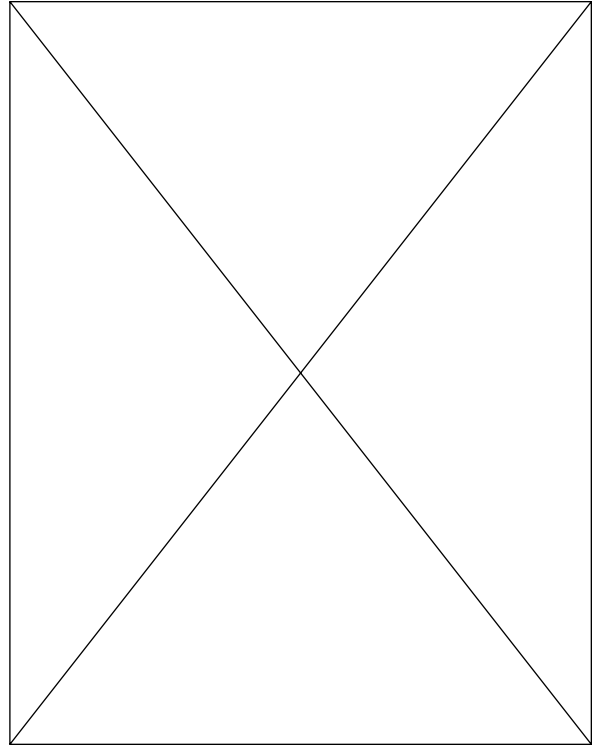


The Reporter

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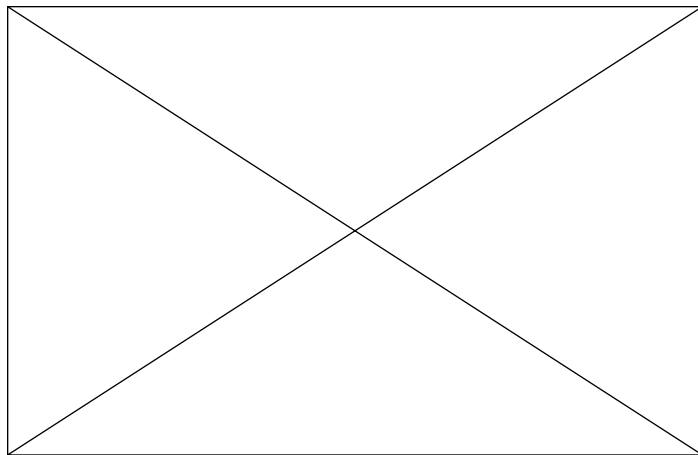
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The Reporter

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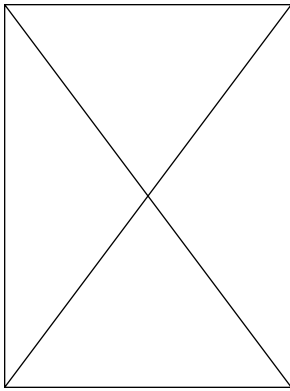
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President's Message



Dear Colleagues,

What is scholarship? Do county extension agents really need to do “scholarship?” If you work in a tenure system at your university, you already know how important scholarship is. But how does it fit with the university’s need to connect or engage with local communities

and partners? Some people are asking how the scholarship of the university and Extension fit together in an “engaged university”?

The National Association of State Universities and Land-Grant Colleges (NASULGC) recommended “if Extension is to thrive, it must understand and adjust to rapid changes and emerging challenges.” One challenge is informing the greater university community and other professionals about our work. In the recent report available on the NASULGC website, “The Extension System: A Vision for the 21st Century,” ECOP, Extension Council on Policy, called upon Extension “to provide the necessary leadership to gain the acceptance and implementation of an appropriate definition of engagement scholarship.”

In the landmark book called *Scholarship Reconsidered—Priorities of the Professoriate*, Ernest L. Boyer defines the work of faculty members through the four scholarship classifications: discovery, integration, application, and teaching. Our scholarship focuses on the integration, application and teaching in local communities. Everyday we put research into practice. As Extension professionals, we are challenged to include scholarship as part of our job and share our program successes with others. The NEAFCS Reporter contributes to the body of knowledge about Extension education.

Even if county Extension professionals are not part of your university’s academic promotion and tenure system, scholarship and sharing program innovation and impacts with colleagues are still important. The NEAFCS Reporter is one way we can learn throughout our careers, share our creative work and publish program results.

Cooperative Extension must evolve into a 21st century learning organization. Our members and potential members are meeting new challenges and opportunities - writing and managing innovative grant funded projects, supervising staff, new subject matter, using technology for learning and writing for our peers about our programs. We are challenged every day to prove the worth of our educational programs.

Sometimes we think, “I can’t write for a journal, I don’t have time. I don’t know how.” I challenge you to write about the program impacts in your communities in a future NEAFCS Reporter or other peer-reviewed journal. Spread the word about the amazing accomplishments of Extension family and consumer sciences professionals. If we don’t tell our story, who will?

Anyone who has ever gotten an email from me has seen the Margaret Mead quote “*Never doubt that a small group of thoughtful, committed citizens can change the world, indeed, it’s the only thing that ever has.*” It is a quote that I truly believe and I think most of you believe, otherwise you would not work for Extension. Together we can change the world.

Sharon Hoelscher Day

2003-2004 NEAFCS President

Youth Personality Study: Meeting the Needs of the Alternative Student

*Shelley B. Thorpe, Extension Specialist**
University of Idaho

Why is it that some youth succeed in the traditional school setting and others do not? Are traditional schools structured so that certain personality types thrive and others fail? Are the students that succeed in the traditional school setting more gifted learners or have we just addressed their needs more fully? As educators are we obsessed with a single *right way*? Do we underemphasize the importance of diversity? Ponder these questions as I introduce you to Dexter.

Dexter was a strange looking duck that hung out in the river by the alternative school where we did our personality study. Because of the duck's oddness, the students adopted him as the school mascot and named him Dexter. Susan Brady, the alternative school principal, stated that her students took good care of Dexter because they could relate to him. You see, Dexter was labeled as the "odd duck" and definitely differed from the mainstream.

One day, a dog caught Dexter and inflicted some serious injuries. Susan was surprised at how traumatic this accident was for the students at Central High. Dexter was taken to the animal clinic and spent several days recovering. Every morning on the school announcements students were updated on Dexter's condition.

As Dexter's health improved, anticipation for his return was high. Finally the day came when Dexter was well enough to go home. When Susan arrived at the clinic to pick up Dexter, she explained to the veterinarian how the students had identified with this duck because he was so "odd." The veterinarian listened to Susan's story and then politely explained that they had it all wrong. This was no "odd duck"...this was a very rare Muscovy Duck. A Muscovy Duck has

a large crest and is native to Central and South America. Susan could not believe her ears...her students would never believe that Dexter was so highly valued. Their label was all wrong. Why hadn't they realized his uniqueness...his rareness? Who knew Dexter would be such a prized duck?

This story suggests several questions that school districts, educators and society need to ponder. Do we have it all wrong? Are students that have a difficult time succeeding in traditional schools the "odd ducks?" Should school districts and society change the way they view non-traditional students? Like Dexter, every student in every school setting has unique gifts and talents associated with their unique personality. Alice Honig, from the University of Syracuse, observed that "every child is culturally rich...rich in the culture they grew up in." With the cultural richness should come a celebration of differences...a celebration of diversity....a celebration of unique abilities.

THE SOCIAL COSTS OF DROPOUTS

There are very strong correlations reported in the literature between school dropouts, delinquency and crime, and financial security. Unfortunately, dropout rates continue to climb. Research shows that youth who are not attending school are at a higher risk for substance abuse, delinquency, violence, gangs and crime. A 1992 study by the National Center for Education Statistics found that 3.4 million people between the ages 16-24 dropped out of school before earning a high school diploma (OJJDP Bulletins 1997). In 1994, courts formally processed approximately 36,400 truancy cases, a 35 percent increase since 1990 and a 67 percent increase since 1985

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(Ingersoll and LeBoeuf 1997). One in eight students fails to complete high school (McMillen 1997). Minorities, the poor, and the disabled fare even worse. Over 50 percent of students in a quarter of the nation's poor, urban high schools fail to graduate (Braddock and McPortland 1993).

According to Ingersoll and LeBoeuf (1997), the costs of dropouts, both for children and for society, are prohibitively high. Children who are not educated will more than likely lack adequate skills to secure employment and become self-sufficient adults. In 1993, approximately 63 percent of high school dropouts were unemployed. When they are employed, high school dropouts are often on the low end of the pay scale without employee benefits or job security. Over their lifetimes, high school dropouts will earn significantly less than high school graduates and less than half of what college graduates are likely to make in their life times. Dropouts experience more unemployment during their working years and struggle to maintain a minimum standard of living, and are more likely to end up on welfare. Indeed, individuals who do not receive a basic education must overcome tremendous barriers to achieve financial success in life or even to meet their basic needs (Ingersoll and LeBoeuf 1997).

Society also pays a high price for public safety related to failure at school. An estimated 66 percent of inmates in 1991 and 71 percent in 1986 had not completed high school. In 1993, 17 percent of youth under age 18 entering adult prisons had not completed the eighth grade and only two percent had completed high school or had a general equivalency diploma. Each year's class of dropouts cost the nation more than \$240 billion in lost earnings and foregone taxes over their lifetimes. Billions more will be spent on crime control (including law enforcement and prison programs), welfare, healthcare, and other social services. The staggering economic and social costs of providing for the increasing population of youth who are at the risk of leaving or who have left the education mainstream are an intolerable drain on the resources of Federal, State and local governments and the private sector (Ingersoll and LeBoeuf 1997).

WHAT CAUSES DROPOUTS RISK FACTORS

To improve the situation for individuals associated with dropping out of school, and consequently reduce the cost to society, it is important the factors that contribute to the problem. Ingersoll and LeBoeuf (1997) discussed two broad common influences that underlie the reasons youth end up outside the education mainstream school and community/home. Factors related to school include lack of motivation resulting from poor academic performance (such as low reading and math scores and failure to keep pace with the other students in lessons or promotions), low self-esteem resulting from classification as one who is verbally deficient or a slow learner, lack of personal and educational goals due to absence of stimulating academic challenges, teacher neglect or lack of respect for or from other students.

Factors related to the community and home include: negative role models exemplified by friends who are chronically truant or absent from school, pressures related to family health and financial concerns, difficulty coping with teen pregnancy, marriage or parenthood, lack of family support and motivation for education in general and violence in or near youth's homes or schools (Ingersoll and LeBoeuf 1997).

