

Department of Housing and Consumer Economics
Annual Report for 2007

I. MAJOR ACCOMPLISHMENTS

A. Instruction

1. Enrollment

The Department of Housing and Consumer Economics (HACE) has accomplished the goal of stabilizing our enrollment over the past few years. This has been accomplished by the addition of faculty lines and expanding the curriculum. The total enrollment for the department during this reporting period was 338. In fall 2007 the department had 137 majors in consumer economics. This major has experienced the greatest variation in enrollment numbers in the past five years. Now the enrollment seems to have leveled off and students are becoming more aware of the benefits of a major in consumer economics. In addition some students who were previously enrolled in consumer economics with an emphasis in Family Financial Management have shifted their enrollment to the new major in Family Financial Planning. The fastest growing major this past year was Family Financial Planning with 55 students compared to 11 a year ago. The housing major had 97 students last year. The housing major has seen a steady increase over the past ten years. The recent addition of an emphasis in residential property management and more defined career opportunities have increased interest in the housing major. The consumer journalism major remains a high demand major and students must go through a competitive application process to gain entry to the major. Currently there are 49 consumer journalism students and this does not include some of the dual and double majors due to the method of recording.

In addition, to the courses the Department of Housing and Consumer Economics offers on the Athens campus, last fall the department began offering the Consumer Economics major to students at the University of Georgia's Griffin campus. The greatest rate of growth in student enrollment was on the Griffin campus. There were four students in the first class and now there are 22 majoring in Consumer Economics. A full-time Assistant Professor member, Dr. Velma Zahirovic-Herbert, was hired and began teaching in Griffin in January, 2007. Dr. Swarn Chatterjee, Assistant Professor joined the faculty in the August 2007. Our department is the first to have two full time tenure-track professors at this location.

Enrollment in the graduate program grew by 23%, with 27 (10 Ph.D., 11 M.S., 6 M.S. Non-thesis) graduate students in 2007. Two M.S. students and two Ph.D. students graduated in 2007. Five new students joined the 18 returning students in fall of 2007. The faculty, led by the Graduate Coordinator, Teresa Mauldin, continued its efforts to recruit quality students. The Recruitment Committee, composed of Michael Rupured, Chair; Drs. Andy Carswell, Doug Bachtel, and Teresa Mauldin; and Graduate Coordinator Assistant, Nikki Williams, sent letters to all HACE students with a 3.0 or better GPA to encourage HACE graduates to apply to the program. The Graduate Admissions and Policy Committee reviewed 21 applications in 2007, 13 were accepted, five were denied, two were deemed incomplete, and one canceled. The rate of acceptance was 62 %.

To better meet the needs of students planning to enter the workforce after completing the M.S.

degree a Non-Thesis Masters program was developed by the faculty and approved by the Board of Regents. This program has been very popular with students interested in a career in financial planning. Currently there are six students enrolled in the program and many more applicants for the coming year.

The non-thesis M.S. option is available for students who wish to pursue careers in financial services, particularly as financial planners. Through this curriculum, students are qualified to sit for the CFP® Certification Examination, which is integral to the development of their professionalism. They also will gain a strong foundation from which to build a client-centered financial planning career. This option is for M.S. students who do not intend to undertake doctoral studies upon completion of the M.S. The program of study for the non-thesis option is similar to that of the program of study for the thesis option; however, in lieu of a thesis, the student will complete a three-credit-hour practicum and create a professional portfolio of financial planning experiences. The student's committee will review the student's portfolio of work from his or her practicum experience and evaluate it based on its comprehensiveness, completeness, and appropriateness relating to professional work in the student's respective area of interest.

2. Student Diversity

The Department of Housing and Consumer Economics continues to welcome diversity. Eighteen percent of the undergraduate students enrolled in the Fall of 2007 were minority, compared to 16% in the College. The graduate students represent diverse backgrounds as well as origins. Of the nine Ph.D. students three are African-American, five are Caucasian and one is Hispanic while 38 % of the Master's students are African-American and International. The faculty in the department believe in enriching the learning environment with diversity.

