baltimore City’s African-American population from 17 percent to at least 25 percent. This would represent a significant acceleration vis-à-vis the observed rate of progress between 2000 and 2008.

Exhibit 8. Proportion with College Degrees, (Persons Aged 25 Years or Over), African-Americans, Baltimore City and Maryland, 2000 vs. 2008



Source: Census Bureau

- Toward a Micro-Measure

From an organizational standpoint, the most obvious measures related to:

- The number of people supported in entering job training programs; and
- The number of people supported in entering two-year or four-year colleges.

III. Proposed Metric for Goal 3: Higher Education Access and Achievement

- Toward a Macro-Measure

According to information provided by Associated Black Charities, MITM seeks to provide college readiness and increase access to opportunities to Baltimore City African-American college-bound youth. In order to gauge the performance of the MITM program, stakeholders should monitor the percentage of African-Americans holding bachelor's degree plus the number of African-Americans actively pursuing bachelor's degrees.

The study team also investigated the high school graduation rates across Maryland counties. Exhibit 9 shows the high school graduation rates for each of the 24 school systems in Maryland for the year 2008 and 2009. For both years, Baltimore City produced the lowest public high school graduation rate. The State averages for 2008 and 2009 are 85.2 percent and 85.1 percent respectively. High school graduation represents the gateway to attaining post-secondary degrees as well as an important credential for those who oversee apprenticeships and on-the-job training programs.

Exhibit 9: High School Graduation Rate Among Counties in Maryland, 2008 and 2009

COUNTY:	2009	2008
Carroll	95.5%	93.8%
Worcester	94.8%	95.4%
Frederick	94.1%	94.8%
Howard	93.6%	94.9%
Calvert	92.0%	91.9%
Washington	91.5%	91.4%
Anne Arundel	90.6%	89.1%
Queen Anne's	90.6%	88.9%
Garrett	89.5%	90.5%
Charles	88.3%	87.5%
Montgomery	87.4%	89.1%
Harford	86.7%	86.7%
Saint Mary's	86.3%	86.2%
Allegany	85.8%	88.4%
Talbot	84.7%	88.0%
Caroline	84.6%	86.7%
Prince George's	84.6%	83.1%
Cecil	84.1%	82.5%
Baltimore County	83.6%	82.2%
Wicomico	82.1%	78.7%
Kent	80.5%	79.6%
Dorchester	80.3%	78.6%
Somerset	77.2%	71.2%
Baltimore City	62.7%	62.7%
<i>All Public Schools</i>	<i>85.2%</i>	<i>85.1%</i>

Source: Maryland Report Card 2009, Maryland Department of Education

Exhibit 10 reflects the six-year graduation rate for African-American students who were enrolled at 4-year public institutions in Maryland. Exhibit 11 provides data regarding African-American students that entered a 4-year public Maryland institution in 2004 and their performance since that time. As the Maryland Higher Education Commission data indicate, only 18 percent of those African-American students had graduated at the time the data were collected. Only 30 percent were still enrolled, while the majority of those students had either dropped out or switched to another institution.

Exhibit 10. African-American Six-Year Graduation Rate for 4-Year Public Institutions, Maryland, 2002

Characteristic	2002
African-American	43.0%

Source: Maryland Higher Education Commission Degree and Enrollment Information Systems. The data represents the six-year graduation rate for African-American students entering in 2002.

Exhibit 11. Current Percentage of African-American Students Enrolled at Original Campus or Graduated From Any Other Campus after Four Years, Maryland

African-American	Enrolled	Graduated
	29.9%	17.7%

Source: Maryland Higher Education Commission Degree and Enrollment Information Systems. This data represents African- Americans entering in 2004 at a 4-Year Public Maryland institution and includes those who were retained at their original campus as well as students who graduated from another campus.

Exhibit 12 provides additional data that indicate the challenges that African-American students face between initial enrollment and potential graduation. The table provides data at four important Baltimore institutions.