A third factor may underlie the reasons that youth end up outside the educational mainstream: traditional educational systems do not uniformly meet the needs of individual personalities. According to Taylor Hartman, PhD, author of *The Color Code Personality Paradigm*, different personalities have unique needs and wants. Fulfilling the needs and wants of each personality type has a lot to do with the choices an individual makes in his or her life. For example, the more that a person feels his/her needs are fulfilled, the more likely the person is to live within the norms of society. Conversely, an individual who feels that their needs are being ignored is less likely to accept and to live within societal norms (Hartman 1998).

HOW DOES SCHOOLS/SOCIETY RESPOND

One approach that has proven successful in retaining students in school, promoting effective learning, and keeping students out of trouble involves alternative public schools. Perhaps most important, such schools

Continued on next page

feature curricula and instruction that are designed to address the individual needs of students (Wilson and Barr 2000).

Wilson and Barr contend that identifying individual environmental, emotional, intellectual and personality characteristics that allow some children to succeed in traditional schools and others to fare better in alternative schools will improve the ability to meet the needs of all students through both prevention and intervention. Sufficient data exist about some of these characteristics to suggest some clear general principles. For example, unsuccessful students need a good education a lot more than do the youngsters who succeed under virtually any circumstance. Children whose parents have been fortunate and who spend a lot of time with them often thrive despite the bad school. Those lucky few whom researchers have labeled “resilient” appear similarly blessed. Despite poor home circumstances and poor schools, some youth manage to adapt and succeed.

Using Maslow’s hierarchy of needs, students and teachers in a variety of alternative public schools reported that their basic human needs were more fully satisfied than those students in conventional school (Wilson and Barr 2000).

When asked why students do better in the alternative school than the traditional school, Susan Brady, Central High’s Principal stated, “some students do better in the alternative setting because of a shortened day (three classes for AM students and two classes for PM students), smaller class size (student/teacher ratio 20:1), more individualized attention by teachers, informal atmosphere such as calling teachers by their first names, firm rules to commitment to comply, alternative focus in classes consisting of art, *PPP Pain Pride and Power* programs (which include overcoming the cycle of violence, multicultural classes and collaborative teaching), monthly activities, no extra curriculum activities and the service to community component.”

UNDERSTANDING PERSONALITY DIFFERENCES

It is the purpose of this study to learn more about personality differences and how personality profiles can

be used to identify those youth whose basic needs may be met more completely in alternative versus traditional schools.

Evidence shows that knowledge of individual personality types can explain how people perform in different situations (Furnham 1992). According to Switch (1998), there are many different personality theories available to help understand behavior. The Myers-Briggs instrument is based on years of observation by the psychologist Carl Jung and by the instrument’s authors, Isabel Briggs Myers and her mother, Katharine Cok Briggs. The instrument has been used for more than twenty years and people scored the same on a subsequent administration of the instrument about 75 percent of the time. The instrument helps explain why different kinds of people have different interests, excel at different kinds of work and sometimes find it hard to understand each other. Family members can use it to understand each other better. Teachers and students use it to make learning more interesting and efficient. Young people and adults may use it to choose careers that are likely to hold their interest and apply their skills. Organizations use this personality type information to improve communication, team work and leadership (Switch 1998).

The Color Code personality profile was the method chosen to profile youth in this study. It was chosen because of its simplicity and accuracy in understanding the unique complexities of human behavior. Dr. Hartman’s (1998) profile is geared toward accurately assessing the personality type, metaphorically referred to the colors RED, BLUE, WHITE, and YELLOW. The Color Code personality theory emanated from years of research by Taylor Hartman. The instrument has been used for fourteen years and is based on the theory of motive (why people do what they do). In explaining the elements of personality, Hartman states that every child is born with a unique set of personality traits. Just like no two fingerprints are exactly alike, how can we possibly believe that human personalities are any less individual than fingerprints? According to Hartman, personality is the innate style of attitudes and behaviors that comes with you at birth and is based on one primary motive. This core motive is not learned or developed but causes a person to act

Continued on next page

and react the way they do. It is an active process within each person's heart and mind that dictates how he or she feels, thinks and behaves.

The RED personality type, as are the other three types, is driven by one innate core motive. The core motive for RED is power, the ability to get things done, to produce or accomplish. REDs are inclined to possess vision and leadership. Raw potential strengths of REDs include: decisive, assertive, action-oriented, task-dominant, determined, responsible, independent, logical, pragmatic, disciplined, confident, powerful, leader, and productive. REDs may also have the following limitations: selfish, insensitive, arrogant, critical of others, always right, impatient, calculating, intimidating, bossy, demanding, argumentative, aggressive, tactless, and obsessive. As students, REDs typically demand to be respected, value their intellectual strengths, take the lead easily, are normally bold, outspoken individuals, can potentially be rebellious, and they are logic based in their thinking and in their interactions with others. RED personalities feel the need to look good academically, to be right (they love to banter and argue their point). The number one priority is that REDs need to be respected.

The core motive driving the BLUE personality type is intimacy connecting, sharing, revealing, understanding and being understood by others. BLUEs operate on a deeply emotional level and treasure the relationships that they make in life. They bring the natural gifts of quality and service to life. They are thorough and detail conscious, are always thinking of others, and tend to give very liberally. Some potential BLUE strengths are: compassion, sincerity, loyalty and thoughtfulness. BLUEs tend to be quality-oriented, well mannered, analytical, committed, dedicated, emotional, dependable, respectful, deliberate, and nurturing. Limitations faced by BLUEs may include: worry prone, overly sensitive, self-righteous, self-critical, unforgiving, judgmental, suspicious, unrealistic expectations, perfectionist, low self-esteem, hard to please, moody, guilt prone, and jealous. Because BLUEs are so emotionally inclined, those emotions can really bring out their best, or sadly, if their feelings are convoluted and unclear, their emotions can really bring out their worst as well. They are the most con-

trolling of the four personality types because their control is emotional.

The WHITE personality is driven by the core motive of peace defined as the absence of conflict, of inner balance and contentment. WHITEs bring the natural gifts of clarity and tolerance. They are objective listeners and are unbiased in their perceptions. They are also very accepting, tolerant people. They do not look at diversity as being strange or unacceptable. Some strengths that the WHITE personality can bring to life are the following: tolerant, kind, satisfied, even-tempered, agreeable, patient, pleasant, accepting, easy-going, good listener, inventive, considerate, diplomatic, and adaptable. Some of their limitations could contain the following traits: timid, directionless, indecisive, unmotivated, silently stubborn, lazy, lackluster, indirect communicator, avoids conflict, self-deprecating, indifferent, ambivalent, uninvolved, and unenthusiastic. As students, WHITEs often go unnoticed. They are not loud, do not demand your attention, and teachers would generally prefer to have more of them in class. The problem, however, is that because they do not tend to rock the boat, they get little or no attention and often slide through the system unnoticed.

The YELLOW personality's core motive is fun-enjoying the moment, living life to its fullest, and doing things just for the sake of doing them, without any particular end in mind. YELLOWs bring the gifts of enthusiasm and optimism to the table. They are always upbeat and excited to be a part of what they are doing. They tend to believe that things are going to work out, no matter what happens. They typically possess the following strengths: fun-loving, playful, carefree, enthusiastic, optimistic, trusting, hopeful, happy, charismatic, sociable, forgiving, spontaneous, outgoing, lively and positive. The limitations that they can carry generally consist of the following: uncommitted, self-centered, disorganized, irresponsible, undisciplined, vain, afraid to face facts, inconsistent, unfocused, interruptive, disruptive, impulsive, obnoxious, and naïve. As students, YELLOWs can be very disruptive in class. More often than not, they compete for the title of "class clown." They are famous for procrastinating, for losing their homework, and for making up excuses that are often so charismatic and

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charming that they are let off the hook. One of the best things that they can be taught is to be responsible and to follow-through with things that they start. They are notorious for being great starters of projects and lousy finishers (Hartman 1998).

METHODS

In this study, students were sampled both from those attending traditional and alternative high schools in the Granite School District in Salt Lake City, Utah. The profile was administered to the students in eight classes from West High, the traditional school in our study and students in eight classes from Central High, the alternative school. After a brief overview, without revealing any details of *The Color Code* (to receive unbiased responses), the Hartman Youth Profile was self-administered with a supplemental demographic sheet attached to the front cover of the profile. In addition to instructions to mark an "X" by the "one word or phrase that best describes what you are like most of the time" the students were reminded to mark only one response from each group. They were also asked to indicate if they could remember far enough back to answer based on how they were as young children. (It is crucial to remember that the *Color Code* theory specifies that everyone is born with intact personalities, thus, reflecting on early childhood provides a more accurate description of core motives). Students were not required to provide personal information.

Seven hundred and thirty youth from both traditional and alternative schools were profiled. A large number (about 24%) of these profiles were eliminated because they were incomplete or because multiple choices were marked. From a total of 558, data was provided from 301 students in the traditional school and 257 students from the alternative school.

The data analysis was conducted at the University of Idaho (Moscow, Idaho). The authors investigated the effects of age, gender, parental presence in the home, personality type, and ethnicity (independent variables) on whether the students attended traditional or alternative schools (dependent variable). Statistically generated maximum likelihood estimates, odds ratio estimates, the association of predicted probabilities and observed responses were considered for each variable.

RESULTS

The analyses compared characteristics of a sample of students in both traditional and alternative schools. Because of the study methods, cautions should be noted about extrapolating these data beyond the immediate sample. The analyses revealed that the variables of age, gender, parental presence and personality type each had an effect on which school was attended (hereafter referred to as school choice). In addition, interactions between pairs of these variables were also significant. Ethnicity could not be correlated with school choice. Although some very strong trends were noted, the "non-white" population was too small to document significant impacts.

Effect of Gender. Based on the sample, boys were 60% more likely to attend the alternative school than are girls. Also, boys in both schools more often exhibited RED personality types (power) while girls were more likely BLUE (intimacy). The other personality types (WHITE-peace and YELLOW-fun) seem to be equally represented in boys and girls.

Effect of Age. Students in the traditional school were fairly evenly distributed from freshman to senior classes. However, in the alternative school both freshman and senior classes were much smaller than sophomore and junior classes. Apparently, early in high school, few students have "chosen" to attend the alternative school. As they continue through the system the problems they encounter in traditional schools are manifested and some students migrate to alternative schools. Finally, by their senior year, students in alternative schools, many of whom have reached the age of 18, appear to leave the public school system.

Effect of Parental Presence. Students were asked whether they lived in a home with two parents or with a single parent, grandparents, or other arrangement (that did not include two parents). When compared those students that lived with both parents to those in all other situations, the data showed that students living with two parents were much more likely (2 ½ times more likely) to choose the alternative school. We also found significant interaction between parental presence and both gender and personality type on school choice. In our sample, RED students in two

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parent settings were more often found in alternative schools than were BLUE personalities with similar parent presence. And, BLUE personalities without two parents were more often found in alternative schools than were REDs without two parents. The finding that students in the sample who lived in “traditional (two parent) families” were over represented in alternative schools caused some interesting discussions, but the data did not justify any clear interpretations.

