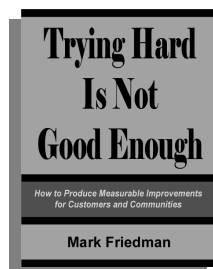


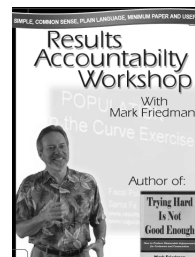
Results-Based Accountability


**The Fiscal Policy Studies Institute
Santa Fe, New Mexico**



Websites
raguide.org
resultsaccountability.com

Book - DVD Orders
amazon.com
resultsleadership.org





**SIMPLE
COMMON SENSE
PLAIN LANGUAGE
MINIMUM PAPER
USEFUL**



Results Accountability

is made up of two parts:

Population Accountability
about the well-being of

WHOLE POPULATIONS

For Communities – Cities – Counties – States - Nations

Performance Accountability
about the well-being of

CLIENT POPULATIONS

For Programs – Agencies – and Service Systems

Results Accountability

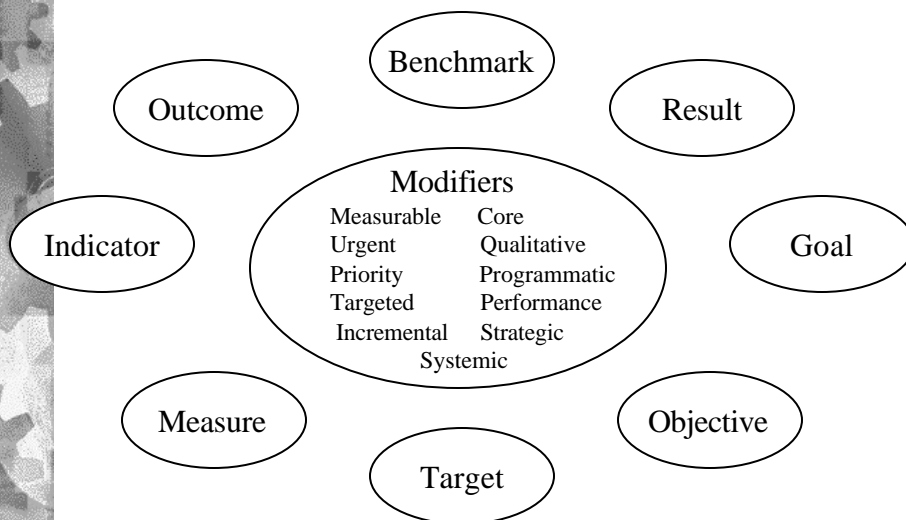
COMMON LANGUAGE

COMMON SENSE

COMMON GROUND

THE LANGUAGE TRAP

Too many terms. Too few definitions. Too little discipline



Lewis Carroll Center for Language Disorders

DEFINITIONS

Population

RESULT or OUTCOME

A condition of well-being for children, adults, families or communities.

Children born healthy, Children ready for school,
Safe communities, Clean Environment, Prosperous Economy

INDICATOR or BENCHMARK

A measure which helps quantify the achievement of a result.

Rate of low-birthweight babies, Percent ready at K entry,
crime rate, air quality index, unemployment rate

Performance

PERFORMANCE MEASURE

A measure of how well a program, agency or service system is working.

- Three types:
1. How much did we do?
 2. How well did we do it?
 3. Is anyone better off? = Customer Results

From Ends to Means From Talk to Action

Population

RESULT or OUTCOME

INDICATOR or BENCHMARK

ENDS

Performance

PERFORMANCE MEASURE

Customer result = Ends
Service delivery = Means

MEANS



POPULATION ACCOUNTABILITY

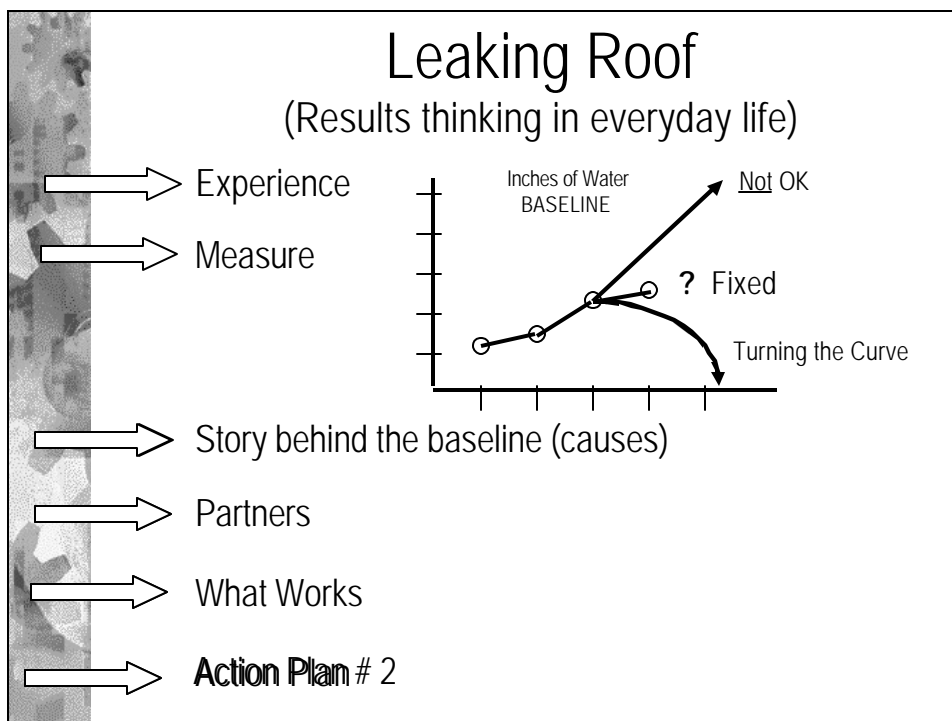
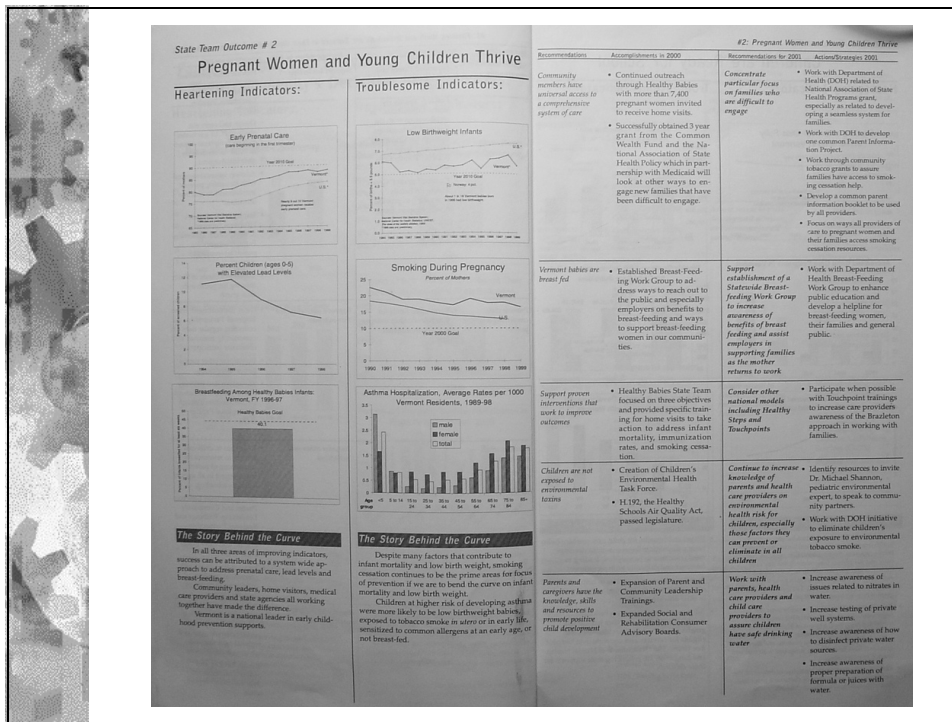
For Whole Populations
in a Geographic Area