Exhibit 12. Current Percentage of African-American Students Enrolled at Original Campus or Graduated From Any Other Campus after Four Years, Selected Institutions, Baltimore City

Institution	Enrolled	Graduated
Morgan State University	32.6%	11.7%
Coppin State University	26.9%	4.3%
Johns Hopkins University	23.5%	70.6%
Loyola College	6.3%	62.5%

Source: Maryland Higher Education Commission Degree and Enrollment Information Systems. These data represent African- Americans entering in 2004 and includes those who were retained at their original campus as well as those who graduated from another campus.

In light of these data, the proposed societal metric revolves around the proportion of African-American four-year college students who are able to graduate within six years. The implication is that support for these students cannot simply stop after admission and registration.

Exhibit 13 represents a comparison of the 6-year graduation rates in states around Maryland. The average 6-year graduation rate among African-Americans within the Mid-Atlantic states was 47 percent. The corresponding national proportion was 40 percent.

Exhibit 13: Six Year Graduation Rate for 4-Year Colleges, Among Other Mid-Atlantic States (Delaware, Maryland, New York, Pennsylvania, and Virginia), by Race/Ethnicity, 2008

	White Non- Hispanic	Minority	Black Non- Hispanic	American Indian or Alaska Native	Asian or Pacific Islander	Hispanic	AVERAGE excl. Blacks:
Delaware	73%	46%	41%	56%	66%	58%	59%
Maryland	73%	51%	42%	63%	75%	64%	63%
New Jersey	66%	54%	48%	46%	67%	49%	55%
New York	63%	48%	40%	49%	64%	43%	52%
Pennsylvania	66%	57%	47%	54%	73%	58%	60%
Virginia	68%	53%	47%	54%	70%	59%	60%
West Virginia	45%	33%	29%	27%	47%	39%	37%
MID-ATLANTIC AVERAGE:	63%	54%	47%	49%	68%	55%	56%
NATIONAL AVERAGE:	59%	46%	40%	43%	61%	49%	50%

Source: *Measuring Up 2008*, National Center for Public Policy and Higher Education

Establishing a social objective

The societal objective should be to raise Baltimore's African-American 6-year graduation rate to 50 percent by the end of the decade. This would be consistent with increasing the proportion of local African-Americans with a college degree to 25 percent, which represents the social objective detailed above.

- Toward a Micro-Measure

From an organizational perspective, the most obvious measures relate to:

- The number of students supported;
- The rate of matriculation among those students with each passing year; and
- The proportion of students assisted who graduate within six years.

IV. Proposed Metric for Goal 4: Business and Economic Development

- Toward a Macro-Measure

According to information provided by Associated Black Charities, MITM seeks to support the formation and success of African-American owned businesses that are associated with expanding workforces. Exhibit 14 supplies data from the most recent business census from which data are available. Firms with no paid employees are sole proprietorships. Perhaps the single most important number in the table below is \$179 million, which is the annual payroll of companies with paid employees. This is not to suggest, however, that the income earned through sole proprietorships is not also extremely valuable.

Exhibit 14. African-American Owned Firms, Baltimore City and Maryland, 2002

	All Firms		Firms with Paid Employees				Firms with No Paid Employees/sole proprietors	
	# of Firms	Sales of all Firms (\$000s)	# of Firms	Sales of all Firms (\$000s)	# of firms	Annual Payroll (\$000s)	# of Non Emp Firms	Sales of all Firms (\$000s)
Baltimore City	9,764	674,329	713	530,286	7,573	179,163	9,052	144,043
Maryland	69,410	4,654,696	4,399	3,320,003	39,858	1,116,242	65,011	1,334,694

Source: U.S. Census Bureau, 2002 Economic Census, Maryland Department of Planning. These are the latest available data prepared by the Census Bureau. State and local data related to the characteristics of business owners based on the 2007 Economic census will be released beginning in 2010.

