

**V(A). Planned Program (Summary)**

**Program # 7**

**1. Name of the Planned Program**

Family Resiliency and Economic Well-Being

**V(B). Program Knowledge Area(s)**

1. Program Knowledge Areas and Percentage

KA Code	Knowledge Area	%1862 Extension	%1890 Extension	%1862 Research	%1890 Research
602	Business Management, Finance, and Taxation	5%		0%	
607	Consumer Economics	10%		0%	
724	Healthy Lifestyle	5%		0%	
801	Individual and Family Resource Management	37%		0%	
802	Human Development and Family Well-Being	40%		0%	
806	Youth Development	3%		0%	
	<b>Total</b>	100%		0%	

**V(C). Planned Program (Inputs)**

1. Actual amount of professional FTE/SYs expended this Program

Year: 2010	Extension		Research	
	1862	1890	1862	1890
Plan	40.0	0.0	0.0	0.0
Actual	23.0	0.0	0.0	0.0

2. Actual dollars expended in this Program (includes Carryover Funds from previous years)

Extension		Research	
Smith-Lever 3b & 3c	1890 Extension	Hatch	Evans-Allen
308000	0	0	0
1862 Matching	1890 Matching	1862 Matching	1890 Matching
308000	0	0	0
1862 All Other	1890 All Other	1862 All Other	1890 All Other
3000000	0	0	0

**V(D). Planned Program (Activity)**

**1. Brief description of the Activity**

- Development of new curricula
- Adaptation & supplementation of existing curricula
- Development of marketing plan and materials
- Development of surveys, evaluation tool
- Searching out and applying for appropriate grants
- Delivery through classes, One-on-One, News Releases/TV/Radio, Participation in Events, Displays
- Deliver I Can Problem Solve and other possible curricula resources to communities including children, youth, parents/caretakers, teachers, agencies and service providers, schools, and out-of-school programs.
- Provide training and other staff development opportunities to county educators
- Create public awareness of programs and resources through promotional and educational materials to be distributed to teachers, agency professionals, and other community members.

**2. Brief description of the target audience**

Youth, children; parents; teachers; adult volunteers; middle to low income families; race and ethnicity will also be recognized as an identifier of audiences; caretakers, agencies & service providers, schools, policy makers.

**V(E). Planned Program (Outputs)**

**1. Standard output measures**

2010	Direct Contacts Adults	Indirect Contacts Adults	Direct Contacts Youth	Indirect Contacts Youth
<b>Plan</b>	2000	150000	3000	2000
<b>Actual</b>	102690	5500000	23000	8183100

**2. Number of Patent Applications Submitted (Standard Research Output)**

**Patent Applications Submitted**

Year: 2010  
 Plan: 0  
 Actual: 0

**Patents listed**

**3. Publications (Standard General Output Measure)**

**Number of Peer Reviewed Publications**

<b>2010</b>	<b>Extension</b>	<b>Research</b>	<b>Total</b>
<b>Plan</b>	2	0	
<b>Actual</b>	15	0	15