Effect of Personality Type. Overall the sample of 558 students divided predictably (according to long-term averages determined by Hartman) into the four color types (RED-23%; BLUE-25%; WHITE-24%; YELLOW-28%). However, when looking at color-by-school effects, the BLUE youth are one-third less likely to choose the alternative school and WHITE are one-third more likely to choose alternative schools. Reviewing the attributes described by Hartman for different personalities, it may be speculated that well-mannered BLUE youth may adjust to traditional systems better than the peace-loving, inventive WHITE personalities.

Another interesting trend in the data involves the interaction between gender and personality type. As discussed, RED is more prevalent among the sample of boys and BLUE is more common for our girls. However, the data indicate that both RED girls and BLUE boys are over represented in the alternative school population. This may suggest that gender-based stereotypes for personalities and roles may influence how students deal with traditional schools.

CONCLUSIONS

This study compared several characteristics of a sample of 558 students in both traditional and alternative schools. From such a study, it may be possible to estimate the likelihood that any one of the subjects might display certain of the characteristics that were measured. Extreme caution should be exercised in extrapolating these data beyond the immediate sample without further investigation. Still, these data point to some interesting relationships that should be studied further.

Among those questions that have been raised are those related to parental presence and whether different personality types respond differently to their family structure. It appears from our small sample that RED personalities may have their core needs (power) in non-traditional families and are better able to cope with traditional public schools. One may speculate that, with two parents in the home, REDs find it difficult to exercise or command the power that they need, having to share authority with both parents. It may be that their need to exercise power and authority often lands them in trouble in school, thus, they may do very well in alternative schools.

Another provocative question emanating from the small sample involves those children who possess personality characteristics somewhat unusual for their gender. In our sample, RED girls (those possessing more power-driven motives) and BLUE boys (those that are compassion-driven) were more likely to find themselves in alternative schools than are their classmates. If traditional schools are designed to meet the wants and needs of our “typical” boys and girls, then the “Dexters” may not succeed as well in those traditional systems. Further investigation of these questions should prove interesting.

*Conducted in cooperation with Paul F. McCawley, Bahman Shaffi and Jeremy Daniel

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Research on a Shoestring: Collecting Data Using Online Assessment Tools

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INTRODUCTION

Family and Consumer Sciences educators have a lot of things on their plates these days. Job activities may include: answering consumer questions by phone-and e-mail, computerized diet and financial analyses, developing curricula and audio visual materials, teaching classes, writing newsletter and newspaper articles, community development work, public relations and networking, media outreach, grant writing, project management, personnel supervision, professional service, the county fair, etc.

In some states with tenure systems, there is also an expectation that Extension faculty will conduct applied research and publish or at least present findings that contribute to the body of knowledge in their discipline.

DISCUSSION

So how does an FCS educator add an applied research component to an already overloaded schedule and still have a life? What if funding and access to databases (such as the Survey of Consumer Finances) are limited and technical assistance is unavailable or located hours away at their land grant university? The answer is to work smarter (and cheaper!) by using the Internet to collect data and e-mail to transmit it among research cooperators. Granted, the samples are convenient, non-random and the ability to generalize results limited. This must be acknowledged in all resulting research reports, as well as the fact that data are self-reported and reflect respondents' perceptions of their behavior. On the other hand, isn't it better to be able to collect data and help people in the process than to do nothing at all? Online surveys and collaborations with university Web designers and researchers are the keys to conducting "research on a shoestring."

PERSONAL AND FAMILY ASSESSMENT TOOLS

Rutgers Cooperative Extension (RCE) currently offers nine "Personal and Family Wellness Assessment Tools" and five are currently linked to research studies. These quizzes and checklists may be found at www.rce.rutgers.edu/fcs/assessmenttools.asp. Each of these assessment tools has two purposes. The first is to provide users with instant feedback on some aspect of their lives (e.g., diet, finances, stress level, identity theft risk level, investment risk tolerance, food safety practices), as a value-added feature of the RCE Web site. Their second function is to generate data for ongoing empirical research about participants' current behavioral practices. Results can be the basis upon which to create new or improve current Extension programs.

FINANCIAL FITNESS QUIZ

The *Financial Fitness Quiz*, for example, asks questions about specific financial behaviors (e.g., calculating net worth) and is just one of many recent family economics online surveys (Lyons, Cude, Gutter and Lawrence, 2003). Modeled after a similar assessment tool developed by Virginia Cooperative Extension (Peterson, Kratzer, Leech, Stadler, Roberts and Sumner, 1999), the *Financial Fitness Quiz* provides general statements about users' level of financial fitness, based on their overall score. Respondents also receive specific suggestions for improvement based on their responses to each of the questions.

The Financial Fitness Quiz can be accessed at the following Web site: www.rce.rutgers.edu/money/ffquiz.asp. It consists of 20 statements where respondents are asked to select a response that best describes their current financial management practices. Of these questions, 19 are answered with a Likert-type scale

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with the following responses: 5= always, 4= usually, 3= sometimes, 2= seldom, and 1= never. For the remaining question, “I have a current will,” respondents are asked to write 5 for “yes” and 1 for “no.”

ON-LINE ASSESSMENT TOOLS

In addition to subject matter related quizzes, like the *Financial Fitness Quiz*, online assessment tools can be used to inexpensively conduct clientele needs assessments and/or to evaluate programs. This can help Extension faculty comply with federal legislation that mandates the documentation of stakeholder input in the development of Cooperative Extension programs. An FCS educator can simply post a survey to a Web site for a fixed period of time and refer users to it by marketing the link, thus, eliminating printing, stamps and clerical work expenses.

CASE STUDY

The remainder of this article describes a case study example of an online survey that was used to conduct applied research. It also describes what has been learned from the *Financial Fitness Quiz* to date and provides implications for FCS educators. The research was conducted at absolutely no cost except for the time of the three professionals involved. The project cooperators were a FCS educator, a university Web designer in one state and a teaching/research faculty member in another state.

Perhaps the most interesting finding to date is the fact that consumers often don't practice what FCS educators and financial professionals teach. With potential scores that ranged from 20 (never performing any of the 20 listed financial practices) to 100 (always performing each practice), the average quiz scores in three waves of data collection, with 1,007 respondents, were all failing “grades” of 69.18, 64.98, and 67.34.

As shown in the Table, six commonly recommended financial practices were consistently performed infrequently by respondents. They were: drafting a current will, writing financial goals, developing a written plan (budget) for spending and/or saving, calculating net worth, earning an after-tax yield greater than the rate of inflation, and having at least three months' expenses set aside for emergencies. Some of these were non-

routine tasks or tasks that require analyses. A Bankrate.com study (Financial Literacy in America 2003) also found these were performed infrequently.

This finding suggests a need to develop user-friendly tools (online worksheets) to assist learners and discuss recommended practices that may be simply too unrealistic for many people to perform on their own. No significant differences in budgeting practices were found among groups by age, educational level, income, or race in the third wave of data collection—also indicating that these practices are widely ignored.

This study also provided evidence that respondents are saving for long-term goals without calculating whether the amount of savings is adequate. The average scores for “I save regularly for long-term financial goals” (3.31 to 3.56) were consistently higher in all three waves of data collection than the score for “I have written financial goals with a date and dollar cost” (2.12 to 2.32). Extension educators can assist consumers by providing assistance with goal-setting, personalized analyses of savings adequacy and links to resources (online financial calculators and planning tools), such as the American Savings Education Council's Ballpark Estimate (see www.asec.org).

Three sets of *Financial Fitness Quiz* data show “having written goals” to be the second least-frequently performed behavior. This also suggests a disconnect between recommendations and reality and supports previous findings by Muske and Winter (1999) that “stored mental processes” are used in lieu of paper and pencil calculations. A study of participants in the Cooperative Extension System MONEY 2000™ program, however, found goal setting to be a powerful motivator to increase savings and reduce debt (O'Neill, Xiao, Bristow, Brennan and Kerbel 2000). These two sets of findings may not be as disparate as one might think. Like various weight control programs, financial goal-setting may simply be more successful as part of a group motivational program or with a professional coach (advisor) than by individuals on their own.

SUMMARY

Online surveys are an easy and inexpensive way for FCS educators to conduct applied research from the

Continued on next page

comfort of their office. As with any other type of collaborative project, choosing good collaborators is key and relationships among cooperators must be nurtured over time. One benefit of conducting research online is the potential for large sample sizes. Others are the minimal cost and the easy collection of data (the *Financial Fitness Quiz* and other Rutgers Cooperative Extension assessment tools use a Microsoft Access

database that is exported into Excel for statistical analysis).

Cautions include the limited ability to generalize survey findings from nonrandom samples and the need for university Institutional Review Board (IRB) approval for the collection of applicable human subjects data. Generally, researchers must complete a form that describes the purposes and methodology of their study and attach samples of their research instru-

Continued on next page

Table

Average Scores and Rankings for Financial Fitness Quiz Statements (N = 1,007 in 3 Data Sets)

