3.3 Family Financial Security and Management of Housing Resources

V(A). Planned Program (Summary)

1. Name of the Planned Program

3.3 Family Financial Security and Management of Housing Resources

V(B). Program Knowledge Area(s)

1. Program Knowledge Areas and Percentage

<table>
<thead>
<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
<th>%1862 Extension</th>
<th>%1890 Extension</th>
<th>%1862 Research</th>
<th>%1890 Research</th>
</tr>
</thead>
<tbody>
<tr>
<td>607</td>
<td>Consumer Economics</td>
<td>50%</td>
<td></td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
<td>25%</td>
<td></td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>804</td>
<td>Human Environmental Issues Concerning Apparel, Textiles,</td>
<td>25%</td>
<td></td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Textiles, and Residential and Commercial Structures</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
<td><strong>100%</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

V(C). Planned Program (Inputs)

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

<table>
<thead>
<tr>
<th>Year: 2007</th>
<th>Extension</th>
<th>Research</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1862</td>
<td>1890</td>
</tr>
<tr>
<td>Plan</td>
<td>8.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Actual</td>
<td>48.8</td>
<td>0.0</td>
</tr>
</tbody>
</table>

2. Institution Name: Cornell University

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

<table>
<thead>
<tr>
<th>Extension</th>
<th>Research</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smith-Lever 3b &amp; 3c</td>
<td>Hatch</td>
</tr>
<tr>
<td>214301</td>
<td>84064</td>
</tr>
<tr>
<td>1862 Matching</td>
<td>1862 Matching</td>
</tr>
<tr>
<td>214301</td>
<td>84064</td>
</tr>
<tr>
<td>1862 All Other</td>
<td>1890 All Other</td>
</tr>
<tr>
<td>2309463</td>
<td>88607</td>
</tr>
</tbody>
</table>

2. Institution Name: NY State Agricultural Experiment Station
V(D). Planned Program (Activity)

1. Brief description of the Activity
This is a comprehensive, statewide educational program entailing multiple education methods depending on local context and need. Campus-based faculty and extension associates and county-based educators are involved in designing, implementing, and evaluating tailored educational efforts depending on the focus and scope of their role.

2. Brief description of the target audience
• Low and moderate-income households who are especially vulnerable to financial setbacks and have less disposable income to commit to savings.
• Low-income households living in poor-quality housing.

V(E). Planned Program (Outputs)

1. Standard output measures

Target for the number of persons (contacts) reached through direct and indirect contact methods

<table>
<thead>
<tr>
<th>Year</th>
<th>Direct Contacts Adults</th>
<th>Indirect Contacts Adults</th>
<th>Direct Contacts Youth</th>
<th>Indirect Contacts Youth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan</td>
<td>15000</td>
<td>125000</td>
<td>5500</td>
<td>30000</td>
</tr>
<tr>
<td>2007</td>
<td>23361</td>
<td>2084280</td>
<td>3037</td>
<td>159837</td>
</tr>
</tbody>
</table>

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

Patent Applications Submitted

<table>
<thead>
<tr>
<th>Year</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan</td>
<td>0</td>
</tr>
<tr>
<td>2007</td>
<td>1</td>
</tr>
</tbody>
</table>

Patents listed
Coupled MEMS Structure for Motion Amplification

3. Publications (Standard General Output Measure)

Number of Peer Reviewed Publications

<table>
<thead>
<tr>
<th>Year</th>
<th>Extension</th>
<th>Research</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan</td>
<td>0</td>
<td>0</td>
<td>51</td>
</tr>
</tbody>
</table>

V(F). State Defined Outputs

Output Target
### 3.3 Family Financial Security and Management of Housing Resources

#### Output #1
- **Output Measure**
  - # non-credit instructional activities directed to this program.
  - | Year | Target | Actual |
  - | 2007 | 0      | 1740   |

#### Output #2
- **Output Measure**
  - # non-credit instructional activity contact hours directed to this program.
  - | Year | Target | Actual |
  - | 2007 | 0      | 52016  |

#### Output #3
- **Output Measure**
  - # funded applied research projects directed to this program.
  - | Year | Target | Actual |
  - | 2007 | 3      | 8      |

#### Output #4
- **Output Measure**
  - # of persons completing education programs on age-appropriate topics like spending and saving concepts, appropriate use of money, financial goals, tracking expenses, budgeting, credit management, financial planning, and wealth generation strategies. (3.3.1a)
  - | Year | Target | Actual |
  - | 2007 | 0      | 0      |

#### Output #5
- **Output Measure**
  - # of consumers and property managers completing programs on indoor air quality issues. (3.3.2a)
  - | Year | Target | Actual |
  - | 2007 | 0      | 0      |