**V(F). State Defined Outputs**

**Output Target**

**Output #1**

**Output Measure**

- Revised online curriculum

<b>Year</b>	<b>Target</b>	<b>Actual</b>
2010	0	0

**Output #2**

**Output Measure**

- Promotional materials and marketing campaign

<b>Year</b>	<b>Target</b>	<b>Actual</b>
2010	1	3

**V(G). State Defined Outcomes**

**V. State Defined Outcomes Table of Content**

O. No.	OUTCOME NAME
1	Participants demonstrate improved food, nutrition, and/or physical activity behaviors
2	Participants will utilize recommended financial management practices
3	Participants will expand their knowledge of recommended financial management practices including a reduction in their debt levels and the use of credit.
4	Participants in asset building classes (i.e. investments, retirement, home-buyer education, entrepreneurship) will expand their knowledge on home-buying and maintenance, investments and retirement, and starting a business.
5	Participants will reduce their debt levels, their use of credit, feel more satisfied with and less stressed about their financial situation, and begin developing an asset base.
6	Participants in asset building classes (i.e. investments, retirement, home-buyer education, entrepreneurship) will have bought a home, started an investment account, started a retirement account, or started a business or have made a conscientious decision not to do so at the current time because of other financial priorities.
7	Adults receiving the program will attain increased interpersonal cognitive problem-solving skills
8	Adults receiving the program reporting increased use of interpersonal cognitive problem-solving skills with children/youth
9	Children and youth receiving the program will increase use of interpersonal cognitive problem-solving skills

## **Outcome #1**

### **1. Outcome Measures**

Participants demonstrate improved food, nutrition, and/or physical activity behaviors

### **2. Associated Institution Types**

- 1862 Extension

### **3a. Outcome Type:**

Change in Action Outcome Measure

### **3b. Quantitative Outcome**

<b>Year</b>	<b>Quantitative Target</b>	<b>Actual</b>
2010	240	0

### **3c. Qualitative Outcome or Impact Statement**

#### **Issue (Who cares and Why)**

{No Data Entered}

#### **What has been done**

{No Data Entered}

#### **Results**

{No Data Entered}

### **4. Associated Knowledge Areas**

<b>KA Code</b>	<b>Knowledge Area</b>
724	Healthy Lifestyle

## **Outcome #2**

### **1. Outcome Measures**

Participants will utilize recommended financial management practices

### **2. Associated Institution Types**

- 1862 Extension

### 3a. Outcome Type:

Change in Condition Outcome Measure

### 3b. Quantitative Outcome

Year	Quantitative Target	Actual
2010	50	3014

### 3c. Qualitative Outcome or Impact Statement

#### Issue (Who cares and Why)

Economic indicators in Oklahoma, such as personal income are holding steady. Non-farm payrolls decreased by 5600 jobs in 2009 and the unemployment rate is 6.8%. However many families are struggling to make ends meet due to increases in health insurance rates and fuel costs. Increasingly, the aging population is taking on more credit card debt. Many Oklahomans find themselves in peril of legal action and excessive fees because they employ more disruptive financial practices like payday loans and bogus check writing.

#### What has been done

Since 2007 extension educators in 14 counties have offered a financial literacy program for persons involved in dire financial circumstances like bankruptcy. In January of 2008 District 6 county extension educators began offering this program to court-ordered bogus check writers. In this region, the number of checks that are written on accounts with insufficient funds totals more than 6,000 in a year. These bogus checks cost merchants and consumers as costs are passed on. The Region 6 District Attorney's office requested a partnership to deliver financial management classes to offenders in the District 6 counties: Grady, Caddo, Jefferson and Stephens. The program, Making Sense of Money Management was offered 18 times in 2008 and 2009.

Each member of the Family Economic Well Being Impact team dedicates 28 days to focus on financial literacy related programming. Offering classes as diverse as life skills education leading to employment, homebuyer education and basic money management and credit.

#### Results

This program has been expanded and is supported by 4 judges and 2 District Attorneys. The program prevents incarceration of the fraudulent check writers. In addition, the court waives the \$198 fee for participants who complete the program. During 2010 90 participants completed the class reflecting a savings to them of \$17,820. Comments from participants indicate that they could have avoided their current situation if they had the information presented in the classes before.

Members of the impact team reported 3,445 hours on specific impact team outreach with 11,479 participants. Twenty to 40% of participants report that they intend to make changes to their financial management practices.

#### 4. Associated Knowledge Areas

KA Code	Knowledge Area
602	Business Management, Finance, and Taxation
607	Consumer Economics

#### Outcome #3

##### 1. Outcome Measures

Participants will expand their knowledge of recommended financial management practices including a reduction in their debt levels and the use of credit.

