**Family Economics and Resource Management Program Work Team**
(FERM PWT)
**Annual Report**
October 1, 2010 – September 30, 2011

* Joseph Laquatra, Ph.D., Hazel E. Reed Human Ecology Extension Professor in Family Policy
Department of Design and Environmental Analysis, Cornell University, jl27@cornell.edu
Ann Gifford, MS, Cornell Cooperative Extension – Tompkins County, amg29@cornell.edu

**Progress Summary:**
The Family Economic Resource Management Program Work Team (FERM PWT) has a history of providing support, encouragement, and fostering professional connections to CCE Educators working in the areas of consumer education, money management, and energy conservation education. The Team has identified three key goals to enhance CCE programming in Family Resource Management. Those are: fostering and offering professional development opportunities for CCE Educators working in this subject area; providing program support to ensure CCE Educators have access to the current, most reliable resources available throughout the national CE system to enhance their work; working to improve CCE Educators' skills in the area of evaluation; and fostering consistency in evaluation and reporting impacts. Four key field staff positions were identified, and Educators were tapped to provide leadership for each component of this work. Each year Educators are asked to apply to be considered for the four key stipend positions. Appointments are made for a one-year period. This work is carried out through Inservice trainings for CCE Educators, an elist for sharing resources and materials, a FERM PWT web site, fostering connections with NIFA and CE specialists nationally through participation in Conferences, seeking assistance and resources from CE specialist in other states, and being connected by eXtension and the national family econ list serv from NIFA. Accomplishments for this year are reported below.

**Expected and Observed Impact/Outcome:**

**Professional Development**
**January 13, 2011 “Reducing Air Infiltration in Residential Homes” polycom** was broadcast from Tompkins County and downlinked in Albany, Orange, Steuben and Wayne Counties. Nineteen participated in the training led by Mark Pierce, Extension Associate with Cornell’s College of Human Ecology Department of Design and Environmental Analysis. The primary take away message was that homeowners and renters would save energy and make their homes more comfortable by concentrating on caulking, sealing and weatherstripping first before undertaking more expensive and less cost-effective conservation measures.

“Back to Basics: Saving Energy and Money at Home” was the theme of this year’s June 1-3 FERM professional development Inservice held in Ithaca. Twenty- three individuals representing 16 counties and campus took part in the annual event that included presentations on Translational Research, Risk & Financial Decision Making, CCE Energy Team Update, Online Banking, Eradicating Mold and Other IAQ Issues, One-on-One Financial Education Programs, The Value of Building Green—Naturally, Treasury Inflation Protection Securities, Social Networking, and Evaluation. Attendees also participated in a NYSERDA “Energy Smarts Students” Overview that included a segment on Sustainable Living. Ample time for networking with program attendees and presenters, as well as brainstorming new initiatives and program ideas, was also provided.
Conference Participation
Joe Laquatra represented the PWT at the ACCI Conference. Three CCE Educators attended the AFCPE Conference in November 2010 including the Cooperative Extension national preconference session. Ten CCE Educators attending the NEAFCS Conference in September 2011 in New Mexico.

Evaluation Project: The Evaluation Project started previously was taken to the next level. The data gained from the tools previously developed using the NEFE Evaluation online Tool Kits and implemented statewide for the Making Ends Meet and the Exploring Credit/Debt Management workshops implemented by CCE’s partnering with NYSERDA’s Empower New York SM program was complied. Follow up evaluations were conducted with a small sample of workshop attendees from the Exploring Credit/Debt Management workshops statewide during this reporting period. From this information, an Impact Statement was developed with the help of Mike Duttweiler, CU CCE. A follow up telephone survey was developed and interviews were conducted by CU Survey Research Institute in the spring of 2011. A total of 520 interviews were completed. Joe Laquatra generated a report from this data. Next step is to develop an impact statement using this data similar to the ones developed previously for the Making Ends Meet and the Exploring Credit/Debt Management workshops.

FERM Resource Management E-list: This list is used exclusively by CCE Educators for sharing reliable information, program resources and updates on national issues/legislation to use for professional enhancement and programming. The elist currently has 87 Educators registered as members representing a cross section of CCE Family & Consumer Sciences (F&CS) program areas.

CCE Educator Inventory:
CCE Educators were asked to report the Family & Consumer Sciences Program areas in which they work and the percentage fte dedicated to those areas. This information was compiled by Laurie Whatley.