#### Output #6
- **Output Measure**
  - # refereed publications directed to this program.
  - | Year | Target | Actual |
  - | 2007 | 10     | 51     |
### V(G). State Defined Outcomes

<table>
<thead>
<tr>
<th>O No.</th>
<th>Outcome Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td># participants who demonstrate knowledge or skill gains related to spending and saving concepts, appropriate use of money, setting financial goals, tracking expenses, budgeting, credit management, financial planning, and wealth generation strategies. (3.3.1b)</td>
</tr>
<tr>
<td>2</td>
<td># of consumers and property managers gaining awareness and knowledge of indoor air quality issues and remediation options. (3.3.2b)</td>
</tr>
<tr>
<td>3</td>
<td># of program participants documented to have reduced debts and/or increased savings. (3.3.1c)</td>
</tr>
<tr>
<td>4</td>
<td># of program participants documented to have used standard practices such as timely bill payment to meet financial life planning goals. (3.3.1d)</td>
</tr>
<tr>
<td>5</td>
<td># of program participants documented to have taken measures to prevent or remediate indoor air quality issues. (3.3.2c)</td>
</tr>
<tr>
<td>6</td>
<td># of program participants documented to have reduced short-term health effects of indoor air pollutants (such as irritation of the eyes, nose, and throat, headaches, dizziness, and fatigue) as a result of participating in educational programs. (3.3.2d)</td>
</tr>
<tr>
<td>7</td>
<td># of program participants reporting to have met day-to-day financial obligations while also progressing on future goals for savings, retirement accounts, etc. (3.3.1e)</td>
</tr>
<tr>
<td>8</td>
<td># of participants reducing risks of respiratory diseases, heart disease, and cancer by impl. measures such as radon remediation, controlling indoor triggers of asthma: secondhand smoke, dust mites, pet dander, and pests. (3.3.2e)</td>
</tr>
<tr>
<td>9</td>
<td>Strategic Planning for Community Development: Examining Long Term Community Capacity Building</td>
</tr>
<tr>
<td>10</td>
<td>Volunteer Income Tax Assistance Program</td>
</tr>
<tr>
<td>11</td>
<td>Household Energy Conservation</td>
</tr>
</tbody>
</table>
3.3 Family Financial Security and Management of Housing Resources

Outcome #1

1. Outcome Measures
   # participants who demonstrate knowledge or skill gains related to spending and saving concepts, appropriate use of money, setting financial goals, tracking expenses, budgeting, credit management, financial planning, and wealth generation strategies. (3.3.1b)

2. Associated Institution Types
   - 1862 Extension
   - 1862 Research

3a. Outcome Type:
    Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

3c. Qualitative Outcome or Impact Statement

   Issue (Who cares and Why)

   What has been done

   Results

4. Associated Knowledge Areas

<table>
<thead>
<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>607</td>
<td>Consumer Economics</td>
</tr>
<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
</tr>
</tbody>
</table>

Outcome #2

1. Outcome Measures
   # of consumers and property managers gaining awareness and knowledge of indoor air quality issues and remediation options. (3.3.2b)

2. Associated Institution Types
   - 1862 Extension
   - 1862 Research

3a. Outcome Type:
    Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

3c. Qualitative Outcome or Impact Statement

   Issue (Who cares and Why)

   What has been done
3.3 Family Financial Security and Management of Housing Resources

Results

4. Associated Knowledge Areas

<table>
<thead>
<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>804</td>
<td>Human Environmental Issues Concerning Apparel, Textiles, and Residential and Commercial Structures</td>
</tr>
</tbody>
</table>

**Outcome #3**

1. **Outcome Measures**
   # of program participants documented to have reduced debts and/or increased savings. (3.3.1c)

2. **Associated Institution Types**
   • 1862 Extension
   • 1862 Research

3a. **Outcome Type:**
   Change in Action Outcome Measure

3b. **Quantitative Outcome**

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>7000</td>
<td>1998</td>
</tr>
</tbody>
</table>

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

*Issue (Who cares and Why)*

What has been done

Results

4. Associated Knowledge Areas

<table>
<thead>
<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>607</td>
<td>Consumer Economics</td>
</tr>
<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
</tr>
</tbody>
</table>

**Outcome #4**

1. **Outcome Measures**
   # of program participants documented to have used standard practices such as timely bill payment to meet financial life planning goals. (3.3.1d)

2. **Associated Institution Types**
   • 1862 Extension
   • 1862 Research

3a. **Outcome Type:**
   Change in Action Outcome Measure

3b. **Quantitative Outcome**

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>6000</td>
<td>1389</td>
</tr>
</tbody>
</table>