##### 2. Associated Institution Types

- 1862 Extension

##### 3a. Outcome Type:

Change in Knowledge Outcome Measure

##### 3b. Quantitative Outcome

Year	Quantitative Target	Actual
2010	500	6048

##### 3c. Qualitative Outcome or Impact Statement

###### **Issue (Who cares and Why)**

The 2008 Jumpstart Coalition for Personal Financial Literacy survey reflected that financial literacy scores for high school students were lower than their peers tested in 2006. High school seniors only answered 48.3 percent of the questions correctly. Only 48% answered correctly that a credit card holder who pays only the minimum payment on a credit card balance would pay more in annual interest charges than someone who paid the balance in full each month. Lacking basic financial knowledge will cost these students in the long term. Oklahoma has passed legislation requiring that high school students have training in financial literacy before graduation. The Passport to Financial Literacy requirements will affect students who will graduate in 2014. They are required to be literate in 14 topic areas outlined in the legislation.

###### **What has been done**

Extension educators on the Family Economic Well Being impact team offer programs targeting youth audiences including high schools. The High School Financial Planning Program offered through the National Endowment for Financial Education offers free materials to instructors and students addressing 11 of the 14 topic areas required by the Passport for Financial Literacy. Reality Check is a program developed by the Jumpstart coalition which according to their website is a quick, easy and free online resource designed to help young people see what it's really going to take to live independently as an adult consumer.

#### **Results**

Since the High School Financial Planning Program was revised in 2007 the materials have been provided to over 25,000 students in Oklahoma with 5200 in 2010. Additionally, all county educators are made aware of the availability of these materials and how they can be used to make connections with schools in their counties. Educators have used the Reality Check materials with 848 students in 9 schools.

#### 4. Associated Knowledge Areas

<b>KA Code</b>	<b>Knowledge Area</b>
602	Business Management, Finance, and Taxation
607	Consumer Economics

#### Outcome #4

##### 1. Outcome Measures

Participants in asset building classes (i.e. investments, retirement, home-buyer education, entrepreneurship) will expand their knowledge on home-buying and maintenance, investments and retirement, and starting a business.

##### 2. Associated Institution Types

- 1862 Extension

##### 3a. Outcome Type:

Change in Knowledge Outcome Measure

##### 3b. Quantitative Outcome

<b>Year</b>	<b>Quantitative Target</b>	<b>Actual</b>
2010	200	3300

##### 3c. Qualitative Outcome or Impact Statement

**Issue (Who cares and Why)**

**What has been done**

**Results**

#### 4. Associated Knowledge Areas

<b>KA Code</b>	<b>Knowledge Area</b>
602	Business Management, Finance, and Taxation
607	Consumer Economics
801	Individual and Family Resource Management

## **Outcome #5**

### **1. Outcome Measures**

Participants will reduce their debt levels, their use of credit, feel more satisfied with and less stressed about their financial situation, and begin developing an asset base.

### **2. Associated Institution Types**

- 1862 Extension

### **3a. Outcome Type:**

Change in Condition Outcome Measure

### **3b. Quantitative Outcome**

<b>Year</b>	<b>Quantitative Target</b>	<b>Actual</b>
2010	50	446

### **3c. Qualitative Outcome or Impact Statement**

**Issue (Who cares and Why)**

**What has been done**

**Results**

### **4. Associated Knowledge Areas**

<b>KA Code</b>	<b>Knowledge Area</b>
602	Business Management, Finance, and Taxation
607	Consumer Economics

## **Outcome #6**

### **1. Outcome Measures**

Participants in asset building classes (i.e. investments, retirement, home-buyer education, entrepreneurship) will have bought a home, started an investment account, started a retirement account, or started a business or have made a conscientious decision not to do so at the current time because of other financial priorities.