Family & Consumer Sciences Program Reporting:
It had been pointed out that as we report our Family & Consumer Sciences work via the CCE online reporting system that the real impact of our work was not being captured because many different names were used for similar work. The FERM PWT worked with Mike Duttweiler to develop a way to add consistency to our reporting. A listing of major program categories with examples of the work that would fit under each and the statewide link it relates to was developed. Educators were encouraged to use this as they enter their 2010-11 data. This document is online at the reporting site http://apps.cce.cornell.edu Choose either the Program Data and Success Stories or Program Participant, Volunteer, and Mailing Lists tool, there is a quick link on the right called FCS Local Program Definitions that brings up the document.

FERM Website: The FERM PWT website continued to be updated in an effort to meet Cornell University standards. FERM PWT web pages were updated with a nicer hierarchy on the home page and uploaded with several in-service videos and other "live" educational opportunities. Pertinent educational materials and other resources were added, while outdated documents were focused on being dropped. Both old and new links were checked to make sure their addresses were still valid and appropriate for use. Stefanie Hubert, CCE-Orange Co Extension Educator provided leadership for this effort. Sean Walsh will continue to work with Cornell IT and student workers to get current and exciting options on the site to draw attention to new information.

Empower New York SM
As of September 1, 2010 Cornell University and Joe Laquatra were awarded the contract from NYSERDA funding EmPower New York SM and CEPREE> CU developed a subcontract with CCE-TC to continue
implementation of the workshops work through June 30, 2011. In June, this contract for CEPREE & EmPower New YorkSM was extended through December 31, 2011. More than 80 CCE Educators across the state, including New York City, have received the curricula and training for implementing the three two-hour workshops on Energy Conservation and Money Management. During this reporting period a total of 889 workshops with 10,861 attendees were conducted in 42 counties plus NYC. This brought the totals since starting this project in 2004 to 5,370 workshops reaching 60,856 consumers generating more than 1.3 million dollars to the county associations and reporting more than $471,000 in local in-kind support for the program. Workshop attendees are asked to identify what they intend to do as a result of the information gained at the Workshop. The most common responses from those attending the Energy Workshop are that they will: Turn Down the Thermostat; Turn Off Computer When Not in Use; Install CFL's; Set Water Heater Temperature at 120° F. Financial Management Workshop attendees indicate they will: Identify Goals; Use a Spending Plan; Track Spending; Check Credit Report; Work to Pay Off Debt; Cancel Credit Monitoring Service. When asked what was the most valuable thing you learned the responses commonly include: Small Changes Make a Difference; How to Get Credit Report; OPT OUT; Strategies for Paying Down Debt; That there is a way out; "I'm not the only one."

Consumer Education for Residential Energy Efficiency (CEPREE):

With Joe Laquatra’s leadership, NYSERDA funding continued to support an energy education effort targeting the general public through CCE during this reporting period.

Presentations:

11,935 people learned about energy efficiency and New York Energy $mart programs at 413 face-to-face presentations organized and executed by Cooperative Extension Educators in counties across New York State.

Public Outreach Events:

There were 120,228 potential impressions on basic energy efficiency issues and New York Energy $mart programs made on people at 258 public education outreach events that Extension Educators set up across the State and in New York City.

Media Outreach Efforts:

Extension Educators sent out 67 press releases resulting in 3,860,272 potential impressions on readers. Educators conducted 11 radio and 9 TV interviews/programs on energy efficiency issues, referring listeners to the New York Energy $martSM website/800 number, for further information on how to save energy at home.

VITA - The role played by CCEs varies from serving as members of Coalitions, recruiting, training and supervising volunteer tax preparers, to providing support and making referrals to other agencies in their communities who are providing the direct service. IRS has made asset building for this audience a key focus and many of the VITA programs provide information on asset building to program participants. Feedback from community agencies who work with VITA participants beyond the tax season report observing the following use of tax refunds: reinstating a driver’s license to obtain employment, paying back child support, relocating to the home state and paying back bills.