According to the Baltimore City Minority and Women’s Business Opportunity Office, there are presently over 720 African-American owned MBE/WBE firms operating in Baltimore City.¹⁶ According to the Maryland Department of Transportation, as of January 2010, there were 1,678 certified African-American-owned MBE/DBE firms operating in Maryland. A key metric to consider, though not the one Sage selected as its proposed social indicator, is the growth in total payroll of employees working at African-American owned businesses.¹⁷

Exhibit 15 provides the number and the sales of all firms and those owned by African-Americans in a number of cities with significant African-American middle classes. When measured in terms of the percentage of African-American-owned companies, Baltimore is one of the cities associated with among the highest concentrations of African-American owned firms. According to the Survey of Business Owners by the U.S. Census Bureau, the number of African-American owned firms grew 46 percent in Maryland between 1997 and 2002. Total sales receipts expanded 17 percent, indicating that the population of firms shrank on average due to the creation of fledgling firms.

Establishing a social objective

Business formation is the key to prosperity. Imagine a circumstance in which a fraction of unemployment Baltimore City residents was able to create their own businesses and over time were capable of employing other unemployed Baltimore City residents. This is of course an unlikely scenario given the notion that few unemployed people are likely capable of starting and growing a business and that many of the unemployed lack the skills necessary to help a small business expand.

However, it is still a dream worth considering. Sage proposes a social objective of boosting the number of African-American-owned businesses by 100 percent over the next decade. In other words, the goal should be to double the population of African-American-owned businesses in ten years, which implies an annual growth rate of 7 percent.

¹⁶ City of Baltimore, Law Department Minority and Women’s Business Opportunity Office. MWBOO Certification Directory. <http://cityservices.baltimorecity.gov/mwboo/Default.aspx>

¹⁷ Maryland Department of Transportation. *MDOT Directory of Certified MBE and/or DBE firms*. Retrieved on January 22th, 2010 from http://mbe.md.state.md.us/directory/search_select.asp

Exhibit 15: African-American Owned Firms in Various Cities: # of Firms, Total Sales in Dollars, and Percentage of African-American-owned Firms, 2002

	African-American owned firms		All firms		% of African-American owned Firms	
	# of firms	Total receipts (\$1,000)	# of firms	Total receipts (\$1,000)	# of firms	Total receipts (\$1,000)
Phoenix	4,776	\$430,917	247,759	\$253,746,728	1.928%	0.170%
San Jose	2,891	\$383,683	138,368	\$221,800,339	2.089%	0.173%
San Antonio	3,193	\$462,107	130,722	\$102,008,524	2.443%	0.453%
San Diego	6,509	\$574,959	244,445	\$193,093,893	2.663%	0.298%
Austin	4,409	\$368,806	119,340	\$134,264,706	3.694%	0.275%
San Francisco	17,352	\$1,199,175	400,794	\$447,078,701	4.329%	0.268%
Los Angeles	56,228	\$5,500,527	1,184,210	\$1,197,641,881	4.748%	0.459%
Indianapolis	6,453	\$738,328	121,923	\$155,086,898	5.293%	0.476%
Philadelphia	24,486	\$2,022,906	416,358	\$611,846,768	5.881%	0.331%
Dallas	27,514	\$2,156,060	459,756	\$566,168,053	5.984%	0.381%
Columbus	8,771	\$722,364	131,410	\$170,746,051	6.675%	0.423%
Jacksonville	6,799	\$380,356	86,207	\$94,623,036	7.887%	0.402%
Houston	35,846	\$2,302,479	418,532	\$599,522,504	8.565%	0.384%
Chicago	64,380	\$4,765,355	720,315	\$938,832,052	8.938%	0.508%
Charlotte	10,767	\$884,137	116,433	\$172,823,776	9.247%	0.512%
Detroit	31,208	\$3,179,032	320,101	\$438,712,024	9.749%	0.725%
Baltimore	24,536	\$1,531,123	198,191	\$195,822,037	12.380%	0.782%
Memphis	16,075	\$920,824	83,011	\$109,422,008	19.365%	0.842%

Source: US Census Bureau, 2002 Survey of Business Owners

- Toward a Micro-Measure

From an organizational perspective, the most obvious performance metrics are:

- The number of African-American owned businesses formed;
- The survival rate among African-American businesses supported through consultative support, etc. relative to overall African-American business survival rate during the corresponding period; and
- The growth of African American-owned businesses with employees.