3. Changes in Faculty and Staff

Swarn Chatterjee was hired in April 2007 and began in August 2007 as an Assistant Professor of Housing and Consumer Economics at the Griffin campus of the University of Georgia.

Nathan Harness was hired in April 2007 and began in August 2007 as an Assistant Professor of Family Financial Planning.

Diann Moorman's position was reclassified from Lecturer to Assistant Professor of Housing and Consumer Economics.

Velma Zahirovic-Herbert was hired in December 2006 and began in January 2007 as an Assistant Professor of Housing and Consumer Economics at the Griffin campus of the University of Georgia.

Joseph Sabia resigned and accepted a position at American University in Washington, D.C.

Greg Garcia was approved and appointed as an Adjunct Assistant Professor in the Department to compliment our Family Financial Planning Program. Greg teaches a course, Family Estate

Planning, once a year.

Fran DeMaris, Matthew Eby, Duane Lee, Donna Schummell, and Lawrence Divers, staff with Cannon Financial Institute, has been approved as adjunct instructors in the Department to work with our Family Financial Planning program.

4. Awards

Diane Costyn, 2007 HACE Advisor of the Year

Diane Costyn, 2007 FACS Advisor of the Year

Diann Moorman, 2007 HACE Teacher of the Year

Diann Moorman, 2007 FACS Teacher of the Year

Joe Goetz, 2007 ACCI Dissertation Award (Presented at the Award Ceremony of the American Council on Consumer Interests Conference in St. Louis, Missouri, 04/18-21/07).

Joe Goetz and Lance Palmer, IRS Community Partner Award (reflecting Volunteer Income Tax Assistance (VITA)).

Lance Palmer, 2007–2008 Lilly Teaching Fellow

Lance Palmer, 2007 Academic Affairs Faculty Symposium Participant

Lance Palmer, 2007 Gamma Sigma Delta Junior Achievement in Teaching Award.

Robert Nielsen, 2007-2008 Office of Service-Learning Fellow.

Joseph Sabia, 2007 Faculty Mentoring Program, University of Georgia Institute for Behavioral Research.

Sharon Nickols, Janette M. Barber Distinguished Professor, College of Family and Consumer Sciences

Sharon Nickols, Writing Fellow, University of Georgia, 2007-08.

5. New Learning and Leadership Opportunities for Students

HACE Graduate Student Organization was founded by graduate students Katie Robinson and Melissa Wilmarth. This organization has the goal of increasing the academic and social opportunities available on campus for our graduate student population. Diann Moorman serves as the faculty advisor. Dr. Moorman encouraged graduate students to form the Graduate Student Organization. This organization may provide the means to ease some of the initial fears of incoming graduate students by matching current experienced graduate students as mentors to incoming graduate students. The organization is created a GSO bulletin board in the main Dawson Hall. This bulletin board provides visual inspiration to undergraduates who may be

considering graduate school.

The Student Financial Planning Association was a growing organization during 2007. Students have always been active attendees but the number of students coming to meetings has grown exponentially this past year. During this last semester alone, SFPA has grown from zero "paid" members to approximately 35 paid members. They meet twice a month and have developed a website (<http://fcs.uga.edu/sfpa/event.htm>) that displays current and future meetings, employment opportunities, student resumes, and contact information for the organization. We anticipate the organization membership to grow to approximately 50 active members by the end of the 2008 school year.

The Society of Leadership and Success was organized in 2007. This organization has the goal of increasing leadership skills in our undergraduate students. HACE student Clifford Parnatcott is the club's UGA President. Drs. Diann Moorman and Anne Sweaney serve as co-advisors.

Dr. Swarn Chatterjee, substantially revised HACE 2100 Family Economic Environment to include projects based on the theories Life Cycle Hypothesis, Permanent Income Hypothesis, Human Capital and Prospect Theory. He also developed the HACE 3200, Introduction to Personal Finance for the Griffin campus.

Dr. Brenda Cude created a new course HACE 3110, Money Skills for Life, to be taught for the first time in Spring 2008. This course was designed to fill the one credit hour need of graduating seniors.

