

CSREES LISTENING SESSION TESTIMONY

Children, Youth and Families at Risk Program
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The Children, Youth and Families at Risk (CYFAR) initiative has been supported through congressional appropriation since 1991. The mission of the CYFAR Program is : “to marshal resources of the Land Grant and Cooperative Extension System to collaborate with other organizations to develop and deliver educational programs that equip limited resource families and youth who are at risk for not meeting basic human needs with skills needed to lead positive, productive contributing lives.” (CYFAR Philosophy, <http://www.reeusda.gov/4h/cyfar/philosophy.htm>). CYFAR funds are used for community educational projects which are focused on at-risk audiences, research based, collaborative and committed to self-sufficiency at the end of five years of federal funding.

Program Strengths:

State CYFAR projects develop community based programs for at-risk children and families and enhance Extension capacity statewide to serve this audience. In 2001, CYFAR supported State Strengthening and New Communities Projects in 50 states and three territories. These projects provided technical assistance and training for community based educational programs for at risk youth and their families in 287 local sites. In 2001, approximately 66,000 previously underserved very diverse persons received benefits from CYFAR programs. Some program strengths are:

- Positioning Extension to work with a multi-cultural America.
 - Strategies to strengthen statewide Extension capacity for programming for at risk populations are implemented. Research data from the second Organizational Change Survey from 22 states, determined that the majority of these states have either maintained or increased their capacity to support CYFAR work.
 - Participants were 32% White, 30% Black, 17% Asian/Pacific, 13% Hispanic, 5% Native American and 3% Multi-Racial.
 - Staff for these programs are indigenous to the community being served. In 2001 the staff was 52% White, 29% Black, 2% Asian/Pacific, 13% Hispanic, 3% Native American and 1% Multi-racial.
 - Volunteers for CYFAR programs are 48% White, 18% Black, 18% Asian/Pacific, 7% Hispanic, 6% Native American and 3% Multi-racial.

- Positioning Extension to meet the educational needs of the U.S. population where it finds itself.

- Programming took place in 177 communities at 287 different sites;
- Participants were from the following areas: 53% rural, 29% town/city, 13% central city, and five percent suburban;

Positioning Extension to learn first hand how ethnic and cultural differences influences learning.

- Curriculum is designed to meet the specific needs of the audience being served.
 - The Editorial Boards are composed of more than 40 experts representing 25 universities and representatives from the local project sites.
 - CYFERNet Editors and Editorial Boards determine the content and criteria for the CYFERNet website. They solicit, review and post the best research-based materials.
 - Curriculum is designed to meet the specific needs of the audience being served.
- Uses the ecological model as a basis for programing. State Strengthening and New Communities projects are expected to have impact in four outcome areas: children, youth, parents and communities.
 - Parent education was the main programing topic in 116 projects and life skills education for youth was the main focus in 142 projects.
- Positioning Extension to have the capacity to evaluate community based programs for at risk audiences.
 - Evaluation group has worked to increase the capacity of states to evaluate programs for children, youth and families at risk.
 - Evaluation curriculum has been developed and educational tracks have been conducted during the CYFAR Conference to enable participants to use the evaluation curriculum.
 - The Youth at Risk (YAR) Sustainability Study shows that 75% of the original YAR projects are sustained four years after the end of their five years of federal funding.
 - The second Organizational Change Survey was conducted with 24 states participating.
- Excellent level of both internal and external collaboration at both the state and local level.

Gaps in Program

- With increased congressional appropriations the program could be expanded to

reach the vast number of children, youth and families at risk living in this country. The poverty statistics in the U.S. are more dramatic in 2002 than they were when the original dollars were appropriated.

- With increase in Congressional Appropriations would allow for direct grants to both the 1890 and 1994 institutions.

Future Program Direction:

- Provide more in-depth programming for youth through the use of the latest technology.
- Increase the number of communities working with this audience as well as those persons arriving to live in this country.
- Further integrate the CYFAR program into Extension programming.

Partnerships:

The establishment of collaborative efforts has been an integral part of the CYFAR programs. Following are some of the agencies with whom collaborative efforts exist.

Department of Defense, Army, Air Force and Marine Corps
Governor's Office
State Department of Justice
State Department of Education
State Department of Health and Human Services
Boys and Girls Clubs
Police Department
Sheriff Office
Department of Recreation
State Departments of Agriculture
State Department of Conservation
Citizens for Children - Kids Count
National Corporation for Community Service - VISTA

USDA/CSREES Stakeholder Listening Session

Prepared Statement of Dr. Angela Lyons
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Tuesday, October 8th, 2002 – Hyatt Regency Crown Center

Good morning. My name is Angela Lyons, and I am an assistant professor and extension specialist in Consumer and Family Economics at the University of Illinois at Urbana-Champaign in Urbana, Illinois.

