IMPACT

CAPTURING IMPACT: ASSESSMENT AND EVALUATION

**National Extension Association
of Family and Consumer Sciences**

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National Meeting Dates

September 14-18, 2008
Galaxy III, Indianapolis

September 15-18, 2009
Annual Session and Exhibits, Birmingham, Alabama

September 20-24, 2010
Annual Session and Exhibits, Portland, Maine

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President's Message

Dear Colleagues,

I appreciate the opportunity to correspond with the members of the National Extension Association of Family and Consumer Sciences. It is my pleasure to provide an introduction to the 2008 issue of the *Journal of NEAFCS*. The Journal is not only an opportunity for our members to remain current with cutting-edge research, but also for others in our field and other related fields to observe our work.

Impact is no longer just a "buzz" word. Capturing impact is critical to continuing resources from our current funders and also to seek and be successful in procuring new capital.

As 2004-2005 NEAFCS President Marilyn Gore suggested, do not "place this document in your TO READ pile, but, do three things:

1. Read the journal from cover to cover and write letters or notes of thanks and encouragement to all of the Extension researchers,

2. Consider submitting an article for future issues, and

3. Share this document with your co-workers, local legislators, advisory council members, and other supporters."

A special note of thanks to Dr. Rebecca J. Travnichek, editor and chair of the *Journal* Editorial Subcommittee, subcommittee members, peer reviewers, and the Vice President for Member Resources, Dr. Lisa Guion. This publication was made possible through their diligent work.

Sincerely,

Kathy Dothage

Kathy Dothage
2007-2008 NEAFCS President

2007-2008 *Journal* Editorial Subcommittee

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Thanks to Our JNEAFCS Reviewers!

Thank you to the following for their reviews of our *JNEAFCS* submissions:

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Message from *JNEAFCS* Editor, Dr. Rebecca J. Travnichek

For me, the phrase "better with age" needs to be changed to "better with experience." This is my second volume as Editor of the *Journal of the National Extension Association of Family and Consumer Sciences (JNEAFCS)* and I feel I have finally figured out what the Editorial Subcommittee and I are supposed to be doing (we hope you will think so too).

This volume focuses on program impact through evaluation and assessment. Ten articles were received and reviewed. You now have the opportunity to read eight papers to inform you about evaluation tools, assessment processes, online evaluation/assessment techniques, and applying those tools and techniques to document program impact. With accountability and the need to show program impact, the *JNEAFCS* Editorial Subcommittee hopes to enable and encourage you to apply a new evaluation tool to a current program; rethink your assessment processes with a specific target audience of learners; and/or develop a new evaluation tool or assessment process to share with colleagues in the future.

To help complete the final step in this process, we have included an article on how to publish program impact. Over the past two years, there have been concurrent sessions at NEAFCS Annual Sessions on this particular topic. The article explains the publishing process and provides tips and techniques you may find helpful during your writing process.

As this volume of *JNEAFCS* is handed over to the printer/publisher, the *JNEAFCS* Editorial Subcommittee is rolling full steam ahead toward 2009. The theme for the upcoming 2009 volume, *Rising to the Challenges of an Aging America*, touches all subject matter tracks within our organization. The *JNEAFCS* Editorial Subcommittee is anticipating (and welcomes) a record number of submissions and we want to point you toward the *JNEAFCS* Submission Guidelines located on the inside back cover of this volume.

If you have ideas, suggestions, and yes, criticisms, please feel free to contact me. The main goal of the *JNEAFCS* Editorial Subcommittee is to provide our organization's members with a blind peer refereed journal to share impactful programming efforts from across the nation and around the world.

If you would like to join the *JNEAFCS* Editorial Subcommittee, please complete the online committee form located on the NEAFCS Web site. We are located within the Member Resources Committee.

Here is hoping to see your name in print next year!

Rebecca J. Travnichek
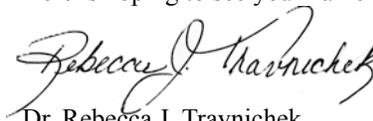
Dr. Rebecca J. Travnichek

Message from Vice President, Member Resources, Dr. Lisa A. Guion (2006-2008)

Congratulations to the *Journal* Editorial Subcommittee for another outstanding publication of the *Journal of NEAFCS*. The theme for this publication, *Capturing Impact: Assessment and Evaluation*, is focused on a topic that is very timely and quite relevant. In the time of limited resources and increased accountability, it has become more important that Family and Consumer Sciences (FCS) educators document the outcomes and impacts that result from their programs.

In addition to accountability, national conversations are being geared towards increased scholarship in Extension. One way to advance scholarship in FCS is through publishing our program evaluation results, innovative program designs, creative teaching and delivery methods, and/or unique strategies for reaching diverse audiences.

Extension FCS educators have a long and rich tradition of providing excellent programs that change people's lives in meaningful ways. This publication highlights evaluations of some of those programs and presents the program effects as well as the different evaluation methodologies used. Therefore, I am confident that the articles contained in this publication will serve

to generate ideas of ways that you can evaluate the short-term, mid-range and/or long-term outcomes and impacts of your programs, as well as inspire you to submit your work for future publication in the *Journal of NEAFCS*.

In closing, I must say that it was indeed a pleasure and an honor to have served you in this capacity over the past two years. I would be remiss if I did not also take this opportunity to thank the Editor, *Journal* Editorial Subcommittee members and *Journal* Reviewers for their hard work and dedication.

Lisa A. Guion

Lisa A. Guion, Ed.D.

Publishing in Extension and Other Scholarly Journals

Rebecca J. Travnichek, Cynthia B. Torppa, and Barbara O'Neill

Following a structured five-step process can help you successfully publish in scholarly journals. Writing a publication can be a daunting task for many Extension Family and Consumer Sciences professionals. This article provides Extension educators with information and basic tips on writing journal articles to share research results and program methods and impact.

Introduction

As professionals, it is our responsibility to share the quality work of the Family and Consumer Sciences (FCS) profession. We monitor our stakeholders' needs and keep abreast of emerging trends. We design educational programs that are firmly grounded in cutting edge research findings to address those needs and trends. We evaluate programs to determine if our audiences increased their knowledge and, as a result, positively changed their behavior. We also evaluate our work to learn new and more effective ways of presenting research-based information. It is important to publish the work of Family and Consumer Sciences professionals to inform other professionals about the outcomes of our programming and to impact on learner knowledge and behavior. It is also important to share our applied research and impacts of our programs. The purpose of this article is to encourage FCS professionals to publish successful and sometimes unsuccessful program results and impact. There are many journals and other outlets that provide opportunities to publish your work. The following information provides a few tips to guide your thinking about the process of getting published.

What Can I Publish?

As a FCS professional and educator, you have many options from which to choose to publish program methods and impact-related findings. Some potential areas include:

• Needs assessment findings;
• Program evaluation results;
• Evaluation instruments—what worked, what did not;
• Successful delivery methods in reaching diverse audiences;
• Incorporating technology in a new manner;
• Successful marketing ideas; and
• A replicable project/program.

Begin where you are right now. What are you currently working on? Which program(s) are you teaching? Are you doing an evaluation of the program? Did the evaluation show anything important, special, or unique about the program topic, delivery method, marketing technique, or learner behavior? Did you learn something unexpected during the needs assessment process or in a program follow-up evaluation that you think other Extension professionals would find beneficial? Can your program(s) be easily described and replicated by others?

What excites you within your specialization area? Have you written a newsletter or series of newspaper articles about a topic you are really interested in? Are there new and emerging issues? Is there an issue especially important to Cooperative Extension nationally? Is there an issue especially important within your state, county, or community that FCS education should address, and can it be applied to other states as well? Are you already writing information/ results to be published? Can you turn a newsletter/newspaper article into a fact sheet or a fact sheet into a research project or a research project into a refereed journal article? These are just a few questions you should be asking yourself to assist in developing ideas for publishing possibilities (Bucholtz, 2006; Hewlett, 2002; McIntrye, et al., 2007).

Self-confidence as a writer is a motivational hurdle many of us are hesitant to leap. We ask ourselves: What if no one reads what I wrote? What if an editor or reviewer rejects my work quickly? Building the self-confidence of a writer can be achieved by extending experience in writing from newspaper articles to newsletters to research articles. Seeing your own name in print and celebrating this fact with family, friends, colleagues, and administrators is not only a confidence builder, it may serve as the lead idea for your next writing venture.

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How Do I Get Started?

Once you have chosen an issue, program, or evaluation results that you want to write about and the outcomes you want to describe (you achieved the outcomes in the study, now you want to share them), it is time to outline your journal article/study/project. Five steps in the writing process that you will need to consider include:

1. Conduct a literature review,
2. Analyze possible journals for publishing your work,
3. Read Editor's Pages or submission guidelines for journals,
4. Review Human Subject Policies and Procedures (if applicable), and
5. Submit for publication consideration.

1. *Conducting a Literature Review*

Narrow your search to the topic/subject you are reviewing. This will save you a lot of time. In most cases you can access your library's database of research articles from your office or home computer. Moreover, it is likely that you can download and print most of the research articles you will need for your literature review. A search engine for research studies such as Google Scholar can be a valuable resource.

In reviewing sources in the library, be sure to use primary sources. These include nationally recognized sources of statistics, research, and information (e.g., the Statistical Abstract of the United States and professional journals). Avoid secondary sources and non-scholarly sources including fact sheets, newspapers, and popular magazines. Sources should be current (within the last five years, unless the source is considered a classic in the field of study).

Questions to consider during your literature review include: What's new on the topic of my study? What will my study contribute to the body of knowledge? What would professional colleagues want to know? What impact am I having with educational programming that will help my peers do their jobs more effectively and efficiently? Does the review of literature support my study/program/project methodology? The review of literature should reinforce/support your statement of work—purpose of the study/program/project.

Read publications related to your research/study/project of interest. Reading published works from colleagues in your research area of interest will support your research-based knowledge of the work you are publishing. This will also provide you with background knowledge of the subject, and styles of writing effective journal articles; as well as furthering your own depth of knowledge in your area of specialization.

2. *Analyzing Journals for Publishing*

While reviewing research articles in scholarly journals for your literature review, take note of the type of articles each journal publishes. If they are relevant to your article/work/study, you might consider them as publishing outlets. You will increase your success if you know which journals would be interested in your submission. For example, do not send an essay to a journal that only publishes empirical studies nor send a study testing a theory to a journal that specializes in applied work.

According to McIntryre, Eckermann, Keane, Magarey, and Roeger (2007), you want to select a journal that fits your work and reaches the audience you are targeting before you begin writing. Baker (2007), Kelner (2007), Dobie (2004), and O'Neill (1990) share the perspective that it is important to investigate a publishing outlet prior to starting the writing process. There are several journals you may consider for publication: *Journal of the National Extension Association of Family and Consumer Sciences* - www.neafcs.org/content.asp?pageID=404, *Journal of Extension* - www.joe.org, *Journal of Family and Consumer Sciences* - www.aafcs.org, *Forum for Family and Consumer Issues*-www.ncsu.edu/ffci, *Journal of Family and Consumer Sciences Education*-www.natefacs.org/JFCSE/jfcse.htm, *Family and Consumer Sciences Research Journal* - w w w . s a g e p u b . c o m / j o u r n a l P r o d M a n S u b . n a v ? prodld=Journal201273, and others should be full of research articles on high impact programming and evaluation efforts of Family and Consumer Sciences professionals.

3. *Reading the Editor's Page or Submission Guidelines*

Read the editor's page in a journal carefully. The editor describes the submission guidelines for that specific journal. If the journal is electronic, look for submission guidelines or an author information button/link on the journal's homepage. The guidelines will identify the types of articles and topics appropriate for the journal (e.g., reviews, essays, opinion pieces, or quantitative studies only, theoretical or applied studies only) and format requirements. Some journals focus on a theme for each issue or annually. This information is included in the submission guidelines. Be sure to read formatting information closely. Follow the directions/instructions as they are very important and can mean the difference between getting published or your article being rejected.

4. *Reviewing Human Subjects Guidelines and Procedures*

Many universities require faculty to have their research plans reviewed and approved prior to beginning a study and/or submitting findings for publication. Learn about your university's Institutional Review Board (IRB) and Human Subjects Review policies well in advance of beginning an applied research study that you plan to publish. In order to protect the welfare of human subjects, researchers are ethically—and legally—bound to have research plans reviewed and approved prior to beginning your proposed research. While having to complete this process may seem like an obstacle to getting your project accomplished, there

are several benefits to having your study approved by the Human Subjects Review Board. These include: 1) a better project may result from having professionals with differing areas of expertise providing information and offering useful suggestions; 2) you will know you are treating your participants ethically and responsibly; and 3) you will have the protection of the university behind you. If you follow IRB-approved procedures, the IRB and the university are responsible if anything goes wrong (Weigel, Brown, & Martin, 2004).

Another benefit of having your study reviewed by the Human Subjects Review Board is that you will have to plan each step of your research process from start to finish before you begin. While this may seem unnecessary or even detrimental to your efficiency, it will enhance the likelihood of your completing a thorough, complete, and publishable project. Previous studies have repeatedly documented the fact that having a detailed plan prior to beginning increases the likelihood of achieving a goal, and that fact holds true when writing a publishable article, too. When writing an article about work in Extension, it may not be necessary to get approval from IRB in order to publish. However, following the Human Subjects Guidelines and Procedures of your university will introduce you to the IRB process for future articles/work/ studies.

5. *Submitting for Publication Consideration*
Academicians and researchers suggest submitting journal articles using a hierarchical approach— start by submitting your article to the top publishing outlet within your professional field. If your article is rejected by the top journal, follow revision recommendations and submit to the next journal in the hierarchy (Bucholtz, 2006).