Fiscal Policy Studies Institute
Santa Fe, New Mexico
www.resultsaccountability.com
www.raguide.org



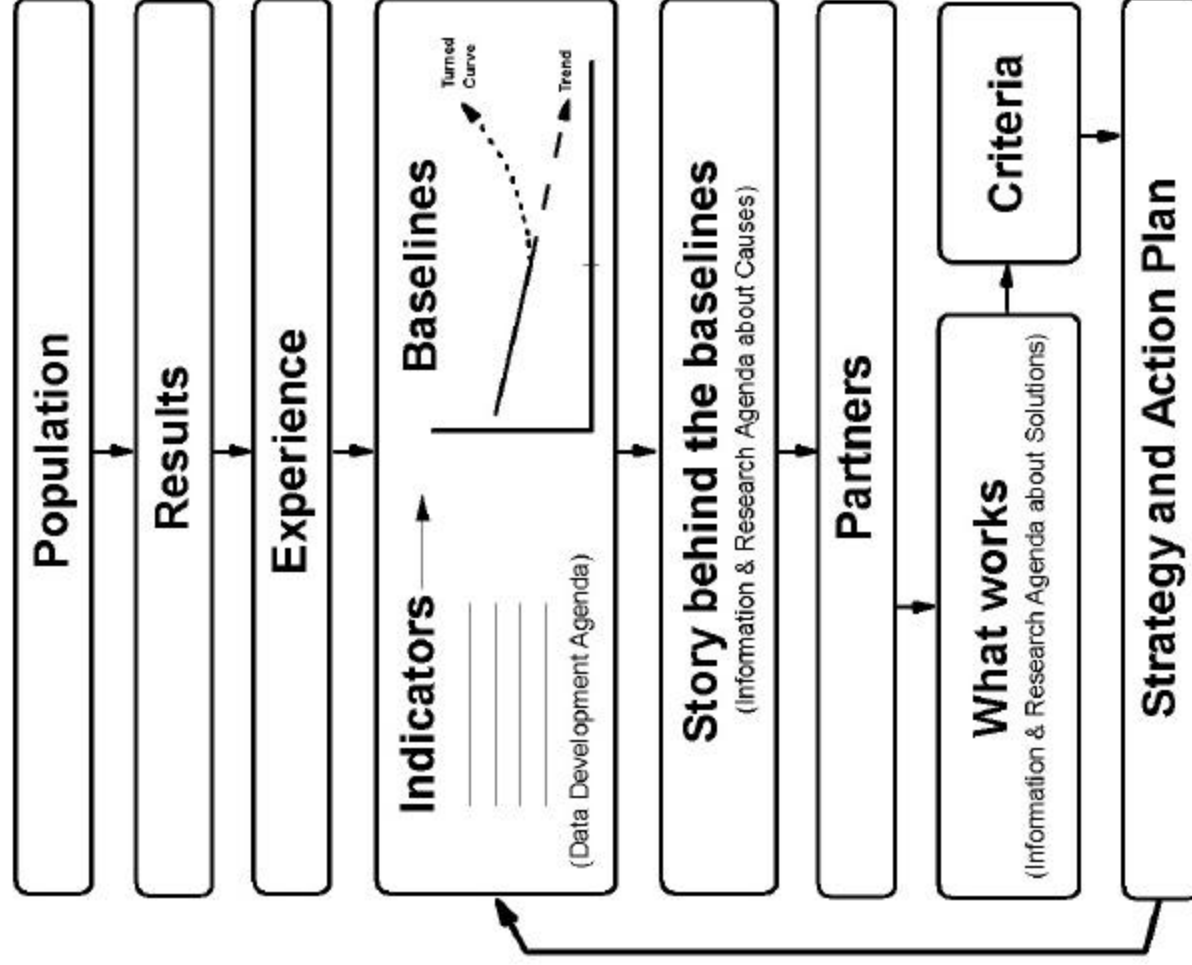
Community Outcomes for Christchurch, NZ

1. A Safe City
2. A City of Inclusive and Diverse Communities
3. A City of People who Value and Protect the Natural Environment
4. A Well-Governed City
5. A Prosperous City
6. A Healthy City
7. A City for Recreation, Fun and Creativity
8. City of Lifelong Learning
9. An Attractive and Well-Designed City



Population Accountability

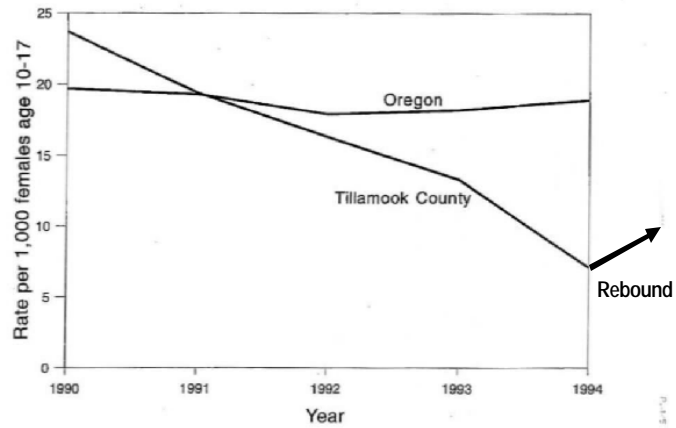
Getting from Talk to Action



The 7 Population Accountability Questions

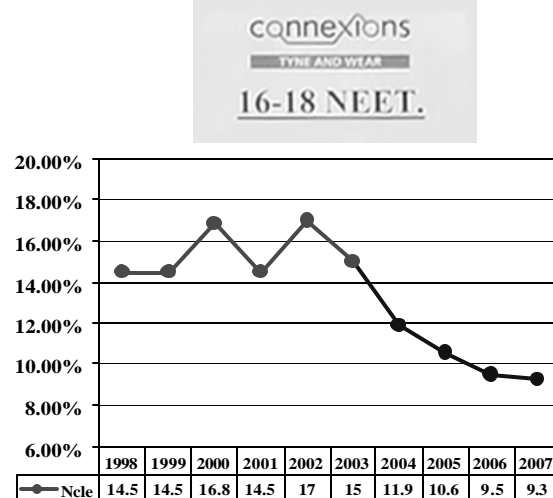
1. What are the quality of life conditions we want for the children, adults and families who live in our community?
2. What would these conditions look like if we could see them?
3. How can we measure these conditions?
4. How are we doing on the most important of these measures?
5. Who are the partners that have a role to play in doing better?
6. What works to do better, including no-cost and low-cost ideas?
7. What do we propose to do?