Financial Practice	2002 Sample- #2	2002 Sample- #1	2001 Sample
I have a bank checking account (or credit union share draft account) with which to pay bills.	4.73 (1)	4.82 (1)	4.72 (1)
I have enough money each month to pay my rent or mortgage payment and other household expenses.	4.58 (2)	4.54 (2)	4.55 (2)
I have insurance to cover “big” unexpected expenses, such as a hospital bill or disability.	4.18 (3)	3.94 (4)	4.10 (3)
I keep organized financial records and can find important documents easily.	3.94 (4-tie)	3.84 (5)	3.76 (4-tie)
I comparison shop for major purchases by checking at least three sources.	3.94 (4-tie)	4.02 (3)	3.76 (4-tie)
I have enough money to pay for an emergency, such as a large car repair.	3.76 (6)	3.55 (6)	3.64 (6)
I avoid impulse purchases and don’t use shopping as a form of recreation.	3.72 (7)	3.50 (7)	3.56 (8)
I have a personal investment account for retirement (other than an employee pension).	3.58 (8)	3.05 (11)	3.58 (7)
I save regularly for long-term financial goals, such as education for my children, a house, or retirement.	3.56 (9)	3.31 (10)	3.46 (10)
I have money spread across more than one type of investment (e.g., stocks, bonds, mutual funds, CDs).	3.55 (10)	2.99 (13)	3.53 (9)
Less than 20 percent of my monthly take-home pay goes to credit cards, student loans, and car payments.	3.54 (11)	3.41 (8)	3.35 (12)
I pay credit card bills in full to avoid interest charges.	3.52 (12)	3.38 (9)	3.25 (13)
I know my federal marginal tax bracket (e.g., 15%).	3.18 (13)	3.01 (12)	3.40 (11)
I increase my savings when I receive a salary increase.	3.13 (14)	2.94 (14)	3.15 (14)
I have at least three months’ expenses set aside in a readily accessible account (e.g., money market fund).	3.04 (15)	2.58 (17)	2.81 (16)
The after-tax yield of my savings and investments is greater than the rate of inflation.	2.93 (16)	2.78 (15)	3.10 (15)
I calculate my net worth (assets minus debts) annually.	2.84 (17)	2.49 (18)	2.68 (17)
I have a written plan (budget) for spending and/or saving my money.	2.32 (18-tie)	2.69 (16)	2.59 (18)
I have written financial goals with a date and dollar cost (e.g., \$10,000 for a car in 2004).	2.32 (18-tie)	2.12 (19)	2.24 (19)
I have a current will.	2.26 (20)	2.01 (20)	2.11 (20)

ments and informed consent forms before a study is started. Implications

Survey results provide interesting insights for future program development. For example, *Financial Fitness Quiz* results indicate that financial practices that are routinely recommended by financial advisors (calculating net worth, budgeting, written goals) are not frequently performed by consumers on their own. This suggests a need for an inexpensive annual professional financial check-up. Quiz respondents presumably were interested in, and/or had some concern about their finances or they wouldn't have taken the time to respond to the statements. The process of receiving their score and personalized feedback online may represent a "teachable moment" for those who want to seek follow-up financial advice. Cooperative Extension faculty with expertise in personal finance might consider performing this service for reasonable compensation, making a basic annual financial check-up affordable for the middle class and a source of revenue for the organization.

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Seniors CAN: The Impact of a Community-Based Educational Program on Older Adults

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INTRODUCTION

One of the most important national demographic shifts is the growth of the older adult population and Extension programming has been developed to meet the needs of this age group. This has taken place concurrently with the shift in Extension education from an emphasis on information dissemination to a focus on adult learning (Okoro & Miller, 1994). Simultaneously, there is a growing realization that learning is a lifelong practice and that learning-centered education provides the opportunity for the student to learn by experience (Moore, 1973).

The University of Nevada Cooperative Extension created *Seniors CAN*, a 16-week interactive wellness education program in 1999. The *Seniors CAN* program builds upon recent evidence of the mind-body connection. The program goal is to extend the time frame of older adults' independent living by enhancing their ability to solve everyday problems related to wellness, nutrition, and safety. This educational intervention provides a road map with tools to navigate successful aging in these times of conflicting and confusing messages.

The *Seniors Can* program was developed to address this need by increasing the ability of the elderly to decipher and effectively utilize health-related information, thus increasing their sense of personal control over the quality of their lives and their future. This community-based educational program is based on research that demonstrates the significance of lifelong learning to older adults' ability to maintain independent living status and a high level of mental function associated with learning (Diamond 1993, Snowden 1995).

A sense of personal control, or mastery, is also an important component of the *Seniors Can* Program. It relates to an individual's belief that their own choices and actions determine outcomes in their lives (Mirowski and Ross 1990). Previous findings indicate that one's sense of personal control is positively related to self-evaluations of health, and negatively related to illnesses and mortality (Baltes, Wahl and Schmid-Furstoss, 1990, Duffy and MacDonald 1990). Those with a sense of high personal control have better self-rated health, fewer illnesses and lower mortality rates (Grembowski et.al. 1993, Seeman and Lewis 1995).

Because a sense of belonging or community, is important to maintaining independence, the *Seniors Can* program encourages and facilitates opportunities for participants to interact with one another. The social networks that result from these and other similar efforts have been shown to improve health outcomes including decreased mortality (House, Landis and Umberson, 1988); enhanced recovery from illness (Berkman, Leo-Summers and Horwitz 1992); and diminished health service utilization, such as nursing home admission (Freedman 1993). Loneliness and depression are often related to a poor social network and can be major factors in a senior's decision to abandon independent living.

Therefore, the *Seniors Can* program offers older adults opportunities to learn about matters that may improve their health and quality of life, increase their sense of personal control, decrease their loneliness (by interacting and sharing with others who have experienced similar life events) and further develop their

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potential to make important contributions to the community (Collins, 2001).

PROGRAM DESCRIPTION

Though the *Seniors Can* program has been available to older adults living in urban Las Vegas and rural Clark County, Nevada since 1999, the curriculum is currently being utilized in more than 35 states and was listed on the Centers for Disease Control, Health Promotion and Education Database in 2002. The program runs on county, state and federal Smith Lever funds. Funding to develop a recruiting plan for volunteer instructors, publish a volunteer training manual, and translate all materials into Spanish was provided by Food Stamp Nutrition Education program (FSNE) grants in FY 2002 and FY 2003.

The four-month-long curriculum is taught weekly, for one to two hours, at congregate sites (including public housing and senior centers) by extension paraprofessionals, volunteer peer educators and by staff of senior centers and elderly housing. Since the audience includes diverse ethnic groups and elderly at all economic levels, programs offered at Hispanic senior centers are taught by bi-lingual volunteer instructors. Program materials (including the curriculum, in-processing documents, quantitative evaluation scales, and lesson handouts) are available in both English and Spanish.

The *Seniors CAN* program curriculum includes 15 lessons: four on nutrition, four on personal safety, two on food safety, two finance related, two on general health, and one lesson on productivity. Topics relate to nutrition (the Food Guide Pyramid, food safety, hydration, low-cost foods/meals), wellness (reducing falls, the importance of flu shots, crime prevention), and economics (prevention of consumer fraud, and finding part-time employment).

METHODS

The *Seniors CAN* lesson-format is interactive, a learning method that works extremely well with older adults. Learning is not restricted to the classroom. Classes include demonstrations of how the curriculum information may be readily applied and opportunities are provided for participants to share experiences and

model wellness behaviors. To reinforce the application of the information, program instructors ask each student to integrate one skill they learn in each lesson into their daily lives. Class size is limited to no more than twenty, so that each participant can ask questions and make the material relevant to their individual situation. Often during this exchange of ideas and experiences, peer education evolves. For example, usually one student can share a personal experience of being hospitalized for dehydration.

Participants are also encouraged to volunteer for “homework” assignments. This gives them the opportunity to “test drive” the information between the weekly classes and apply it in their daily life. Individuals often provide unique suggestions in their reports back to the class. The homework may take the form of a specific problem that participants are to solve. For instance, after the presentation “Reducing the Risks of Crime,” participants may be asked to check their homes for problems regarding home security and resolve them using information found in the materials or discussed as part of the lesson.

The seniors who have completed the entire program thus far (1999-2002: n= 172) reflect the ethnic and economic profile of Las Vegas. The majority of program completers were Caucasian (69%) and female (75%). Twelve percent were Latino/ Hispanic, 11% were African American, 6% were Asian American, and 2% Native American.

Seniors CAN also reached a wide spectrum of economic groups. The majority of program completers (65%) live on less than \$20,000 per year with 34% under \$9,999. At the same time, six percent had incomes that exceed \$50,000 per year. The mean age was 73.9 years (SD=8.28). Eighty percent had at least a high school education, 13 percent a college degree and 9 percent a post-graduate degree.

PROGRAM EVALUATION

Impact of the *Seniors CAN* Program has been measured quantitatively and qualitatively as part of an ongoing evaluation. Three scales and a multiple-choice questionnaire were used for quantitative pre- and post-testing of program participants to measure impact:

Continued on next page

Seniors, *Continued from previous page*

The Revised UCLA Loneliness Scale. (Russell, Peplau, and Cutrona 1980);

The Mastery Scale (Pearlin and Schooler 1978);

The Perceived Stress Scale (Cohen, Kamarck and Mermelstein 1983, Cohen and Williamson 1988); and

A test of program-related knowledge. A 26-item quiz of program-related information created to evaluate knowledge gained and measure behavioral change.

FINDINGS

Comparisons between pre-and post-test scores for participants who completed the entire 16-week program (n=172) demonstrated that the program significantly decreased loneliness and increased mastery and knowledge levels.

The qualitative evaluation component included written reports completed by the instructor after each class. Participants' self-report was assessed on a lesson-by-lesson basis and their wellness-related behavior change as a result of program participation. Many participants stated that the information gave them "more control of their lives," a goal of the program directly related to the theoretical model connecting learning with self-efficacy. A number of the elderly participants reported being more aware of what they ate and its affect on their health. One student reported

that the information conveyed in the program had "jarred me out of my comfort zone" and opened a new world of information.

The program has elicited tremendous response from older adults, senior center directors and senior service providers. Comments from senior program graduates confirm their acquisition of life skills and behavior changes that include: removing hazards from their homes that might cause falls, deleting names from telemarketing lists, decreasing food portion sizes, increased reading of food labels, replacing animal protein with vegetable protein sources, increasing fluid intake, purchasing lower fat dairy products, increasing hand-washing and being more careful to prevent bacterial cross-contamination during food preparation. Comments from program graduates included: "I'm 81 and learn something new each class I go to" and "I love the discussion with the others."

Senior center directors' often report having difficulty getting older adults to participate in any long-term wellness programs despite the recognized need for such information. They found this was not the case with *Seniors CAN*.

SUMMARY – IMPLICATIONS FOR EXTENSION

Information on life skills that relate to nutrition, food safety, personal safety, and economics can provide tools for successful aging. Educational processes that

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Table

Differences in knowledge, loneliness and mastery scale scores among older adults who completed the *Seniors CAN* program (1999-2002 n=172)[†]

	Mean	Std. Dev.	t-value	DF	p
Knowledge					
Pre-Intervention	14.19	2.35	-11.03	106	<.0001
Post-Intervention	16.98	2.12			
Loneliness					
Pre-Intervention	8.48	2.14	5.66	162	<.0001
Post-Intervention	7.71	1.70			
Mastery					
Pre-Intervention	25.31	5.07	-6.89	161	<.0001
Post-Intervention	27.13	4.43			

[†]Based on paired t-tests; two-tailed significance

provide this information can become a part of healthier aging by rewarding continued learning and increasing the sense of control or mastery over life. This group showed statistically significant improvement in health related practices; lower income program participants showing the greatest improvement in their sense of control and decreased loneliness. Participants in the *Seniors CAN* program overall tested significantly higher in mastery and program related knowledge ($p < .0001$), and reported less loneliness over the course of the sixteen-week program.

Community-based educational programs can have direct, measurable impact on the quality of life. These results should encourage greater utilization of interactive wellness education by Cooperative Extension as a valid approach to enhance successful aging.