Once you submit your journal article for publication it may take several months before your article is accepted or published. Usually you will receive feedback with recommended revisions and a timeline for resubmission before final publication. Do not submit an article to more than one journal at the same time. This is considered to be an unethical practice by all scholarly journals (Bucholtz, 2006).

When Do I Write?
It is important to set aside large blocks of time to work on your article—make writing a priority! Also remember the rules of publishing…write, (re) write, (re) write. You will want to polish your article, and then polish it again. After it is as good as you can make it, ask colleagues to read it—and ask them to be critical! Get feedback before submitting for publication.

Prepare Yourself for Criticism
Criticism is part of the process. Without criticism, we would still believe the world is flat! Some reviewers are kinder than others when they offer criticism, but even if you are unlucky enough to be reviewed by a harsh critic, do not take it personally (Bucholtz, 2006). Let the reviewer's comments guide you and your thinking about how to make the article stronger. In addition, you may want to ask your peers who have published journal articles about their experiences—if they are honest, they will tell you stories that will make your hair curl about critical experiences they have had. However, they will probably also tell you that the suggestions they received ultimately improved the final product. Remember, too, that a request to make revisions is a good thing. It means that reviewers liked what you wrote enough to consider publishing your manuscript, and they are working with you to help make it better, which will reflect positively on you as a professional.

Use the Style Manual Designated by Each Specific Journal
A majority of professional journals in the area of Family and Consumer Sciences use the *Publication Manual of the American Psychological Association* (APA, 2001), commonly known as APA style. APA has online help available to you at their Web site (http://apastyle.apa.org/). Your university library will have a Web page with style help ready for you to access at any time. For example, The Ohio State University Library has downloadable handouts in APA and other styles that anyone can access (library.osu.edu/sites/guides/apagd.php). Other manuscript submission styles may also have online resources available to you. Check with the specific journal to determine if they use a specific style.

Consider Publishing with a Team
If writing a journal article was easy, everyone would do it! But it is not that hard either. One way to make writing and publishing in professional journals easier is to work with colleagues at your own university or from other universities across the nation and make it a team effort. This way, you will have others with whom to share the work load and hold you accountable.

Implications for Extension
Many universities have established tenure processes for state, regional, and county-level extension educators that include publishing in referred journals. Cooperative Extension Family and Consumer Sciences professionals are being encouraged to publish research and program impacts to demonstrate scholarly work in order to advance in the career ladder/tenure

track. Identifying and publishing in outlets for Extension Family and Consumer Sciences professionals is important to our profession. Sharing your work with other professionals through journals and other scholarly publications establishes Family and Consumer Sciences professionals as university faculty participating in applied research.

If you are an established Family and Consumer Sciences professional with numerous publications and published journal articles, mentor a new colleague in your university extension organization or a new colleague you have met at a professional conference. Help your colleagues to learn the process and share some ideas to get them started. Enabling our Family and Consumer Sciences colleagues to be successful in sharing research results and program impacts is our responsibility. Show the world the high quality programs that Cooperative Extension creates. We help others improve their lives through practical education and applied research. Publish and let the world know we are having an impact in our communities through our Extension work.

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PROGRAM EXCELLENCE THROUGH RESEARCH AWARD

Barbara O'Neill (New Jersey), Jing Xiao (Arizona), John Grable (Kansas), Ruth Lytton (Virginia)

Rutgers Cooperative Extension developed four online financial self-assessment quizzes: Financial Fitness Quiz, Identity Theft Risk Assessment Quiz, Investment Risk Tolerance Quiz, and Personal Resiliency Assessment Quiz. The quizzes provide scores and feedback to consumers and collect data for research about financial practices.

Joan Wages, Sarah Burkett, Stephanie Diehl, Elena Serrano, Julie Shelhamer (Virginia)

Impacts of the childhood overweight prevention program, Healthy Weights for Healthy Kids, were measured by administering pre and post-tests to 319 youth participants. Results showed higher confidence, better attitudes, and improved behaviors related to choosing healthy snacks, drinks and portion sizes, after the program.

Assessing Strategies for Meeting the Need for Cooperative Extension Family and Consumer Sciences Professionals

Paula J. Tripp and Janis H. White

Studies have documented the continuing demand for, yet shortage of, persons qualified to enter FCS positions in Cooperative Extension and teaching. FCS faculty at a Texas university undertook several deliberate strategies to increase enrollment and graduation numbers, including increased program marketing, student advising, and availability of online courses. Findings showed that the concentrated efforts were quite successful, resulting in a 205% increase in FCS program enrollments and a 100% increase in program graduates. In addition, respondents reported that taking online courses enabled them to graduate sooner than expected. The strategies can be implemented and replicated at other institutions.

Introduction

For many years, the national demand for students raduating with a major in Family and Consumer Sciences (FCS) certification has far exceeded the supply (Tripp, 2006; Miller & Meszaros, 1996). In 1999, the American Association of Family and Consumer Sciences (AAFCS) published a document related to the imminent need to recruit more students into the field of family and consumer sciences. Of the states reporting data for the AAFCS survey, none showed a surplus of persons available to fill extension and teaching positions; all were showing deficit numbers (American Association of Family and Consumer Sciences, 1999). Also in 1999, the Research, Education, and Economics Information System reported that 1,487 persons were enrolled in Family and Consumer Sciences Education Programs nationwide, yet the fall 2005 enrollments were down to 817 students (Food and Agricultural Education Information System, 2007), further documenting the declining enrollments in university FCS certification programs.

Objective

To help reverse this ongoing trend, the FCS faculty at Sam Houston State University (SHSU), a public university in Texas with over 16,000 students enrolled, committed to building the department's enrollment numbers in all of its programs through aggressive recruiting. Employment rojections for Cooperative Extension, as well as other FCS-related careers, demonstrated the need for an increased supply of graduates from all FCS programs.

In addition, several FCS Teacher Educators and Department airs at Texas institutions of higher education, as well as the Texas Education Agency FCS Program Director, saw the need to provide online courses that would assist students in meeting degree requirements in a timelier manner. In response, personnel at SHSU collaborated with personnel from other Texas institutions of higher education to develop an inter-university agreement for providing online FCS courses. The program, known as the Family and Consumer Sciences Distance Education Alliance, provided courses that would be available for students needing to fulfill certification program requirements. Graduates of these programs would be prime candidates for employment as Cooperative Extension Agents.

Method

The FCS faculty met frequently to develop and implement a variety of strategies designed to elevate the department's visibility on campus. Plans included program marketing, student advising, consistency in the use of the departmental name, and departmental leadership provided by an internal faculty member (White, Tripp, & Burleson, 2007). In the spring of 2007, a pilot study was undertaken to determine the effectiveness of the online courses of the FCS Alliance Program. Permission was granted by the SHSU Institutional Review Board to conduct the research, and the FCS Teacher Educators at seven institutions in Texas provided contact information. A telephone survey was administered to 32 participants (50.8% of those qualified to participate in the study).

Findings

Over a period of years, various strategies were implemented by the FCS faculty that led to a large increase in the number of both FCS student enrollees and program graduates at Sam Houston State University. From fall of 1997 to fall of 2005, the number of majors increased from 97 to 296, a growth rate

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of 205% over the 8-year period. Additionally, from the fall of 2000 to August 2004, the number of program graduates increased by over 100%. This is an important statistic because program graduates are seen as a major indicator of program viability (White, Tripp, & Burleson, 2007).

The FCS Alliance also was successful in helping students achieve certification in FCS. Findings from the FCS Alliance pilot study indicated that 84% of the respondents took an Alliance course because the course was not available at their home institution. Other reasons cited for taking the online Alliance classes included scheduling conflicts (34%), conflicts with required work scheduled (28%), and courses not being offered by the home institution at the time the student needed to take the courses (47%). An overwhelming majority (91%) agreed that the online courses were at least as rigorous as their on-campus courses. All of the respondents (100%) agreed that the FCS Alliance Program enabled them to graduate with their certification sooner than if the program had not been available.

Summary and Implications for Extension

The two-pronged approach to increasing FCS enrollments and graduates at Sam Houston State University was shown to be effective. Because of the long-term commitment of the faculty and their willingness to implement and continue to use a variety of effective strategies, the number of FCS graduates entering the workforce has increased dramatically. As the number of graduates with FCS certification continues to rise, more persons are meeting the need for Cooperative Extension personnel. Although the shortage continues, and there is no surplus of graduates in the foreseeable future, definite gains are being made in the effort to meet the needs for the extension workforce. This department's strategies have proven effective as a means of helping to meet this need.

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NEAFCS External Reviewers for Tenure, Promotion and Publications

Looking for a list of out-of-state reviewers for your tenure or promotion packet? Susan Morris (skmorris@umd.edu) has updated a resource list for this purpose. Detailed information about the expertise of each reviewer and the tenure and promotion policies of their particular universities and/or Extension systems may be found on the NEAFCS Website. Several have indicated that they are also willing to review Extension publications. If you would like to review for tenure, promotion or publications purposes, contact Susan Morris to complete a reviewer form.

Lessons Learned: Strengthening Extension through Best Practices in Assessment

Jennifer Thorn Bentlejewski

With increased focus on accountability within Cooperative Extension, faculty must concentrate on the assessment of changes in their participants' knowledge, attitudes, and behaviors resulting from educational experiences. This research study examined the assessment perceptions and best practices of Cooperative Extension faculty. Differences in assessment utilization among faculty of various ranks and disciplines were examined as well as the benefits and challenges of implementing assessment.

Introduction

As the demand for accountability and improvement in ooperative Extension continues to intensify, effective assessment and evaluation programs are becoming increasingly essential. Although initial pressures for assessment were related to accountability, most higher education institutions now concentrate their assessment efforts on improving student learning (Banta, 1993). Assessment is defined as a process that gathers information to determine how learners' knowledge, attitudes, and behaviors have changed as a result of their educational experiences (Huba & Freed, 2000). This study of Extension faculty examined four essential elements or "best practices": formulating intended learner outcomes; developing assessment instruments; creating educational experiences; and utilizing assessment results effectively to improve learning (Huba & Freed, 2000).

Demonstrating the impact of Cooperative Extension programs through assessment has become vital to administrators and external funders, although faculty still remain somewhat resistant. Some of the reasons for resistance to assessment include cost, lack of time, fears regarding the use of assessment results, and the potential threats to academic freedom (Palomba & Banta, 1999). Regardless of resistance, Cooperative Extension has progressed from merely counting the number of program participants, to measuring program outcomes that demonstrate behavioral changes among learners. The development of outcomes-based evaluation requires widespread faculty involvement, which has been identified as one of the most essential factors for successful assessment (Palomba & Banta, 1999).

Objective

This study explored the perceptions and practices of assessment among Extension faculty of the University of Maryland. Faculty perceptions were measured through exploration of their beliefs about the benefits and challenges of implementing assessment. The assessment practices were examined based on the degree to which faculty utilized the four identified best practices of assessment. The study also explored the differences in assessment utilization among faculty of various ranks and disciplines.

Method

The population for the study included all 175 Extension faculty of the University of Maryland. Over 56% of the Extension faculty (98) participated in this survey research. This included on- and off-campus faculty of various ranks in the following disciplines: family and consumer sciences; agriculture and natural resources; and 4-H and youth development. A quantitative design was used which included a 78 item survey instrument. Thirty survey items, in the form of five-point Likert scales, gauged what faculty perceived to be the benefits and challenges of implementing assessment. To measure the assessment practices, 40 four-point Likert scale questions allowed respondents to identify the frequency of specific assessment practices. Frequencies of responses and means were determined from these data. The remaining survey items were multiple-choice demographic questions.

Determining whether there was a statistically significant difference among faculty across disciplines and ranks involved inferential statistics. A multivariate analysis of variance (MANOVA) was used to determine whether or not the variable means differed significantly across the three disciplines and three ranks. The MANOVA was used since there were multiple dependent variables. These multivariate tests examined all dependent variables at once. If the results were statistically significant, then an analysis of variance (ANOVA) was computed for each individual dependent variable.

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Findings

Faculty Perceptions of Assessment

The results of the research study revealed first how faculty felt about assessment and then what their actual practices entailed. In terms of benefits, 88% of Extension faculty agreed that assessment was beneficial in determining if their learners had developed the appropriate knowledge and skills. This supports Huba and Freed's (2000) notion that assessment serves as the basis of gathering evidence about outcome attainment. In addition, 89% of faculty felt that assessment helped them identify necessary changes in their curricula.

Nearly 76% of faculty agreed that using assessment for annual faculty reports was a benefit. Also, 62% of faculty believed that their assessment efforts were valued in the promotion and tenure process. This finding was concurrent with Angelo's (2002) suggestion that universities have revised their policies to include a broader definition of scholarship so that assessment may be accepted or recognized as a scholarly activity.

In addition to the benefits, faculty perceived a variety of factors to be challenges of implementing assessment. For instance, 64% of faculty agreed that their own colleagues did not value the assessment process, although the literature states that assessment is a faculty-driven process that requires faculty acceptance and collaboration for success.

The lack of value and importance of assessment from administration was also viewed by 52% of faculty as a challenge. Peterson and Vaughan (2002) asserted that a comprehensive institutional climate must be created by administration so that faculty involvement is achieved.

Another challenge identified by 51% of faculty was the questionable validity and reliability of assessment instruments. This could also be linked to the lack of training in developing assessment instruments, which was identified as a challenge. Finally, the findings in this research study validated faculty's belief that learners' resistance to completing tests and surveys served as a challenge in implementing assessment.