Teen Pregnancy Rates, 1990-1994



Source: Oregon Health Division, Center for Health Statistics

Newcastle, UK



Revised 9 Nov 2007

Source: Connexions Tyne and Wear, UK


Sara Morgan-Evans



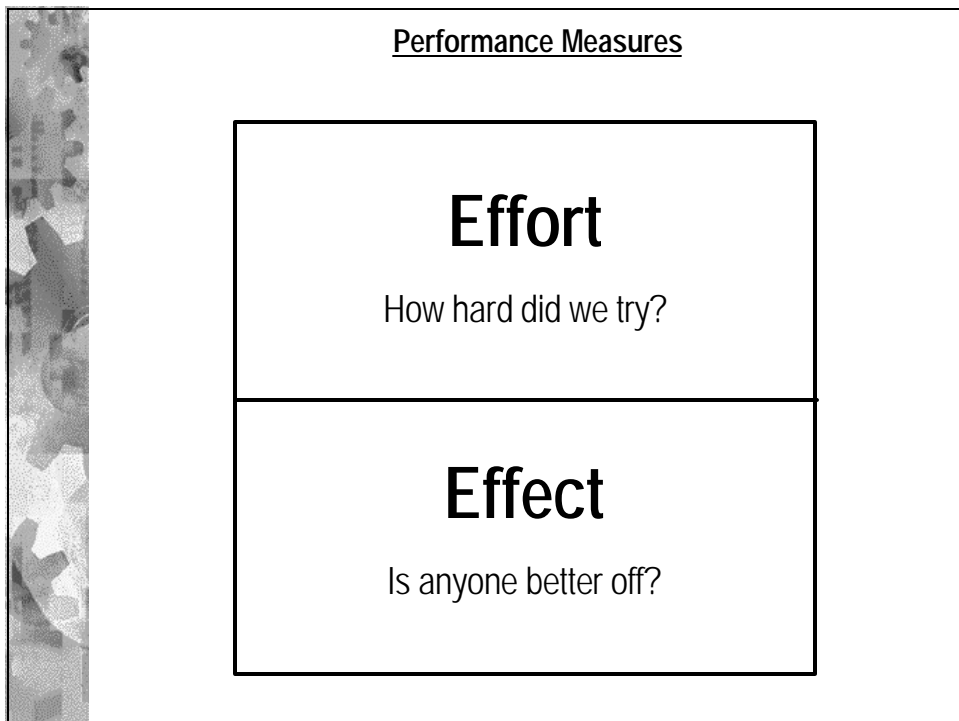
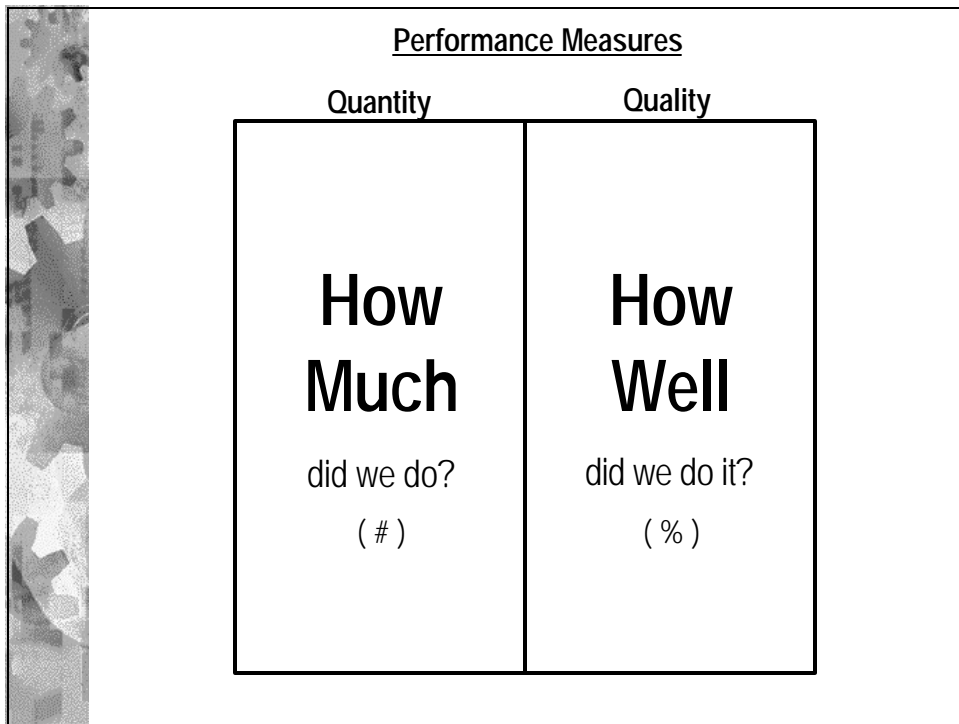
Performance Accountability

For Programs, Agencies and
Service Systems

Fiscal Policy Studies Institute
Santa Fe, New Mexico
www.resultsaccountability.com
www.raguide.org



**“All performance measures
that have ever existed
for any program
in the history of the universe
involve answering two sets of
interlocking questions.”**



<u>Drug/Alcohol Treatment Program</u>	
Effort	Quantity How much did we do? Number of persons treated
	Quality How well did we do it? Percent of staff with training/certification
Effect	Is anyone better off? <u>Number of clients off of alcohol & drugs</u> - at exit - 12 months after exit
	Is anyone better off? <u>Percent of clients off of alcohol & drugs</u> - at exit - 12 months after exit

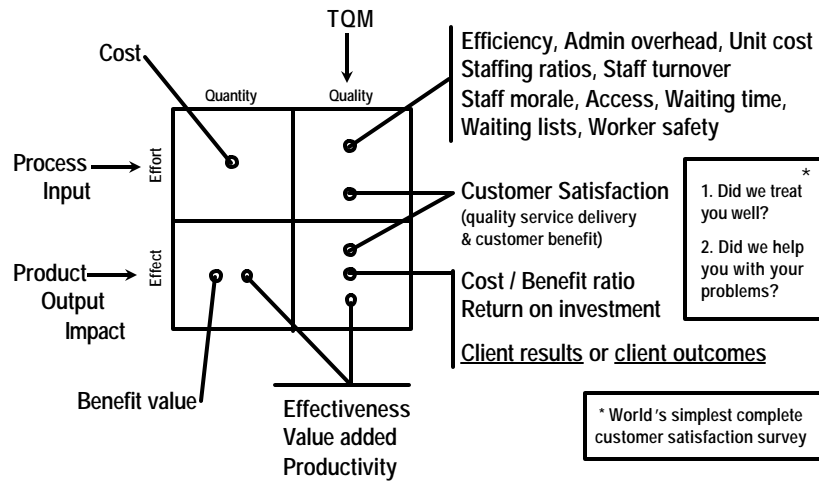
<u>Fire Department</u>	
Effort	Quantity How much did we do? Number of responses
	Quality How well did we do it? Response Time
Effect	Is anyone better off? # of fires kept to room of origin
	Is anyone better off? % of fires kept to room of origin

