

# FOCUS

---

ON

---

## Working Towards Positive Change in Oklahoma

---

Oklahoma Cooperative Extension Service • Oklahoma State University  
Spring 2007



Twice a year, the Family and Consumer Sciences (FCS) unit of the Oklahoma Cooperative Extension Service highlights one of our successful programs. Recent past issues have looked at our work in Public Deliberation and the Expanded Food and Nutrition Program. For this issue, Focus discusses and highlights recently completed impact or focused efforts on issues facing our citizens.

So what is meant by "focused efforts?" The mission of the Cooperative Extension Service has always been to transfer research from the land-grant university system to work on public needs through non-formal, non-credit educational programs. More than 15 years ago, FCS decided to take those efforts one step further. Working with our network of friends, two elements were brought together to form what we call "impact" programs. The first component was state-wide needs assessment data. Local county efforts had always used some form of needs assessment in developing local programs, but compilations of those needs found common issues throughout the state. Second, the meeting of those needs becomes feasible when considering the substantial pool of human capital OCES has when tapping into the resource of FCS educators located in every county. Bringing educators together to work on an identified need means increasing the ability for all in making positive changes.

Our last impact efforts have recently been completed. Team efforts took place in character education among children and youth, health living with a goal of making positive dietary behavior changes, and financial literacy focusing on decreasing consumer debt and increasing savings. As can be seen in each article, the work of our educator teams, along with a variety of partners, resulted in positive behavior changes and an overall improved quality of life for those attending our workshops. We made a difference!

So what next? New impact teams have been formed and plans have been made for the next five-year cycle. This fall, the priorities will be reported. And what about individual county needs? Specific needs of the county have not been forgotten. We recognize that impact programming may not meet all needs. County educators also have time allocated to address local needs in addition to their participation in our impact teams.

A handwritten signature in black ink that reads 'Glenn Muske'.

Glenn Muske  
Interim Assistant Director  
Oklahoma Cooperative Extension Service

### In This Issue –

- **Oklahoma Character Education: A Sustained Success in Oklahoma**
- **“Healthy Living A to Z” Impact Program Cycle Ends Successfully as Curriculum Use Continues!**
- **Enhance Financial Literacy**

# OCES Character Education: A Sustained Success in Oklahoma!

**Lani Vasconcellos & Nancy Dunlap,**  
Family Resiliency Impact Team  
Facilitators  
& **Debbie Richardson,**  
Family Resiliency State Specialist

Character education was implemented by the Oklahoma Cooperative Extension Service in 2001 as a multi-year impact program in response to children and youth affected by the erosion of family support systems; societal influences such as television, peers, and drug and alcohol abuse; and reduced opportunities to learn self-discipline, respect, and responsibility. The curricula, *Character Critters*, designed for preschool and early school-age children, and *Exercising Character*, for older school-aged children and teenagers, were based on a framework of six pillar words: trustworthiness, respect, responsibility, fairness, caring, and citizenship.

Over the course of the last four years, county Family and Consumer Sciences (FCS) and 4-H Youth Development educators delivered educational programs to impact character building for Oklahoma families and youth. These lessons were also delivered by others trained by OCES educators, including child care providers, local Oklahoma Home and Community Education (OHCE) members, public school and Head Start teachers, mother's day out program leaders, adult volunteers, 4-H adult and teen leaders, and high school students.

Between 2001 and 2004, Extension Educators from more than 35 counties provided character education programming for a variety of audiences reaching more than 18,142 children, 2,102 teachers and 1,016 parents. Impacts were reflected in the following comments made by parents and teachers:

- "These lessons have made it easier to teach character to my children because you are not just giving them a definition, but stories and activities they can understand. Too many kids are not taught any character, values, or morals these days."

- "The children remind each other about being "responsible" and "fair."
- "The children relate so well to the puppets and stories."
- "It increased the time parents spent with children, and let them better understand what is being taught in our class."