Assessment Practices by Faculty

In addition to discovering how Extension faculty felt about assessment, the research study also revealed how faculty members were actuallyusing assessment. Although there were no statistically significant variations in assessment utilization found among faculty of different ranks, there were statistically significant differences among faculty in three disciplines, which included family and consumer sciences;

4-H and youth development; and agriculture and natural resources. For example, family and consumer sciences faculty more often utilized best practices in assessment, in comparison to agriculture faculty, while youth development faculty ranked in between. More specifically, family and consumer sciences faculty more often utilized statewide assessment measures, used multiple types of assessment measures to compensate for the limitations of single measures, and collaborated with their colleagues in designing assessment instruments when compared to faculty in the agriculture discipline.

Extension faculty tended to utilize effective strategies related to the development of intended learning outcomes, which was the first best practice of assessment that was studied. For example, 48% of faculty always focused outcomes on knowledge improvements of learners; while 54% often linked outcomes to the mission, vision, and values of the organization.

Study results revealed that the second best practice of assessment, designing effective assessment measures, was not significantly practiced. For example, only 31% of faculty often utilized direct measures of student learning, while only 33% used indirect measures. This could have been attributed to faculty's use of measures assessing their own teaching skills and learner reactions, instead of measures that assess actual student learning. The source of the measures was also investigated, and it was found that only 29% of faculty often used statewide assessment measures on a regular basis. The reason that faculty more often used locally developed instruments could have been because more valid inferences could be made about student learning or because the instruments couldbe more easily modified to reflect curriculumchanges (Palomba & Banta, 1999).

The third best practice of assessment involved the development of effective Extension programs by faculty. Faculty reported effective use of this best practice in that 89% of faculty always or often used a variety of teaching techniques to achieve learner outcomes. Also, 54% of faculty often incorporated an interrelated set of educational experiences into the curricula.

The final best practice of assessment involved Extension faculty's utilization of the results of assessment. It was found that faculty often used assessment results for a number of purposes. Most claimed that they primarily used the results for teaching improvement, curriculum enhancement, and learner outcome attainment. Reporting and planning were other frequently utilized functions of the assessment information.

Summary and Implications for Extension

This assessment study resulted in findings which could be used to make necessary modifications in practice throughout Cooperative Extension. Although these recommendations are based on research results from one university, other institutions could adapt these suggestions. In order to improve assessment utilization, it is recommended that Extension administrators, as well as faculty, implement a number of practices. They could first adopt and use the four essential elements of effective assessment outlined by Huba and Freed (2000) since the current research study has shown gaps in some of these best practices. When the assessment processes are aligned with the writings of the assessment scholars, a more effective effort should result. Administrators could take the leadership role in promoting assessment and providing resources for faculty to better understand and be able to apply assessment techniques (Huba & Freed, 2000). This would add credibility to the process and provide faculty with a better basis for assessment utilization. With lack of training as an identified barrier to utilization, administrators and faculty should examine more effective training strategies. To better meet the needs of individual faculty, the trainings should be tailored to faculty in diverse disciplines. This is essential due to the significant differences that existed in this study among faculty in different disciplines with regard to specific assessment practices.

Since this study illuminated ambiguity in the assessment process, it is apparent that leaders, in collaboration with faculty, should develop clear assessment policies and procedures. This will provide guidance and structure for the implementation of effective, ongoing assessment programs Developing assessment policies will also be useful in selecting, training, and supporting new faculty.

Another practice recommendation is to make certain that the results of the assessment efforts are used appropriately. For faculty to be motivated to participate in assessment, it is imperative that the results be used in ways that are beneficial and not professionally harmful. Assessment results might be used for organizational decision-making purposes, for garnering support/funding from external stakeholders, and for improving the organization as a whole.

In addition to recommendations for changes in practice among administrators, there are a number of suggestions for the assessment practices of faculty. First and foremost, faculty should realize that assessment is not a disconnected, etached activity that involves extra work. Assessment must be viewed as the central basis for planning and promoting student learning, not as an external requirement.

In order to make this change, faculty should try new strategies and become learners themselves by openly asking questions about their new teaching practices (Huba & Freed, 2000). Faculty ownership and involvement are essential for success and should be improved throughout all of the steps of the assessment process. Since this research study revealed that learner resistance often served as a challenge to effective assessment utilization, faculty should develop strategies for fostering assessment acceptance among learners. In order for the learners to value the assessment process, faculty must demonstrate their commitment to assessment. It must be seen as a natural component of the learning process which will motivate learners to accept assessment (Palomba & Banta, 1999). In general, the results of this research study could be applied to the development of more effective strategies for establishing and maintaining faculty support for and involvement in assessment efforts. The study's findings could be utilized by faculty to design effective strategies to improve their assessment practices. This in turn could lead to successful assessment efforts to improve educational programs, as well as accountability efforts within Cooperative Extension.

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Online Financial Self-Assessment and Research Tools: Combining High Tech and High Touch

Barbara O'Neill

Online self-assessment tools are an inexpensive way for Extension educators to reach large numbers of people at every hour of every day and provide them with personalized feedback on some aspect of their lives such as dietary habits or financial practices. This article describes four online personal finance self-assessment tools for consumers that were developed by Rutgers Cooperative Extension. The purpose of each tool is discussed, along with results from initial exploratory studies, limitations of using online survey instruments, and implications of survey findings for Extension educators.

Introduction

This manuscript describes the use of online financial quizzes that simultaneously provide personalized self-assessments for Extension clientele and data for research. With the 100th anniversary of the establishment of Cooperative Extension less than a decade away, it is appropriate to reflect on program delivery methods of the early 1900s and compare them to those used today. From its inception, Cooperative Extension has focused on "putting knowledge to work" to improve the lives of its clientele (Rasmussen, 1989). Early on, family and consumer sciences (formerly home demonstration) programs were found primarily in rural areas and were frequently conducted via small group meetings at homes and farms. Direct personal contact was a key element and programs often featured "hands on" skill development (e.g., chair caning) or demonstrations (e.g., food preservation). It was common for Extension personnel to know their clientele on a first name basis because they worked with them closely and frequently (Rasmussen, 1989).

Fast forward some 90+ years and Cooperative Extension programs can be found in both urban and rural areas. Mass media, e-mail, and the Internet have greatly accelerated the transfer of needed information both among Extension personnel and from Extension personnel to the general public. The Cooperative Extension system has launched *eXtension*, a Web portal to information provided by the entire land-grant university system (Meisenbach, 2005). Many Extension personnel use computers daily for research, program delivery (e.g., Web sites and PowerPoint presentations), e-newsletters, and contact with professional colleagues and stakeholders. Unlike earlier times, information is often provided to persons unknown to Extension educators. This begs the question: is it still possible to deliver personalized educational services to large numbers of clientele via current high tech methods?

Online self-assessment tools are an inexpensive way to reach large numbers of people 24 hours a day, seven days a week, 365 days a year and provide them with personalized feedback on some aspect of their lives such as dietary habits or financial practices. Web sites can be programmed so that individual users who indicate that they do not perform a recommended practice (e.g., checking a credit report annually) are provided encouragement to do so, along with links to Extension publications that present critical "how to" information. In addition, data collected from online surveys can be used for research to examine consumer behavioralpractices and/or to conduct needs assessments to build future Extension programs (O'Neill, 2004a, 2004b). The remainder of this article describes four online personal finance self-assessment tools *(Financial Fitness Quiz, Identity Theft Risk Assessment Quiz, Investment Risk Tolerance Quiz, and Personal Resiliency Resources Assessment Quiz)* for consumers developed by Rutgers Cooperative Extension. The purpose of each tool is discussed, along with results from initial exploratory studies and implications of findings for Extension educators.

The Financial Fitness Quiz

The *Financial Fitness Quiz* can be accessed at www.rce.rutgers.edu/money/ffquiz. Consisting of 20 questions about users' performance of recommended financial practices (e.g., calculating net worth) or knowledge of financial topics (e.g. federal tax bracket), the quiz provides a barometer of financial strengths and weaknesses (O'Neill, 2003a). Research conducted with the first three years of data (O'Neill & Xiao, 2006a) found consistent strengths and weaknesses and disconnects between scores for certain items. Three-year scores for each of the 20 quiz items are found in Table 1. The higher the score (e.g., 4.79 versus 1.91), the more frequently a particular financial practice is performed.

Financial practices with consistently highest scores were: having a checking account to pay bills, having enough money to pay household expenses, having insurance to cover large unexpected expenses, comparison shopping for major purchases, and keeping organized financial records (e.g.,

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document filing system). Those with consistently lowest scores were: having a current will, having written financial goals with a date and dollar cost, calculating net worth annually, having at least three month's expenses set aside for emergencies, having a written plan (budget) for spending and saving money, and earning an after-tax yield on savings and investments greater than the rate of inflation (O'Neill & Xiao, 2006a).

Disconnects were found in reported practices related to emergency savings, financial goalsetting,and budgeting. For example, there was a higher score for having enough money each month to pay bills compared to having a written plan (budget) for spending and saving (O'Neill & Xiao, 2006a). Demographic differences were also found, with older respondents and males scoring higher (O'Neill & Xiao, 2003). Results indicated a need for Extension educators to encourage automated savings and to provide programs on "basic" topics such as budgeting and first-time investing. They also indicated that financial practices without immediate consequences for non-performance (e.g., bill-paying and adequate insurance) or those that require planning or mathematical calculations were often simply just not performed, despite the recommendations of Extension educators.

Table 1. Summary of Financial Education and Program Evaluation Experience (N=125)

Financial Practice	2003 Sample N= 2,155	2002 Sample #2 N= 365	2002 Sample #1 N= 469	2001 Sample N = 173
I have a bank checking account (or credit union share draft account) with which to pay bills.	4.79 (1)	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)	4.58 (2)	4.54 (2)	4.55 (2)
I have insurance to cover "big" unexpected expenses, such as a hospital bill or disability.	4.16 (3)	4.18 (3)	3.94 (4)	4.10 (3)
I keep organized financial records and can find important documents easily.	3.85 (5)	3.94 (4-tie)	3.84 (5)	3.76 (4-tie)
I comparison shop for major purchases by checking at least three sources.	4.04 (4)	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.	3.57 (7)	3.76 (6)	3.55 (6)	3.64 (6)
I avoid impulse purchases and don't use shopping as a form of recreation.	3.66 (6)	3.72 (7)	3.50 (7)	3.56 (8)
I have a personal investment account for retirement (other than an employee pension).	3.10 (11-tie)	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.	3.30 (10)	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).	3.10 (11-tie)	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.	3.43 (8-tie)	3.54 (11)	3.41 (8)	3.35 (12)
I pay credit card bills in full to avoid interest charges.	3.43 (8-tie)	3.52 (12)	3.38 (9)	3.25 (13)
I know my federal marginal tax bracket (e.g., 15%).	2.87 (14)	3.18 (13)	3.01 (12)	3.40 (11)
I increase my savings when I receive a salary increase.	3.09 (13)	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).	2.67 (17)	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.	2.79 (15)	2.93 (16)	2.78 (15)	3.10 (15)
I calculate my net worth (assets minus debts) annually.	2.53 (18)	2.84 (17)	2.49 (18)	2.68 (17)
I have a written plan (budget) for spending and/or saving my money.	2.77 (16)	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).	2.22 (19)	2.32 (18-tie)	2.12 (19)	2.24 (19)
I have a current will.	1.91 (20)	2.26 (20)	2.01 (20)	2.11 (20)

Numbers in the above table indicate average scores for each quiz item and ranking from the most frequently performed (1) to the least frequently performed (20) financial practices. Data from four rounds of data collection are reported. Scores are based on responses to *Financial Fitness Quiz* questions using a Likert type scale with five possible responses ranging from 1(never) to 5 (always) or 1(no) and 5 (yes).

The Identity Theft Risk Assessment Quiz

The *Identity Theft Risk Assessment Quiz* is online at www.rce.rutgers.edu/money/identitytheft. Consisting of 20 questions about users' performance of recommended identity theft risk reduction practices (e.g., checking credit reports annually and shredding "sensitive" documents), the quiz provides users with an indication of their personal areas of vulnerability (O'Neill, 2003b). Research conducted with data collected between January 2003 and 2004 found that many respondents reported practicing a majority of recommended behaviors to reduce the risk of identity theft. Medians and modes for most items were 4 ("I usually-almost always-do this") and 5 ("I always do this"). Scores for each of the 20 quiz items are found in Table 2.