### **2. Associated Institution Types**

- 1862 Extension

**3a. Outcome Type:**

Change in Action Outcome Measure

**3b. Quantitative Outcome**

Year	Quantitative Target	Actual
2010	10	210

**3c. Qualitative Outcome or Impact Statement**

**Issue (Who cares and Why)**

There has been a slow down in the housing market and an increase in home foreclosures. Purchasing a home represents the largest outlay of cash for most Americans and many view owning a home as an investment. In Oklahoma during 2010 the number of homes sold was down 10%. Oklahoma reported 5,806 foreclosures in the third quarter of 2010. This figure represents an increase of 2% over the previous quarter and a 15% increase over the same quarter of 2009.

**What has been done**

Since 2001, Oklahoma Cooperative Extension Service has worked with various agencies in the state in a collaborative effort to provide standardized homebuyer education to potential homebuyers. Research shows that homebuyer education and counseling lowers the incidences of foreclosure. Fourteen extension educators have been trained and certified to deliver homebuyer education programs. Seven hundred and fifty two individuals received homebuyer education from these educators thus providing them with the information they need to make good decisions about home purchase and homeownership.

**Results**

Twenty eight percent of participants in classes actually report purchasing a home. In cases where they give reasons for not purchasing a home 40% state the reason as recognizing they need to work on their finances.

**4. Associated Knowledge Areas**

KA Code	Knowledge Area
602	Business Management, Finance, and Taxation
607	Consumer Economics
806	Youth Development

## **Outcome #7**

### **1. Outcome Measures**

Adults receiving the program will attain increased interpersonal cognitive problem-solving skills

### **2. Associated Institution Types**

- 1862 Extension

### **3a. Outcome Type:**

Change in Knowledge Outcome Measure

### **3b. Quantitative Outcome**

<b>Year</b>	<b>Quantitative Target</b>	<b>Actual</b>
2010	50	184

### **3c. Qualitative Outcome or Impact Statement**

#### **Issue (Who cares and Why)**

High risk behaviors in children and youth are serious concerns. In Oklahoma every year on average 6,000 youth under age 19 drop out of high school; 24,000 arrests involve children or adolescents; 2,300 babies are born to school-age teens; more teens engage in smoking, alcohol use, sexual activity, violence and weapon carrying than the national average (OK Institute for Child Advocacy; OK Youth Risk Behavior Survey). The many harmful or unhealthy risks encountered by families, children, and youth can impact long-term productivity, healthy functioning, and costs to communities and the state. Research has identified specific protective factors which have a positive influence on young people's lives however, the average youth experiences less than half of these critical assets (Search Institute).

#### **What has been done**

Since 2007, the I Can Problem Solve program (ICPS; Shure, 2000) has been implemented by the impact team. During 2010, Extension Educators in 10 counties recruited preschool or elementary school teachers with a class of children ages 3 through 12 and provided training and technical support on the ICPS program. Seven group teacher trainings and nine individual teacher trainings were provided and nine teachers were provided individual consultation. Two 90-minute workshops were provided for professionals, one at a statewide conference, and the other at a national conference. One 90-minute workshops were provided for the Oklahoma Indian Head Start Directors Pre-Service Conference attended by 25 staff members who work in 21 community Head Start Centers operated by 10 Tribes. Three related programs were also presented: Raising a Thinking Child, to four parents; What do you do with the mad that you feel? to 13 child care providers, and Making ACE (Assets in Early Childhood Education) Connections: Building a Foundation for Early Childhood Education with ASSETS, presented to 13 child care providers.

#### **Results**

ICPS training evaluations completed by 21 participating teachers, child care providers, and youth workers from 3 different counties indicated:

?57% rated their understanding of ICPS before training as ?poor? or ?fair? and 33% as ?good?.

After training, 100% rated their understanding as ?good? or ?excellent?.

?95% reported the level their knowledge had increased was ?good? or ?excellent?.

Impact evaluation questionnaires submitted by 12 teachers from 6 different counties with classrooms receiving or utilizing ICPS indicated:

?58% ?much? or ?very much? learned techniques from the program useful for managing the class/group.

?58% ?much? or ?very much? increased knowledge or understanding as a result of the program.

Oklahoma Indian Head Start Directors Pre-Service workshop evaluations from 25 participants indicated 84% increased in knowledge and 100% increased in understanding of the topic.