To assess the overall statewide impact of the character education program, county Extension educators conducted a series of focus groups in fiscal year 2005. A total of 75 focus groups were conducted with 494 participants in 28 counties composed of educators and/or child care providers, parents of children who had received the program, other community members, and children and youth ranging in age from kindergarten to teens. Key findings include:

- Parents and teachers generally **reported improved social behavior, communication skills** (speaking and listening), **self-esteem, and attitudes** among both teachers and students.
- Character education **allowed more time on academics and less time with discipline problems.**
- **Using student and adult volunteers to teach the curriculum is an effective strategy.**
- The program **opened doors to audiences that were previously not utilizing Cooperative Extension programs** and can be integrated into broader character building initiatives.
- There is general agreement that the program needs to continue in schools and communities, with increased involvement from parents and the community.

Results indicate that the character education impact program was beneficial



across diverse audiences of teachers and students and was effective with multiple ages. It was recognized that some children do not get moral lessons at home, so a focus on these elements at school was beneficial. **Educators noticed less aggressive behavior, more verbal discussions, and continual use of words learned from the curriculum. Younger children most remembered lessons** learned from puppets, while **older children remembered words like fairness, respect, caring, and trust.** Use and application of the character concepts seem to continue over time with many children.

Almost all focus group respondents anticipated that the character education program will continue in their counties. Since the end of the last impact program cycle in 2005, county Extension educators have encouraged sustainability of this highly successful program by training and providing continuing support to teachers and volunteers, offering materials for check out, and by working with local groups to raise funds to make resources available. Even though this program cycle has ended and our impact team has moved on to actively address a new issue, **character education continues to be an often requested and strongly supported Extension program.**

# “Healthy Living A to Z” Impact Program Cycle Ends Successfully – Curriculum Use Continues!

**Recia Garcia,**  
Team Co-Facilitator

From 1998 -- 2003, “*Healthy Living A to Z*” reached 2,554 Oklahomans—998 youth and 1,566 adults! Twenty-four OCES Family and Consumer Sciences Educators, State and District Specialists, collaborated to design curriculum, teach Oklahomans, and measure participants’ behavior change.

**Improved dietary behaviors may prevent 20 percent of annual deaths from diet-related health conditions.** Increased consumption of fruits and vegetables can help reduce the risk of diet-related health conditions such as heart disease, stroke, type 2 diabetes, and some types of cancer, and are a cost-effective approach to lower disease risk and reduce health care costs!

**According to the Centers for Disease Control (CDC), 80 percent of Oklahomans eat fewer than five fruit and vegetable servings per day.** Occasional outbreaks of foodborne disease associated with fruits and vegetables are one barrier to adequate consumption. According to the CDC, 20 percent of all traceable foodborne disease outbreaks result from improper handling of foods in the home including poor sanitation, improper hygiene, and cross contamination.

“*Healthy Living A to Z*” had 19 lessons on fruits and vegetables incorporating a “5-A-Day” message (fruit and vegetable intake), food preparation skills, food safety, and nutrition education, taught as a series of lessons.

Statistically significant dietary improvements were observed, including:

- **24 percent increase in consuming recommended 2 fruit servings per day**, with participants’ average number of fruit servings increasing from 1.4 to 2.1 servings per day.
- **18 percent increase in consuming recommended 3 vegetable servings per day**, with participants’ average number of vegetable servings increas-

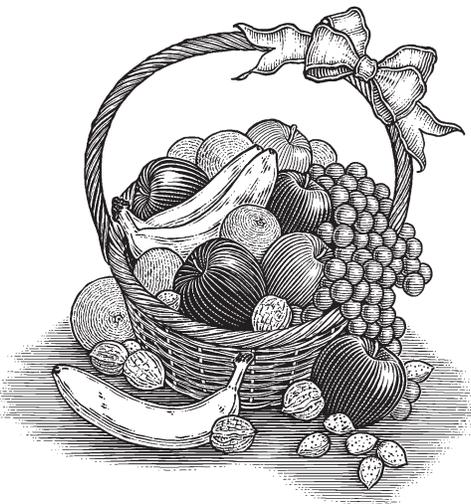
ing from 1.8 to 2.5 servings per day. Statistically significant increases in eating new fruits or vegetables and trying new fruit or vegetable preparation methods were observed among participants including:

- **25 percent increase in “eating a new fruit or vegetable in the last two weeks.”**
- **30 percent increase in “preparing fruits or vegetables in a new way in the last two weeks.”**

Additional statistically significant improvements were observed in food handling practices among participants:

- **22 percent increase in “hand washing” behavior.**
- **17 percent increase in “washing fresh fruits and vegetables” behavior.**
- **19 percent increase in “using a separate cutting board for fruits and vegetables to avoid cross contamination” behavior.**

Collectively, these outcomes represent improvements in health status and decreased risk for heart disease, stroke, diabetes and certain types of cancer, and a likely reduction in incidence of foodborne illnesses.