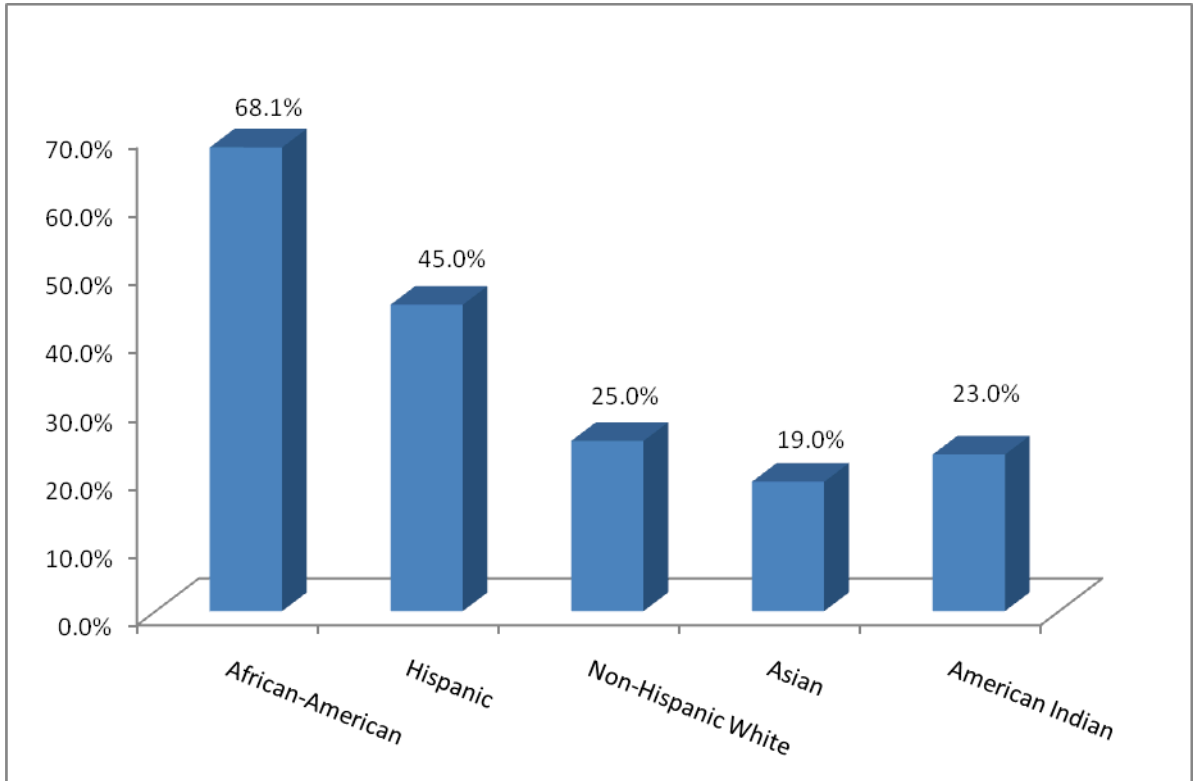
V. Proposed Metric: Financial Literacy & Wealth Creation

- Toward a Macro-Measure

According to information provided by Associated Black Charities, MITM seeks to broaden financial literacy to promote wealth creation through better decision-making at the household level. Poor decision-making by households has become a particularly acute national focal point over the past two years.