Completed evaluations from three parents who participated in the Raising a Thinking Child program indicated two of the three had better knowledge about the information taught in the program.

Evaluations completed by 13 child care providers who participated in What do you do with the mad that you feel? indicated:

?38% rated their understanding of the topic before training as ?poor? or ?fair? and 38% as

?good?. After training 92% reported their understanding as ?good? or ?excellent?.

?77% reported the level their knowledge had increased was ?good? or ?excellent?.

Evaluations completed by 11 of the child care providers who participated in Making ACE (Assets in Early Childhood Education) Connections: Building a Foundation for Early Childhood Education with ASSETS indicated:

?45% rated their understanding of the topic before training as ?fair? and 45% as ?good?. After training 81% reported their understanding as ?excellent?.

?100% reported the level their knowledge had increased was ?good? or ?excellent?.

#### **4. Associated Knowledge Areas**

<b>KA Code</b>	<b>Knowledge Area</b>
802	Human Development and Family Well-Being
806	Youth Development

#### **Outcome #8**

##### **1. Outcome Measures**

Adults receiving the program reporting increased use of interpersonal cognitive problem-solving skills with children/youth

##### **2. Associated Institution Types**

- 1862 Extension

### 3a. Outcome Type:

Change in Action Outcome Measure

### 3b. Quantitative Outcome

Year	Quantitative Target	Actual
2010	30	0

### 3c. Qualitative Outcome or Impact Statement

#### Issue (Who cares and Why)

High risk behaviors in children and youth are serious concerns. In Oklahoma every year on average 6,000 youth under age 19 drop out of high school; 24,000 arrests involve children or adolescents; 2,300 babies are born to school-age teens; more teens engage in smoking, alcohol use, sexual activity, violence and weapon carrying than the national average (OK Institute for Child Advocacy; OK Youth Risk Behavior Survey). The many harmful or unhealthy risks encountered by families, children, and youth can impact long-term productivity, healthy functioning, and costs to communities and the state. Research has identified specific protective factors which have a positive influence on young people's lives however, the average youth experiences less than half of these critical assets (Search Institute).

#### What has been done

During 2010, the I Can Problem Solve program was implemented in at least seven preschool, Head Start, elementary school, and afterschool program sites. Trained teachers, counselors, child care providers, and youth workers utilized the ICPS program in their classrooms or with groups. Some county educators also co-facilitated or directly presented lessons to the children. Four parents received the Raising a Thinking Child program.

#### Results

Impact evaluation questionnaires submitted by 12 teachers, counselors, child care providers, and youth workers with classrooms or groups that received or utilized ICPS indicated:  
?58% reported ?much? or ?very much? having changed practices and interactions with the children/class as a result of the program and another 17% ?moderately? changed.  
?58% reported ?much? or ?very much? using the skills learned through this program and another 17% ?moderately? used.  
?75% rated the overall effect of this program on the teacher's practices and interactions as ?somewhat good? or ?very positive?.  
?67% rated the likelihood of using this program again in the future as ?very positive?.

Of Oklahoma Indian Head Start Directors Pre-Service workshop evaluations from 25 participants, 92% reported the information would be helpful in their work and 96% indicated they would use the information.

Completed evaluations received from three parents who participated in the Raising a Thinking Child program showed that:

?Two of the three parents reported their use of words and skills taught in the program had

changed for the better.

?All three parents reported the effect of the program on interactions with their children was ?very positive?.

?All three parents reported the likelihood they will continue to use what they learned from the program was ?very positive?.

Of completed evaluations from 20 parents who participated in the A Parenting Journey program, 100% reported the information will be useful to them and 100% reported the handouts will be helpful.

Evaluations completed by 13 child care providers who participated in What do you do with the mad that you feel? indicated 92% found the information helpful to their work and were likely to use the information.