<u>General Motors</u>	
Effort	Quantity How much did we do? # of production hrs # tons of steel
	Quality How well did we do it? Employees per vehicle produced
Effect	Is anyone better off? # of cars sold \$ Amount of Profit \$ Car value after 2 years
	Is anyone better off? % Market share Profit per share % Car value after 2 years

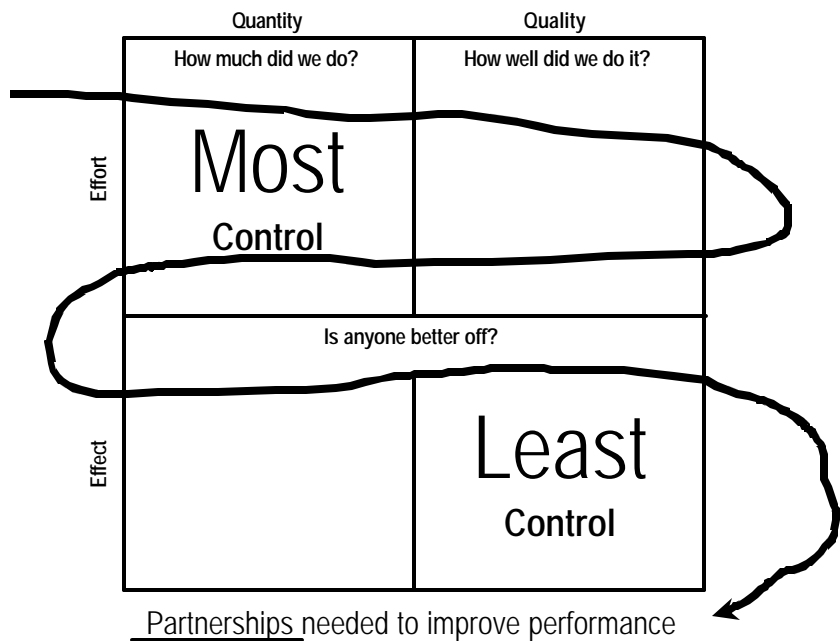
Source: USA Today 9/28/98

<u>Not All Performance Measures Are Created Equal</u>	
Effort	Quantity How much did we do? Least Important
	Quality How well did we do it? Also Very Important
Effect	Is anyone better off? Most Important

RBA Categories Account for All Performance Measures (in the history of the universe)



The Matter of Control



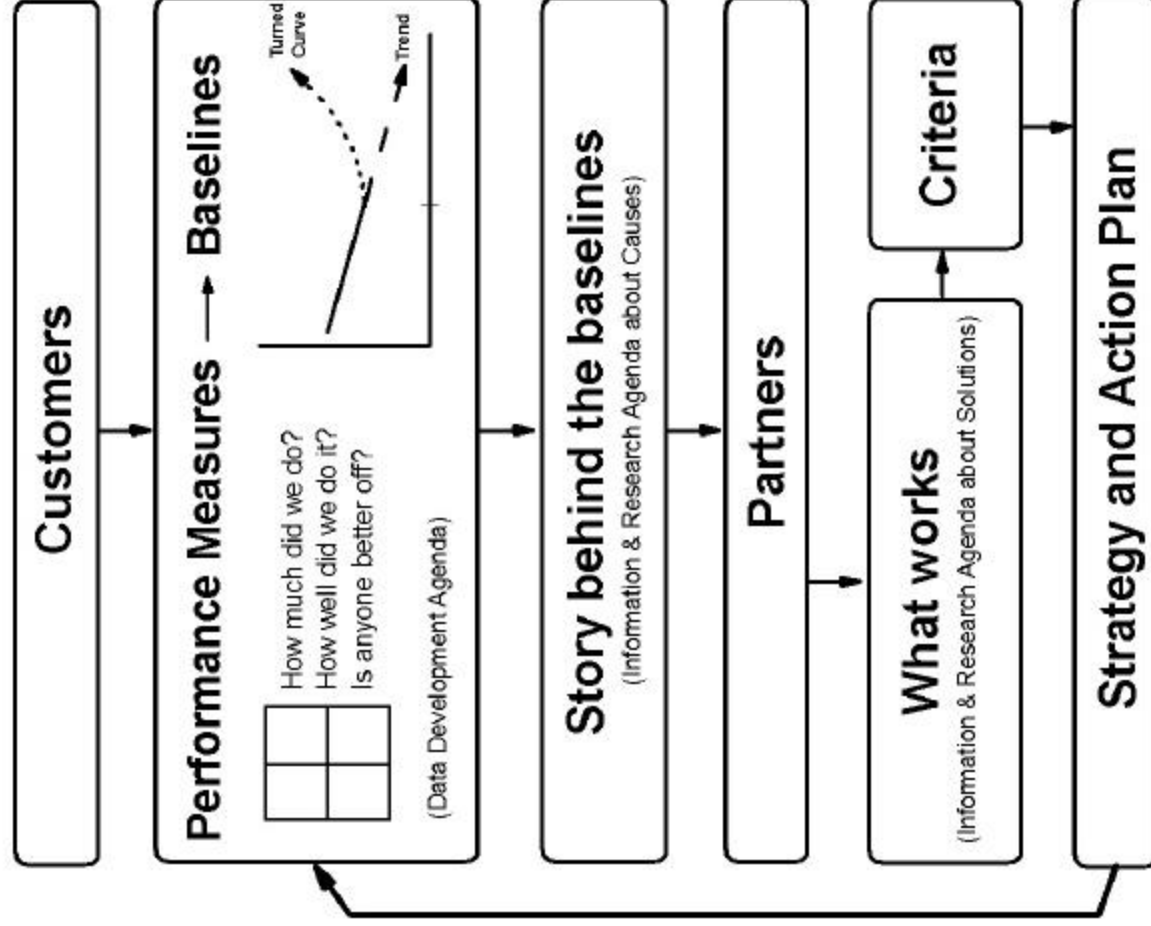
Separating the Wheat from the Chaff

Types of Measures Found in Each Quadrant

<u>How much did we do?</u>	<u>How well did we do it?</u>
<p># Customers served (by customer characteristic)</p> <p># Activities (by type of activity)</p>	<p>% Common measures Workload ratio, staff turnover rate, staff morale, percent of staff fully trained, worker safety, unit cost, customer satisfaction: <i>Did we treat you well?</i></p> <p>% Activity-specific measures Percent of actions timely and correct, percent customers completing activity, percent of actions meeting standards</p>
<u>Is anyone better off?</u>	
<p>#</p> <p>#</p> <p>#</p> <p>#</p> <div>Point in time vs. Two point comparison measures</div>	<p>% Skills / Knowledge (e.g. parenting skills)</p> <p>% Attitude / Opinion including customer satisfaction: <i>Did we help you with your problems?</i></p> <p>% Behavior (e.g. school attendance)</p> <p>% Circumstance (e.g. working, in stable housing)</p>