I appreciate the opportunity to share with you today some of the programs that University of Illinois Extension's Consumer and Family Economics Team is actively involved in. There are tremendous areas of opportunity for the USDA to help support and further our programming goals, and I thank you for also giving me the opportunity to identify some of these areas.

The Consumer and Family Economics Team at the University of Illinois provides timely, research-based educational information and programming to help Illinois citizens make informed consumer and financial decisions. Our outreach efforts can be classified into five main areas: money management, credit, retirement planning, consumer decisions, and health care.

With respect to money management, our primary focus has been on the development of two educational programs, *All My Money* and *Your Money & Your Life*. These programs provide basic money management skills to limited resource audiences. We have also been actively involved in NEFE's *High School Financial Planning Program*, which provides educational resources to hundreds of teachers and students throughout Illinois.

With respect to credit, our focus has been on helping individuals manage their credit opportunities more effectively. Our recent publication *Credit Card Smarts* provides individuals with information and activities on how to organize their debt as well as strategies to decrease their debt load and build a good credit history. This Fall we are releasing a credit adventure book for children in grades 4th through 8th to familiarize younger students with key credit terminology and the tools needed to make smart financial choices. We have also started a four-year, financial literacy initiative, called Student Smarts. The goals of this initiative are to help financially at-risk college and community college students build knowledge about credit, make informed financial decisions, use financial services responsibly, and develop a sense of financial independence.

With respect to retirement planning, we have been actively involved in the USDA's Financial Security in Later Life Initiative. This initiative has provided a wonderful forum for us to share with others our retirement planning resources and to learn about what others are doing in the field. Currently we are working on a web-based, interactive program called *Plan Well, Retire Well: your how-to-guide*, which assists middle-income individuals primarily in their 20's and

30's to plan effectively for retirement. There are 4 key components to this program: the Time Value of Money, Investment Strategies, Tax-Deferred Retirement Savings, and Goals and Decision-Making. Each section includes valuable information and hands-on activities. The aim is to clearly and concisely present retirement concepts and make this information easily accessible and user friendly to younger audiences. We also recently released a publication called *Your Retirement Planning Checklist*, which is an educational tool that serves as an organizer and reminder that helps individuals stay on track as retirement plans are developed and updated.

Finally, we have been actively involved in providing individuals and families practical consumer skills related to housing and health care. One of our computer-based programs, *Opening Doors to Housing Success*, provides consumers with information to help them decide if they can afford to buy a house as well as tips for saving money on insurance and establishing a plan to maintain their home. With respect to health care our focus has been on helping individuals to understand their long-term care alternatives and insurance options.

Given that our primary focus at Illinois has been financial management, I would like to put forth three areas where I feel that there is tremendous opportunity for the USDA to help support and further the programming goals of our state as well as many others like ours.

First, I would like to say that the USDA does an outstanding job providing funding opportunities that are directed toward research/outreach relevant to agriculture, food, and the environment. However, there is a need for additional funding that specifically supports research and education related to personal finance and money management, especially at the post-secondary education level. The current state of the economy, record borrowing levels, the decline in retirement portfolios, and the dramatic rise in bankruptcy and delinquency rates have resulted in a significant increase in the demand for outreach related to financial management. We, like other states, are under increasing pressure to find outside funds to support program development. It is difficult for us to find those resources when our stakeholders are consumers.

This brings me to a second area of opportunity for the USDA—helping family and consumer programs to *create* funding opportunities and partnerships. Specifically, building relationships with financial institutions and government agencies that have funds available for outreach efforts related to financial management and yet may be unaware of the resources that extension has to offer. As many of us in the field say, *“extension is one of the best kept secrets.”*

This brings me to my third and final observation—*extension is a secret that needs to be shared*. One way to do this is by creating more national initiatives at the federal level that bring attention to the financial management outreach efforts being made across the country. As I previously mentioned, we have been actively involved in the Financial Security in Later Life Initiative. The organizers of this initiative, primarily Jane Schuhardt and Nancy Porter, have done an incredible job helping us to link up with organizations in our state such as AARP and to identify funding opportunities related specifically to retirement planning.

More national initiatives that are related to *specific* areas of financial management are helpful to educators, specialists, and researchers, because they provide a forum for sharing and forming partnerships with other states so that we are “not re-inventing the wheel.” Instead of each state

developing materials and programs on a specific topic, more collaborative efforts are needed across states to develop a single program or set of programs that can be modified to meet the needs of each state. This type of direction at the federal level helps all of us to focus our efforts and resources towards a common goal. It also helps to give legitimacy to our programming efforts at the state level. If research and outreach in a particular area is supported by the USDA, it is easier for us to bring the issues to the forefront at the state level and it encourages our institutions to provide support for multi-state programming.

Thank you once again for the opportunity to appear today. If I can be of further assistance, please do not hesitate to contact me. Thank you.