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Another Role Extension Can Play to End Child Abuse and Neglect

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INTRODUCTION

In 1993, 15.3 per thousand children in the United States were victims of child abuse and neglect. That number has been declining and reached a low of 11.8 per thousand in 1999 when, according to the U.S. Department of Health and Human Services (2001), “an estimated 826,000 children were victims of abuse and neglect....”

Extension’s response to child abuse and neglect has been the creation and implementation of a wide array of high quality parent education programs. It is highly likely these programs have played a part in the declining abuse and neglect rates over the past six years. But another role for Extension, beyond being a parent education provider, may be emerging.

When providing parent education, the Extension educator is the source of knowledge. This “knowledge disseminator” role is Extension’s traditional role and its objective is to transfer knowledge to the audience in ways that changes behavior. But, Extension is well positioned to be a “knowledge creation facilitator.” In this role, the Extension educator changes behavior by helping a community create shared knowledge.

Holman and Devane (1999) suggest that large system change processes, like Future Search (Weisboard and Janoff 1995) used in this action research project, operate within the following seven principles:

- The possibility of contributing to something larger than themselves compels people to action.
- Members of a community understand their system at a deeper level when they collectively create a whole-systems view.

- When critical information is publicly available to members of the community they make more informed decisions about their own activities.
- Engaging the whole person including hands, head, heart, and spirit of the members of the community yields the most sustainable change.
- Unleashing the power of the individual to contribute can lead to extraordinary accomplishment.
- The knowledge and wisdom necessary for substantive change exists in the people of the community.
- Change is a process, not an event.

EXTENSION AS A KNOWLEDGE CREATION FACILITATOR

To operate within a large system change process, Extension educators need to shift from being content experts to being the process experts. Behavior changes do not come from the transfer of knowledge but from the creation of knowledge in the collective minds of community members.

Through dialogue, community members: review the historic patterns, identify current trends, form mental images of an ideal system, transform images into plans and create projects that fulfill plans. During this process, community members also invent ways of working together.

METHOD

This paper describes how Extension acted as a knowledge creation facilitator, and reports results achieved

Continued on next page

by using a large system change process in an effort to end child abuse and neglect.

In January 2000, a collaborative alliance of government and non-profit organizations was created, grants written to complete a comprehensive community capacity assessment and a county plan developed to prevent child abuse and neglect. The county continued to have high rates of abuse and neglect relative to the rest of the state. The goals of the alliance were to:

- capitalize on each organizations strengths and resources;
- create a seamless service system to deal with child abuse and neglect;
- reduce duplication and gaps in the social service system; and
- articulate efforts between service providers.

The alliance believed reaching these goals would make a significant difference for families, facilitate program and service articulation and identify gaps and overlaps in program and services in a non-threatening way. A Future Search was designed to build on the community's self-organizing abilities and help community members take responsibility for their own future. With Extension educators acting as facilitators, the Family and Community Collaborative Alliance acted as the host committee for the Future Search. Sixteen hours were spent defining the task of the Future Search, selecting dates, finding an appropriate location, creating a list of people to invite and sending invitations. Ultimately thirty-five people, representing local social services agencies, school systems, child advocacy organizations, childcare centers, youth groups, health care organizations, the juvenile justice system, foster parent organizations, and adoption agencies participated in the Future Search.

Because measuring the effect of a system-wide intervention is difficult, time consuming and costly, participants were immediately polled afterward to determine if they felt the time was well spent and if changes will be made. Every person present at the beginning of the Future Search was surveyed as well as every per-

son at the conclusion. The survey instrument measured perceptions of change in:

- awareness of child abuse and neglect;
- involvement in child abuse and neglect prevention activities;
- parenting skills; and
- the quality of life related to parenting skills in the county.

Variables were measured on a three-point scale of perception, which increased (3), remained the same (2), or decreased (1). All participants were given code numbers so surveys could be paired. Surveys without a pre- or post-test match were removed from the sample before analysis, making this a paired t-test for dependent samples.

FINDINGS

The objective of the t-test was to assess the significance of the change in scores from pre-test to post-test. The results of the paired t-test can be found in Figure 1. Significant differences were found in three of the four areas. Participants in the project reported a significant in their awareness of and involvement in the prevention of child abuse and neglect as well as the quality of life for families and children in the county. Participants saw no significant difference in their own parenting skills as a result of participating in the Future Search. There were no other significant correlations among variables.

To develop a deeper understanding of the effect, a sample of eight participants were interviewed three months after the Future Search. The participants were asked:

- What did you liked most about the Future Search?
- What was your best experience during the Future Search?
- What kinds of new projects or activities have you started since the Future Search?
- What new people are you working with since the Future Search?

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Child Abuse, *Continued from previous page*

Participants unanimously reported that working (in the same room at the same time) with people from the entire county to end child abuse and neglect was what they liked best. It gave them the opportunity to network and design collaborations to address the problem. Most of the group described creating images of an ideal future as their most exciting and engaging experience. Others enjoyed the historical review and the action planning.

Projects and activities that resulted from their work, included the creation of the following committees:

- Recreation committee designed to publicize, in a unified newsletter, existing opportunities for child and family recreation and bring new recreation programs to low-income areas of the community,
- Mentoring/parenting committee designed to bring together groups within the community for mentoring/parenting activities so activities could be coordinated, and the
- Mobile health committee designed to collaboratively develop funding for a mobile health unit.

Each of the committees represented new working relationships made possible by the collective knowledge created during the large system change process.

SUMMARY AND IMPLICATIONS

This example shows that Extension educators can move beyond the parent educator role to work toward ending child abuse and neglect. They can become knowledge creation facilitators and use large system change processes to successfully create community specific knowledge. New knowledge and ultimately new behaviors within the community are attained through the creation of new working relationships that lead to substantive dialogue. Quality dialogue leads to the identification of common ground so community members can cooperate and collaborate. In time, this activity leads to higher levels of system performance and further reduces child abuse and neglect.

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Table

Score on Future Search Pre and Post Event Tests

Test	Mean	Std. Dev.	T	Sig. (2-tailed)
Pre: Awareness	2.26	.53		
Post: Awareness	2.70	.54	-3.606	.001
Pre: Involvement	2.19	.48		
Post: Involvement	2.93	.27	-7.322	.000
Pre: Parenting skills	2.30	.47		
Post: Parenting skills	2.41	.50	-.901	.376
Pre: Quality of life	2.00	.49		
Post: Quality of life	2.65	.49	-4.474	.000

Linking Michigan's Family Nutrition Program (FNP) to Financial Security

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INTRODUCTION

If Michigan State University Extension (MSUE) staff were asked by national and/or statewide private and public entities to explore ways to help very low-income Michigan urban and rural individuals achieve financial security, how would they respond?

Being prepared to either initiate or respond to such a developmental approach was the underlying reason for conducting a survey among MSUE field staff. Reaching the overall goal of alleviating hunger and building long-term financial security among Michigan's food-stamp eligible individuals involves both exploring what has already been done in practice and the systemic conditions that allow this developmental process to occur.

Securing, preparing, and consuming nutritious foods is the focus of the FNP program. The Family Nutrition Program staff offer consumer education and skill building in group settings and to eligible individuals and families within their homes. Nutrition education, accessing food, and budgeting/resource management are the key educational components that serve as the foundation upon which food stamp eligible families increase their capacity to alleviate hunger in their lives.

METHODS

A seven-question, open-ended questionnaire was administered to all regional directors and self-selected county staff from at least two counties in Michigan's six Extension regions. The self-selected staff included county directors, extension educators and program associates. Fourteen staff, representing twelve MSUE county offices, were interviewed in person or by telephone. Sessions lasted between 45 to 90 minutes per interview. All respondent information was summarized and individual responses recorded.

When asked about the role of financial resource management in the overall educational interaction between FNP staff and the FNP audience, responses from those interviewed were mixed. Some FNP staff viewed budgeting and financial management as keys to the success in a family's overall ability to secure future food. Others viewed it only tangential to food preparation.

Whether or not financial education is an inherent part of skill building through FNP programs is decided upon at the county level. Family resource management was not offered in counties who perceive FNP guidelines as prohibitive to any money management activity outside its direct relationship to food acquisition and preparation. One county staff member stated that family resource management was limited due to the level of expertise and/or training of staff, however, no one denied that most families want some help in this area.

DISCUSSION AND FINDINGS

The method by which FNP services are delivered seemed to be driven by two different but not mutually exclusive motivations: 1) how to reach the largest number of individuals given the resources and 2) how to have the greatest impact with the individuals served. The target population served through FNP services are individuals, families, and groups of individuals whose income is within Federal Poverty Guidelines (185-200% of poverty). Eligibility is determined by USDA/FNP guidelines. Characteristic of many participant responses was the notion "we serve anyone who does not know they qualify for food stamps".

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Each FNP staff person interviewed stated there was an obvious link between FNP programs and an FNP participant's future financial security. However, acknowledging there is a link does not necessarily imply that the link happens. A MSUE regional director stated, "In many circumstances, this link is the missing piece - like the difference between being job ready and securing a good job."

A range of responses was given when asked about the degree to which FNP is able or is allowed to nurture this link. At one end of the continuum, responses clearly limit FNP to activity designed to assist individuals stretch their food dollars, anything else being beyond the expertise of the staff person or outside the scope of the staff person's job description. At the other end of this practice continuum, FNP staff members see themselves as "an invited guest at someone else's kitchen table." Trust is built between staff member and participant and moving out of financial poverty becomes a very real hope to the participant.

The majority of FNP staff interviewed stated that "stretching food dollars" is secondary to alleviating financial impoverishment. There is a link, they say, between increased skill development and its application in moving toward increased financial security.

If FNP staff notice this link, how does the link happen? Several FNP staff view the social services network as inadequate or not positioned to move people out of financial dependency. Further, most FNP staff do not see themselves as social service providers. Rather, each respondent characterized him or herself as an educator. Yet, it is noteworthy that there is frustration on both the part of MSUE staff and low-income families that families seem stuck in a cycle of poverty. Families can enroll in programs even though they are working full time. "How can there not be a link between a person's personal financial budget and the economic situation of our community?" asked one FNP staff member.

Whether or not FNP staff members want to take steps to bridge FNP activity and longer-term financial security may also be influenced by their perceptions of what is within the individual's control. Several staff

members stated that the link between FNP intervention and personal well-being stood squarely on the participant's shoulders. "We work with individuals to build their capacity to get out of trouble—not using the information keeps people stuck." Others attribute a FNP participant's financial state as either circumstantial or an access problem: people get scammed; their wages are so low they cannot afford the costs associated with working outside the home; people are afraid to put money where someone else could access it; divorce; medical bills; perception that financial services institutions are "for the rich". Regardless of their perceptions of the roots of financial insecurity, FNP respondents agreed on two points:

1. FNP activity brings awareness and skills, and
2. The next step for the FNP participant is not necessarily a referral to one more social services agency.