**Other program successes include a 2004 Master of Science thesis, “Teaching Healthy Living A to Z,”** by team member Marlene Buck, FCS Educator in Garfield County, studying team members’ teaching techniques, audiences, promotional methods, successes and challenges. According to Ms. Buck, “*Extension Educators included demonstrations, hands-on activities for participants & lecture, with 92 percent of team members using two or more techniques.*” She also reported:

- 100 percent of team members incorporated “tasting” foods featured in lessons as part of teaching.
- Networking with team members, other educators and non-OCES persons was a key part of the program’s success.
- Participants were diverse groups, primarily in age ranges “over 50” and “under 18.” Food stamp recipients and diabetes support groups were among groups taught.

“*A surprising outcome,*” says Ms. Buck, “*is that nearly half (46 percent) of team members held lessons at their own expense—primarily the costs associated to providing participants with food tasting experiences.*”

**Program Recognition: National Kraft Foods Award, 2001 National Extension Association of Family and Consumer Sciences;** at National Conference “*Healthy Living A-Z*” Team Curriculum Committee (Mary Selk, Linda Murray, Cathy James, Dorothy Gibson, Janet Kleeman, and Ranel Lasley) presented a concurrent session! Curriculum is offered to Extension staff at an affordable price and widely used in Oklahoma as well as many other states!

**Professional Publication:** Brown, B. & Hermann, J. (2005) Cooking Classes Increase Fruit & Vegetable Intake & Food Safety Behaviors in Youth and Adults. *Journal of Nutrition Education and Behavior*, 37; 104-105.

# Enhance Financial Literacy

Census data (2000) indicated that Oklahoma lags well below the national average on various measures of income, including per capita income (\$17,646 versus \$21,587), median household income (\$33,400 versus \$41,994), and median family income (\$40,709 versus \$50,046). Oklahoma also ranks among the top five states for per capita bankruptcy rates and percentage of population living below the poverty level. A recent news article has also placed Oklahoma high on the list of states where large numbers of the population face the problem of having enough food for the family, meaning that children and adults go without a meal three or more times per month. Many Oklahomans are experiencing financial crisis due to inadequate income and savings, too much debt, and poor planning for emergencies, as well as current expenses (such as heating, food, transportation, etc. ), and future expenses (such as college and retirement). Financial education can serve as a means to break this often multigenerational cycle.

Such statistics lead to the inability to achieve other goals. Affordable housing is a major concern for all Americans. A recent survey sponsored by the Fannie Mae Foundation found that 41 percent of working families consider affordable housing to be a “big” or “fairly big” problem. The advent of private mortgage insurance, specialized funding, and down payment assistance has expanded home-buying opportunities for many potential homebuyers. Yet many still lack the requisite skills and information for maintaining homeownership. Foreclosures cost the lender, the community, and the consumer. Homebuyer education can provide a means for assessing the suitability for the home purchase and provide education in the kinds of financial basics that consumers need to take this step. Homebuyer education has been successful in lowering rates of delinquency in mortgage payments.