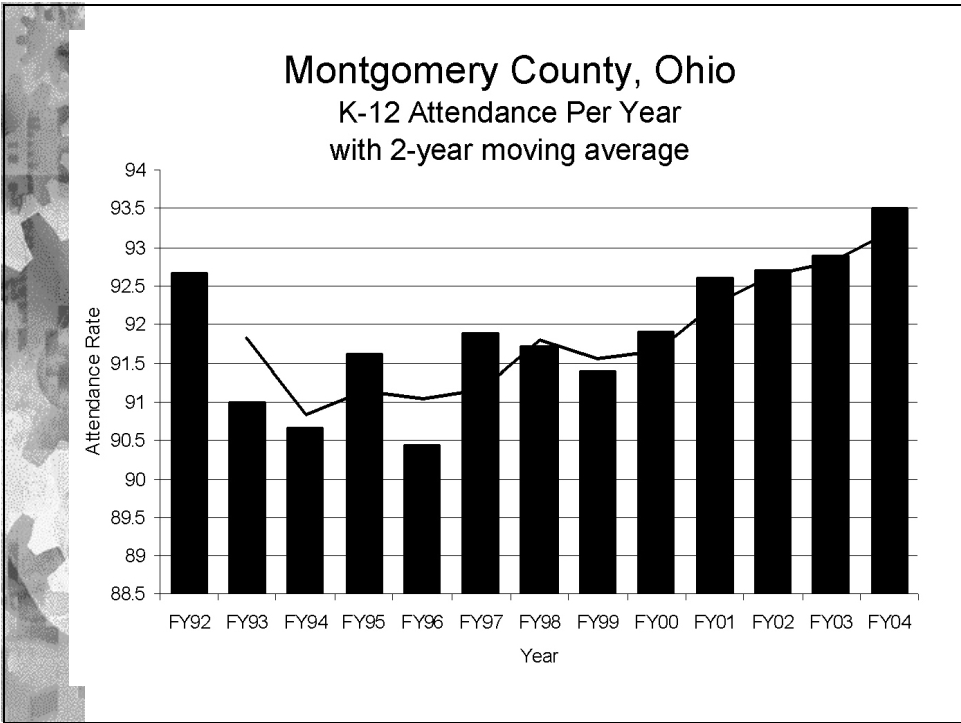
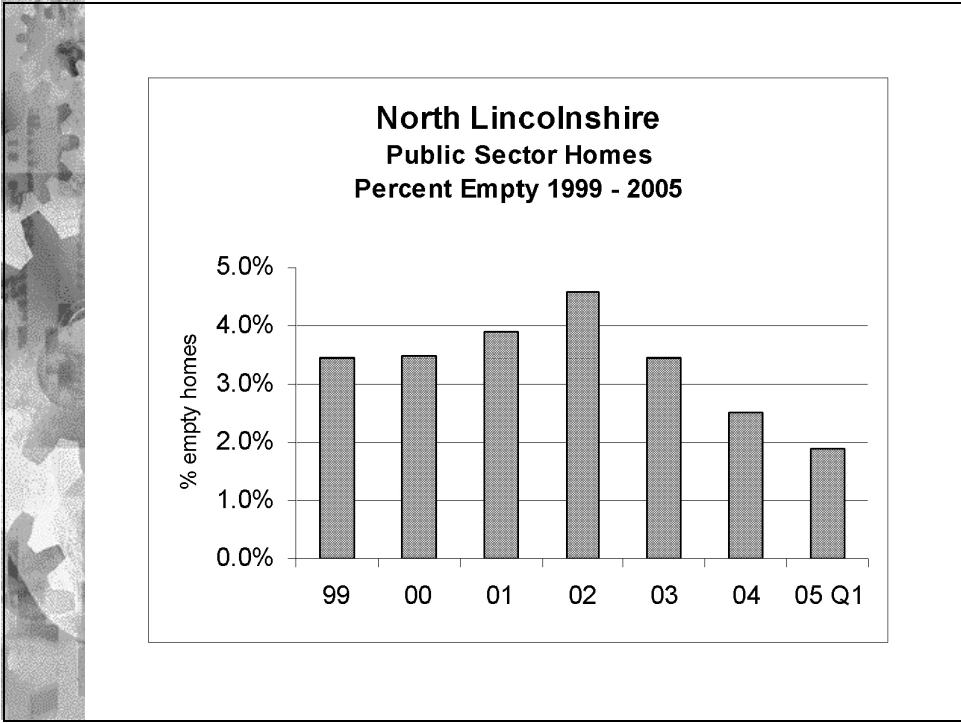
Performance Accountability

Getting from Talk to Action



The 7 Performance Accountability Questions

1. Who are our customers?
2. How can we measure if our customers are better off?
3. How can we measure if we are delivering services well ?
4. How are we doing on the most important of these measures?
5. Who are the partners that have a role to play in doing better?
6. What works to do better, including no-cost and low-cost ideas?
7. What do we propose to do?



How Population & Performance Accountability FIT TOGETHER

THE LINKAGE Between POPULATION and PERFORMANCE

POPULATION ACCOUNTABILITY

Healthy Births

Rate of low birth-weight babies

Stable Families

Rate of child abuse and neglect

Children Succeeding in School

Percent at grade level in reading and math

POPULATION
RESULTS

PERFORMANCE ACCOUNTABILITY

Child Welfare Program

# of investigations completed	% initiated within 24 hrs of report
# repeat Abuse/Neglect	% repeat Abuse/Neglect CUSTOMER RESULTS

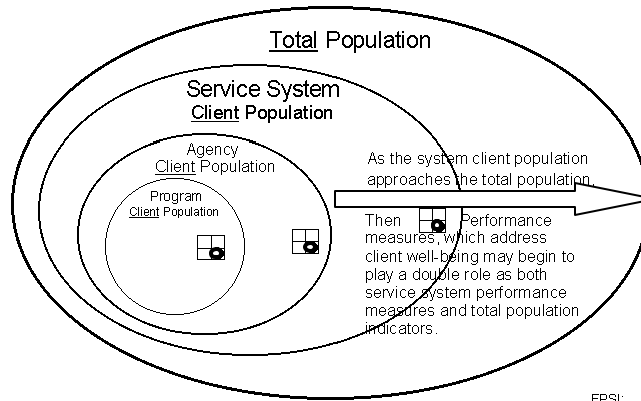
Contribution relationship

Alignment of measures

Appropriate responsibility

An Advanced View of the Relationship Between Indicators and Performance Measures

RBB201



FPSI:
2/15/98

**Every time
you present
your program,
Use a
two-part
approach.**

Population Accountability

Result: to which you contribute to most directly.