FNP staff can offer specific linkages that could act as building blocks for financial security:

- Individual Development Accounts (IDAs) (There was consensus among FNP staff involved in offering IDAs that IDAs are a valuable financial tool in bridging the gap between mobilizing savings and targeting those savings for a high return investment.)
- Financial institutions that give individual attention or have an incentive based service to help people keep what they have saved
- Connections to activity in the community that address issues of under-employment and/or employment advancement
- Consolidation of medical debt or pooled medical resources for families with young children
- Food co-ops or child care co-ops or financial service co-ops. (These are all examples of people pooling some resources in order to have more for something they cannot pool.)
- Small business development or addressing costs of transportation, especially in rural areas where jobs

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are moving further and further away from residential hubs

Each FNP staff person interviewed described the community as being rich in resources. “There are several social service agencies, food banks, volunteerism, and the ‘spirit’ of people to help.” The efficacy of such a community system of “first response” was expressed in terms of its overall potency to address the “roots” of poverty rather than just the symptoms. For instance, the Salvation Army can’t help the family who want to consolidate their debt.

Individuals may become deeper in debt because of a scam. People are so desperate to make their small income stretch further that they believe that they are vulnerable to being ripped off. “How do we help people not pay more for what they need?” One participant in the study mentioned that the individual families she works with think they either do not deserve or are not eligible for traditional financial services because they are only for “rich people”.

Another source of community strength is MSUE itself. According to one regional director, “MSUE is uniquely positioned because we have already broken ground with an individual. We work with them in an educational context; it is not difficult to move forward with that person with additional skill sets.” Interestingly, “lack of resources” was not a frequent response to the question about the challenges linking FNP activity to individual financial security. “How do we do it” was discussed far more often. The challenges the participants indicated are summarized below:

- Challenges are embodied in the circumstances of the poor themselves (literacy levels, past financial history and experience, the will to improve)
- Challenges exist within the overall community environment: low wage jobs or lay offs; the system of social services that offer a treadmill-like experience to its users; proximity to work; issues around gambling casinos. People are so desperate they are willing to gamble rent money.

- The lack of knowledge of alternatives within the community
- MSUE county staff do not always have a clear idea of what actually is acceptable activity under FNP guidelines
- The current overall economic environment was a huge challenge to many low-income people
- General concerns about rallying a community around people saving money. A community can rally around certain causes, but the money never seems to be enough to address more than a current emergency. The context is always around *need* rather than around strengths. If you are not needy, then you don’t get heard.
- Synthesizing resources and access to these resources. Several respondents stated that there is no lack of resources in the community; rather, eligible service recipients cannot take time from work to sit and wait hours for assistance.

DISCUSSION AND SUMMARY

The majority of respondents have expressed that FNP involvement has an impact beyond food resource management. The impact is in raising the awareness of using resource management skills to improve long-term household financial security. Evidence of this impact is largely anecdotal. Yet, many of the respondents stated that, on a case-by-case basis, there was evidence of concrete long-term financial improvement.

Should MSU Extension embrace and act as a catalyst for a developmental approach to financial self-sufficiency among families with very low incomes using FNP as the “first rung” this developmental ladder? The majority of respondents stated that family financial security is tied to community financial security. This means that both access to and opportunities to practice sound community-based financial education and financial services serve to enhance quality of life for individual and, in turn, the communities within which they live. FNP can play a key role in the development of a community system of both food and financial security.

Financial Counseling Program's Train-the-Trainer Approach

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University of Maryland

Elisabeth Fost Maring, Ph.D. Student
University of Maryland

Susan K. Morris, Extension Educator
Montgomery County, Maryland

INTRODUCTION

Low-income families have problems managing their money due to financial illiteracy as well as limited resources. They lack experience and expertise dealing with financial matters (Bernheim 1994). One-on-one or small group counseling over an extended time period seems more effective than large classes, self-study books or the Internet. Limited income individuals and families, however, often cannot afford personalized counseling.

The train-the-trainer model is an effective method to deliver information to diverse audiences (D'Eon and AuYeung 2001; McClelland, Irving, Mitchell, Bearon and Webber 2002) and one effective strategy to convey financial management information to limited resources audiences. Human service providers from public and private organizations, such as social services, have connections with the targeted group and offer services to enhance the economic sustainability of their clients. Evidence has also been shown that trained service providers can improve their clients' financial management (Rupured, 2001). The University of Maryland Cooperative Extension has developed the Financial Counseling Program, reaching more than 320 agency staff and counselors from community action agencies, credit unions and other organizations) since 1997.

The purpose of this study was to examine the effectiveness of this model of financial counseling to deliver financial information to limited resources audiences. Research questions included:

Was the training useful to the participants personally and in serving their clients? Did the training change participants' financial management skills?

Did the training change the way participants counseled their clients?

Did the training change their clients' financial management skills?

PROGRAM METHODS

The Financial Counseling Program was a one-week course. Study materials included: the *Financial Counselor Handbook* published by Maryland Cooperative Extension, two textbooks (*Surviving Debt* and *The Twenty Minute Counselor*), videos, activities and case studies. The training sessions included: lectures, activities and exercises, case study analysis, self-graded quizzes and a demonstration of the *Power Pay* software. Trainers covered information related to: values and goals, financial statements, record keeping, budgeting, making major purchases, acquiring and managing debt, insurance, tax management, housing, retirement planning, estate planning, and counseling techniques. The training ended with evaluations and a two-hour final examination.

Participants who scored higher than 70 out of 100 questions on the final exam received a Financial Counselor Certificate of Completion issued by the University of Maryland Cooperative Extension. Those who did not pass the exam were given an opportunity

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for review and a second exam. The overall passing rate was 97 percent.

Six trainings, using the same curricula, were conducted in February, March and April. A total of 155 employees from the Maryland Department of Social Services attended the training (64 in 2001 and 91 in 2002).

EVALUATION METHODS

A needs assessment was conducted with the participants from Maryland Department of Social Services (DSS) before the training started. Demographic information showed that two-thirds of the participants had a college degree or higher education. They counseled an average of 69 clients a month (a range of 6 to 300). Job titles included: income maintenance specialist, case manager, job development specialist and assistant supervisor. Counseling with clients focused on financial independence, employment and retention and budgeting. However, DSS employees stated that they lacked personal finance training and any formal or informal training/education in financial counseling.

A follow-up survey was mailed to the 155 participants three months after the training. A total of 59 returned surveys (38% response rate) were used in the data analysis. The two-page questionnaire also included questions measuring the relevance, quality and utility of training with open-ended comments.

RESULTS-USEFULNESS OF THE TRAINING

All respondents (100%) felt that the training dealt with important needs for them personally, 96 percent for them professionally and 86 percent for their clientele. Almost all participants (98%) responded that they personally used the information from the training. More than 89 percent responded that the training helped them learn how to counsel and educate their customers/clients, and nearly 90 percent responded that they used the information from the training in their work.

Anecdotal comments from participants included: “better able to serve clients,” “without this course, I would not have been very effective in assisting and guiding my clients to greater financial independence,” “I am

able to offer suggestions financially to assist my customers,” “The training has changed the format I’ve used for interviewing customers. I now try to incorporate some of what I’ve learned,” and “I incorporate budgeting into my life plan for *Welfare to Work*.”

Most of the participants thought that it was helpful professionally as well as personally. A few felt that their clients have little resources to save or budget and, therefore, could not use some of the training information. Only two responded that the State Department of Human Resources had not approved the financial counseling program or voiced concern about counseling time constraints due to a large caseload.

Ninety-three percent of the respondents felt that the training helped them professionally. Training helped them counsel clients better in general financial management, credit management, budgeting and goal setting. The second most frequent response was that the training enhanced their awareness of financial management and increased their confidence counseling their clients.

CHANGES IN PARTICIPANTS’ FINANCIAL MANAGEMENT

Results showed that the Financial Counseling Program improved the participants’ financial management skills. Ninety-five percent of the respondents changed their money management in some way. Ninety-six percent set financial goals, 94% developed a budget, 89% organized their records, 86% reduced their amount of debt, 79% increased their savings, 48% developed a net worth statement, 60% improved their insurance coverage and 47% improved their housing situation. Some respondents stated that they learned to say “no” to some purchases, managed debt better, and some revamped their investment portfolio to include stocks, mutual funds and IRAs.

CHANGES IN COUNSELING CLIENTS AND IN CLIENT’S BEHAVIOR

Seventy-seven percent responded that they made changes in the way they counsel their customers as a result of the training. Of those who responded that they had, 71% set financial goals, 81 percent developed a budget, 66 percent organized records, 61 per-

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cent reduced the amount of debt, 58 percent improved their housing situation, 56 percent developed a net worth statement, 54 percent increased savings, and 31 percent improved insurance coverage.

DISCUSSION

The purpose of this study was to determine the effectiveness of a one-week Financial Counseling Program using a train-the-trainer model. Usefulness of the program, changes in participants' financial behaviors, counseling with the clients, and changes in their clients' behaviors were examined in the study. The Maryland Department of Human Resources funded the program for their employees.

It was concluded that the program was effective in building the capacity of Department of Social Services staff and caseworkers and in changing their financial behaviors. Results of the study showed that participants found the training to be very useful, improved their personal financial management and helped them serve clients better. Some also completed a net worth statement or improved their insurance coverage and housing situations.

Nearly all participants felt the training was professionally helpful as they worked with clients. Challenges in implementation were noted, however. Participants faced time constraints. State government's budget constraints increased the caseloads of the caseworkers. Caseworkers often found that they did not have enough time to counsel and follow up with their clients. Another challenge was the lack of follow-up support from the sponsoring agency. Although the Maryland Department of Human Resources (DHR) funded the training, local Department of Social Services caseworkers sometimes waited months to a year for official approval from the DHR to provide new services to their clients. This might have delayed some of the impacts.

IMPLICATIONS

This study suggests that the financial counseling train-the-trainer model was effective in improving low-income families' financial management. Keys to the success of the program, included: the program's strong reputation in the community, a long-standing

partnership with the Maryland State Department of Human Resources, a hands-on approach, experienced trainers, practical study materials, and evaluation. The Financial Counseling Program as a train-the-trainer model was also shown to improve the staff and counselors' awareness, confidence and their ability to provide financial counseling.

Additional research is needed to deliver financial counseling more effectively to low-income individuals and families. For example, to define core topics of financial counseling program and improve adaptation by human service providers. There is also a need for more follow-up and support. More evidence on the effectiveness of the financial counseling program could convince policy makers, government agencies, and educators that training for their employees can increase the financial independence of at-risk individuals.