3c. **Qualitative Outcome or Impact Statement**
3.3 Family Financial Security and Management of Housing Resources

Issue (Who cares and Why)

What has been done

Results

4. Associated Knowledge Areas

<table>
<thead>
<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
</tr>
<tr>
<td>607</td>
<td>Consumer Economics</td>
</tr>
</tbody>
</table>

Outcome #5

1. Outcome Measures
   
   # of program participants documented to have taken measures to prevent or remediate indoor air quality issues. (3.3.2c)

2. Associated Institution Types
   
   • 1862 Extension
   • 1862 Research

3a. Outcome Type: Change in Action Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>6200</td>
<td>817</td>
</tr>
</tbody>
</table>

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

What has been done

Results

4. Associated Knowledge Areas

<table>
<thead>
<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>804</td>
<td>Human Environmental Issues Concerning Apparel, Textiles, and Residential and Commercial Structures</td>
</tr>
</tbody>
</table>

Outcome #6

1. Outcome Measures

   # of program participants documented to have reduced short-term health effects of indoor air pollutants (such as irritation of the eyes, nose, and throat, headaches, dizziness, and fatigue) as a result of participating in educational programs. (3.3.2d)

2. Associated Institution Types

   • 1862 Extension
   • 1862 Research
3.3 Family Financial Security and Management of Housing Resources

3a. Outcome Type:
   Change in Condition Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

3c. Qualitative Outcome or Impact Statement

   Issue (Who cares and Why)

   What has been done

   Results

4. Associated Knowledge Areas

   KA Code   Knowledge Area
   804       Human Environmental Issues Concerning Apparel, Textiles, and Residential and Commercial Structures

Outcome #7

1. Outcome Measures
   # of program participants reporting to have met day-to-day financial obligations while also progressing on future goals for savings, retirement accounts, etc. (3.3.1e)

2. Associated Institution Types
   • 1862 Extension
   • 1862 Research

3a. Outcome Type:
   Change in Condition Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>6500</td>
<td>3846</td>
</tr>
</tbody>
</table>

3c. Qualitative Outcome or Impact Statement

   Issue (Who cares and Why)

   What has been done

   Results

4. Associated Knowledge Areas

   KA Code   Knowledge Area
   607       Consumer Economics
   801       Individual and Family Resource Management
3.3 Family Financial Security and Management of Housing Resources

Outcome #8

1. Outcome Measures
   # of participants reducing risks of respiratory diseases, heart disease, and cancer by impl. measures such as radon remediation, controlling indoor triggers of asthma: secondhand smoke, dust mites, pet dander, and pests. (3.3.2e)

2. Associated Institution Types
   • 1862 Extension
   • 1862 Research

3a. Outcome Type:
    Change in Condition Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
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<td>0</td>
</tr>
</tbody>
</table>

3c. Qualitative Outcome or Impact Statement
   Issue (Who cares and Why)

   What has been done

   Results

4. Associated Knowledge Areas

   KA Code | Knowledge Area                                  
   ------- | ---------------------------------------------- 
   804     | Human Environmental Issues Concerning Apparel, Textiles, and Residential and Commercial Structures

Outcome #9

1. Outcome Measures
   Strategic Planning for Community Development: Examining Long Term Community Capacity Building

2. Associated Institution Types
   • 1862 Research

3a. Outcome Type:
    Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>{No Data Entered}</td>
<td>0</td>
</tr>
</tbody>
</table>

3c. Qualitative Outcome or Impact Statement
   Issue (Who cares and Why)

   Including people who live in poverty as integral partners of intervention strategies is the most effective approach for improving the socio-economics of communities. This project developed a process of participatory strategic planning and new program strategies to revive economic vitality and services within rural communities. One of our primary tasks was to support the evaluation and refinement of the Tompkins County Heating Solutions community-led intervention project. We investigated community development by and with lower-income citizens as an effective strategy for improving the socio-economic conditions in the community.

   What has been done

Report Date 12/03/2009
Worth with the Heating Solutions initiative, this project 1) provided community members with access to information about low-cost and/or no-cost energy saving practices; 2) enabled community members to make changes in their individual dwellings to account for energy saving practices by participating in social networks comprising neighbors and other community members; and 3) assisted program leaders to identify and strengthen existing social networks to be implemented in other areas of community members’ lives.

Results

We are developing 1) strategies for successful organizational implementation of social networks; 2) approaches for managing learning activities to facilitate capacity building; and 3) participatory planning knowledge that can be shared among program participants and service agencies in the county. A critical review of the social learning and situated cognition literature that is foundational to this study will contribute to significant insights about the ways in which learning and knowing are a complex set of social practices that are crucial for participatory planning and rural community development, as they are related to both programmatic and academic purposes.