## Money 2000

During the 5-year cycle, more than 3,000 people participated in this basic money management program. The fo-

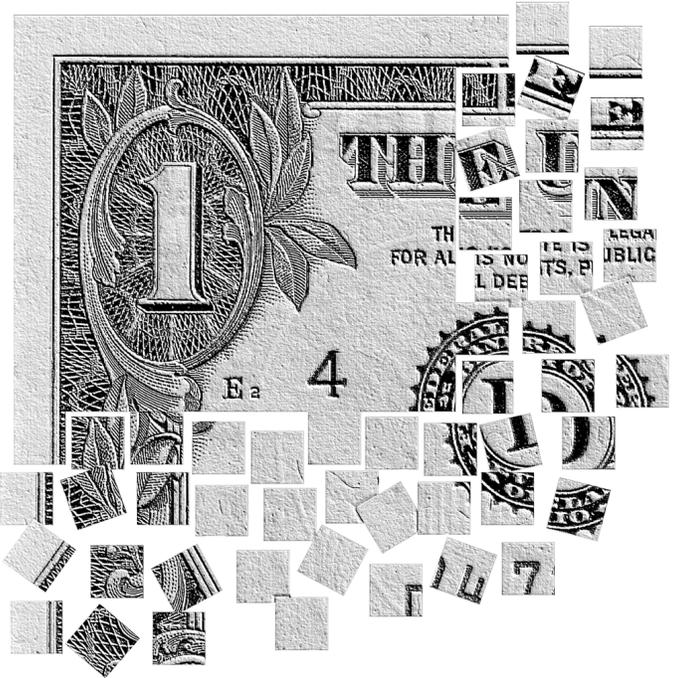
cus was toward increased knowledge but, more importantly, increased awareness and changes in financial behavior and feelings along with the reduction of debt and increased savings. Five hundred participants were surveyed and showed an average yearly income of just over \$30,000 and a median income of only \$25,000. Despite the low income levels, respondents reported positive results in terms of debt reduction (more than \$2,600), and savings (nearly \$3,000). Clients who developed a financial plan and used credit counseling services were found to have higher debt reduction. Those who paid bills on time, paid more than the minimum on credit cards, and had not been denied credit were found to have higher savings. As expected, impulse buying was found to be a contributing factor to increased debt.

**Professional publication:** Osteen, S., Muske, G., & Jones, J.E., (2007). Financial management education: Its role in changing behavior. *Journal of Extension*.

## Managing Money in Challenging Times

Managing finances can be a challenging to most Oklahomans during ordinary times. Having enough money to cover living expenses plus set aside for financial goals like college and retirement requires careful thought and planning. Any kind of interruption in income, like illness or job loss, can send families into a tail spin. Prolonged periods of unemployment or underemployment can lead to a financial hardship that is difficult to overcome. Some individuals who find themselves in this situation have limited choices and must seek legal protection from their creditors by filing bankruptcy.

The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 were



passed on March 10, 2005 and went into effect on October 17, 2005, representing a major overhaul of consumer bankruptcy laws. One of the more significant changes to the law is the idea of “means testing” for individuals wishing to file Chapter 7 bankruptcy. According to the new structure, debtors who earn more than the state median income, who have the ability to repay at least a portion of their debt will be required to file Chapter 13. Consumers will also be required to seek credit counseling at a qualifying counseling center within 6 months prior to filing bankruptcy. In addition, consumers must complete more financial education classes before the bankruptcy can be discharged.

‘Managing Money in Challenging Times’ was compiled by Sissy Osteen, Resource Management Specialist at OSU, and is designed to meet the specific educational needs of persons currently participating in Chapter 7 or Chapter 13 bankruptcy. The County Educators on the Family Economic Well-Being Impact Team have been specifically trained in this area and approved to issue certificates evidencing completion of a personal financial management instruction course in compliance with the Bankruptcy Code.

## Homebuyers Education and Entrepreneurship

Maretta Toler, the Comanche County Family and Consumer Sciences Extension Educator, partners with Great Plains Improvement Foundation, realtors and mortgage lenders to offer quarterly homebuyer education classes. The City of Lawton requires first-time homebuyers and homeowners qualifying for their rehabilitation program to attend the classes. Habitat for Humanity also requires prospective homeowners to take the seven hour class.

In 2006, 15 homebuyers were successful in purchasing homes through the City of Lawton, Great Plains Improvement Foundation and Habitat for Humanity. The average sales price was \$80,000 for a total value of \$1,200,000. From 2003 through 2005, the City of Lawton reported individuals from the classes had either closed on homes or received rehabilitation services at a total value to \$2,363,000.