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Impact of Small Business Training in West Central Nebraska

Connie M. Francis
Extension Educator
University of Nebraska Extension

INTRODUCTION

Small towns need adequate job opportunities to sustain themselves and grow. Some Nebraskans are creating their own jobs and businesses or making existing businesses more viable with help from University of Nebraska Extension and a coalition of local business people. Since the program was first offered in Lincoln County in 1995, 150 businesses in a 14-county area in west central Nebraska have graduated from the EDGE class, a 12-week business development course offered in North Platte.

EVALUATION

EDGE (Enhancing, Developing and Growing Entrepreneurs) course was based on the NxLevel™ business curriculum (1996-2003). Topics included: management of a business, goal setting, legal issues, marketing, record keeping, financial planning and budgets, cash flow projections, financial statements, sources of financing and managing for growth. Each week the students learn about a specific topic and then apply that topic to their own business plan. One-on-one consultation with the instructor is an integral part of the class. The result is that students, upon graduation, have a complete and usable business plan tailored to their needs.

EDGE graduates responded to a survey to indicate economic impact of the training they received. Thirty-five percent of those responding had completely changed the focus of their business as a result of participation in the EDGE class. Thirty percent indicated that they have expanded their existing business. Twenty percent decided not to continue with a business idea after taking the class, and ten percent reported starting a business because of research they had done while taking the class. Five percent indicated that they had downsized an existing business.

Twenty-five percent of those responding added employees since taking the class, the number of additional people employed ranging from one to five. Another thirty percent said they anticipated adding one or more employees in the future.

Fifty percent of the respondents changed their method of marketing their business.

Specific comments about marketing changes included the following:

“More specific targeting. We began some newspaper ads and TV ads.”

“Used our advertising dollars wisely”

“More concentration on use of turnovers and GPM [gross profit margin].”

“Discovered my customer base needed to be changed and have now made changes in directing my marketing toward a different customer base. We focused on our niche market.”

“Set goals and worked like heck to reach those goals. Did more advertising. Cut out unnecessary advertising.”

When asked, “What financial benefits have you seen in your business that you can quantify?” The following were among responses received:

“Sales increased from \$75,000 to \$400,000 in six years, expansion of floor space, maintaining gross profit margin at profitable levels, understanding financial planning.”

Continued on next page

Business, *Continued from previous page*

“My market made four times the profit last year that it made the first year.”

“Putting my business plan down on paper, enabling me to sell my business profitably.”

“Found a new bank due to better financial reports. Got notes negotiated for a lower interest rate.”

“A more profitable business all the way around due to awareness of sales, cash flow and what I learned about running a business.”

“We were able to build a business plan and present it to our lender.”

Responses to the question, “What has been the most useful thing you learned from this class?” included the following:

“Learning to read and understand financials.”

“Learning to itemize cost of sales and gross profits to project what we would have to do to be profitable.”

“Learning about financial worksheets and how they are used to know how your business is operating.”

“Set goals and figure out a way to reach those goals.”

“Managing growth.”

“Cash flow issues.” (2)

“How to better plan and manage our business.”

Finally, respondents were asked for any other comments regarding the class:

“We learned a lot about customer relations . . . and what that does for business. It gave me a good handle on my advertising and helped me understand my profit & loss statement. Since the EDGE class we have grown about 55% in sales. We have been increasing our sales about 10-15% a year.”

REFERENCE

NxLevel™ Educational Foundation, www.nxlevel.org.

Requests to Assist On-going Studies

PROJECT SEARCH AND IDENTIFY

Are you a military veteran or do you have family and consumer science relatives or friends that served in the military? The project Search and Identify is designed to document and recognize military service among FCS membership.

To learn more, contact Janett Gibbs, 135 Meadow View Road, Athens, GA 30606 or Rita Wood, 186 Bartal Court, Atco, NJ 08004-2280, rawood@rci.rutgers.edu.

GRADUATE STUDIES IN EXTENSION FAMILY AND CONSUMER SCIENCES

Have you ever completed a graduate thesis or dissertation on an Extension FCS program or topic or used an extension FCS audience as participants in a graduate study? If so, send the exact title of your study, your name, year of graduation, degree and college or university to: Jan Scholl, 323 Ag Admin Building, University Park, PA 16802, jscholl@psu.edu. Over 800 studies have been located so far and all will be compiled to study aspects of Extension's research base.

Selected Galaxy II Presentations by Extension FCS Members

Compiled by Jan Scholl, 4-H FCS Specialist, Penn State University

These are just some of the many presentations given by Extension FCS members at Galaxy II held in Salt Lake City. As many titles as possible are listed within this limited space. Titles are also shortened somewhat. In the case of a team, only the contact's name and e-mail are identified. The complete list of all presentations was provided to each participant in their registration packet.

NUTRITION

CES + Dietetic Interns (FL)	Jo Shuford-Law, josl@mail.co.leon.fl.us
Centsible Nutrition Research (WY)	Denise Smith, desmith@uwo.wyoming.com
Child Care Providers (NE)	Susan Hansen, shansen1@unl.edu
Corporate Meltdown (KS)	Linda Walter, lwalter@oznet.ksu.edu
Diabetic Cooking School (NM)	Martha Archuleta, Maarchul@nmsu.edu
Evaluating Behavior Change (ID)	Shelly Johnson, mraidl@uidaho.edu
Food Bank Partnership (AK)	Roxie Rodgers Dinstel, fnrrd@uaf.edu
Food Fiesta: Youth Program (TN)	Patsy Ezell, pezell@utk.edu
Food Irradiation (IN)	Karen Richey, krichey@purdue.edu
Giving your body the best (UT)	Paula Scott, paulas@ext.usu.edu
Got calcium? (ID)	Rhea Lanting, rhlantin@uidaho.edu
Hawaii: Five a Day (FL)	Judith Corbus, JLCorbus@mail.ifas.ufl.edu
Healthy Lunch (Buffet) (CO)	Elisa Shackelton, eshackle@coop.ext.colostate.edu
Healthy snacks (AR)	Rebecca Reynolds, blreynolds@uaex.edu
Latino diabetes awareness (CA)	Anna Martin, acmartin@ucdavis.edu
Nutrition Mission CD (SC)	Katherine Cason, kcason@clemson.edu
Osteoporosis Prevent (Teens) (NJ)	Kathleen Simomura, shimomura@aesop.rutgers.edu
Portable Kitchen (PA)	Jan Scholl, jscholl@psu.edu
Should I eat the fish I catch? (NJ)	Karen Ensle, ensle@aesop.rutgers.edu
Skinny Gourmet Café (OH)	Susan Holladay, holladay.5@osu.edu
Teen Food Safety Partnership (ID)	Sandy McCurdy, smccurdy@uidaho.edu
Video Flash Cards (PA)	Jan Scholl, jscholl@psu.edu
Youth Ag & Nutrition (NJ)	Luanne Hughes, Hughes@aesop.rutgers.edu

SEWING/TEXTILES/FASHION

4-H Quilt Project (NE)	Barbara Schmidt, bschmid1@unl.edu
4-H Sewing, 21st Century (KY)	Jennifer Berschet Klee, jbklee@uky.edu
Clothing Project/Community (OR)	Nancy Kershaw, nancy.kershaw@orst.edu
Less Protective Clothing? (NY)	Charlotte Coffman, cwc4@cornell.edu
Fashion Institute (WA)	Kay Hendrickson, hendrik@wsu.edu
Project HUGS for youth (AZ)	Jolie Ogg Graybill, jolieg@ag.arizona.edu

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FINANCE

Spend Some, Share Some...(CO)Margaret Miller, margaretmiller@elpasoco.com
Be Smart (Seniors) (SC)Kathy Wright, kwrgh@clermson.edu
Credit Card Blues (NE)Debra Schroeder, dschroeder1@unl.edu
Dollar Decisions (ID)Marilyn Bischoff, mbischof@uidaho.edu
Financial Education Fun (CO)Laurel Kubin, LKubin@larimer.org
Financial Fitness Quiz (NJ)Barbara O’Neill, oneill@aesop.rutgers.edu
Financial Literacy Campaign (MS)Susan Cosgrove, susanc@ext.msstate.edu
Heritage Arts Entrepreneurs (UT)Christine Jensen, cjensen@ext.usu.edu
Internet Auctions (PA)Jan Scholl, jscholl@psu.edu
Money Sense for Kids (IA)Susan McDonnell, suemcd@iastate.edu
Money Management (Teens) (OH)Becky Baer, baer.29@osu.edu
Organizing Paperwork (UT)Adrie Roberts, adrier@ext.usu.edu
Second Chance for Homeless (OR)Nellie Oehler, nellie.oehler@oregonstate.edu
Security in Later Life (SC)Nancy Porter, nporter@clermson.edu
Tax Planning Strategies (NJ)Barbara O’Neill, oneill@aesop.rutgers.edu

JOBS/CAREERS

Skills to Work (Hispanics) (ID)Linda Gossett, lgossett@uidaho.edu
LifeWorks (OH)Marilyn Sachs, sachs.7@osu.edu
Ethics in the Workplace (ID)Janice Stimpson, jstimpson@uidaho.edu
Meeting Job/Family Expectations (FL)Mary Williams, Nassau@mail.ifas.ufl.edu
Getting it Together for Work (OH)Marjorie Wolford, wolford.3@osu.edu

HEALTH/SAFETY/CONSERVATION

A Fall Out of Your Future (TX)Marian Ross, m-ross@tamu.edu
Diabetes Control for Life (NE)Debra Schroeder, dschroeder1@unl.edu
Drinking Water Conservation (NY)Theresa Mayhew, tcm5@cornell.edu
Gas Pump: Dos and Don’ts (IN)Cathy Burkett, cburkett@purdue.edu
Home Clean Home (DC)Nancy Bock, nbock@cleaning101.com
Seniors Prescription Costs (TN)Margie Hudson, mhudson2@utk.edu
SIDS Awareness (NV)JoAnne Kock, kockj@UNCE.unr.edu
Woman’s Health (PA)Marjorie Wolford, woldord.3@osu.edu
Youth Diabetes Prevention (NM)Roberta Rios, robrios@nmsu.edu
Youth Safety Days (CO)Luann Boyer, lboyer@coop.ext.colostate.edu

EXTENSION ISSUES/PROGRAMS

Advisory Boards (CO)Carol J. Schultz, cschultz@larimer.org
Advisory Committee 911 (OH)Cynthia Shuster, shuster.24@osu.edu
Community Assessment (ID)Laura Sant, lsant@uidaho.edu
Community Assessments (OH)Deanna Tribe, tribe.1@osu.edu
Core Competencies for CES (OR)Deborah Maddy, Deborah.maddy@oregonstate.edu
Effective Team Building (UT)Kathleen Riggs, kathyr@ext.usu.edu
Extension Mentoring (IA)Donna Donald, ddonald@iastate.edu

