

V(A). Planned Program (Summary)

Program # 13

1. Name of the Planned Program

Fostering Strong Families

Reporting on this Program

V(B). Program Knowledge Area(s)

1. Program Knowledge Areas and Percentage

| KA Code | Knowledge Area | %1862 Extension | %1890 Extension | %1862 Research | %1890 Research |
|---------|---|-----------------|-----------------|----------------|----------------|
| 802 | Human Development and Family Well-Being | 100% | 100% | 0% | 0% |
| | Total | 100% | 100% | 0% | 0% |

V(C). Planned Program (Inputs)

1. Actual amount of FTE/SYs expended this Program

| Year: 2014 | Extension | | Research | |
|-------------------------|-----------|-------|----------|------|
| | 1862 | 1890 | 1862 | 1890 |
| Plan | 20.0 | 8.5 | 0.0 | 0.0 |
| Actual Paid | 15.1 | 7.0 | 0.0 | 0.0 |
| Actual Volunteer | 0.0 | 400.0 | 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 |
| 193247 | 492253 | 0 | 0 |
| 1862 Matching | 1890 Matching | 1862 Matching | 1890 Matching |
| 193247 | 300815 | 0 | 0 |
| 1862 All Other | 1890 All Other | 1862 All Other | 1890 All Other |
| 1600000 | 0 | 0 | 0 |

V(D). Planned Program (Activity)

1. Brief description of the Activity

AgriLife Extension

Parenting and Dependent Care Programs

AgriLife Extension's Family Development and Resource Management Unit is committed to providing educational programs to support and strengthen Texas families. In the areas of parenting, child care, and dependent care, Extension offers a wide range of programs and resources to citizens across the state. Programs and resources include train-the-trainer workshops for professionals and volunteers, multi-session parent education workshops, 1-2 hour lectures, distance education workshops, self-study child care training guides, internet resources (e.g., online child care courses, fact sheets, research briefs, trend data, links to websites), and newsletters.

Family Financial Management Programs

Implement the Money Smart Financial Education Curriculum.
Implement the Wi\$e Financial Planning for Generation X and Y Curriculum
Implement the Welcome to the Real World Financial Simulation Activity

Cooperative Extension Program

Parenting is without question a critical influence on a child's mental health, development, and positive family environment, yet less than 1% of parents have evidence to parent education programs. Evidence-based parenting programs have numerous benefits including decreases in parental depression; increase parental confidence; and decrease in social, emotional, and behavioral problems in children. Parent education classes benefit parents by teaching child development and child management skills. They learn to create environments that can lead to the development of more positive behaviors in their children. Parenting education teaches parents how to be a positive role model who develops strong values and beliefs in their children. Cooperative Extension Program agents work in collaboration with Texas A&M AgriLife agents in certain counties conducting parenting and dependent care programs

AgriLife Extension and Cooperative Extension Program

Passenger Safety Programs

County Extension agents and law enforcement officers trained and certified as child passenger safety technicians will conduct child safety seat checkup events in under-served rural areas of Texas. In addition, child safety seat fitting stations have been established at county Extension offices and fire/EMS departments to allow families additional access to certified technicians. When needed, a replacement seat is issued at no charge to parents and caregivers at checkup events and fitting stations.

2. Brief description of the target audience

AgriLife Extension

Parenting and Dependent Care Programs

Target audiences for child care programming include adults and teens providing care for preschool and school-age children in family, center and school-aged settings. Target dependent care audiences include adults and teens providing care for adults and children who are unable to provide some portion of care for themselves due to illness or age-related disabilities. Programs and resources are accessible to target audiences regardless of gender, marital status, family status, race/ethnicity, income level, or educational level. It is estimated that 70% of this audience falls under the category of "low-income."

Family Financial Management Programs

Money Smart: unbanked, less financially-sophisticated consumers.
Wi\$eUp: Generations X and Y, with emphasis on women ages 22-35.

Cooperative Extension Program

Minority families and individuals
 Senior adults
 Single parents
 Limited resource families
 College students
 Individuals who have experienced job loss
 Teen parents

AgriLife Extension and Cooperative Extension Program

Passenger Safety Programs

Under-served residents of rural areas in Texas.

3. How was eXtension used?

Relevant resources from eXtension have been used to prepare news releases and contribute to the eXtension database of FAQs in family financial security.