4. Associated Knowledge Areas

<table>
<thead>
<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>804</td>
<td>Human Environmental Issues Concerning Apparel, Textiles, and Residential and Commercial Structures</td>
</tr>
</tbody>
</table>

**Outcome #10**

1. **Outcome Measures**

   Volunteer Income Tax Assistance Program

2. **Associated Institution Types**

   • 1862 Extension

3a. **Outcome Type:**

   Change in Condition Outcome Measure

3b. **Quantitative Outcome**

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>(No Data Entered)</td>
<td>0</td>
</tr>
</tbody>
</table>

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

   **Issue (Who cares and Why)**

   Low and limited income households lack access to affordable tax preparation assistance and community resource information, including financial literacy information, that they can use to improve their financial situation. Community-based organizations had noticed an increase in the number of their clientele who were paying $300 or more to have their taxes prepared and to receive a refund anticipation loan. These were funds that could be used by the households for other needs but at that time there was no alternative to paid tax preparation services.

   **What has been done**

   Cornell Cooperative Extension Cortland County took the lead to explore working with IRS to develop a Volunteer Income Tax Assistance program for Cortland County. Working with several community-based organizations, CCE Cortland County identified and trained volunteers, worked to establish locations throughout the county for the tax preparation sites, and acted as the primary contact with IRS for this program.

   **Results**

   This program has grown from 54 participants in its pilot year to 275. Those taking part in the program have expressed an increased awareness of the cost of refund anticipation loans and indicated have expressed their belief that they can wait for a week for their refund if it means they receive 100% of the refund. Volunteers educate the participants on taxes and withholding as well as working to increase the awareness of community programs that can be of benefit to them. Over $100,000 in Federal and New York State Earned Income Credit came to Cortland County residents through this program. If the participants had paid to have their returns prepared it is estimated they would have paid an additional $41,250, money that they could use for other basic living expenses or debt reduction.

4. Associated Knowledge Areas

<table>
<thead>
<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Outcome #11

1. Outcome Measures
   Household Energy Conservation

2. Associated Institution Types
   • 1862 Extension
   • 1862 Research

3a. Outcome Type:
   Change in Action Outcome Measure

3b. Quantitative Outcome
<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>(No Data Entered)</td>
<td>0</td>
</tr>
</tbody>
</table>

3c. Qualitative Outcome or Impact Statement

   Issue (Who cares and Why)
   Energy conservation and basic money management skills are fundamental to the well-being of individuals, families, and communities especially as energy costs accelerate rapidly.

   What has been done
   An CCE educator and volunteer have been trained in the EmPower NY curriculum. Eight EmPower NY workshops throughout Schoharie County were presented and drew 117 participants, with others now on a waiting list for future workshops.

   Results
   Self-report evaluations indicate that the majority of participants intend to make such behavioral changes as changing to CFL light bulbs, lowering their hot water temperature to 120 degree F, installing programmable thermostats and accessing their free annual credit reports. Several participants have followed-up workshops by contacting CCE for additional information on weatherizing their homes.

4. Associated Knowledge Areas

   KA Code  Knowledge Area
   801    Individual and Family Resource Management
   607    Consumer Economics
   804    Human Environmental Issues Concerning Apparel, Textiles, and Residential and Commercial Structures

V(H). Planned Program (External Factors)

   External factors which affected outcomes
   ● Natural Disasters (drought, weather extremes, etc.)
   ● Economy
   ● Public Policy changes
   ● Government Regulations
   ● Competing Public priorities
   ● Competing Programmatic Challenges
   ● Populations changes (immigration, new cultural groupings, etc.)

   Brief Explanation
   See plan.

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

1. Evaluation Studies Planned
3.3 Family Financial Security and Management of Housing Resources

- After Only (post program)
- Retrospective (post program)
- Before-After (before and after program)
- During (during program)
- Case Study

Evaluation Results

Evaluation results are reflected in the outcome indicators and impact statements associated with each planned program and result from a broad variety of evaluation approaches appropriate to the individual programs and contexts they represent.

Key Items of Evaluation

Each of our planned programs represents broad program emphases and strategies. Absent selection criteria, individual "findings" are not useful. See impact statements associated with this planned program for representative results.

Example results from impact statements:

- Developing 1) strategies for successful organizational implementation of social networks; 2) approaches for managing learning activities to facilitate capacity building; and 3) participatory planning knowledge that can be shared among program participants and service agencies in the county.

- Over $100,000 in Federal and New York State Earned Income Credit came to Cortland County residents through this program.