Indicators:



Story:

Partners:

What would it take?:

Your Role: as part of a larger strategy.

Shortcut

Performance Accountability

Program:

Performance measures:



Story:

Partners:

Action plan to get better:

Turn the Curve Exercise: Population Well-being

5 min: Starting Points

- timekeeper and reporter
- geographic area
- two hats (yours plus partner's)

10 min: Baseline

- pick a quality of life result and indicator curve to turn
- forecast (to 2012) – OK or not OK?

15 min: Story behind the baseline

- causes/forces at work
- information & research agenda part 1 - causes

15 min: What works? (What would it take?)

- what could work to do better?
- each partners contribution
- no-cost / low-cost ideas
- information & research agenda part 2 – what works

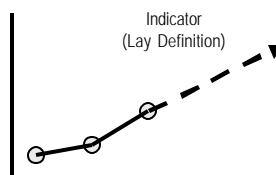
Two
pointers
to action

10 min: Report convert notes to one page

ONE PAGE Turn the Curve Report: Population

Result: _____

Indicator
Baseline



Story behind the baseline

----- (List as many as needed)

Partners

----- (List as many as needed)

Three Best Ideas – What Works

1. -----
2. -----
3. ----- No-cost / low-cost
4. ----- **Off the Wall**

Sharp
Edges

Turn the Curve Exercise: Program Performance

5 min: Starting Points

- timekeeper and reporter
- identify a program or service to work on
- two hats (yours plus partner's)

10 min: Performance measure baseline

- choose 1 measure to work on – from the lower right quadrant
- forecast (to 2012) – OK or not OK?

15 min: Story behind the baseline

- causes/forces at work
- information & research agenda part 1 - causes

15 min: What works? (What would it take?)

- what could work to do better?
- each partners contribution
- no-cost / low-cost ideas
- information & research agenda part 2 – what works

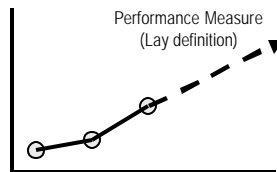
Two
pointers
to action

10 min: Report convert notes to one page

ONE PAGE Turn the Curve Report: Performance

Program: _____

Performance
Measure
Baseline



Story behind the baseline

----- (List as many as needed)

Partners

----- (List as many as needed)

Three Best Ideas – What Works

1. -----
2. -----
3. -----No-cost / low-cost
4. ----- **Off the Wall**

Sharp
Edges

Wyoming Strategic Planning Design - Part I

(To be completed by the Governors Planning Department)

Quality of Life Result:

E.g. A Clean Environment, A Prosperous Economy, Strong Stable Families, Children Ready for and Succeeding in School, etc.

Why is this important?

Briefly explain, so a taxpayer could understand, why this quality of life condition is important to the people of Wyoming.

How are we doing?

Show the 3 to 5 most important indicators in the form of baselines with at least 3 years of actual history. Optional: provide a 2 year forecast at current effort level.



The story behind the baselines:

Explain, so a taxpayer could understand, the causes behind the indicator baselines above. Use additional data as necessary to tell this story.

What it will take to do better and the role of state government:

Include no-cost and low-cost ideas and the role of the state's partners.

Appendix A: Data development Agenda: List priorities for new or better indicator data

Wyoming Strategic Planning Design - Part II

Same format for Departments, Divisions and Programs

Department/Division/Program:

Contribution to Wyoming Quality of Life:

Briefly explain, so a taxpayer could understand, how your (Dept/Div/Prog), in conjunction with other public and private partners, contributes to the quality of life of the people of Wyoming.

Basic Facts:

Show total number of staff and size of budget in total and general funds.

List the 5 most important programs or functions and show annual number served,

Performance:

Show the 3 to 5 most important performance measures in the form of baselines with at least 3 years of actual history. Optional: provide a 2 year forecast of performance at current effort level.

Performance measures must be those that best answer the questions:

- How well are we delivering service?
- Are our customers better off? (CUSTOMER RESULTS)

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--

--

Story behind (last 3 years of) performance:

Briefly explain, so a taxpayer could understand, the causes behind your performance for the last few years, including an explanation of the picture of performance shown in the baselines above. Reference your accomplishments where they have contributed. Use additional performance data as necessary to tell this story. Best formatting is short paragraphs with first sentence underlined.

What do you propose to do to improve performance in the next 2 yrs?

Include no-cost and low-cost ideas and the contribution of partners. Best formatting is short paragraphs with action item underlined.

Appendix A: Data development Agenda: List priorities for new or better data on performance

Appendix B: Link to Budget: Provide detail on priorities identified above which show in the current or proposed budget.

A 5-step method for identifying performance measures for any program in 45 minutes

The following five step scripted process is the best way to select the most important performance measures and identify a Data Development Agenda for any program or service. With practice, this process can be completed in about 45 minutes. Participants should each have a copy of the performance measurement summary on page 28.

Step 1. How much did we do? Draw the four quadrants on a piece of flip chart paper. Start in the upper left quadrant. Write down the measure “number of customers served.” Ask if there are better, more specific ways to count customers or important subcategories of customers and list them, such as the number of children with disabilities served.

Next, ask what activities are performed. Convert each activity into a measure. The activity of “training people” becomes number of people trained. Paving roads becomes number of miles of road paved. When you're finished, ask if there are any major activities that are not listed. Don't try to get every last detail, just the most important categories of customers and activities.

Step 2. How well did we do it? Ask people to review the common measures listed in the upper right quadrant of the performance measurement summary. Write each one that applies in the upper right quadrant of the flipchart paper.

Next take each activity listed in the upper left quadrant and ask what measures tell how well that particular activity was performed. If you get blank looks, ask if timeliness or accuracy matters. Convert each answer into a measure and be specific. The timeliness of case reviews becomes percent of case reviews completed on time. If you are not sure whether a measure goes in the upper right or lower right quadrant, put it where you think best and move on. All the measures in both quadrants will be considered equally in Steps 4 and 5.

Step 3. Is anyone better off? Ask "If your program works really well, in what ways are your customers' lives better? How could we observe this? How could we measure it?" Create pairs of measures (number and percentage) for each answer. For example, the number of clients who get jobs goes in the lower left quadrant. And the percent of clients who get jobs goes in the lower right quadrant. It saves time, when entering these measures, to write them only once in the lower right quadrant, and place # signs in the lower left quadrant across from each measure.

Identifying whether anyone is better off is the most interesting and challenging part of this process. Dig deep into the different ways in which service benefits show up in the lives of the people served. Explore each of the four categories of better-offness: Skills / Knowledge, Attitude / Opinion, Behavior, and Circumstance. If people get stuck, try the reverse question: "If your service was terrible, how would it show up in the lives of your customers?"

Look first for data that is already collected. Then be creative about things that could be counted and how the data could be generated. It is not always necessary to have data for all of your customers. Data based on samples can be used. Pre and post testing can be used to show improvement over time in skills, knowledge, attitude and opinion. When no other data is available, ask clients to self-report about improvements or benefits.