V(E). Planned Program (Outputs)

1. Standard output measures

| 2014 | Direct Contacts Adults | Indirect Contacts Adults | Direct Contacts Youth | Indirect Contacts Youth |
|---------------|------------------------|--------------------------|-----------------------|-------------------------|
| Actual | 70917 | 228904 | 13246 | 0 |

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

Patent Applications Submitted

Year: 2014
 Actual: 0

Patents listed

3. Publications (Standard General Output Measure)

Number of Peer Reviewed Publications

| 2014 | Extension | Research | Total |
|---------------|-----------|----------|-------|
| Actual | 0 | 0 | 0 |

V(F). State Defined Outputs

Output Target

Output #1

Output Measure

- # of group educational methods conducted.

| Year | Actual |
|-------------|---------------|
| 2014 | 1153 |

V(G). State Defined Outcomes

V. State Defined Outcomes Table of Content

| O. No. | OUTCOME NAME |
|--------|--|
| 1 | % of child care providers who increase their knowledge of child care best practices as a result of participating in child care provider trainings. |
| 2 | % of dependent care providers who increase their knowledge of dependent care best practices as a result of participating in depend care trainings. |
| 3 | % of parents who increase their knowledge of parenting practices as a result of attending parenting trainings. |
| 4 | % of fathers (father-figures) who increase the amount of time spent reading to their children. |
| 5 | # of participants who increase knowledge on financial management. |
| 6 | # of participants who reduced debt and increased savings. |
| 7 | # of car seats inspected. |

Outcome #1

1. Outcome Measures

% of child care providers who increase their knowledge of child care best practices as a result of participating in child care provider trainings.

2. Associated Institution Types

- 1862 Extension
- 1890 Extension

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

| Year | Actual |
|-------------|---------------|
| 2014 | 98 |

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

67% of children under age 5 receive some form of child care on a regular basis from persons other than their parents (U.S. Census Bureau, 2013). Researchers have found that quality matters when it comes to child care. Children who receive high-quality care develop better language, math, and social skills; exhibit fewer behavior problems; and tend to be better prepared for entrance into school (Vandell et al., 2010). Evidence indicates that professional preparation (i.e., more formal education and content-specific training in child development) is linked to higher quality care environments for children (Zaslow, Tout, Maxwell, & Clifford, 2004).

What has been done

In 2014, Agrilife Extension and Cooperative Extension county agents and their community partners conducted 27 child care provider training conferences throughout the state of Texas for 2,885 child care providers and directors who provide care for more than 51,800 children enrolled in 747 child care centers or family day homes. Over 16,100 clock hours of training were provided to child care professionals. In addition to the face-to-face conferences, early childhood educators in the U.S. completed 174,097 online courses in 2014 (277,419 clock hours).

Results

Results from a 2014 evaluation study with over 2,700 participants indicate that over 90% of participants acquired new information (98%), plan to utilize the information to improve their programs (99%), and consider themselves better equipped to work with children (99%). Evaluation data collected from over 14,300 online participants indicate that they are very satisfied with the quality of the courses. Over 99% rated the online courses as Good, Very good, or Excellent. Ninety-six percent of respondents stated that they learned new information from the

courses, and 99% would recommend the online courses to others.

4. Associated Knowledge Areas

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

Outcome #2

1. Outcome Measures

% of dependent care providers who increase their knowledge of dependent care best practices as a result of participating in depend care trainings.

2. Associated Institution Types

- 1862 Extension
- 1890 Extension

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

| Year | Actual |
|------|--------|
| 2014 | 96 |

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

More than 11% of the population in Texas is over age 65. The fastest-growing segment of this population within Texas and across the U.S. is adults over age 85. Falling continues to be one of the leading causes of accidental death in the U.S. among older adults. Families provide an estimated 80% of care to older adults, with the remaining 20% provided by formal community agencies and institutional facilities. Estimates show that Texas has approximately 2.1 million caregivers, who provide more than 2.2 billion hours of care valued at more than \$22 billion.

What has been done

AgriLife Extension:

In 2014, AgriLife Extension eldercare programs reached more than 1,705 educational contacts, providing more than 2,400 contact hours. Programs for dependent care providers include improving health literacy, grandparents raising grandchildren, fall prevention in the home, and supporting military caregivers. AgriLife Extension provided primary leadership and/or speaker support for conferences on aging that targeted professionals. Conferences exist on a county or multi-county basis, often offering continuing education units to attendees.