Table 2. Average Scores and Rankings for Identity Theft Risk Assessment Quiz Statements, 2003-2004 (N=287)

Identity Theft Risk Reduction Practice	Score/(Rank)
1. I check my credit report from each of the three major credit bureaus (Equifax, Experian, Trans Union) annually to look for errors and evidence of identity theft.	2.1 (20)
2. I review bank and/or brokerage account statements to reconcile the balance and to check for unusual transactions.	3.9 (5-tie)
3. I save credit card receipts and check them against statements received from creditors. I do not leave them in shopping bags, where they can get lost or stolen.	3.8 (8-tie)
4. I know the approximate billing cycle for all of my credit cards and utility bills and call creditors immediately if bills are not received within a week of the due date.	3.3 (15-tie)
5. I use a crosscut shredder, fireplace, or woodstove to destroy pre-approved credit card offers, bank or brokerage statements, old pay stubs and tax records, credit card receipts, and other "sensitive" documents.	3.3 (15-tie)
6. I destroy (shred or burn) everything that contains information of interest to identity thieves including utility bills, personal correspondence, cancelled checks, expired credit cards, etc.	3.5 (12-tie)
7. I avoid giving out my Social Security number or bank account numbers to unsolicited callers or orally (e.g., in a store) where others may be listening.	4.4 (1)
8. I have a post office box or a locked mailbox for incoming mail (especially checks and bills).	2.4 (19)
9. I place outgoing mail in a secured collection box along the road or at the post office- NOT in an unsecured rural route mailbox along the highway.	3.8 (8-tie)
10. I have my mail held when I'm away or picked up by a trusted friend, neighbor, or family member.	4.2 (2)
11. I question how personal information will be used before revealing it to anyone and try to "just say no," where possible, or ask to use another type of identifier.	3.9 (5-tie)
12. I am cautious about not leaving personal information lying around my home, especially if it would be accessible to a roommate, babysitter, cleaning service, home contractor, etc. who has access to my home when I am not there.	3.6 (11)
13. I avoid carrying my Social Security card in my wallet as well as any type of identification card with my Social Security number (or my spouse's Social Security number) on it. This includes college ID cards, military ID cards, employee ID cards, and health insurance/prescription drug ID cards.	2.9 (18)
14. I avoid printing my driver's license or Social Security number on personal checks.	4.1 (3-tie)
15. I limit the amount of personal information "out there" by not completing Internet "profiles" for rebates and contests and being cautious with online resume posting, electronic mailing lists, secured sites for online purchases, listings in Who's Who Guides, and other public data sources.	3.9 (5-tie)
16. I limit the number of credit cards and other identification information that I routinely carry around in my wallet or purse and I do not routinely carry around my checkbook.	3.5 (12-tie)
17. I am aware of who has access to my personal information at work and have taken steps to question or limit unauthorized access, where needed.	3.4 (14)
18. I cross out my credit card number with a magic marker on receipts for travel or other expenses that I submit to an employer, charitable or professional organization or other entity for expense reimbursement.	3.1 (17)
19. I am careful about completing postcards (e.g., for product warranties, contests, etc.) and place them in envelopes if they contain sensitive information.	3.7 (10)
20. I practice "general security consciousness" by not leaving my wallet or purse unattended, even for a few minutes, zipping my purse shut, buttoning my back wallet pocket, and putting house lights on timers when I'm away. Also, using secure door locks, leaving questionable "sensitive" information spaces blank on applications, storing important papers (e.g., car title), in a safe deposit box, and keeping a list of credit card account numbers and contact information to report a loss quickly.	4.1 (3-tie)

The three risk reduction strategies that were not frequently performed were: using a post office box or locked mailbox for incoming mail, checking one's credit report annually, and not carrying around a Social Security card or anything with a Social Security number on it (O'Neill & Xiao, 2005). These three items had the lowest scores, indicating a need to teach consumers how to obtain their credit report through the Fair and Accurate Credit Transactions Act (FACTA) Web site www.annualcreditreport.com, purchase a locked mailbox, and carry copies of documents (e.g., health insurance and Medicare cards) with the Social Security number deleted, unless the original copy is needed.

A more recent study used data from 1,042 subjects who took the Identity Theft Risk Assessment Quiz after the implementation date for free credit reports in their state of residence (through December 31, 2006). As with the previous study, the three risk reduction practices performed least frequently by respondents were checking a credit report annually for errors, having a post office box or locked mailbox for incoming mail, and avoiding the carrying of a Social Security card and identification with a Social Security number on it. Mean scores for these items were 2.52, 2.56, and 3.21, respectively.

The post-FACTA sample of 1,042 was compared to over 19,000 pre-FACTA respondents beginning in January 2004. The mean score for the quiz item about checking credit reports was significantly higher after free credit reports became available than before (F = 60.94, p < .0001). Nevertheless, checking a credit report continued to be the least frequently reported identity theft risk reduction practice, despite implementation of free credit reports through FACTA.

The Investment Risk Tolerance Quiz

The *Investment Risk Tolerance Quiz* is located at www.rce.rutgers.edu/money/riskquiz. This 13- item risk tolerance survey is similar to one developed by Grable and Lytton (2001, 1999), who used a principal components factor analysis to test the validity of the risk tolerance assessment instrument. Scores range from 13 (low tolerance for risk) to 47 (high tolerance for risk) and can serve as a gauge to users of the amount of risk that they are comfortable taking as investors.

A study (Grable, Lytton, & O'Neill, 2004) of 421 respondents, using data collected between September and December 2002, found an average scale score of 27.03 (moderate risk tolerance). The authors also found positive relationships between closing prices of the NASDAQ, Dow Jones Industrial Average, and Standard & Poor's 500 stock market indices and risk tolerance scores. This suggests that financial educators need to caution investors against the common behavioral finance error of extrapolating recent market trends

into attitudes toward taking investment risks. In other words, a person's risk tolerance should remain relatively stable, regardless of market performance. Another study of data from the *Investment Risk Tolerance Quiz* included 1,710 respondents between September 2002 and September 2003 (Grable, Roszkowski, Joo, O'Neill, & Lytton, 2006). The purpose of the study was to test how accurately individuals assess their own level of financial risk tolerance. Respondents were asked to answer the following question as a measure of their own self-assessed risk tolerance "In general, how would your best friend describe you as a risk taker? A). A real gambler; B). Willing to take risks after completing adequate research; C). Cautious; and D). A real risk avoider." Statistically significant correlations were found between self-assessed risk tolerance and the remaining 12 items in the 13-item scale, indicating a reasonable degree of accuracy of user's self-assessed risk tolerance and the usefulness of the quiz as a self-assessment tool.

The Personal Resiliency Resources Assessment Quiz

Financial resilience is the ability to cope financially with expected and unexpected life events such as the birth of a child or unemployment. The *Personal Resiliency Resources Assessment Quiz* is available at www.rce.rutgers.edu/money/resiliency. The quiz includes 20 questions that ask users to describe various coping resources that they have available such as savings for emergencies, insurance policies, community resources, social support, and personal characteristics such as optimism and organizational skills. Responses were coded as follows: 0 = no, 1= sometimes, and 2 = yes. The more "yes" answers, the higher the mean score, indicating a larger number of available coping resources. Findings from data collected from 123 respondents from August through December 2005 are reported in Table 3.

Reponses to this study, as well as the previous three, reflect respondents' self-assessments, which could differ from an objective analysis performed by a third party, such as a financial planner. Nevertheless, some interesting patterns emerge from the data. The most frequently available financial resiliency resources are personal qualities, especially information-seeking skills, and social support. The least frequently available resources are five commonly recommended financial practices: preparing estate planning documents, a low-interest home equity line, an emergency fund, a low debt-to-income ratio, and a long-term disability policy (O'Neill & Xiao, 2006b). The latter are indicative of serious vulnerabilities in the financial resiliency of many respondents who lack adequate emergency funds to pay expenses and may be hard-pressed to pay living costs and debt payments should "a rainy day" occur.

Table 3. Frequencies, Percentages, and Means of Personal Resiliency Resources (N = 123)

Financial Resiliency Resource	No	Sometimes	Yes	Mean Score
1. Emergency fund of at least three months expenses set aside in a liquid account	45.5%	18.7%	35.8%	0.92
2. Low-interest home equity or other line of credit established	55.3%	5.7%	39.0%	0.80
3. Monthly consumer debt-to-income ratio less than 15%	42.3%	23.6%	34.1%	0.95
4. Long-term disability policy that will replace at least half of pay	45.5%	4.1%	50.4%	0.99
5. Health insurance policy with a high ($1 million or unlimited) per person limit	20.3%	11.4%	68.3%	1.37
6. Current job skills through formal education, on-the-job training, etc.	11.4%	26.8%	61.8%	1.50
7. Recommended estate planning documents, e.g., a will, living will, durable POA	64.2%	14.6%	21.2%	0.60
8. Spend less than amount earned and make regular deposits into savings	25.2%	33.3%	41.5%	1.19
9. Beneficiary or owner of life insurance policy that protects self or others	28.5%	2.4%	69.1%	1.34
10. Tax-deferred retirement plan where money could be borrowed or withdrawn	19.5%	11.4%	69.1%	1.43
11. At least 5 close friends or family members to call in the event of an emergency	15.4%	12.2%	72.4%	1.59
12. Awareness of government and non-profit agencies in community	22.0%	19.5%	58.5%	1.35
13. Regular physical exams and health screening tests	19.5%	16.3%	64.2%	1.45
14. Ability to easily search for needed information on the Internet or at library	0.8%	4.1%	95.1%	1.95
15. Positive (optimistic) personality trait	0.8%	24.4%	74.8%	1.75
16. Organized person who can juggle many tasks and has organized household records	8.9%	39.9%	51.2%	1.45
17. Focused person who gets things done after making up mind to do so	0.8%	39.0%	60.2%	1.61
18. "In good health" (e.g., nutrition, health, sleep) and no major health problems	3.3%	52.0%	44.7%	1.44
19. Good stress management skills and an ability to handle crises and unexpected events	7.3%	38.2%	54.5%	1.47
20. "Literate" person with good ability to read and write and understand health/finance terms	1.6%	3.3%	95.1%	1.92

Implications for Extension

This article described the use of four online surveys designed to assess the financial practices, resources, and/or attitudes of respondents. Users are provided a personal assessment of their current status with a quiz score and suggested action steps. Data are also simultaneously collected for research. As a research tool, online self-assessment tools have several major limitations. Respondents are self-selected in a non-random survey design and information received is self-reported with no way to confirm the accuracy of participants' responses (Jantz, Anderson, & Gould, 2002). Self-perceptions of one's financial status may also differ from assessments by an objective third party (e.g., financial planner). In addition, it is virtually impossible to calculate response rates and difficult to reach low-income, minority, and elderly populations with limited access to the Internet.

On the other hand, online surveys offer many benefits such as potentially large sample sizes, faster response rates, and lower administration costs (Lyons, Cude, Gutter, & Lawrence, 2003; Lyons, Cude, Lawrence, & Gutter, 2005). In addition, the percentage of Americans of all ages who have Internet access, especially high speed and wireless connections, continues to rise. Seven of ten U.S. adults, including almost one in five (17%) of those age 76 and above, use the Internet for various purposes including work-related usage and comparison shopping (Demographics of Internet Users, 2007). Self-assessment tools that provide personalized feedback to individual learners also have the ability to provide "high touch" education in a "high tech" world. Self-assessments can be programmed to provide personalized feedback. They can help learners identify strengths and weaknesses, compare themselves to other people or to an objective standard, and track progress over time (O'Neill, 2005).

Cooperative Extension personnel today can't possibly reach every client in face to face programs, as was common almost a century ago. However, online self-assessment tools provide the personalized instruction of a bygone era in a cost-effective manner. In addition, today's online "e-learners"

expect immediate responses to their queries and "just in time" information. Online self-assessments are an appropriate resource to fit the learning style of increasingly tech-savvy clientele.

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Enhancing Family and Consumer Sciences: Personal and Professional Benefits of Conducting Program Evaluation and Applied Research

Cynthia B. Torppa and Jerold R. Thomas

FCS professionals recognize the need to share their achievements with the public, but it can be difficult to come to terms with the need to add the skill sets required to conduct program evaluation and applied research to their repertoire. In this article, six aspects of evaluation and outcome research are reviewed that may encourage FCS professionals to weave these practices into their educational programming.

Introduction

The 2007 issue of the *Journal of the National Extension Association of Family and Consumer Sciences (JNEAFCS)* was dedicated to looking at the myriad ways Family and Consumer Sciences (FCS) has evolved over the last century. Advances in both programming and program delivery methods were shared (Christensen, Washburn, & Memmott, 2007; Hampton & Peutz, 2007; O'Neill et al., 2007). In addition, changes in the skills needed by FCS audiences as we move from an agrarian to a knowledge economy were addressed (Torppa & Travnichek, 2007). Yet another of the important changes in FCS, as well as in all other Extension program areas, is the growing need to assess, evaluate, and share program impact.

As federal, state, and county budgets tighten, Extension systems across the nation are challenged to find ways to enhance the image of Extension with legislators and other stakeholders (Arnold, 2002). At the same time, there is a growing expectation at all levels of government and community practice that organizations must be able to demonstrate the value of the programming they provide to the citizenry (Diem, 2003). Together, these two pressures are making the ability to assess, evaluate, and share the impact of programs critical to Family and Consumer Sciences' ongoing success.

Clearly, FCS professionals recognize the need to share their achievements with the public. With the ***Living Well*** campaign, FCS professionals are working toward gaining greater public recognition for the educational benefits provided to individuals, families, and communities through programming efforts.

Despite these changes, it can be difficult for all Extension personnel to come to terms with the need to add the skill sets required to conduct program evaluation and applied research to their repertoire—particularly when so many FCS professionals are already being asked to do more with less!

There are many benefits of conducting program evaluations and sharing our findings through applied research studies. In addition to supporting our state Extension programs and building support among legislators, community partners and other stakeholders, conducting and sharing research offers many personal and professional benefits that often go unrecognized until individuals begin the process of conducting research.

Objective

In this article, we will talk about six aspects of evaluation and outcome research that may encourage FCS professionals to weave evaluation and research practices into their educational programming.
• Document Outcomes
• Enhance Curricula Quality
• Market Extension to Stakeholders and Audiences
• Empower Communities and Collaborating Partners
• Secure Funding Streams
• Program Management Tool

Program Evaluation and Applied Research: What's the Difference?

First it may be important to define a few terms. What do we mean when we say "program evaluation" and how is program evaluation different from "applied research?"

Program evaluation may be defined as a disciplined way of assessing the merit, value, or worth of projects and programs (Shulha & Cousins, 1997; Worthen & Sanders, 1987). Applied research, on the other hand, is a disciplined way of applying and testing a practical application of a theory, primarily by learning what works (Ary, Jacobs, & Razavieh, 1996). Clearly, program evaluation and applied research share the goal of finding out what works. Applied research is concerned with producing knowledge that can be generalized and used to provide a general solution to a general problem, while

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program evaluation is concerned with collecting specific information about what works within a specific program (Worthen & Sanders, 1987). Many Extension personnel regularly conduct program evaluations, and with very little effort, evaluations could become publishable research studies (Davis, Torppa, Archer, & Thomas, 2007). That is, by systematically applying scientific tools and procedures to program evaluation efforts, Extension professionals could structure their programs so that they are rigorously evaluated, validated, and publishable.