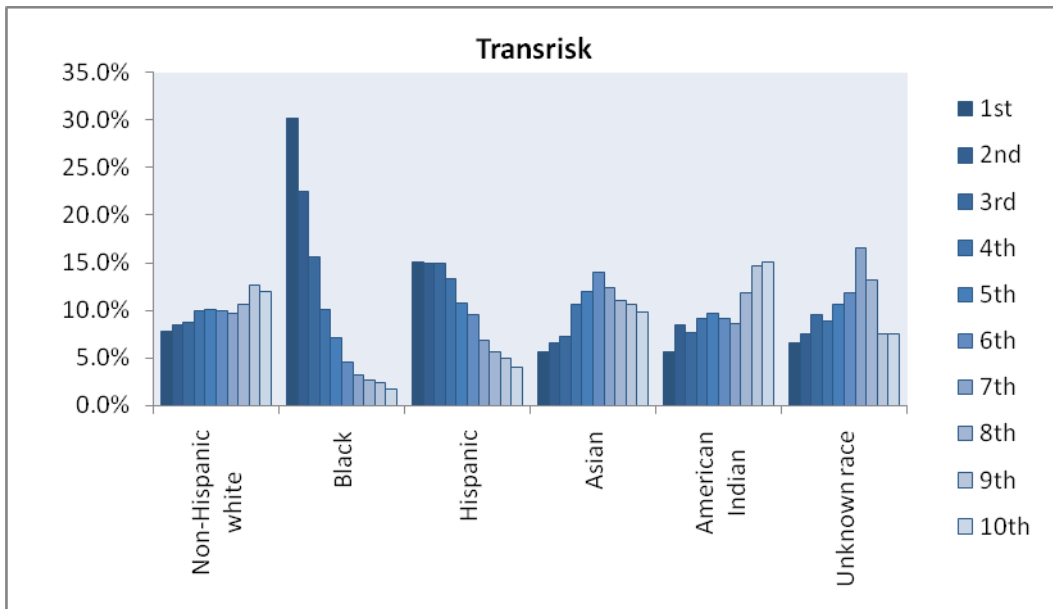
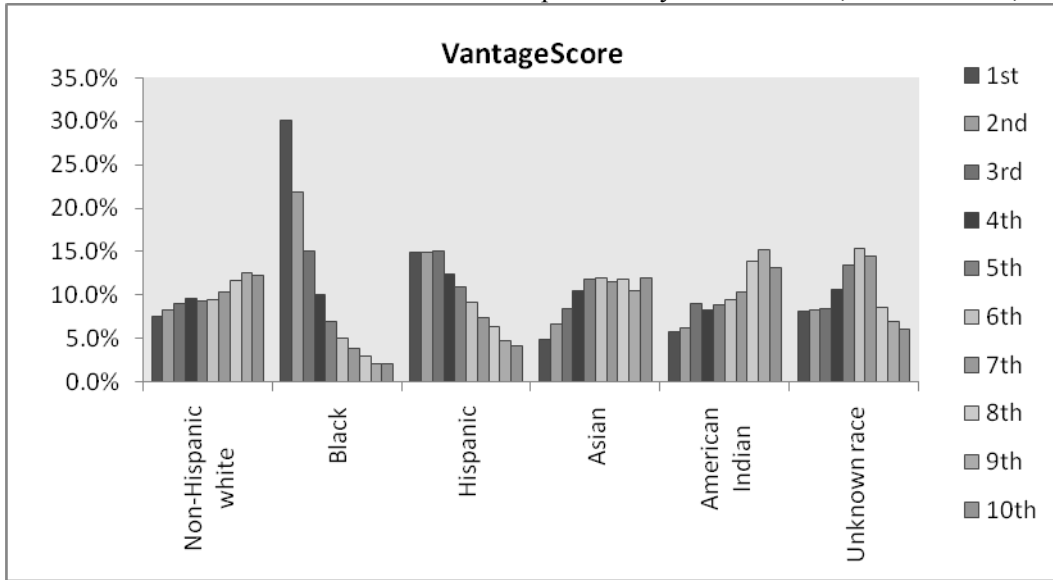
For instance, the nature of the economic downturn that began in December 2007 shed light on the central importance of credit ratings in terms of stable household finances. Credit ratings have become the standard yardstick by which an applicant's capacity to pay back a loan is judged. Exhibit 16 provides the proportion of households by race that is associated with the lowest three deciles with respect to credit scores. Exhibit 17 provides data analyzed by the Federal Reserve Bank regarding the distribution of population by credit score deciles. The higher the decile (e.g., 9th or 10th), the better the credit score. The data indicate that a higher proportion of African-Americans suffer from bad credit. This is a reflection of a number of factors, including lower average/median incomes, potentially less financial literacy and perhaps greater susceptibility to economic dislocation (e.g., job loss).

Exhibit 16: Percentage Falling Within the Lowest Three Rating Deciles by race, United States, 2007



Source: Federal Reserve Bank of New York

Exhibit 17. The Distribution of the Ethnic Population by Credit Scores, United States, 2007



Source: TransUnion (modified by the Federal Reserve Bank)

Exhibit 18 provides statistical detail regarding the reason for denial of loan applications for African-Americans in the Baltimore Metropolitan area and in many other key U.S. metros.