Cooperative Extension Program:

Cooperative Extension Program conducted a grandparents raising grandchildren conference in collaboration with AgriLife and community partners in Harris and Nueces counties.

Results

AgriLife Extension:

In an evaluation study conducted in 2013 with 250 eldercare conference attendees, 72% reported that the conference was Better or Much Better than conferences previously attended. Ninety-six percent of respondents indicated that the information received would help them improve the quality of their work. As an added component to our in-person offerings, AgriLife Extension has begun making webinars and online courses available for professional training. Of the numbers listed above, almost 700 contacts, more than 750 contact hours, were online-only.

Cooperative Extension Program:

More than 450 grandparents attended this conference and for the second year, a local legislator spoke on the importance of grandparents.

4. Associated Knowledge Areas

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

Outcome #3

1. Outcome Measures

% of parents who increase their knowledge of parenting practices as a result of attending parenting trainings.

2. Associated Institution Types

- 1862 Extension
- 1890 Extension

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

| Year | Actual |
|-------------|---------------|
| 2014 | 100 |

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

AgriLife Extension:

Parents contributions to their children's development are unparalleled, especially during their early childhood years. Research indicates that children who grow up with actively involved and nurturing parents reap numerous benefits, including better school performance, increased self-esteem, healthier relationships with peers, and greater access to financial resources. High quality parent education programs, according to researchers, can help young parents develop the skills they need to effectively raise their children (CDC, 2009).

Cooperative Extension Program:

Parenting:

Texas ranked as one of the six states having the highest rates of children living with low income working parents. Within Texas, there are over 2 million children living within households with incomes less than 200 percent of the federal poverty level, as defined by the U.S. Office of Management and Budget. Child abuse and neglect occurs across all social, economic and ethnic groups. However, a much larger percentage of children identified as neglected or abused come from lower socioeconomic families (Ammerman & Hersen, 1990). This may be due to the larger number of low-income families in the social service system, which may put them at higher risk of being scrutinized. The basic purpose of parenting has not changed throughout history. We can state it like this: The purpose of parenting is to protect and prepare our children to survive and thrive in the kind of society in which they live.

The Active Parenting series are parenting curriculum that use interactive methodologies to reach parents via videos and discussions. Partnerships and collaborations were established with the counties, Area Agency on Aging, Legislator El Franco Lee Harris County Precinct One, Neighborhood Centers, Sheldon and Alief Independent School Districts, Salvation Army, Bethany Baptist Church and Riverside General Hospital received interactive presentations and materials including handouts to help facilitate successful parenting programs that proved to be effective for parenting.

Bullying:

Conflicts among youth and bullying have been increasing. School districts have been mandated by the Texas Legislature through two bills (House Bill 212 and 283) to adopt and implement a dating violence policy and a discipline management policy. Both bills require training for teachers/staff as well as training/curriculum for youth to address these issues. Currently, there is no standard curriculum being utilized by school districts. Stop Bullying Now is a program that addresses bullying issues for youth, educators and school administrators.

Teen Pregnancy:

According to the Center for Disease Control and Prevention teen birth rates have been falling for the last two decades, more than 365,000 teens, ages 15-19, gave birth in 2010. Teen pregnancy and childbearing can carry high health, emotional, social, and financial costs for both teen mothers and their children. Teen mothers want to do their best for their own health and that of their child, but some can become overwhelmed by life as a parent.

What has been done

AgriLife Extension:

The Texas A&M AgriLife Extension Service provides Texas parents with a wide variety of research-based information and resources to assist them in their efforts to raise healthy children. In addition to newsletters, fact sheets, and single-session parenting seminars, AgriLife Extension offers parents, grandparents, and other caregivers the opportunity to participate in county AgriLife Extension agent and volunteer led parenting programs designed to increase participants' knowledge of key parenting concepts and to improve parenting practices.

Cooperative Extension Program:

Partnerships and collaborations were established with the counties to deliver research based information to parents, teenagers, and family care givers. Participants received handouts to help facilitate successful parenting programs that proved to be effective for parents. Upon completing the series of lessons, parents were given a certificate of completion.