The Benefits of Program Evaluation and Applied Research

Document Outcomes

The obvious benefit of program evaluation and/or applied research is the documentation of outcomes from the educational programs we create and teach. It is becoming more and more critical for all organizations to demonstrate to important stakeholders that programs impact clientele in ways that make a meaningful difference (Barnette & Sanders, 2003; Government Performance Results Act, 1993; Torres & Preskill, 2001), including Extension organizations (Davis et al., 2007; Shawn, Kozak, Suvedi, & Innes, 2006). Moreover, the demand for evidence based curricula and/or "best practices" programs necessitates the need to document the quality of Extension's educational activities.

Although it can seem like a large undertaking, several websites have been developed that provide simple and easy to follow guidelines to design and conduct program evaluation.

Extension examples include:
- University of Wisconsin Extension (www.uwex.edu/ces/pdande/evaluation/)
- Pennsylvania State University Extension (www.extension.psu.edu/evaluation/Default.html)
- Ohio State University Extension (www.ag.ohiostate.edu/~brick/suved2.htm)

Another outstanding example comes from The United Way (www.unitedway.org/outcomes/). Finally, SAMMIE, which stands for **S**uccessful **A**ssessment **M**ethods and **M**easurement **I**n **E**valuation, is a "one stop site" that links to a wide range of valuable resources (sammie.osu.edu/index.html).

Enhance Curricula Quality

A second benefit of conducting program evaluation and applied research is to ensure that the curricula we write and programs we design address the most relevant issues and critical needs of the clientele served. In some cases, others' research may provide the up-to-the minute research findings that we need to design cutting edge educational programming.

In other cases, however, existing literature may not supply the information needed for a curriculum or program to be designed for maximum effectiveness. For example, the existing literature may not have isolated the factors or processes that are central to changing audiences' attitudes or behaviors. Alternatively, research literature may not exist that would enable Extension personnel to design programming around new or emerging issues. In these cases, we need to be ready to conduct the studies required to be as effective as possible in meeting our mission of using research based information to enhance audiences' knowledge, skills, and quality of life.

Market Extension to Stakeholders and Audiences

Successful universities have learned that strategic marketing plans are necessary to make themselves known and understood by their customers. Of critical importance to the success of a strategic marketing plan is the understanding that an organization cannot simply tell audiences who they are and what they have to offer (Sevier, 1999). Rather, a strategic marketing plan is based on two-way communication with the audiences to be served. It must integrate the organization's mission, values, and goals into a consistent and coherent message that shows audiences how programs support and serve their needs. A substantial part of this two-way communication process involves listening to our audiences. Conducting program evaluations and applied research so that we will know how and why our programs are effective is an important way to listen! By "hearing" how and why some programs should be adapted or eliminated we will be able to serve our audiences more effectively. Moreover, listening to our audiences will allow us to learn what programs are needed that are not currently being offered. By conducting evaluation and applied research that guides our programming choices and that documents the outcomes our programs create, we will have the ability to demonstrate to our audiences that Extension can meet their needs.

Empower Communities and Collaborating Partners

A fourth benefit of conducting program evaluation and applied research, if conducted as a "participatory" or "empowerment" evaluation process, is that it supports Extension's mission in a new and creative way—a way that will certainly be appreciated by our stakeholders. In empowerment evaluation, community members participate in the evaluation design and gain ownership over the process. The extra twist in empowered participatory research is a focus on transferring evaluation skills and the capacity to do ongoing evaluation to the participants (Suarez- Balcazar & Harper, 2003). In this way, participatory and/or empowerment evaluations foster in individuals and communities a sense of self-improvement and self-determination designed to help people help themselves (Fetterman, 2001).

Secure Funding Streams

As the need to identify funding streams to support Extension programming becomes more critical, basic knowledge of research methods and designs is becoming necessary in order to write successful grant applications. It is a rare grant opportunity that does not require applicants to include a description of the ways programming will be evaluated and outcomes will be documented. Moreover, many funders now request that grant applications (a) explain the contribution their program will make to the state of knowledge in the topic area of the grant; (b) include a logic model that explains the research foundation that supports the proposed program's design; and (c) many federal grants now require an experimental or quasi-experimental evaluation design in order to demonstrate that a program "causes" the changes it is intended to create. To effectively target potential funding to support our programming, some basic evaluation and applied research skills are needed.

Program Management Tools

The sixth, and perhaps greatest benefit for Extension educators conducting program evaluation and applied research is that it can facilitate life management. We are probably all experiencing the need to take on more "chores," many of which are administrative and distract us from conducting the amount and quality of programming we strive to provide. This idea was supported in recent research. Marshall and Goddard (2006) conducted a survey of University of Arkansas Cooperative Extension personnel to learn about the quality of their work environment, home and work stressors, and how Extension could improve the quality of its workenvironment. The survey was completed by 384 Extension employees, ranging in age from 19 to 63, most of whom worked full-time (93% versus 7% who worked part-time). Their findings indicated that the three greatest workplace stressors (responsible for moderate to extreme stress) were work load (74%), program funding (56%), and workplace changes and restructuring (41%). The top three home-related stressors (moderate to extreme stress) were lack of personal time (59%), personal finances (56%), and housework/home management (49%). Clearly, as time pressures become greater to do more with less, we need to find ways to get the greatest bang for our buck from the programs we conduct simply to manage our professional and
personal lives.

One way to cope with the greater pressure to do more with less is to let go of some things in order to concentrate on others. But how do we know which things to let go of? A good source of information that can be used to inform our decisions and to justify our decisions to audiences and stakeholders is the findings that result from careful, systematic program evaluation.

To use program evaluation and applied research as a program management and decision making tool, it will be helpful to conduct both process and outcome studies. Outcome studies, as noted above, document whether or not a program creates the impact it is intended to create. Process studies, on the other hand, examine the ways a program is delivered and received (Scheirer, 1994). Process evaluations document the extent to which the program is delivered as it was intended, to the right people, and in the right amounts. Similarly, process evaluations allow barriers to program success to be identified and adapted. In these ways, process evaluations allow educators to know whether, for example, too little information was provided, or the audience in attendance was not the audience who needs the information, or the language was too "scholarly," or the time of presentation was inconvenient for the audience. If the process is not right, a well designed program might not produce the outcomes intended. A process evaluation would allow the educator to identify the changes needed to allow the program to create the outcomes intended.

In addition to program management, evaluation and applied research can help Extension educators effectively address competing demands on professional and personal life. Balancing work and family can be a challenge—even to Extension personnel who teach others to do it. Additional research supports the importance of finding a balance between work and home. Many Americans are struggling to balance their career and families lives (Galinsky, Kim, & Bond, 2001), and many report working more hours than they would like (Clarksberg & Moen, 2001). This imbalance can result in serious emotional and physical problems for individuals (Perry- Jenkins, Repetti, & Crouter, 2000) and serious professional issues for employers, including work dissatisfaction, absenteeism, low productivity, higher worker turnover, and ultimately, higher insurance costs (Schafer, 1987).

When program evaluation and applied research is integrated into an educator's plan of work, and it functions as a management tool that allows us to make careful and systematic decisions about what to keep and what to drop, we can make informed choices about how to use our time most effectively—and that will help us balance work and family.

Implications for Extension

Clearly, taking the extra steps to conduct program evaluations and applied research studies has many benefits for both Extension organizations and for individual Extension educators. Not only does it allow us to document and share our successes with others, it also helps us develop superior curricula, empower communities, garner funding and share the Extension story through effective marketing plans. Most importantly, program evaluation and applied research has the

potential to help us manage our work lives—and that can have many benefits to our personal life balance. Developing the skills needed to conduct program evaluations and applied research studies will be worth the effort and will help us to practice the "balancing work and family" messages we preach to our audiences.

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Evaluation of the Effects of Training, Coaching, and Personal Accountability of EFNEP Paraprofessionals on Program Outcomes

Ruth C. Jackson and Lisa A. Guion

Testimonies from EFNEP Educators as to the benefits of the training, coaching, and accountability system in terms of their increased preparedness, confidence in teaching and productivity were analyzed. Trend analysis over a four-year period, spanning one year before the system, the year the system was implemented, and two subsequent years reveal sizeable increases in several indicators of effective program outreach, enrollment, and productivity outcomes. Noticeable improvements in behavioral outcomes among the EFNEP program participants over that same four year period were found.

Introduction

The Expanded Food and Nutrition Education Program (EFNEP) was designed to assist limited resource audiences in acquiring the knowledge, skills, attitudes, and changed behavior necessary for nutritionally sound diets. The program also serves to improve the total family diet and nutritional well-being of family members (CSREES, 2005).

County Extension Agents provide training and supervision to paraprofessionals and community liaisons that help provide EFNEP classes. EFNEP is delivered as a series of 10 to 12 lessons, often over several months, by paraprofessionals. Many paraprofessionals are indigenous to the communities they serve (CSREES, 2005). Methods for program delivery primarily include direct teaching in groups or one-on-one situations. EFNEP paraprofessionals recruit families and provide education on nutrition, food purchasing, food preparation, food safety, and other related topics. The hands-on, learn-by-doing approach used in EFNEP allows participants to gain the practical skills necessary to make positive behavior changes (CSREES, 2005). The teaching takes place in families' homes or in community locations that are easily accessible to the targeted EFNEP clientele.

Overview

Maricopa County's goal for EFNEP is "strengthening families through nutrition education." It is of great importance to have a well-informed and well-educated EFNEP staff to ensure that each of the over 2,000 families that participate in nutrition education in Maricopa County's EFNEP each year receive quality, research-based, relevant, and current nutrition information. With multifaceted, hands-on nutrition training and coaching from the County Extension Agent, EFNEP Educators are better equipped to answer nutrition questions and teach nutrition concepts to Maricopa's low-income families. It is equally important to recruit new families to the program, and this is enhanced through the development of realistic enrollment target goals that are jointly set by the County Extension Agent and the EFNEP Educators. Since EFNEP Educators work independently, these enrollment goals help increase productivity and promote accountability.

Training

The Expanded Food and Nutrition Education Training has been identified as a critical component to any program that employs paraprofessionals (Warrix, 1998). Often, newly hired EFNEP Educators have limited knowledge of nutrition, but have a wealth of knowledge about the communities that are targeted by EFNEP. Therefore, providing training to EFNEP Educators on the fundamentals of nutrition and related topics is imperative for an effective program. Field training and on-site interactive and procedural training has been recognized as some of the most effective methods used to train paraprofessionals (Warrix, 1998; Price, 1994).

In Maricopa County, the County Extension Agent provides each new EFNEP Educator with one-on-one nutrition training and orientation on EFNEP procedures. This equips educators with basic nutritional knowledge. Field training is conducted as the County Extension Agent or an experienced EFNEP Educator accompanies the new hire on his/her first class. Immediately after the class, the observer provides constructive feedback to the new hire. Also, on-going trainings are provided bi-monthly to all EFNEP Educators in the county to enhance their ability to teach nutrition. Also, the bi-monthly trainings serve to strengthen knowledge and skills in other areas such as outreach and recruitment strategies.

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In addition to the initial training for new hires and ongoing bi-monthly staff training, each EFNEP Educator is required to prepare and deliver a preassigned lesson to their supervisor (County Extension Agent) and peers during the program year. All observers complete a constructive evaluation of the lesson, and feedback is provided to the EFNEP Educator. This process helps ensure that educators effectively teach EFNEP lessons to low-income families, and allows the EFNEP Educators to learn strategies and techniques from each other in a formal, structured, and supportive environment. Results of this process have also included increased confidence and skill in teaching among the new and seasoned EFNEP Educators.

Bone Builders Volunteer Educators are people trained to share information on osteoporosis prevention in their community. The goal of Bone Builders is to help women 25 to 55 years of ageadopt dietary and exercise behaviors to reduce their risk of developing osteoporosis. EFNEP Educators in Maricopa County take the 16 hours of Bone Builders Volunteer Educator training. EFNEP educators teach a one hour lesson on Osteoporosis.

A collaborative effort between EFNEP and the Bone Builders program allows the EFNEP Educator to gain more experience teaching nutrition education classes, as well as provides opportunities to engage and expose the Nutrition Educators to other audiences, some of whom are not considered 'limited resource.' Bone Builder lessons mostly relate to calcium and physical activity and also provide the EFNEP Educator an opportunity to learn new techniques and approaches to nutrition education delivery.

After receiving bi-monthly staff training, conducting lessons for peers, and working with Bone Builders, EFNEP staff remark that they feel better qualified to present their nutrition lessons, and have experienced a sense of empowerment that they can more fully answer participants' questions. Nutritional science is constantly evolving, the continuous training and reinforcement of knowledge ensures that each educator remains as current as possible on nutrition concepts.