Cindy, a single mom, was the first time homebuyer who attended one of the Lawton classes several years ago. Cindy found six acres three miles outside of Fletcher, Oklahoma and qualified to build a home through Rural Development. At the time that she attended the class, Cindy had a home-based business, sewing ice skating costumes for Olympic skaters. She was able to build her red brick home while she completed a degree in computer information systems. After graduation, Cindy worked

for a company making training programs for the military.

Two years ago, Cindy married and she and her new husband, who works at Good-year, recently decided to sell the home in order to build a new home on acreage that better accommodates their lifestyle. Cindy's husband has a large workshop and Cindy has a large kennel. Cindy raises AKC King Charles Cavalier Spaniels. Cindy's sewing business is now centered around sewing bandanas for dogs and cats. She sells the bandanas on Ebay and area pet shops. Cindy has recently attracted a large order from the military for the bandanas for the PX. Cindy is making as much money with her sewing business along with raising OFA certified puppies, which she sells for show dogs, as she was when working for the computer programming company. She has always been an entrepreneur at heart and feels she is able to pursue her passion of raising puppies and now she is her own boss again. Her web site is; [www.racklercavalier.com](http://www.racklercavalier.com)

## Limited Income Families

LaDell Emmons, FCS Educator in Pittsburg County, teaches classes on a rotation with the Pregnancy Crisis Center, in which Department of Human Service clients participate in evening classes. She has been presenting Family Finance to this group. It has been encouraging to check with them from each monthly session to see if they have accomplished the goals they set the

month before. The most successful month was in January, 2007 when 80 percent of the families filled out a budget for one month and kept track of their expenses.

## Financial Literacy for Young Children

Money on the Bookshelf is a program designed for parents of 4- to 10-year-old children to introduce financial literacy. Sandy Lackey, Carter County FCS Educator and Susan Roth, Grady County FCS Educator, were awarded a multi-county grant in 2006 from Ambassadors to fund this program. Money on the Bookshelf curriculum was developed by the Nevada Cooperative Extension Service.

Six lending libraries and program material have been purchased for Money on the Bookshelf. The lending libraries include 12 children's books with parent guides. Four of the twelve books are available in Spanish along with Spanish parent guides.

This program is being presented to Head Start parent meetings, where parents are introduced to the concept of financial literacy. Parents are given the opportunity to borrow children's books that introduce financial literacy. The books introduce financial topics such as spending habits, bartering, budgeting, and salaries. Thirty-eight head start sites will have the opportunity to participate in Money on the Bookshelf. These sites are located in Bryan, Caddo, Coal, Grady, Love, and Pontotoc counties.



FOCUS is a publication designed to direct attention to innovative Cooperative Extension Family and Consumer Sciences programs and to share program philosophy and updates of new and changing program directions. Your comments and suggestions for topics for future issues are welcomed and appreciated. Please send all correspondence to FOCUS, Family and Consumer Sciences Cooperative Extension, 135 HES, Oklahoma State University, Stillwater, OK 74078. FOCUS is published three times yearly by the Family and Consumer Sciences Cooperative Extension program.

Oklahoma State University, in compliance with Title VI and VII of the Civil Rights Act of 1964, Executive Order 11246 as amended, Title IX of the Education Amendments of 1972, Americans with Disabilities Act of 1990, and other federal laws and regulations, does not discriminate on the basis of race, color, national origin, gender, age, religion, disability, or status as a veteran in any of its policies, practices or procedures. This includes but is not limited to admissions, employment, financial aid, and educational services.

Issued in furtherance of Cooperative Extension work, acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, Robert E. Whitson, Director of Oklahoma Cooperative Extension Service, Oklahoma State University, Stillwater, Oklahoma. This publication is printed and issued by Oklahoma State University as authorized by the Vice President, Dean, and Director of the Division of Agricultural Sciences and Natural Resources and has been prepared and distributed at a cost of \$352.00 for 480 copies. 0607 GH.

For more information about this and other Family and Consumer Sciences programs, visit our website at: <http://fcs.okstate.edu>

OKLAHOMA COOPERATIVE EXTENSION SERVICE  
U.S. DEPARTMENT OF AGRICULTURE  
OKLAHOMA STATE UNIVERSITY  
STILLWATER, OK 74078

ADDRESS SERVICE REQUESTED