Results

AgriLife Extension:

Results from a recent evaluation study with over 300 parents who participated in the Parenting Connections series indicated that the program had a very positive impact on specific parenting practices. Statistically significant attitudinal and behavioral changes from pre to post occurred in the following areas: parent-child communication, parental self-efficacy (i.e., confidence in parenting skills), parental involvement, and use of positive disciplinary practices. In addition, parents reported a significant improvement in their children's behavior after participating in the program.

Cooperative Extension Program:

Parenting

This year over 3,500 parents participated in a minimum of one and up to six classes of the Active Parenting education series. 86% of the parents stated that they are now using the skills learned in the parenting workshops to more effectively communicate with their children, properly discipline their children, and promote power, courage and self-esteem within their family.

Bullying

Two hundred and sixty individuals participated in the Stop Bullying Now Program in Maverick County. Individuals learned to identify bullying behaviors, consequences for bullying to the victim, bully and bystander, forms of cyber bullying, peaceful conflict resolution strategies and ways to address and report bullying at school and in their community.

Teen Pregnancy

In one county more than 1366 contacts were reached through parenting education, and child passenger safety events. Teens that have graduated through the Nutritional Guidance Program for Pregnant Teens have shown an increase in knowledge through reviews and pre and post evaluations. Many of these teens are breastfeeding their infants and are making sure their child is being transported safely, as a result of this program. A hand selected number of participants noted that they had an excellent understanding about nutrition during pregnancy, and the importance of prenatal care and checkups. A hand selected number of participants noted that they now know how to reduce stressors during their pregnancy. Through an oral review many of the participants were able to provide feedback and information regarding food, growth, weight gain for infants, childbearing teens, the fetus, and the importance of self-care after delivery

4. Associated Knowledge Areas

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

Outcome #4

1. Outcome Measures

% of fathers (father-figures) who increase the amount of time spent reading to their children.

2. Associated Institution Types

- 1862 Extension

3a. Outcome Type:

Change in Action Outcome Measure

3b. Quantitative Outcome

| Year | Actual |
|-------------|---------------|
| 2014 | 50 |

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

Reading aloud to children is a simple, yet powerful, activity that has been shown to improve children's literacy development across a variety of domains. In a recent survey of fathers' involvement in their children's learning conducted by the National Center for Fathering and the National Parent Teacher Association, researchers discovered that 39% of fathers never read to their children. It is well established that fathers play a critical role in their children's development. Fathers who find time to read with their children are taking advantage of one of the best opportunities to care for, connect with, and contribute to their children's future.

What has been done

Fathers Reading Every Day (FRED) is a family literacy program designed by the Texas A&M AgriLife Extension Service to increase parental involvement in children's early literacy development, with a specific focus on fathers. During the FRED program, fathers and father-figures of young children are presented with research-based information to help them begin daily reading activities with their children. FRED programs are held at public libraries, Head Start centers, elementary schools, churches, child care centers, and AgriLife Extension centers.

Results

Results from an evaluation study involving more than 700 FRED participants show fathers averaged more than 9 hours of reading time with their children and read over 41 books together. Statistically significant differences from pre to post were noted in a number of areas, including the amount of time fathers spent reading to their children, number of books read during a typical week, level of involvement in their children's education, quality of time spent with their children, and level of satisfaction with the father-child relationship.

4. Associated Knowledge Areas

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

Outcome #5

1. Outcome Measures

of participants who increase knowledge on financial management.

2. Associated Institution Types

- 1862 Extension
- 1890 Extension

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

| Year | Actual |
|------|--------|
| 2014 | 80 |

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

AgriLife Extension:

Many families face the constant challenge of managing limited resources to meet everyday expenses. The increasing complexity of the financial system and the lack of formal financial literacy education further burdens families who are trying to make ends meet, particularly low-income families. The recent recession and slow recovery have heightened consumer awareness of the need for financial literacy education. Growing unemployment, foreclosures, and credit delinquencies have contributed to increased interest among consumers in budgeting, saving, and cutting back on spending.

In today's world, financial education is crucial; however, many young people are leaving high school lacking the basic fundamentals of financial literacy. According to a survey from the Hartford Financial Services Group, less than one-quarter of students, about 24%, and only 20% of parents say students are prepared to deal with the financial challenges awaiting them in the adult world. More than three-quarters of students report that they wish they had more help preparing for managing their personal finances. Only 21% of students between the ages of 16 and 22 report having taken a personal finance course at school.