In addition to anecdotal evidence provided by EFNEP Educators on the positive benefits that multi-faceted, hands-on training is effective, there is also empirical evidence of an

Table 1. Maricopa County EFNEP Outcome Data

ERS Behavior Survey Component at Exit	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005	2005-2006
Percent of EFNEP participants that discontinued thawing food at room temperature at the end of the program.	49%	58%	65%	61%	55%	74%
Percent of EFNEP participants that showed improvement in planning meals, not running out of food, and using grocery lists.	49%	62%	68%	72%	81%	74%
Percent of the EFNEP participants that showed improvements in food safety practices.	61%	67%	65%	71%	76%	74%
Percent of the EFNEP participants that showed improvement in one or more nutrition practices (i.e. Preparing food without adding salt; Making healthy food choices).	73%	73%	72%	80%	87%	83%
Percent of the participants that exited the program with a positive overall change in any food group.	96%	93%	90%	92%	92%	90%

Table 2. Maricopa County EFNEP Program Outreach, Enrollment, and Productivity Data

Component	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005	2005-2006
# Of educational encounters	9,168	10,950	11,286	13,536	13,000	13,212
# Of families educated	1,528	1,825	1,881	2,256	2,132	2,202
# Of families new to the program	1,474	1,576	1,881	2,204	2,132	2181
# Of individuals in the families	6,184	7,035	7,094	8,852	8,403	8,791
# Of program graduates	1,339	1,786	1,758	1,762	2,132	2,202
# Of families enrolled in one or more food assistance program(s)	761	896	1,140	1,210	1,404	1197
# Of female participants	1,349	1,525	1,402	1,714	1679	1713
# Of male participants	179	300	479	542	453	489
# Of families enrolled in one or more food assistance programs as a result of EFNEP assistance	221	642	1,315	1,111	1,404	1463
Percent completing the program in 0-3 months	54%	97%	100%	98%	96%	100%
# of families whose household incomes were 50% below the poverty level	438	491	555	303	398	406
Largest age group taught out of ages 15-80	21-29	21-29	21-29	21-29	21-29	21-29

increase in the effectiveness of their teaching. Table 1 provides data on EFNEP behavioral outcomes over a four year period. The largest gains were found in the percent of EFNEP participants who demonstrated improvement in planning meals, not running out of food, and using grocery lists which increased from 49% in 2000-01 to 74% in 2005.

Of the five behavioral outcomes, four showed marked improvement. (See Table 1 data on all five behavioral outcomes for 2000-2006.) Staff trainings on food safety, basic nutrition, and food budgets, enhanced their ability to teach families more effectively.

Coaching and Accountability

Coaching, as implemented by the Maricopa County Extension Agent, is a deliberate process utilizing the continuous improvement process to create an environment for individual growth, purposeful action, and sustained improvement among the EFNEP Educators.

It begins with treating paraprofessionals as professionals and respecting their "neighborhood knowledge" (Warrix, 1998, p. 4). One County Extension Agent empowered EFNEP

Educators through coaching to reach their potential. This involved using informal coaching sessions (conversations) to increase their knowledge of relevant topics, and allowing them to share their ideas, strategies and experiences. The Agent is involved in all phases of EFNEP development, delivery, and evaluation which fosters the implementation of new delivery methods to better serve clientele. The Agent developed new teaching approaches along with the staff to utilize their best assets and teaching skills. The Agent also worked with EFNEP Educators to develop more efficient time utilization in order to extend important nutrition and self-sufficiency messages to wider audiences.

In conjunction with coaching, EFNEP Educators are held accountable for the identification, recruitment, and enrollment of new Maricopa clientele into EFNEP. During coaching sessions, EFNEP Educators and the County Extension.

Agent developed realistic, yet productive monthly goals for the number of contacts made, individuals reached, and enrollment growth. Strategies were discussed and implemented to increase the likelihood of achieving their

goals. The goals outline standards that EFNEP Educators are held to. EFNEP Educators were engaged in the process and were integral in helping to set the goals. The County Extension Agent observed during staff meetings how 'competition to have the highest productivity' had driven EFNEP Educators to excellence (as seen in Table 1). This was done in a collegial, supportive environment, which served to motivate EFNEP Educators to teach more participants than in past years.

Table 2 reflects what the County Extension Agent determined to be benefits of increased coaching and accountability. There were sizable increases in several program outreach, enrollment and productivity outcomes from year 2000-01 as compared to 2005-06. (It is important to note that from 2004 to 2006 Maricopa County's EFNEP staff decreased by 2.5 FTE.) These outcomes include, but are not limited to:
• Number of families educated,
• Number of families new to the program, and
• Number of program graduates.

Table 2 displays data on a broad list of outcomes from all six years (2000-2006). Recruitment of new limited-resource individuals and families is one of the most challenging aspects of EFNEP. Outreach approaches should be strategic, systematic, and well planned (McClellan, 1996).

Conclusion

EFNEP effectiveness can be greatly enhanced by employing multi-dimensional training of EFNEP Educators, coaching, and accountability as well as other staff development strategies. Program evaluation data from the Maricopa County EFNEP supports evidence of this fact. Trend data clearly shows improvements in program outreach and enrollment, EFNEP Educator productivity, as well as behavioral outcomes for EFNEP participants.

Implications for Extension

Paraprofessionals doing extension programs can benefit from increased training, coaching, and accountability by the increase of program effectiveness, participant satisfaction, and improvement in evaluation of their extension programs.

Increased training for EFNEP staff will improve their education of the participants. As the success of EFNEP spreads, the amount of participants EFNEP reaches will continue to increase. The more adult participants EFNEP can reach, the more family members that will be positively influenced by the nutrition education. Families will make better food choices, acute and chronic diseases relating to negative food choices will decrease, food stamps will be used more effectively, families will be able to get off of food

stamps, and overall work productivity will increase. The bigger picture for Extension educators means taking an enormous step forward in the fight to help end the epidemic of obesity and nutrition related diseases.

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Financial Education and Program Evaluation for Extension Professionals: From Research to Practical Application

Angela C. Lyons, K. S. U. Jayaratne, and Lance Palmer

This article presents an overview of the current state of program evaluation for Extension professionals specializing in financial education. Specifically, a national survey was used to collect information on the following: (1) Extension professionals' experiences with program evaluation, (2) barriers to conducting effective evaluations, and (3) availability and preferences for evaluation resources. The results were used to develop a user-friendly evaluation tool. This educational resource is now available to Extension professionals and can be used to create customized evaluations for financial education programs.

Introduction

It was only a few years ago that most Extension professionals were solely documenting program impact by reporting the number of programs delivered and the number of participants who attended. Today, the culture of evaluation within Extension has changed significantly, as stakeholders now demand more rigorous evaluations to show programs are working. Within the Extension profession, there is a constant and increasing need to prove that programs are having a positive impact in the communities they serve. Moreover, it is critical that this impact is accurately assessed and effectively communicated to stakeholders, as funding is closely tied to conducting sound evaluations. With this said, most Extension professionals in family and consumer sciences do not usually have degrees in evaluation research methods. They have degrees in areas such as financial resource management, family life, child and youth development, nutrition and wellness, housing, and community development.

This article focuses on the area of financial resource management, and in particular, the current state of financial education and program evaluation. In recent years, financial education programs have proliferated. Yet, research measuring the impact of these programs has not kept pace (e.g., Braunstein & Welch, 2002; Fox, Bartholomae, & Lee, 2005; Hilgert, Hogarth, & Beverly, 2003; Lyons, 2005; Lyons, Palmer, Jayaratne, & Scherpf, 2006; National Endowment for Financial Education, 2004). One reason, already mentioned, is that there is a general lack of knowledge and skills about how to document program impact. Another reason is that adequate evaluation tools and training sessions do not exist at the national level to build evaluation capacity (Fox, Bartholomae, & Lee, 2005; Lyons, 2005; Lyons et al., 2006).

Objectives

Extension professionals delivering financial education programs face a number of challenges when evaluating their programs. To address these challenges, it is important to review existing evaluation resources and Extension professionals' preferences for these types of resources. It is also important to identify critical evaluation gaps and look for innovative approaches to building evaluation capacity.

This article presents an overview of the current state of financial education and program evaluation including: (1) Extension professionals' experience with program evaluation; (2) barriers to conducting effective evaluations, and (3) availability and preferences for evaluation resources. The research findings were used to develop a user-friendly evaluation resource. This resource can be used by Extension professionals to create customized evaluation instruments for financial education programs. While the focus of this article is on financial education, the results have direct implications for all areas of family and consumer sciences.

Method

A national survey was conducted in 2004 to assess the evaluation capacity of professionals specializing in financial education. The survey was administered online and collected information on program delivery, evaluation activities, availability of evaluation resources, and general demographics. It is important to acknowledge that subjects were not randomly selected. Instead, survey participants were recruited via national listserves that targeted financial professionals. The listserves included groups and organizations such as the Academy of Financial Services (AFS), the American Council on Consumer Interests (ACCI),

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the Association of Financial Counseling and Planning Education (AFCPE), American Association of Family and Consumer Sciences (AAFCS), and the Family Economics listserve sponsored by the Cooperative State Research, Education, and Extension Service (CSREES). Note that individuals may have belonged to multiple lists. For this reason, we were unable to calculate a response rate.

A total of 436 individuals responded to the survey. The sample consisted of a wide range of financial professionals from academia, non-profit organizations such as Cooperative Extension, the private sector, and state and federal government. The sample also included a broad range of professionals with various levels of expertise in financial education and program evaluation. This study presents the findings for those who specifically reported having an affiliation with Cooperative Extension (125 survey respondents). See Lyons, et al. (2006) for a more comprehensive description of the study including the survey methodology and sampling techniques.

Findings

Tables 1-3 present a descriptive summary of the key findings for the sample of Extension professionals. Note that some respondents did not respond to all of the survey items. The number who responded to each item is presented in parentheses.

Program Evaluation Experience
Table 1 provides an overview of respondents' experience with financial education and program evaluation. Almost 98% of the Extension professionals reported that they were a provider of financial education, with respondents having, on average, 13.9 years of experience in the field. In addition, about 94% indicated that they had some type of evaluation experience. Respondents also were asked to report how often they engaged in program evaluation activities using a scale that ranged from "all of the time" to "never." A significant proportion of the sample reported conducting program evaluation activities on a regular basis (47% reported "most of the time" and 23% reported "all of the time"). Yet, several respondents still reported having little or no expertise in program evaluation; 32% indicated that they had a beginner's level of expertise and 5% reported no expertise at all.

Extension professionals used a variety of methods to collect impact data. The methods most commonly used were more quantitative than qualitative and typically had a survey component (e.g., post tests only, pre- and post-tests, and follow-ups). Stories and anecdotal evidence were also commonly used. Other qualitative methods such as observations, focus group interviews, and case studies were less frequently used. In addition, several types of evaluation indicators were used to document program impact. Those

most commonly used were related to changes in knowledge. Potential practice and behavior changes were also frequently used along with changes in skills, attitudes, confidence levels, and actual behaviors. Some evaluation experts have argued that it is no longer sufficient to document program impact by reporting the total number of programs delivered and the total number of program participants. Yet, the number of program participants was cited as the second most commonly used indicator. The indicators that were least often used included changes in individuals' satisfaction levels and aspirations, as well as socio-economic changes in the community and society.

Information also was collected on how respondents compiled and disseminated impact data. The vast majority of respondents presented their results using reports along with news releases and executive summaries. Findings were commonly disseminated at conferences and meetings, to government offices, and to current and potential financial supporters. A relatively small percentage (10%) reported that they had no formal methods for reporting impact data, and only 14% indicated that they did not disseminate evaluation findings.

Barriers to Program Evaluation

Survey respondents were given a list of common program evaluation challenges and asked to identify the main barriers they faced. The results are summarized in Table 2. Some of the most common challenges were related to not having enough time to conduct evaluations (57%), and lacking adequate financial resources (55%). Challenges related to collecting data from program participants were also cited, such as difficulties with conducting follow-up evaluations, tracking program participants (68%), and motivating participants to complete evaluations (47%). Another common challenge was related to the lack of support for evaluation within Extension. Almost 36% of respondents reported that they lacked evaluation materials and resources, and 29% indicated that there was a general lack of attention and support given to evaluation from Extension administrators. Only 7% of Extension professionals cited lack of comfort with program evaluation as a barrier.

Respondents had the opportunity to identify other challenges related to program evaluation. These write-in responses were similar to those listed on the survey and in general made reference to: (1) the lack of support from administrators for program evaluation; (2) inadequate physical resources to conduct program evaluation; (3) the lack of cooperation from program participants; and (4) inadequate training and materials necessary to conduct program evaluation. See Table 2 for a summary of specific write-in responses.

Table 1. Summary of Financial Education and Program Evaluation Experience (N=125)

	Percentages (%)
Provider of financial education (n=122)	97.6
Average years of experience in financial education (n=123)	13.9 years
Experience with program evaluation (n=111)	93.7
Frequency of program evaluation activities (n=110)	
All of the time	22.6
Most of the time	46.5
Some of the time	25.5
Rarely	4.5
Never	0.9
Overall level of expertise in program evaluation (n=107)	
No expertise in program evaluation	4.7
Beginning level of expertise	31.7
Intermediate level of expertise	53.3
Advanced level of expertise	10.3
Methods used to collect impact data (n=110)	
Survey (pre- and post-tests)	67.3
Follow-up surveys	60.0
Survey (post-test only)	55.5
Stories/anecdotal evidence	45.5
Observations	38.2
Focus group interviews	15.5
Case studies	10.0
Other (exams, quizzes, secondary data sources)	2.7
Most common indicators used to show program impact (n=110)	
Changes in knowledge	87.3
Number of program participants	82.7
Potential practice and behavior changes	70.9
Changes in skills	68.2
Changes in attitudes	65.5
Changes in confidence levels	51.8
Actual behavior changes	50.9
Changes in satisfaction levels with the program	43.6
Changes in aspirations	31.8
Socio-economic changes	10.9
Format used to present impact data (n=103)	
Reports	80.6
News releases	45.6
Executive summaries	41.8
Research papers	21.4
No formal reporting of impact data	9.7
Methods used to disseminate evaluation findings (n=104)	
Conferences and meetings	54.8
Government offices	50.0
Current and potential funders	46.2
Media	29.8
Public forums	12.5
Other (reports, journals, and within organization)	10.6
Do not disseminate findings	13.5

Availability and Preferences for Evaluation Resources
Extension professionals were also asked about the availability of resources within and outside of their organization. Table 3 presents the findings. Approximately 21% of respondents reported that they did not have evaluation resources available to them within their organization. Those who reported access to resources were more likely to have access to written materials about evaluation and evaluation trainings than to have in-house support for the development of evaluation instruments and data analysis. With respect to outside resources, about half of the respondents indicated that they had access to "live" or "inperson" evaluation resources, as well as to written materials and Web resources. The "live" resources included colleagues within their profession, program evaluation experts/ specialists, and training and professional development opportunities. Only 29% had access to best practices/examples of program evaluations.