Multi-State Activities:

National Endowment for Financial Education (NEFE) - Barb Henza serves as our CCE NYS representative to this national effort, which encourages implementation of the NEFE High School Financial Planning Program in secondary schools. As part of this effort, three training events were held for New York State teachers this year. Rockland County - A training was held for 17 teachers at
Rockland Community College at the request of Rockland County CCE and Palisades Federal Credit Union. All of the teachers present were new to the curriculum and will be teaching financial literacy in their classrooms in the 2011-2012 school year. A state conference was held in Albany on August 3 to promote the NEFE HSFPP and to provide those attending with subject matter training that will enable them to more effectively teach financial topics. Susan Sharkey, Executive Director of the High School Financial Planning Program was one of the speakers and she brought the group up to date on where the program will be headed in the future. There were 70 attendees at the conference. The third training was held in September at the Hillside Children’s Center in Romulus, NY, at the request of their Curriculum Instruction Coordinator. After reviewing several curriculum’s it was decided that Hillside Children’s Center would be implementing the NEFE curriculum in all of their facilities. Extension staff traveled to their site to introduce them to the curriculum and how to order student workbooks for all of their students. 12 teachers from various sites attended the 5-hour training.

**America Saves**
Linda Law-Saunders, CCE-Washington County served as CCE NYS liaison to America Saves national meetings.

**American Council on Consumer Issues (ACCI)** A proposal to ACCI to provide a poster session at its 2011 national conference highlighting the impacts of CEPREE and CCE/EmPower New YorkSM efforts was accepted. This poster was also used at the CCE Program Council meeting in 2011.

**Additional Outcomes**
The subject matter background, knowledge, and skills of the CCE Educators working in this area were enhanced through participation in the Inservices, using the list serv, and connections made by participating in professional conferences. Educators were provided several educational resources to further enhance their knowledge and presentations.
The Need  According to most recent census estimates, nearly 14% of New Yorkers are below the federal poverty level. In the past year, the state unemployment rate has been as high as 9% and unemployment in some communities is much higher. The average household credit card debt for New Yorkers is over $4,400. Clearly, many individuals and households are challenged in meeting basic financial needs, let alone reaching their financial goals. Knowledge and skills for appropriate use of credit and debt management are crucial for all individuals and households, especially those under financial duress.

The Response “Exploring Credit/Debt Management” is a financial management education program conducted by Cornell Cooperative Extension’s professional educators. The program covers information on types of credit, how to select a credit card, strategies for successfully managing credit and paying down debt, as well as how to obtain, read, correct, and improve on one’s credit report and credit score. In 2009, more than 100 workshops reaching 1208 individuals were conducted by educators in 49 counties in upstate New York.

Immediate Results Structured feedback from more than 200 participants in 2009 workshops documented that more than 90% found the program useful or very useful and nearly all would recommend the “Exploring Credit/Debt Management” program to others. Participants scored very high (over 90%) on basic credit/debit management knowledge questions. More than 60-70% indicated increased confidence in implementing four key debt management behaviors including: identifying inaccuracies on credit card bills and loan statements, disputing credit card errors, contacting creditors if payments cannot be made, and obtaining and reading credit reports annually. More than a quarter of all participants indicated they had specific plans to implement at least one recommended practice with many of these focused on monitoring and improving credit scores and strengthening basic money management. Example quotes from participants include: “This program opened my eyes on how to handle debt and credit.” “I understand credit cards and credit card debt way more than I ever did before.” “I learned how to get things under control.” “There is light at the end of the tunnel. Being debt free can be accomplished.”

Positive Change that Sticks It is one thing for an educational program to demonstrate that people learn and quite another to document that participants actually implement and benefit from recommended practices. During spring 2011, a random sample of 10 persons (11% of total audience) who participated in “Exploring Credit/Debt Management” workshops conducted by Cornell Cooperative Extension of Tompkins County during 2009 were interviewed to determine if participants actually implemented recommended changes and if it was making a difference for them. While the sample was too small, to make statistical claims, the respondents indicated the program had made a real difference for them. Nine out of ten indicated increased confidence that they can manage their credit successfully. Half indicated they had developed a specific plan for spending down their debt balance and more than half indicated they were routinely paying over the minimum due to bring down balances.

Comments from participants included:
“ I’m checking the balance on the Internet and I know exactly how much I spent.”
“ You have to bite the bullet and make a plan for yourself.”
“ Once you set up a plan, there are no more phone calls. I’m not afraid to answer the phone anymore.”
“ You have a zero balance is one of the most wonderful things you can hear.”
“ I have attended several workshops...maybe the third time you hear it, the light goes on...I can do this.”

“Exploring Credit/Debt Management” makes a difference!