Cooperative Extension Program:

All individuals, whether living in rural or urban communities are confronted with multifaceted issues that include declining workforce preparedness, job loss, lack of resources, and increased poverty. Unemployment and children living in poverty is an issue in most areas of the United States and Texas is included. The ability to manage one's money is a valuable life skill. Learning through trial and error can be very stressful and expensive. Losing your job, being laid off, or having your family income decrease is traumatic. It is not just a loss of income, but also of the security and way of life. The effects of less income can be managed by economizing. Keeping a positive attitude and adopting several economizing skills will help improve financial situations.

What has been done

AgriLife Extension:

143 Money Smart programs in 9 Texas counties were delivered resulting in 1239 educational contacts. Classes were conducted for clients in a variety of community organizations, including IDA participants, Catholic Family Services, adult probationers, Volunteers for America, and Goodwill Industries.

Cooperative Extension Program:

The Cooperative Extension Program conducted Welcome to the Real World with over 800 Youth (middle school-college) pretend they are 25 years old and independent from parents. After choosing a career, they are given a monthly salary to spend on real world expenses.

Money Matters curriculum was taught to 129 participants in one county.

797 Welcome to the Real World simulation evaluations were returned from 15 simulations in 9 counties in Texas. Additional simulations were held but evaluations were not completed.

Results

AgriLife Extension:

Participants have reported adoption of several recommended financial management practices and improvement in their attitudes toward money over the 5-10 week series, including improvement in the frequency with which bills are paid on time, increased savings, opening of savings and checking accounts, and developing a plan for spending.

Welcome to the Real World youth participants had:

- * 35.7% increase in knowledge of how to create and follow a spending plan (70% plan to create and follow a budget)
- * 34% increase in knowledge of how to track spending in a register (59% plan to keep a register of transactions)
- * 32% increase in knowledge of the effects of student loan debt on their future budget.

Cooperative Extension Program:

Real World participants stated completed the evaluation and 82% of the participants stated that they would complete their education so that they can reach their career goals, 65% stated that they would definitely make regular deposits in their account, 42% stated they would use a register to keep track of transactions, 71% stated they would open a savings account and 58% stated that they would create and follow a spending plan

Participants who completed the Money Matters training stated that they would make changes by: paying bills on time, be careful about the amount of interest paid, keep an envelope system and a more in-depth budget, track spending, put more in savings, make steps for financial goals, and pay more on than the minimum payment.

4. Associated Knowledge Areas

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

Outcome #6

1. Outcome Measures

of participants who reduced debt and increased savings.

2. Associated Institution Types

- 1862 Extension

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

| Year | Actual |
|------|--------|
| 2014 | 56 |

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

Today's economic situation has increased the need to raise financially literate young people, but research studies and surveys point to a serious lack of financial preparedness including putting money into savings.

Carrying a heavy debt load precludes saving for the future. It also impacts personal credit history making future borrowing more expensive. The increase in college debt has accelerated with college debt having a larger share of overall household debt than credit card debt. Retirement readiness will be challenged by households unable to save for the future.

What has been done

The Welcome to the Real World simulation has built in a savings component. Youth participants are encouraged to put money into savings before they begin paying their monthly expenses.

In 2014, a Texas A&M University graduate student analyzed a sub-set of Wi\$eUp data for her M.S. thesis. Her research examined the differences between participants who took the debt module or workshop with those who took the savings module or workshop and those who took or attended both.

Results

Welcome to the Real World youth participants

* 52% increased their knowledge of pay yourself first

* 56% of the students plan to open a savings account, with an additional 30% of the students reported that they already had a savings account.

Debt behavior in the sub-sample participants changed significantly with participation in the Wi\$eUp module on debt. The highest average healthy scores overall for debt come from the groups that took both modules (module on debt and the module on savings) followed by participants who had taken the debt module only. This may be tentative evidence of the efficaciousness of debt education at producing measurable changes in behavior.

A three-month post-assessment of the Wi\$eUp program showed that 77% of participants in programs conducted by Extension educators reported reducing their debt since taking the Wi\$eUp course, compared to 61% of the participants who were not in a program conducted by an Extension educator.

The three-month post-assessment showed that 57% of Extension participants reported increasing their savings or investments for retirement or other purposes, compared to 51% for non-Extension participants. Overall, 86% of all participants made at least one positive change in savings habits.