Information also was collected on respondents' preferences for evaluation resources. About 79% indicated that they had participated in evaluation training. Only 39% reported that they regularly used Web-based resources in conjunction with their programming. However, 69% revealed that they would use a Web-based evaluation resource if it was available. Respondents were given a list of evaluation topics and asked to check those topics that were most important to them. All of the topics, except one, were checked by over half of the respondents. The most frequently checked topics included: examples of evaluation instruments; how to analyze and summarize data; how to present the results to organizations, partners, and financial supporters; examples of reports and executive summaries; and how to design an evaluation instrument.

Summary

Overall, the results from this study show that more educational resources are needed to help Extension professionals, who are delivering financial education programs, build evaluation capacity, and improve the culture of evaluation within Extension. In general, evaluation capacity of Extension professionals can be improved through the development of educational materials, statewide and national trainings, and greater attention throughout the organization to the importance of program evaluation. However, given the challenges

Table 2. Barriers to Program Evaluation for Extension Professionals (N=125)

	Percentages (%)
Most common barriers and challenges (n=112)	
Conducting follow-ups with program participants	67.9
Not enough time	57.1
Limited financial resources	55.4
Difficult to motivate program participants to complete evaluation	47.3
Lack of existing evaluation materials and resources	35.7
Lack of attention paid to evaluation	28.6
Do not feel comfortable conducting a program evaluation	7.1

Other barriers and challenges (qualitative, write-in responses):
- Lack of support by administration for program evaluation
- Administrators lack of understanding of the role of education
- Lack of manpower
- Obtaining funding to support program evaluation
- Participants lack of interest in evaluation
- Difficult to track participants over time to show program impact
- Preparing evaluations for low-literacy and non-English speaking audiences
- Developing consistent measures and standards to make comparisons across programs
- Lack of personal expertise in evaluation
- Developing consistency with program delivery and the evaluation process
- Collecting consistent data and aggregating it at the state and national level
- Analyzing data and showing program impact with the data
- Difficult to create a standard evaluation process with a wide range of programs and audiences
- Lack of existing evaluation materials and resources

Note: Respondents did not complete some survey questions so the number of observations for questions may vary. Also, for some questions, respondents were given several options and asked to check all that applied. In these instances, percentages may sum to more than 100.0 percent.

Table 3. Availability and Preferences for Evaluation Resources (N=125)

	Percentages (%)
Evaluation resources within your organization (n=103)	
Written materials about evaluation	57.3
Program evaluation training	54.4
Development of evaluation instruments	47.6
Data analysis	34.0
Do not have evaluation resources or help available	21.4
Other (i.e., evaluation expert, specialist, or consultant)	4.9
Evaluation resources outside of your organization (n=101)	
Colleagues in your profession	56.4
Written materials	52.5
Program evaluation experts/specialists	46.5
Resources on the Web	45.5
Training/professional development opportunities	44.6
Best practices/examples of evaluation from other programs	28.7
Have not sought guidance on program evaluation	12.9
Received program evaluation training (n=105)	79.1
Regularly use web-based resources for educational programs (n=104)	39.4
Would use a web-based evaluation resource (n=96)	68.7
Evaluation topics that are most important to Extension professionals (n=100)	
Examples of evaluation instruments	91.0
How to analyze and summarize data	74.3
How to present the results to organizations, partners, and funders	70.0
Examples of reports and executive summaries	66.3
How to design an evaluation instrument	66.0
How to use evaluation data and information	63.0
How to collect data	52.5
Basic evaluation concepts	44.0

Note: Respondents did not complete some survey questions so the number of observations for questions may vary. Also, for some questions, respondents were given several options and asked to check all that applied. In these instances, percentages may sum to more than 100.0 percent.

professionals face on a day-to-day basis, they are looking for more than generalities; they are looking for specific and practical solutions. Thus, evaluation resources need to be simple, time-saving, user-friendly and adaptable. The following is a specific example of how the findings from this particular research study have been used to creatively address the gap in evaluation capacity.

From Research to Practical Application
Based on these findings and those from the larger study (Lyons, Palmer, Jayaratne, & Scherpf, 2006), the National Endowment for Financial Education® (NEFE®) provided a grant to the authors to create an evaluation tool that would help financial professionals more effectively measure program impact. This collaboration led to the development of the NEFE Financial Education Evaluation ToolkitSM, which is available online and can be accessed by Extension professionals at the following Web site:

http://www2.nefe.org/eval/intro.html. The toolkit has two components—an online evaluation manual and an online database. The evaluation manual is a self-guided resource that provides a basic understanding of evaluation concepts and how to apply those concepts to document program impact. The manual has five parts and can be accessed online or downloaded and printed. The first two parts provide an overview of financial education and the basics of program evaluation. The third section focuses on the evaluation planning process such as how to write program objectives and identify appropriate outcomes and indicators. The fourth section introduces professionals to the database and how it can be used to design customized evaluation instruments. The final section provides guidance on how to collect, summarize, and present evaluation data so as to effectively show program impact. An appendix with several sample evaluations also is included.

The purpose of the online database is to help users quickly and conveniently design evaluation instruments through a series of interactive steps. Users first select an evaluation format; "post evaluation only" for one-time short programs; "pre and post evaluation" for one-time longer programs; "stages-to-change evaluation" for ongoing, multi-session programs; and "train-thetrainer evaluation" to be used with instructor training sessions. Follow-up evaluations can also be created. Once an evaluation format has been selected, users can then choose from a pool of financial indicators that document knowledge gain, changes in skills and confidence levels, and changes in planned and actual behaviors. The indicators span a wide range of financial topics including decision-making, cash-flow management, savings and investments, credit and debt management, home ownership, and retirement. Also included in the database are measures that capture qualitative and demographic information. Users also have the ability within the evaluation database to add their own unique indicators to any evaluation tool.

The validity of the evaluation instruments created by the online database was established by using a panel of experts who reviewed all of the questions and indicators before they were entered into the database. Field testing data confirmed that the evaluation tools designed by the database were adequately reliable for conducting Extension program evaluations.

The toolkit can be used in a variety of financial education settings to document program impact. A few of those settings might include: community-sponsored events that focus on the basics of budgeting, credit management, and home ownership; employer-sponsored seminars related to employee benefits, retirement savings, and retirement plan participation; saving and investment courses offered by local banks and other financial institutions; and school-based programs and courses that focus on teaching children and young adults basic financial skills and good consumer practices.

Additionally, the toolkit can be used to conduct evaluation training workshops for Extension professionals. The evaluation database and the online manual provide a unique opportunity for Extension professionals to engage in hands-on activities that help them learn how to design effective evaluation instruments. By using the toolkit, Extension agents can be educated about basic evaluation concepts such as planning and conducting evaluations, collecting and analyzing data, and utilizing evaluation results.

Implications for Extension

Overall, evaluation resources such as the NEFE® toolkit can go a long way in helping Extension professionals build evaluation capacity. Users of the toolkit can create customized and reliable evaluation instruments. In using these types of resources, professionals can better document the impact of their programs, provide better accountability to their stakeholders, and even use the evaluation results to support funding requests. While the focus of this article has been on financial education, Extension professionals in other areas of family and consumer sciences can benefit from this research-based tool as well. The manual contains general evaluation information that can be used by any professional who wants to develop a better understanding of program evaluation, and the financial education examples can be substituted with examples from other program areas. The database also can be used to identify the ideal format and content for an effective evaluation. The evaluation templates created by the database can be used with indicators that are again relevant to other program areas.

Some readers may be interested in more general program evaluation resources. Cornell University Extension has compiled a list of online evaluation resources that can be accessed via their Web site at: http://staff.cce.cornell.edu/administration/program/evaluation/evalrefs.htm. Two links may be of particular interest. First, University of Wisconsin Extension has a Web site devoted to program development and evaluation (http://www.uwex.edu/ces/pdande/evaluation/ index.html). Users will find a collection of general evaluation publications on topics such as the logic model, evaluation planning, survey methodology, and data collection and analysis. Penn State Cooperative Extension also has a useful evaluation Web site (http://www.extension.psu.edu/evaluation/) that includes practical tip sheets and numerous examples of program evaluations. These are just a few of the many evaluation resources that have recently been developed to help Extension professionals effectively document program impact. Evaluation resources such as the NEFE® toolkit have potential value for all areas of family and consumer sciences, and especially for professionals interested in building evaluation capacity and in developing a more positive evaluation culture within Extension.

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Program Evaluation Using the Accountability Process

Anne M. Burgess, Ann P. Blackwell, and Angel L. Herring

This article describes the Accountability Process, an evaluation tool that provides objective, clear evidence that programs do or do not achieve identified program goals. Changes in learning, transfer and impact indicate program effectiveness and reveal areas for program improvement.

Introduction

Program evaluation is a vitally important and often frustrating responsibility for family professionals. Family professionals regularly offer educational programs with the specific aim to create an interface between individuals and families in communities and representatives of institutions that generate knowledge about families through scientific research (Duncan & Goddard, 2005; Lerner, 1995). Although family professionals regularly plan and implement educational programs, creating an effective evaluation component can prove challenging. This article describes a tool, the Accountability Process (Vella, Berardinelli, & Burrow, 1998), a tool family professionals can use to improve both the process and the results of program evaluation.

Purpose

The national Parents as Teachers (PAT) program was begun in Missouri in 1981 and continues to offer family support and early education for children birth to five years (Miller, 1995). This article focuses on a local PAT program sponsored by a rural school district in the deep South that was evaluated using the Accountability Process. In addition to describing the Accountability Process, this article will also use program goals from the PAT program evaluation to illustrate the evaluation process, and discuss implications for Extension professionals.

Vella, Berardinelli, and Burrow (1998) developed the Accountability Process based on the analysis of theory (Baldwin & Ford, 1988) and the theory of impact (Berardinelli, 1991). In the Accountability Process model, program evaluation is used to improve learning outcomes and enhance organizational performance. The process of evaluation reveals educational program elements that promote knowledge and skills, as well as elements that fail to facilitate new knowledge and skills. There is, therefore, potential for significant impact on organizational performance.

The use of the Accountability Process in program evaluation offers potential benefits. The benefits include the ability to acknowledge educational program strengths that promote learning, and the opportunity to identify program gaps that inhibit learning. Specifically, the process identifies discrepancies between what program facilitators intend for participants to learn, and what they actually learn. Family professionals can secure answers for questions based on program objectives and processes: "Were the objectives accomplished?" and "Were the objectives accomplished in an effective and efficient way?" (Vella, et al., 1998, p. 12).

In the Accountability Process, program evaluation guides and informs the program planning process. In fact, design and evaluation processes are inextricably linked. While planning the evaluation component during program development is optimal, it is not always realistic. In the case of the PAT program described in this article, evaluation began one year after operation and continues to the present. Described as "backing into evaluation," the Accountability Process makes evaluation accessible and practical even for existing programs (Vella, et al., 1998).

Method

The first step in the Accountability Process model encourages dialogue among all key stakeholders involved in educational programs. In the PAT example, this dialogue revealed reasons for the program's development, its developmental history, and reasons for requesting evaluation after program implementation began. Dialogue also led to the formation of a program evaluation problem statement: lack of involvement by parents of school district children led to children who were unprepared for school and who received little parental support for learning once in school. Identification of a problem statement is important, because it answers the pertinent evaluation questions of who needs the educational program and why. The next step in the Accountability Process model also involves dialogue among key stakeholders, which

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led to articulation of the local PAT program's primary purpose, and designated program goals. For example, the primary purpose of the PAT program was to provide assistance and support for parents as the child's first and foremost teachers. Program goals closely followed those of the national PAT program (http://www.patnc.org). Key stakeholders decided the purpose for program evaluation was to assess the efficacy and cost effectiveness of the PAT program. Therefore, the focus of the evaluation process became educational outcomes as well as educational process. The important evaluation questions in this step of the model are: What have participants learned, and can participants use what they have learned?

To find answers to evaluation questions, the next steps in the Accountability Process model are to clarify program goals, and identify specified attitudes, knowledge, and skills intended for program participants to develop. This article addresses one identified PAT program goal: to promote parental knowledge of child development and appropriate ways to stimulate children's learning. Related objectives regarding attitudes, knowledge, and skills designed for PAT program participants to gain are shown in Table1, column 1.

Next, it is necessary in the Accountability Process to identify program materials, learning tasks, resource materials, and instructor responsibilities needed for participants to achieve learning outcomes. These components are also associated with evaluation of effectiveness in terms of identified attitudes, knowledge, and skills. Table 1, column 2 identifies learning tasks and materials provided through the PAT program.

When using the Accountability Process, according to Vella et al. (1998), one can anticipate change to first occur with participantsat the learning level. For learning to occur, the attitudes, knowledge, and skills of participants must be changed due to program content. Secondly, change in participants occurs at the transfer level when program concepts are applied within the appropriate environments. Transfer (involving the actual and consistent use of attitudes, knowledge, and skills gained through program participation) indicates if learning is applied and is more than short term. Impact, the final level of change, measures long-term results of program participation. In this level, participants perform program concepts within larger systems. Learning, transfer, and impact are independent measures that work in consort with each other. Table 1, column 3 identifies anticipated changes in learning and transfer within the local PAT program. Long-term impact of local PAT program participation, however, has not yet been assessed.