Exhibit 18. Conventional Home Loan Application (African-American): Denial Cases by the Reason (reported by FFIEC), in Baltimore-Towson MSA, 2008

MSA	Debt to Income Ratio	Employment History	Credit History	Collateral	Insufficient cash	Unverifiable information	Credit application incomplete	Mortgage Insurance denied
San Francisco	21%	3%	5%	21%	8%	5%	11%	--
Indianapolis	19%	1%	23%	15%	5%	8%	11%	2%
Jacksonville	20%	1%	29%	12%	7%	7%	5%	2%
Columbus	19%	1%	25%	16%	6%	6%	6%	3%
Austin	23%	3%	32%	5%	5%	5%	11%	1%
San Jose	6%	--	9%	12%	15%	24%	--	--
Detroit	13%	1%	23%	22%	5%	8%	6%	2%
Baltimore	18%	1%	20%	16%	7%	7%	6%	2%
Los Angeles	21%	2%	12%	14%	6%	10%	8%	2%
Chicago	17%	1%	18%	16%	4%	9%	8%	3%
Houston	17%	2%	30%	9%	6%	8%	9%	2%
Philadelphia	16%	1%	23%	17%	7%	5%	9%	2%
Phoenix	23%	1%	19%	14%	9%	7%	6%	2%
San Diego	19%	1%	10%	15%	4%	16%	13%	4%
San Antonio	15%	0%	34%	16%	6%	4%	10%	0%
Dallas	17%	2%	23%	11%	7%	11%	10%	2%
Charlotte	19%	2%	22%	13%	7%	6%	8%	2%
Memphis	15%	2%	29%	15%	6%	8%	9%	2%
New York	20%	1%	13%	16%	5%	8%	15%	2%
Fort Worth	16%	3%	29%	13%	7%	9%	7%	1%
National:	21%	1%	28%	25%	2%	3%	7%	0%

Source: Federal Financial Institutions Examination Council (FFIEC)

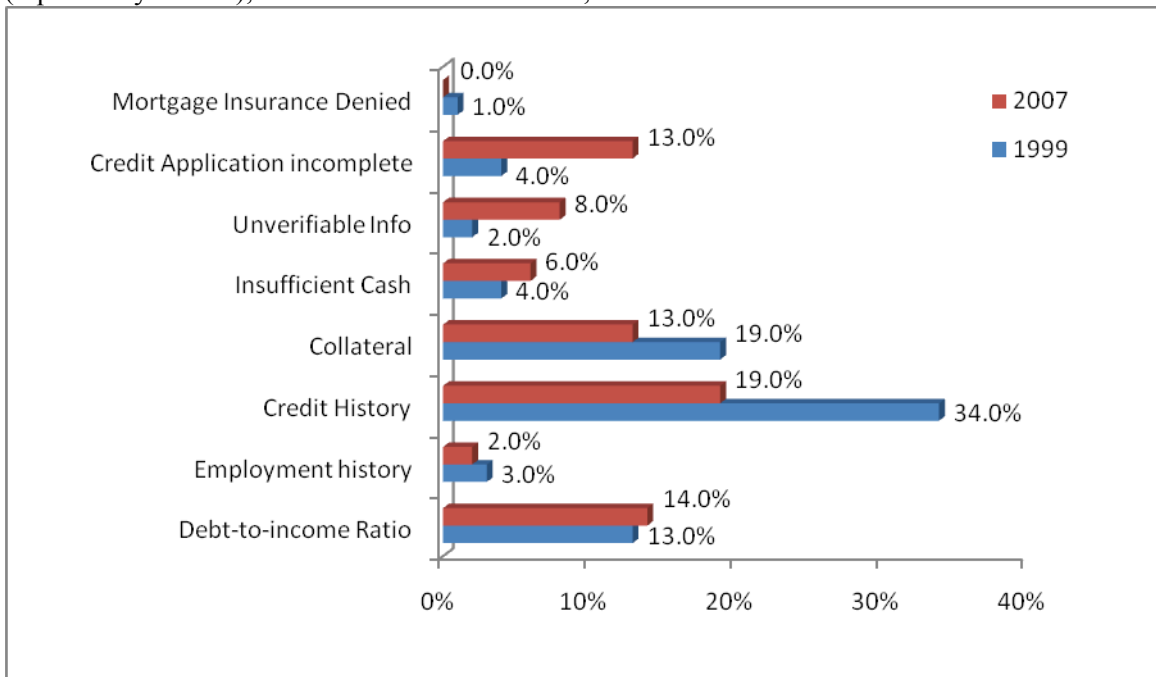
Exhibit 19 compares the distribution by reasons for conventional home loan application denial across various races in Baltimore Metropolitan area in 2008. Predictably, the proportion of applicants whose loan denials are attributed to the credit history is higher for African- Americans than for other races. Exhibit 20 provides statistical detail regarding application denials among African-Americans in the Baltimore metropolitan area.