4. Associated Knowledge Areas

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

Outcome #7

1. Outcome Measures

of car seats inspected.

2. Associated Institution Types

- 1862 Extension
- 1890 Extension

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

| Year | Actual |
|------|--------|
| 2014 | 1852 |

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

The proper use of child safety seats reduces the risk of injury and death, leading to reduced medical costs, avoidance of lost future earnings, and improved quality of life.

What has been done

Working with Extension agents across the state at child safety seat checkup events and fitting stations, project-trained technicians educate parents one-on-one about the correct installation and usage of their child safety seat as well as deliver educational programs on child passenger safety.

Results

These economic benefits are an estimated \$2,238 per child age 0 to 4 and \$2,663 per child age 4 to 7 for new seats distributed, and \$634 per child for seat misuse corrected with an assumed 75% continued use. Based on this formula, the total economic impact for the 1,852 inspections conducted in 2014 is \$2,526,198.

4. Associated Knowledge Areas

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

V(H). Planned Program (External Factors)

External factors which affected outcomes

- Appropriations changes
- Competing Public priorities
- Competing Programmatic Challenges
- Populations changes (immigration, new cultural groupings, etc.)

Brief Explanation

In 2014, the Texas A&M AgriLife Extension Service did not meet the goal of increasing the amount of time fathers spend reading to their children. The program (Fathers Reading Every Day) designed to increase father involvement in children's early literacy development is no longer implemented in a wide number of Texas counties. Instead, an adapted version that targets families, not just fathers, is more widely utilized. The amount of data collected from fathers who participate in the program is not sufficient to make meaningful estimates on increased time spent reading.

V(I). Planned Program (Evaluation Studies)

Evaluation Results

Child Care: Evaluation data, particularly for child care programs, continues to show outstanding results. In 2014, AgriLife Extension reached over 2,800 child care providers and directors with research-based, best practice professional development training through 27 conferences held across Texas. Moreover, providers and directors completed over 174,000 online courses (277,419 clock hours). Providers in both the face-to-face and

online trainings rate the quality of the trainings very highly. The vast majority of participants indicate that they learned new information, believe the information will improve the care they offer to children, and plan to implement the practices in their programs.

Financial management: For several years, participant evaluations have been analyzed to determine knowledge gained, skills learned, and intent to change financial management behaviors. Results consistently show a statistically significant increase in participants' knowledge of the program's concepts after the class compared to their knowledge before the class.

A pre- and post-survey are used to determine any changes in participants' financial management practices and attitudes toward money as a result of participating in Money Smart classes.

Participants have reported adoption of several recommended financial management practices and improvement in their attitudes toward money over the 5-10 week series, including improvement in the frequency with which bills are paid on time, increased savings, opening of savings and checking accounts, and developing a plan for spending.

Child passenger safety:

1,852 Inspections

1,267 New seats distributed

The proper use of child safety seats reduces the risk of injury and death, leading to reduced medical costs, avoidance of lost future earnings, and improved quality of life. These economic benefits are an estimated \$2,238 per child age 0 to 4 and \$2,663 per child age 4 to 7 for new seats distributed, and \$634 per child for seat misuse corrected with an assumed 75% continued use. Based on this formula, the total economic impact for the 1,852 inspections conducted in 2014 is \$2,526,198.

Key Items of Evaluation

In 2014, county Extension agents and their community partners conducted 27 child care provider training conferences throughout the state of Texas for 2,885 child care providers and directors who provide care for more than 51,800 children enrolled in 747 child care centers or family day homes. Over 16,100 clock hours of training were provided to child care professionals. In addition to the face-to-face conferences, early childhood educators in the U.S. completed 174,097 online courses in 2014 (277,419 clock hours).

Results from a 2014 evaluation study with over 2,700 participants indicate that over 90% of participants acquired new information (98%), plan to utilize the information to improve their programs (99%), and consider themselves better equipped to work with children (99%). Evaluation data collected from over 14,300 online participants indicate that they are very satisfied with the quality of the courses. Over 99% rated the online courses as "Good," "Very good," or "Excellent." Ninety-six percent of respondents stated that they learned new information from the courses, and 99% would recommend the online courses to others.

Ordinances approved by various city councils in Texas regarding regulation of payday and auto title loan lenders in Texas may increase the demand for consumer information regarding these products, producing a "teachable" moment and providing an opportunity to analyze pre and post program financial behavior.

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