Keep in mind that all data have two incarnations: a lay definition and a technical definition. The lay definition is something that everyone can understand. The technical definition gives the exact way in which the measure is constructed. For example, “high school graduation rate” is a lay definition with many possible technical definitions. The easiest technical definition is the number who graduate on June 15th as a percentage of enrollment on June 1st. This will always be close to 100%. A tougher technical definition would compare graduation numbers to enrollment on September 30 of the previous year. A still tougher definition would compare graduation to the enrollment of 9th graders four years earlier. Each technical definition constitutes a separate measure.

When you complete step 3, you will have filled in the four quadrants with as many entries as possible. In steps 4 and 5, we use a shortcut method to assess the communication, proxy and data power of each measure and winnow these down to the most important measures.

Step 4. Headline measures: Review the list of upper right and lower right quadrant measures and identify those for which there is good data. By good data we mean that timely and reliable data for the measure is available today or could be produced with little effort. Put a circle next to each one of these measures. Next, ask "If you had to talk about the performance of your program in a public setting, such as a public hearing or conference, and you could only use one of the measures with a circle, which one would you choose?" Put a “#1” by the answer. Then ask "If you could have a second measure... and a third?" You should identify no more than 3 to 5 measures. These should be a mix of upper right and lower right measures. These choices represent a working list of headline measures for the program.

Step 5. Data Development Agenda: Ask, "If you could buy one of the measures for which you don't have data, which one would it be?" The word “buy” is used because data is expensive both in terms of money and worker time. With a different colored marker, write DDA #1 next to the chosen measure. "If you could buy a second measure... and a third?" List no more than 3 to 5 measures. These measures are the program's Data Development Agenda *in priority order*.

This process leads to a three part list of performance measures:

Headline measures: Those 3 to 5 most important measures for which you have good data, the measures you would use to present your program's performance in a public setting.

Secondary measures: All other measures for which you now have good data. These measures will be used to help manage the program, and will often figure in the story behind the baselines.

Data Development Agenda: A prioritized list of measures where you need new or better data. You will later need to make a judgment about how far down this list you can afford to go.

TOOL FOR CHOOSING A COMMON LANGUAGE

Framework Idea	Choices		Chosen Word or Phrase Each word or phrase can be used only once.
	Common Labels for Each Idea	Modifiers (if you must)	
A. The Basics			
1. A condition of well-being for children, adults, families and communities stated in plain language.	Result, Outcome, Goal, Vision	Population Community-wide (For "client results" see D3)	1.
2. A measure that helps quantify the achievement of a result.	Indicator, Benchmark		2.
3. A coherent set of actions that has a reasoned chance of working to improve results.	Strategy, What works		3.
4. A measure of how well a program, agency or service system is working.	Performance measure Performance indicator	Program, Agency, System, Cross-system	4.
B. Other Important Ideas - Part 1			
1. A picture of a desired future, one that is hard but possible to attain.	Vision, Desired future	Often contains one or more results	1.
2. The purpose of an organization.	Mission, Purpose		2.
3. A person or organization who benefits from program or agency service delivery.	Customer, Client, Consumer		3.
4. A person or organization who has a significant interest in the performance of a program, agency or service system.	Stakeholder, Constituent		4.
5. A person or organization who has a role to play in improving results.	Partner	Current, Potential	5.
6. A visual display of the history and forecast(s) for a measure.	Baseline, Trendline		6.
7. An analysis of the conditions, causes and forces at work that helps explain why a baseline looks the way it does.	Story behind the baseline, Epidemiology, Etiology		7.
8. Possible actions that could make a difference on a result or performance measure.	What works, Options, Strategy	Research-based Asset-based	8.
9. A description of proposed actions.	Action plan, Strategy, Strategic plan		9.
10. The components of an action or strategic plan.	Goals and Objectives, Planned actions		10.
11. A description of the funding of existing and/or proposed actions.	Budget, Funding plan		11.
12. A document that describes what new data is needed or existing data that needs to be improved.	Data Development Agenda		12.
13. A document that describes what new information is needed about causes, conditions and/or what works.	Information and Research Agenda	About causes, About solutions	13.
14. A desired level of achievement for an indicator or performance measure.	Target, Goal, Standard	Realistic, Arbitrary, Punitive, Insane	14.

TOOL FOR CHOOSING A COMMON LANGUAGE Page 2

Framework Idea	----- Choices -----		Chosen
	Common Labels for Each Idea	Modifiers (if you must)	Word or Phrase Each word or phrase can be used only once.
C. Other Important Ideas - Part 2			
1. A description of why we think an action or set of actions will work.	Theory of change, Logic model	Used at both the population and performance levels.	1.
2. A structured analysis of how well a program is working or has worked.	Program evaluation		2.
3. A system or process for holding people in a geographic area responsible for the well-being of the total population or some defined subpopulation.	Results Accountability Results-based Accountability Outcome Accountability Outcome-based Accountability	"Results Accountability" is sometimes used to describe all of 3 through 7 combined.	3.
4. A system or process for holding managers and workers responsible for the performance of their programs, agencies and service systems.	Performance accountability	Program, Agency, Service system	4.
5. A system or process of working from ends to means, using population and / or program results to drive decisions about what to do.	Results-based decision making, Outcome-based decision making		5.
6. A system or process of working from ends to means, using population and / or program results to drive the budget.	Results-based budgeting, Outcome-based budgeting		6.
7. A system or process of working from ends to means, using population and/or program results to drive grantmaking decisions.	Results-based grantmaking, Outcome-based grantmaking		7.
D. Types of Performance Measures			
1. Measures of the quantity or amount of effort, how much service was delivered.	How much did we do?, Input, Output, Resources, Process measure, Product measure		1.
2. Measures of the quality of effort, how well the service delivery and support functions were performed.	How well did we do it?, Efficiency measure, Process measure Customer satisfaction		2.
3. Measures of the quantity and quality of effect on customers' lives.	Is anyone better off?, Effectiveness measure, Customer result, Customer outcome, Impact, Cost / benefit ratio, Return on investment, Output, Outcome, Product, Value added, Customer satisfaction	Program, Agency, Service system	3.
E. A Basketfull of Modifiers to use with any of the above.			
	Measurable, Urgent, Priority, Targeted, Incremental, Systemic, Core	Quantitative, Qualitative, Positive, Negative, Short-term Mid-term, Long-term	Intermediate, Internal, Infernal External, Eternal, Allegorical, Extraterrestrial

Elections Program (1330P)