The next step in the Accountability Process requires program evaluators to identify for each anticipated change in attitudes, knowledge, and skills, qualitative and quantitative evidence that indicates if change has occurred. If change has occurred, the level of change (learning, transfer, impact) must also be indicated. For each change, a measure of the evidence of change in participants is identified and the data collection process outlined. Anticipated changes (Table 1, column 3)

Table 1. Selected Goal, Objectives, Materials, Evidence, Analysis, and Results—Goal: To promote parental knowledge of child development and appropriate ways to stimulate children's learning

Objective	Learning Tasks & Materials	Evidence	Analysis	Result
Attitude: Parent (P) participates in PAT home visits.	Parent Educator (PE) visits parent (P) and child (C) in home.	P is at home and present during the PAT activities.	**Learning:** 70% of families have at least 80% of the possible home visits.	B-12 mos. 75% met criteria 12-24 mos. 66% met criteria 24-36 mos. 78% met criteria
Knowledge: P identifies appropriate ways to stimulate C's learning.	P observes as PE demonstrates developmentally appropriate activity with C.	P observes PE do developmentally appropriate activity with C.	**Learning:** 100% "yes" P observes PE complete developmentally appropriate activity with C.	B-12 mos. 100% met criteria 12-24 mos. 100% met criteria 24-36 mos. 100% met criteria
Skill: P demonstrates competence in completing developmentally appropriate activities with C.	After observing PE do activity with C, P demonstrates activity; P corrected by PE if necessary.	P completes home visit activity after watching PE complete activity with C and is corrected, if necessary.	**Learning:** all parents complete at least 80% of the home visit activities during the program year.	B-12 mos. 66% met criteria 12-24 mos. 60% met criteria 24-36 mos. 78% met criteria
Skill: P reads 30 developmentally appropriate books to C per month.	PE leaves developmentally appropriate books with P to read to C.	P reads developmentally appropriate books to children.	**Transfer:** 75% parents will read a mean of $\geq$ 30 books per month.	B-12 mos. 72.2% met criteria 12-24 mos. 85% met criteria 24-36 mos. 90% met criteria

NOTE. All objectives are not reported. All components of the evaluation process are not represented in this table.
NOTE. P = Parent; C = Child; PE = Parent Educator; B = Birth.

and specific outcomes that indicate participant success in the local PAT program (Table 1, column 4) are identified for each element to be evaluated.

The last step in the Accountability Process is to determine how each element of anticipated change will be analyzed. In the example of the local PAT program, existing data to determine program effectiveness were available for most measures of change. The program evaluators instituted, with proper Human Subjects Review Board approval, a telephone survey to supplement existing documentation.

Findings

For evaluation purposes, children enrolled in the PAT program were divided into three groups: birth to 12 months (n = 47), 12 to 24 months (n = 49), and 24 to 36 months (n = 49). However, as children aged, they moved into the next age category. Therefore, depending on when they entered the PAT program, their data might appear in more than one category.

Of 196 families enrolled in the PAT program, the children were almost evenly divided between males (n = 92) and females (n = 97). Of these children, 44% (n = 84) had no siblings, 32% (n = 62) had one sibling, 17% (n = 33) had two siblings, and the remaining 7% (n = 17) had three or four siblings. The majority of children (92%) lived in two parent homes, and 90% did not have other persons, such as grandparents, living in the home.

In explaining the Accountability Process, the chosen goal addressed in this article was: To promote parental knowledge of child development and appropriate ways to stimulate children's learning. The first three objectives (Table 1, column 1) addressed attitudes, knowledge, and skills, indicating change at the learning level. The fourth objective addressed consistent use of skills learned in the PAT program, indicating change at the transfer level.

As can be seen in Table 1, none of the parents met the criteria for the attitude level specified by PAT program evaluators in the first objective (participation in 80% of possible home visits). Home visits were a large part of the PAT program, and represented monthly visits with program participants and their children by a trained parent educator. Home visits offered parents opportunities to better understand their children's development and ways to stimulate learning. Parent educators also used home visits to discuss developmental milestones with parents. Therefore, it was important to determine how many visits were made. For the birth to 12 months group, the number of visits ranged from 1 to 10, with a mean of 4.69 visits (SD = 2.88). For the 12-24 months group, the number of visits ranged from 0 to 12, with a mean of 5.9 visits (SD = 3.36). For the 24-36 months group, the number of visits ranged from 1 to 12, with a mean of 7.0 visits (SD = 3.19).

The amount and duration of services remains a topic of interest to researchers (Shonkoff & Phillips, 2000). While research has not determined a magic number of home visits that will induce change, Gomby, Culross and Behrman (1999) report that 4 visits or receiving services for 3 to 6 months may be required before behaviors change. Though the actual PAT participation rate fell short of the expected 0% of possible visits, the average number of home visits that were made in each age category were comparable to other analyses of PAT programs documented in the research. Program participation or intensity of services received must be carefully documented in order to accurately assess program effects (St. Pierre, Layzer & Barnes, 1995; Wagner, Spiker, Linn, Gerlach-Downie, & Hernandez, 2003).

The second objective, parent identifies appropriate ways to stimulate child's learning, was met by all parents in the program. In the PAT program, parent educators demonstrated a developmentally appropriate activity with the child as the parent observed. As Wagner et al. (2003) state, parental engagement in home visits is considered crucial to the success of home visits and the formation of partnerships between parents and parent educators. Therefore, program evaluators felt it was essential for parents to be present and to actively observe the parent educator as developmentally appropriate activities were implemented with the child during home visits. If the parent did not observe the interaction between the parent educator and child, the visit was terminated. Reasons included that the parent chose to do something else while the parent educator was interacting with the child, or the parent was distracted by the needs of other children.

Following the parent educator's demonstration of the developmentally appropriate activity, the parent implemented the activity with the child while the parent educator observed. If necessary, the parent educator corrected the parent's implementation of the activity. This evidence was designed to measure parental increase of knowledge. None of the parents met the third objective of correctly completing 80% of home visit activities during the program year. The parents of 24 to 36 month old children, however, came close to meeting the goal with 78% completing the home visit activity. Possible reasons for lack of completion of this goal were that the younger children (birth to 12 months and 12 to 24 months) got fussy or went to sleep before the parent could complete the activity. Upon reflection of this finding, program evaluators considered lowering the identified standard for this objective.

Program evaluators also endorsed reading books as vital to children's development. Research has demonstrated that making parents aware of the importance of reading to infants and very young children tends to shift parental perceptions of the appropriate time to introduce shared reading to children

downward and lead to earlier onset and increased frequency of shared reading (Yarosz & Barnett, 2001; Millard, Taylor, & Watson, 2000). Thus, an objective was established for parents to read at least one book a day to children. Parent educators left developmentally appropriate books with parents during each home visit. In addition, parents had access to a resource center to check out materials to stimulate children's physical, mental, and emotional development. While the parents of children birth to 12 months did not quite reach the criterion of 75%, 72.2% of this group did read 30 or more books to their children each month. Parents of children 12 to 24 months and 24 to 36 months exceeded the mark, 85% and 90%, respectively. These findings compare favorably to Yarosz and Barnett's (2001) representative sample of 7,566 preschoolers and toddlers in which daily reading to children occurred in 50.8% of the families.

Summary

Accountability is a vital part of program evaluation. Powell and Cassidy (2001) suggested that program evaluation represents a systematic collection and analysis of information that informs decisions regarding program modifications. Vella et al. (1998) suggested that effective evaluation supports the organization's philosophy, focuses on program processes and/or outcomes, and identifies program elements that can lead to desired changes. Program evaluation also provides objective, clear evidence that a program does or does not lead to targeted changes, utilizes identifiable, accessible measures and is conducted within the program's present structure and resources by persons responsible for the program.

Program evaluation that takes advantage of the Accountability Process follows a systematic, comprehensive, and objective plan that connects program design with evaluation. Its multiple components allow program evaluators to measure impact on program participants with regard to three levels of change: learning, transfer, and impact. The Accountability Process also allows program evaluators to readily identify elements of educational programs that are effective, as well as those elements that need to be improved. This knowledge affords family professionals an opportunity to implement continuous program improvement.

From the data reported for the local PAT program through the Accountability Process, key stakeholders were able to make adjustments in both the educational process and outcomes of the program. Although data supported that the local PAT program was making a positive difference in the lives of enrolled children and their families, the Accountability Process identified and encouraged stakeholders to initiate changes to ensure continuous improvement and enhanced results.

Implications for Extension

Because of the extensive number of educational programs implemented through the Extension Service, it is important to have an evaluation process that is both effective and consistent. Consistency with regard to the use of a process affords Extension professionals more reliable and useful information. With the Accountability Process, a tool is available that promotes consistency and also reveals valuable information for program improvement.

The identification of learning tasks, evidence, and analysis in the initial phases of program planning makes the evaluation process more effective and time efficient. Because the design process and the evaluation process are linked, all aspects of programming are improved. Because the Accountability Process can be implemented after programming has been initiated, it is a useful process for Extension educators who may not have complete control over program planning.

Use of the Accountability Process provides a tool to effectively measure progress toward identified program goals, and as a result, can strengthen organizational performance throughout Extension programming. The fact that it encourages involvement of all stakeholders makes it an excellent fit with the mission of the Extension Service.

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Selected 2007 NEAFCS Annual Session Presentations

Compiled by Dr. Rebecca J. Travnichek, *JNEAFCS* Editor

These are just some of the many presentations given by Extension professionals at the 2007 NEAFCS Annual Session held in St. Paul, Minnesota. In the case of a team, only the contact's name and e-mail address are identified. The complete list of presentations was provided to each NEAFCS Annual Session attendee on a CD in their registration packet. Information is also available on the Conferences link on the NEAFCS Web site.

NUTRITION

Nutrition Education Enhances Strong Women Program	Angela Flickinger (WI); angela.flickinger@ces.uwex.edu
Whole Grains: Keeping Kids from Falling Short	Mary Caskey (MN); caske001@umn.edu
An Innovative Partnership Impacting High-Nutritional Risk Seniors	Shelly Johnson (ID); sjohnson@uidaho.edu

HEALTH

On the Move to Better Health	Julie Garden-Robinson (ND); julie.garden-robinson@ndsu.edu
Eat Smart, Be Fit: Using the Internet to Promote Healthy Behaviors Among Underserved Women	Lorraine Hanley (MD); lhanley@umd.edu
"Can You Repeat That Please?" – A Patient/Physician Communication Program	Bonnie Parsons (WV); parsonsb@wvstate.edu

FOOD SCIENCE, SAFETY, & SECURITY

Make it Safe, Keep it Safe: A Food Safety Train-the-Trainer Program for Community for Community-Based Organization	Shirley Peterson (CA); sspeterson@ucdavis.edu
What Food Service Workers Need to Know about Food Allergies	Cheryl Tickner (NE); ctickner1@unl.edu
Games in a Jar	Susan Hansen (NE); shansen1@unl.edu

PERSONAL FINANCIAL MANAGEMENT

Choosing a Financial Professional	Kathryn Sweedler (IL); sweedler@uiuc.edu
Should I Purchase Long-Term Care Insurance	Lyle Hansen (ID); lhansen@uidaho.edu
WI$E UP – Financial Planning for Generation X Women	Nancy Granovsky (TX); n-granovsky@tamu.edu

FAMILY SCIENCE & HUMAN DEVELOPMENT

Court Appointed Guardianship Partnership and Training	Eileen Krumbach (NE); ekrumbach1@unl.edu
Practical Tools for Addressing Conflict	Joan LeFebvre (WI); joan.lefebvre@ces.uwex.edu
Life or Math, A Game of Personal Jeopardy!	Pamela Peterson (WI); pam.peterson@ces.uwex.edu

4-H/YOUTH DEVELOPMENT/LEADERSHIP & VOLUNTEER DEVELOPMENT

Youth Financial Education Can Be Fun!	Glenda Rogers (MS); glendlr@ext.msstate.edu
Local Youth Research: Transforming Communities, Families and Youth	Beverly Doll (WI); bev.doll@ces.uwex.edu
Creating Effective Boards & Committees	Cindy Bigger (MN)

COMMUNITIES

Public Achievement: Youth Take Action for Community Change	Dennis Donovan (MN)
Diversity Circles: Building a Dynamic and Diverse Community	Freya Malak (WI); freya.malak@co.manitowoc.wi.us
It Truly Takes a Village to Raise a Child	Miriam Leatherman (WV); MSLeatherman@mail.wvu.edu

HOUSING & INDOOR ENVIRONMENT

Clean It Up, Clean It Out...Decluttering Your Home Environment	Lois Clark (OH); clark.1@osu.edu
The Lifetime Home	Diane Sprague (MN)
Introduction to the Essentials for Healthy Homes Practitioner's Course	Bobbie Shaffett (MS); bobbies@ext.msstate.edu

Submission Guidelines

The *Journal of the National Extension Association of Family & Consumer Sciences* (*JNEAFCS*) is a peer-reviewed publication. *JNEAFCS* 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.

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The submission deadline for the 2009 issue is July 1, 2008. The theme for 2009 is *Rising to the Challenges of an Aging America*. Articles are, however, 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, the author will receive this notification.

Articles must be submitted electronically as an attached Microsoft Word document to *Journal* Editor, Dr. Rebecca Travnichek at TravnichekR@missouri.edu. Authors must submit two (2) attached documents: one with the author information (see below) and a separate document without the author page or any reference to the author, state or institution in the text. *JNEAFCS* requires at least one author be a current member of NEAFCS.

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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 should be provided on a separate author page. Should information about any author change, the editor should be notified immediately. Authors will be listed in the order they are submitted on the author page.

Following the author page, two to eight pages of text may be submitted on 8 1/2" X 11" paper with 1" margins. 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. 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, formatted using current APA style, should be placed on a separate page (do not use text boxes). 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. Contact *JNEAFCS* Editor, Dr. Rebecca J. Travnichek, with questions regarding suitability of material for publication.

Notes

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