Exhibit 19: Reason for Loan Application Denial, Distribution by Reason across Ethnicities, 2008

	Debt-to-Income Ratio	Employment History	<i>Credit History</i>	Collateral	Insufficient Cash	Unverifiable Information	Credit App Incomplete	Mortgage Insurance Denied
African-American	18%	1%	20%	16%	7%	7%	6%	2%
White	21%	3%	17%	18%	8%	5%	9%	1%
White Non-Hispanic	21%	3%	17%	18%	9%	5%	10%	2%
Asian	21%	3%	4%	13%	10%	9%	16%	--
Hawaiian & other Pacific Islanders	20%	7%	7%	7%	13%	13%	7%	13%
American Indian*	25%	--	17%	17%	8%	8%	8%	--
Hispanic or Latino	20%	3%	20%	14%	8%	8%	4%	2%

Source: FFIEC *includes Alaska Natives

Exhibit 20. Conventional home loan application (African-American): Denial cases by the Reason (reported by FFIEC), in Baltimore-Towson MSA, 1999 vs. 2007



Source: FFEIC

Analysis of the FFIEC data reveals that African-Americans are frequently denied access to credit not because of credit history, but because of inability to supply sufficient documentation. Fully 21 percent of denials in 2007 were due to either incomplete credit applications or unverifiable information. This is directly related to the notion of inadequate financial literacy, though other factors are likely implicated as well.

The most conventional gauge of financial literacy used by lending institutions is FICO scores, which are generated by the Fair Isaac Company using the consumer data collected by credit agencies such as Experian and Equifax. There is no effective way to measure financial literacy within household decision makers. We cannot ascertain the level of their knowledge without the availability of a standardized test. Therefore, the best way to measure financial literacy is to look at relevant and associated outcomes, including via credit scores. Scores usually range between 400 and 825. Scores above 710 are considered a reflection of good credit while a score of 620 or below represents “highly risky credit” (Federal Reserve Bank of Minneapolis).¹⁸

In order to counteract the negative impacts associated with financial illiteracy, a number of educational institutions are supplying financial literacy education. Exhibits 21 and 22, for instance, reflect the contributions of the National Academy Foundation in Baltimore City and Prince George’s County.

Exhibit 21. NAF Academy of Finance Institutions, Baltimore City, Maryland

City	School District	High School Name	Academy Name
Baltimore	Baltimore City Public School System	National Academy Foundation High School	NAF Academy School AOF
Baltimore	Baltimore City Public School System	Patterson High School	Patterson High School AOF

Source: Institute of Management Accountants

¹⁸ The Federal Reserve Bank of Minneapolis. (November, 2000). *How does credit scoring work?* http://www.minneapolisfed.org/publications_papers/pub_display.cfm?id=3030

Exhibit 22. NAF Academy of Finance Institutions, Prince George’s County, Maryland