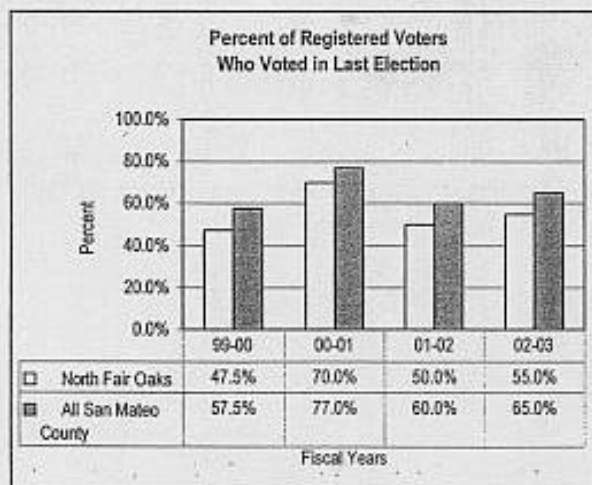
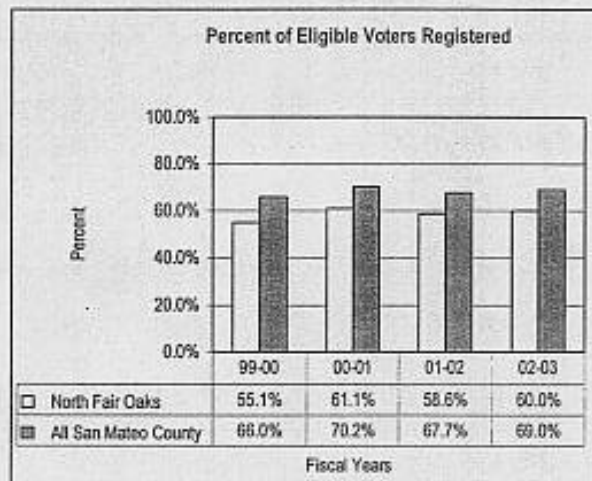
Department: Assessor-County Clerk-Recorder

FY 2002 and 2003 Recommended Budget

Program Outcome Statement

The Elections Division promotes civic involvement in the election process by registering eligible voters and conducting honest and accurate elections on behalf of the citizens of San Mateo County.

Headline Measures



Story Behind Baseline Performance

During FY1999-2000, Elections staff conducted the following purges of the voter file: SB 1313 purge (which requires the review and cleanup of voter files to ensure all information is current), targeting voters who had not voted in four years, and also Change of Address purge using post office data. More than 30,000 voters were removed from active voter file as a result of these efforts. There was a larger increase in voter registrations in February 2000, in anticipation of the March 2000 Presidential Primary Election. In addition, there was an increase in voter turnout during the November 2000 Presidential General Election. As anticipated, more people register and vote during a Presidential Primary and General Election. Voter registration and turnout is anticipated to drop off in FY 2001-02. However, voter registration and turnout will increase slightly in FY 2002-03 due to the November Gubernatorial Election.

There will be ongoing voter registration occurring via Department of Motor Vehicles registrations, political party activity in the County and via the 210 affidavit sites, including four in the North Fair Oaks Area, administered by the League of Women Voters.

What Will Be Done to Improve Performance in the Next Two Years

The Elections Office will meet performance targets by doing the following:

Continue Community Outreach and Education to Increase Voter Registration and Turnout

- Partner with League of Women Voters, community organizations, county agencies, political parties and other resources
- Develop a plan to coordinate the voter registration activities of the political organizations
- Partner with "Frontiers in Leadership" to engage in voter registration and voter turnout efforts
- Attend festivals and major community events to register people
- Conduct voter registration and voting classes in the community at key locations, including the community center and local schools

Performance Measures Summary Table

Performance Measures	FY 98-99 Actual	FY 99-2000 Actual	FY 2000-01 Estimate	FY 2001-02 Target	FY 2002-03 Target
What/How Much We Do					
Number of new voters registered:					
- North Fair Oaks	402	443	600	400	450
- All San Mateo County	22,404	24,482	25,000	20,000	25,000
How Well We Do It					
Percent of eligible voters registered to vote:					
- North Fair Oaks	57.5%	55.1%	61.1%	58.6%	60.0%
- All San Mateo County	70.1%	66.0%	70.2%	67.7%	69.0%
Is Anyone Better Off?					
Number of registered voters who voted in last election:					
- North Fair Oaks	1,723	2,198	3,539	2,640	2,772
- All San Mateo County	150,967	181,190	261,297	207,268	217,631
Percent of registered voters who voted in last election:					
- North Fair Oaks	36.3%	47.5%	70.0%	50.0%	55.0%
- All San Mateo County	44.8%	57.5%	77.0%	60.0%	65.0%

RBA Implementation Self Assessment **for Government and Nonprofit Organizations**

1. Language Discipline (10)

- a. Has your group or organization adopted a common language using the Tool for Choosing a Common Language or some other method? Does this common language allow you to clearly distinguish population and performance accountability? (7)
- b. Can you crosswalk your language usage to that of your funders and other partners? (3)

2. Population Accountability (30)

- a. Has your organization identified one or more population level results or conditions of well-being stated in plain language to which your work contributes? (5)
- b. Have you identified the 3 to 5 most important indicators for each of these results? (5)
- c. Have you created a baseline with history and a forecast for each of these measures? (5)
- d. Have you analyzed the story behind these baselines? (5)
- e. Do you have a written analysis of what it would take to turn these conditions around at the national, state, county, city or community level? (5)
- f. Have you articulated the role your organization plays in such a strategy? (5)

3. Performance Accountability (45)

- a. Has your organization established the 3 to 5 most important performance measures for what you do, using the performance accountability categories *How much did we do? How well did we do it? Is anyone better off?* (5)
- b. Have you created a baseline with history and a forecast for each of these measures? (5)
- c. Do you track these measures on a daily, weekly, monthly or quarterly basis? (10)
- d. Do you periodically review how you are doing on these measures and develop action plans to do better using the performance accountability 7 questions? (10)
- e. Have you adapted your management, budget, strategic planning, grant application, and progress reporting forms and formats to reflect systematic thinking about your contribution to population conditions and your organization's performance? (5)
- f. Are the population and performance baseline curves you are trying to turn displayed prominently as one or more charts on the wall? (5)
- g. Have you identified an in-house expert to train and coach other staff in this work? (5)

4. Bottom line Quality of Service (15)

- a. Considering case mix difficulty, are you doing well or poorly on the most important *Is Anyone Better off?* measures compared to others? (Others = comparable providers, industry benchmarks, or reasonable targets or standards) (5)
- b. How are you doing on the most important *How well did we do it?* measures compared to others? (Others = comparable providers, industry benchmarks, or reasonable targets or standards) (5)
- c. Have you turned any curves? (5)

5. Bonuses and Penalties (-20 to +10)

- a. Research and Evaluation Bonus: Do you have (recent i.e. less than 3 to 5 yrs. old) research or evaluation evidence that shows your services cause improvement in customers' lives as shown by *Is Anyone Better off?* measures? Yes = plus 10 No = 0
- b. Skimming Penalty: Is there any evidence that you are skimming easy customers in order to increase success rates on *Is Anyone Better off?* measures? Yes = minus 10 No = 0
- c. Unit Cost Penalty: Given the intensity of your services are your unit costs per customer in line with other providers in the field? Yes = 0 No = minus 10