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Faculty Evaluation Process (MD) Jennifer Thorn, jthorn@umd.edu
High Tech Volunteerism (FL) Carolyn Gregov, cgregov@co.sarasota.fl.us
Involvement in NEAFCS (WY) Virginia Romero-Caron, vromero@uwyo.edu
Marketing (PA) Marilyn Corbin, mcorbin@psu.edu
New-age Presentations (OR) Susan Busier, susan.busier@oregonstate.edu
Parallel Thinking (WY) Mary Martin, mmartin@tetonwyo.org
Reframing Organizations (OR) Deborah Maddy, Deborah.maddy@oregonstate.edu
Report to Legislators (IL) Darlene Liesch, rlingle@uiuc.edu
Scholarship of Extension (OR) Pamela Olsen, Pamela.olsen@oregonstate.edu
Urban Resource Fair (AZ) Mary Jane Willis, cflynn@ag.arizona.edu
Volunteers in Partnership (OR) Susan Busler, susan.busier@oregonstate.edu

LEARNING/LIFE SKILLS

Evaluate Youth Life Skills (PA) Daniel Perkins, dfp102@psu.edu
Life Skills/Leadership Camp (WV) Martha Garton, Martha.Garton@mail.wvu.edu
Latino Community Efforts (CA) Carla Sousa, cmsousa@ucdavis.edu
Latino Resource Center (WY) Mary Martin, mmartin@tetonwyo.org
Loteria Literacy Bingo (OR) Debra Driscoll, debra.driscoll@oregonstate.edu
Project Alianzas (MO) Jinny Hopp, hoppv@missouri.edu
Rural Learning Center (IN) Sharon Broughton, sbrought@purdue.edu

YOUTH/TEENAGE ISSUES

Change and Teens (ID) Joey Peutz, joeyp@uidaho.edu
Entering the Job Scene (FL) Danielle Gordon, gordond@mail.co.leon.fl.us
Needs of Young Children (ID) Harriet Shacklee, hshaklee@uidaho.edu
Pregnancy Prevention Latinos (CA) Carla Sousa, cmsousa@ucdavis.edu
Service learning projects (UT) Joanne Roueche, joanner@ext.usu.edu

PARENTING/FAMILY/GENERATION ISSUES

Advocates for Child Care (AZ) Patty Merk, pmerk@ag.arizona.edu
Aging in Place (MD) Madeleine Greene, mgreene@umd.edu
Building Family Strengths (OH) Cheryl Barber, barber.63@osu.edu
Care for Kids Day (GA) Rachel West, rubynell@arches.uga.edu
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Grandmentoring with Youth (UT) Ann Parkinson, annp@ext.usu.edu
Life Planning (OH) Joyce Brown, brown.877@osu.edu
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Three Generations (WY) Patricia Booher, pbooher@uwyo.edu
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History: A Theme of Extension FCS Graduate Research

Compiled by Jan Scholl, 4-H FCS Specialist, Penn State University

Over the past decade, the history of extension FCS programs has been a dominant theme in graduate theses and dissertations across the U.S. An effort is underway to capture information about graduate students who have completed extension family and consumer science studies throughout the twentieth century.

The following are titles from the WorldCat™ database that have been published in the last twelve years. They are organized by the date of the study. Contact your college or university library to interlibrary loan or purchase these titles. More than 100 thesis titles have been written about other extension family and consumer science topics in the past decade.

2003

Barker, Jennifer Ellen. *Working for farm and home: The Iowa Farm Bureau Federation Women's Committee, 1921-1974*. Master of Science thesis, Iowa State University.

Werner, Kathleen Elizabeth. *Mobilizing the rural home front: The extension service, Montana women and World War II*. Masters of Arts thesis, Montana State University.

1999

Minor, Kelly Anne. *To make the best better: Home demonstration in Escambia, Holmes and Okaloosa counties, Florida, 1920-1940*. Master of Arts thesis, University of West Florida.

Stevens, Mary Kyes. *By our surroundings ye shall know us: Alabama black home demonstration agents and the complexities of moral and social uplift, 1928-1936*. Masters of Arts thesis, Sarah Lawrence College.

1998

Ross, Amy Elisa. *Every home a laboratory: Arizona Farm women, the Extension Service, and rural mod-*

ernization, 1932-1952. Doctor of Philosophy dissertation, Arizona State University.

Waalkes, Mary Amanda. *Working in the shadow of racism and poverty: Alabama's black home demonstration agents, 1915-1939*. Doctor of Philosophy dissertation, University of Chicago.

1996

Endrijonas, Erika Anne. *No experience required: American middle-class families and their cookbooks, 1945-1960*. Doctor of Philosophy dissertation, University of Southern California.

McCleary, Ann Elizabeth. *Shaping a new role for the rural woman: Home demonstration work in Augusta County, Virginia 1917-1940*. Doctor of Philosophy dissertation, Brown University.

1995

Babbitt, Kathleen Rebecca. *Producers and consumers: Women of the countryside and Cooperative Extension Service home economists, New York State, 1970-1935*. Doctor of Philosophy dissertation, University of New York at Binghamton.

Rieff, Lynne Anderson. *Rousing the people of the land: Home demonstration work in the Deep South, 1914-1950*. Doctor of Philosophy dissertation, Auburn University.

1991

Karmen, Abbe, L. *Worthy and fundamental: Domesticity and home economics extension work in Maine, 1919-1939*. Masters of Arts thesis, University of Maine.

Moore, Danny Blair. *Window to the world: Educating rural women in Mississippi, 1911-1965*. Doctor of Philosophy dissertation, Mississippi State University.

EFNEP Graduate Studies

Compiled by Jan Scholl, Extension Specialist, Penn State University

More than 100 studies have been written about the Expanded Foods and Nutrition Program since its inception in 1968. The following twelve studies were conducted by graduate students in the past several years.

1998

Burney, Janie Lynn. *A cost-benefit analysis of the Expanded Food and Nutrition Education Program*. Ph.D. dissertation, University of Tennessee.

Lewis, Edwin Carroll. *Cost-benefit analysis of Virginia EFNEP: Calculating indirect benefits and sensitivity analysis*. Master of Science thesis, Virginia Polytechnic Institute and State University.

1997

Koener, LiFan Wang. *Dietary quality and dietary changes of EFNEP participants: 1994-1995*. Master of Science thesis, Michigan State University.

Rodgers, Michelle S. *Development of behaviorally anchored rating scales (BARS) for evaluation of paraprofessionals in the Expanded Food and Nutrition Education Program*. Ph.D. dissertation, Penn State University.

1994

Gehrt, Karen Roth. *The role of the EFNEP paraprofessional in revitalized Cooperative Extension Service*. Ed. D. dissertation, University of Illinois.

Schmitz, Karen Jane. *An evaluation of the readability and acceptability of maternal nutrition education materials for Expanded Food and Nutrition Education Program clients*. Ph.D. dissertation, Michigan State University.

1993

Bowens, Juanita. *The effectiveness of computer-aided feedback on nutrition-related practices of EFNEP homemakers*. Ph.D. dissertation, Virginia Polytechnic Institute and State University.

Camacho, Mary Elaine. *A description of the dietary behaviors of participants and non-participants of the Expanded Food and Nutrition Program in Guam*. Ph.D. dissertation, Penn State University.

Christensen, Nedra Kjesten. *The impact of nutrition education on dietary behavior and iron status of participants of the supplemental food program for women, infants and children and the Expanded Food and Nutrition Education Program*. Ph.D. dissertation, Utah State University.

Johnson, Everlyn Sanford. *A single subject experiment comparing the rate of change in dietary eating patterns of four Expanded Foods and Nutrition Education Program participants across two teaching approaches with the use of two evaluation measures*. Ph.D. dissertation, Mississippi State University.

Welschenbach, Marilyn A. *An evaluation of the relationship between characteristics of expanded food and nutrition paraprofessionals and the effectiveness of change agents*. Ph.D. dissertation, Virginia Polytechnic Institute and State University.

Thames, Brenda Joyce Jumper. *Job burn-out: A study of Expanded Food and Nutrition Education Program professionals in South Carolina*. EDD dissertation, Clemson University.

Upcoming NEAFCS Annual Conferences

2004

October 3-6, Nashville

2005

September 25-28, Philadelphia

2006

October 3-6, Denver

Submission Guidelines for The Reporter

The Reporter is a peer-reviewed publication of the National Extension Association of Family and Consumer Sciences (NEAFCS). The journal publishes research articles, including applied research and successful program articles with evaluation data. National award winners are also encouraged to submit their award-winning program or research paper. Contact the Vice President for Member Resources with questions regarding the suitability of material for publication.

Articles must be submitted to the Vice President for Member Resources by email in Rich Text Format (Microsoft Word or Wordperfect). Submit one copy with the author information (see below) and another copy of the article without the author page or any reference to the author, state or institution in the text. Also, by the submission deadline, submit two copies of the paper (as above) by mail.

Author Page: The title of the article, author name, title (both extension and academic) county and/or university affiliation, postal and e-mail addresses, telephone and fax numbers number should be provided on a separate author page. If more than one author, include information for each author and indicate (with an asterisk) one author contact who will handle review correspondence and communicate with the other authors. Should information about any author change, the Vice President for Member Resources should be notified immediately. Authors will be listed in the order they are submitted on the author page.

Following the author page, up to 8 pages of text may be submitted on 8 1/2 X 11" paper with 1 1/4" margins. The text must be double-spaced in a 10-12 pitch font, with the title of the article appearing at the top of the first page. The text of the article should be divided into subcategories corresponding to: introduction, objective (purpose or hypothesis), method, findings, summary and implications for Extension. No more than three additional pages may be included with references, charts and graphs. Each table or figure should be placed on a separate page. The references should be alphabetical by author, cited using the current APA style and left-justified. List only those references cited within the article.

The article should be written clearly and concisely with no photos, fancy graphics or tabbing. Describe any photos at the bottom of the author page and wait for instructions before submitting them. A signed release from the photographer and those in the picture will be required before publication.

The author(s) is solely responsible for the content, accuracy and clarity of the entire submission. Mention of any educational method, service, product or manufacturer in publications of NEAFCS does not constitute endorsement by NEAFCS, any state Extension organization, or the Cooperative Extension system.

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The submission deadline for the 2005 issue is May 1, 2004. Articles may, however, be accepted at any time during the year. The article should be read by several colleagues prior to submission. Articles not formatted correctly or found with grammatical and spelling errors will be returned to the author before any review takes place. If the article is not suitable for *The Reporter*, the author will receive this notification.

The review process can take up to 8 months. Each article is read by three or more reviewers. Comments are sent back to the author to improve the article. (The only exception is an award article that has been reviewed by a national committee.) This process continues until the article is ready for publications. Following the review, all articles are edited.

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