Evaluations completed by 11 of the child care providers who participated in Making ACE (Assets in Early Childhood Education) Connections: Building a Foundation for Early Childhood Education with ASSETS indicated 100% found the information helpful to their work and they were likely to use the information.

#### 4. Associated Knowledge Areas

KA Code	Knowledge Area
802	Human Development and Family Well-Being
806	Youth Development

#### Outcome #9

##### 1. Outcome Measures

Children and youth receiving the program will increase use of interpersonal cognitive problem-solving skills

##### 2. Associated Institution Types

- 1862 Extension

##### 3a. Outcome Type:

Change in Condition Outcome Measure

##### 3b. Quantitative Outcome

Year	Quantitative Target	Actual
2010	750	1027

##### 3c. Qualitative Outcome or Impact Statement

**Issue (Who cares and Why)**

High risk behaviors in children and youth are serious concerns. In Oklahoma every year on average 6,000 youth under age 19 drop out of high school; 24,000 arrests involve children or adolescents; 2,300 babies are born to school-age teens; more teens engage in smoking, alcohol use, sexual activity, violence and weapon carrying than the national average (OK Institute for Child Advocacy; OK Youth Risk Behavior Survey). The many harmful or unhealthy risks encountered by families, children, and youth can impact long-term productivity, healthy functioning, and costs to communities and the state. Research has identified specific protective factors which have a positive influence on young people's lives however, the average youth experiences less than half of these critical assets (Search Institute).

#### **What has been done**

Trained teachers, child care providers, counselors, and youth workers utilized the ICPS program in preschool centers, Head Start centers, elementary schools, and afterschool programs reaching 37 classrooms of children pre-Kindergarten through middle school grades. Some county educators also co-facilitated or directly presented some of the lessons to children in the classrooms.

#### **Results**

Impact evaluation questionnaires submitted by 12 teachers, child care providers, counselors, and youth workers with classrooms or groups of children who received ICPS indicated:

• 92% of the children are using the skills learned through this program moderately or much.

• 83% of the children are using the language of the program moderately or much.

#### **4. Associated Knowledge Areas**

<b>KA Code</b>	<b>Knowledge Area</b>
802	Human Development and Family Well-Being
806	Youth Development

#### **V(H). Planned Program (External Factors)**

##### **External factors which affected outcomes**

- Natural Disasters (drought, weather extremes, etc.)
- Economy
- Appropriations changes
- Public Policy changes
- Government Regulations
- Competing Public priorities
- Competing Programmatic Challenges
- Populations changes (immigration, new cultural groupings, etc.)
- null

##### **Brief Explanation**

{No Data Entered}

## **V(I). Planned Program (Evaluation Studies and Data Collection)**

### **1. Evaluation Studies Planned**

- After Only (post program)
- Retrospective (post program)
- Before-After (before and after program)
- During (during program)
- Time series (multiple points before and after program)
- Case Study
- Comparisons between program participants (individuals, group, organizations) and non-participants

### **Evaluation Results**

Impact evaluation questionnaires submitted by 12 teachers, child care providers, and youth workers with classrooms or groups that received or were utilizing ICPS in 2010 indicated:

- 83% rated the overall effect of the program on the children's social and emotional development, the children's behavior, as well as on the classroom/group atmosphere as "somewhat good" or "very positive".
- 62-75% rated children increased the following positive behaviors from prior to the program to after the program: considerate and helpful to others, accepts responsibility for actions, expresses needs and feelings appropriately, thinks before acting, and listens to and understands other people's feelings.
- 75-87% rated children in their classroom increased in the following positive behaviors from prior to the program to after the program: understands consequences of behavior, cooperates and works well with others, and resolves peer problems on their own.

Completed evaluations received from three parents who participated in the Raising a Thinking Child program indicated that the effect of the program on their children's behavior was "very positive".

### **Key Items of Evaluation**

In 2010, an Impact Evaluation Questionnaire and In-service Training Evaluation were collected from teachers after training or program delivery. Some questions utilized a retrospective pre/post approach.