City	School District	High School Name	Academy Name
Bladensburg	Prince George’s County Public Schools	Bladensburg High School	Bladensburg High School AOF
Capitol Heights	Prince George’s County Public Schools	Fairmont Heights High School	Fairmont Heights High School AOF
Forestville	Prince George’s County Public Schools	Suitland High School	Suitland High School AOF
Greenbelt	Prince George’s County Public Schools	Eleanor Roosevelt High School	Eleanor Roosevelt High School AOF
Hyattsville	Prince George’s County Public Schools	Northwestern High School	Northwestern High School AOF
Springdale	Prince George’s County Public Schools	Charles Herbert Flowers High School	Charles Herbert Flowers High School AOF
Upper Marlboro	Prince George’s County Public Schools	Largo High School	Largo High School AOF

Source: Institute of Management Accountants

Below is a list of current programs and initiatives aimed at increasing the financial literacy rate among high school and college students within areas with large African-American populations.

- Baltimore City

City of Baltimore, Council Bill 09-0129R: Financial Literacy Requirement for Graduation from Baltimore City Schools

The Baltimore City Council approved Council Bill 09-0129R (Resolution) on August 10, 2009. The Bill requests that the New Board of School Commissioners and the CEO of Baltimore City schools analyze the feasibility of requiring students to pass a course in financial literacy to graduate from Baltimore City schools.

- Prince George’s County

House Bill 1502 Prince George’s County Board of Education Financial Literacy Curriculum (PG 418-09), 2009 Maryland General Assembly

House Bill 1502 requires the Prince George’s County Board of Education to create curricular content for a semester-long course in financial literacy and requires students to complete a financial literacy course as a requisite for graduation. Mandatory areas of instruction include: (1) choosing a career and earning income; (2) economic and financial decision making; (3) basic economic concepts including opportunity cost/benefit

analysis, supply and demand; (4) saving and investing money; (5) credit; (6) charitable giving; (7) household budgeting; (8) insurance; (9) consumer awareness; (10) understanding contractual agreements; and (11) fraud and identity theft. This bill took effect on October 1, 2009.

- Prince George's Community College Community Financial Center

Prince George's Community College opened its Community Financial Center in February 2009, which includes Finance 411 a comprehensive financial education program established to address the financial literacy needs of students and community residents. Based on this discussion, the macro-measure would be African-American credit scores relative to regional averages.

Establishing a social objective

Nationally, African-American credit scores are substantially lower than they are for other groups. According to the Board of Governors of the Federal Reserve System, fully 68 percent of African-American households have credit scores in the lowest three deciles. The corresponding proportion among non-Hispanic whites is 25 percent and among Asian-Americans just 19 percent. The social objective should be to reduce the proportion of African-American households in the lowest three deciles from 68 percent to 30 percent over the course of the current decade. In other words, African-Americans should be no more represented in the bottom three deciles than the balance of the population. Sage pauses to note that this objective will be somewhat difficult to measure locally and very difficult to achieve.

- Toward a Micro-Measure

From an organizational perspective, the most obvious metrics include:

- The number of people supplied with credit counseling;
- The number of people directed in financial literacy programs/coursework; and
- Any indications of credit score increases among African Americans who are provided this specific assistance.

Conclusion

Sage has crafted a series of macro- and micro- performance measures along five MITM strategic intervention areas. The macro-measures relate to society-wide phenomenon and relate to a scale of economic activities that may not be susceptible to dramatic change despite the best ABC efforts. However, the macro-measures may prove useful in determining the relative weight that ABC places upon each strategic intervention area over time. Presumably, the worse the society-wide outcomes along a certain dimension, the more emphasis MITM would place on that particular issue.

Proposed performance metrics were selected with a number of key considerations in mind, including relevance to the scale and scope of organizational activities, achievability, frequency of data availability, and reliability. Methodologically, Sage

relied heavily upon academic literature and its own awareness of available metrics for support.

The recommended micro-performance measures, by contrast, are designed to help ABC understand the efficiency with which it provides support through MITM to its stakeholders. To operationalize these performance measures, it may be necessary for ABC to develop processes that result in systematic data collection.

With Appreciation and Thanks

*Associated Black Charities extends its
thanks and appreciation to:*

*The Annie E. Casey Foundation for its
continued support*

Associated Black Charities
is a public foundation that facilitates
the creation of measurably healthier and
wealthier communities throughout
the State of Maryland through responsible
leadership and philanthropic investment.



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