Dr. Joe Goetz taught our financial planning capstone course, HACE 5250, for the first time, he used two new textbooks and also brought real clients into the classroom. Student teams interviewed the clients and ultimately presented 100+ page comprehensive financial plans to the clients using a conference room in the Georgia Center. Many students reported this "real life" experience with clients to be their best experience in the financial planning program. Dr. Palmer also assisted with the coordination of the clients and grading of the comprehensive financial plans.

Dr. Nathan Harness, created a new course HACE 4900 Professional Practices for Family Financial Planning and substantially revised HACE 4200 Family Savings and Investments.

Dr. Velma Zahirovic-Herbert substantially revised HACE 3150 to include decision-making under Risk and Uncertainty and Game Theory and used Hal Varian intermediate economics textbook for this syllabus addition for the curriculum at the Griffin campus.

Dr. Diann Moorman reported several course updates during 2007 as follows:

HACE 2100. This course was team taught along with Dr. Joan Koonce. We switched from the Bel-Jean packet to Miller/Stafford textbook, titled Economic Issues for Consumers. The book is newer and fresher with regards to current consumer economic issues. Utilized WebCT to offer on-line assignments. Created PowerPoint slides for each lecture. Created internet interaction lectures for the classroom. Worked with Dr. Palmer in bringing the Money Planner research project to the classroom.

HACE 3100. Continued to use Dr. Marlowe's Goldsmith textbook. Dropped the Clark Howard book. Replaced Dr. Marlowe's overhead slides with PowerPoint slide lectures. Offered several assignments on WebCT as well as out-of-class assignments.

HACE 5100. Stayed mainly with Dr. Cude's on-line literature, but incorporated many new readings that dealt with current consumer protection issues. Changed to interactive PowerPoint slides. Used WebCT discussion board for several reading/research based assignments. Students debated through discussion boards instead of during class period. They appeared to be more willing to state their opinions through written medium instead of orally.

HACE 5900. Dropped the Zenergy CD packet. Students found it to be very useless. Replaced it with *Your Career* text and CD by Levitt. The result was a total revamp of the class. All new weekly assignments were written and PowerPoint lectures were created. Students were required to use a binder to turn in weekly work to eliminate lost papers.

Dr. Robb Nielsen substantially revised HACE 3150 Consumer Decisions: Homes and Markets per the Consumer Economics Curriculum Committee's desires to have the course better prepare students for 5000 level Consumer Economics courses. Dr. Nielsen began the proposal process for a newly-developed HACE Undergraduate Research Methods course that will be taught in Fall, 2008.

Dr. Lance Palmer developed a new course, HACE 4205 Family Portfolio Management during Spring 2007. He introduced a live-client case study, content, and computer instruction relating to investment and portfolio analysis.

Dr. Joe Sabia substantially revised HACE 8050: Research Methods II in the Spring 2007 semester. The methodological approaches were drawn from the text, *Introduction to Econometrics*, by James Stock and Mark Watson, which is used in HACE 8000 as well as Master's level quantitative methods courses taught in many public policy schools. (It was also recommended that students purchase *Introductory Econometrics: A Modern Approach*, by Jeff Wooldridge, a text used in UGA's public administration graduate program.) This textbook, along with a set of published empirical papers from high quality economics and policy journals, were used to introduce students to panel data techniques, instrumental variables, and simultaneous equation estimation.

Continuing the experiences of HACE 8000, Dr. Sabia encouraged a "hands-on" approach with data. Students were given access to datasets on WebCT; using software from SAS and/or Stata, they estimated fixed effects and IV models. The main project for the semester was a thesis/dissertation proposal, which would have to be defended at semester's end.

As in HACE 8000, the final exam was a new experience. Each student was randomly assigned (double-blind) a fellow classmate's thesis proposal, which he was required to review. At the final exam, each student presented his thesis proposal and then his anonymous "discussant" stood up and offered a critique of the proposal. Following this exercise, Dr. Sabia, along with Drs. James and Nielsen, offered candid assessments of their proposals.

Dr. Sabia believes that the revision of HACE 8050 course has better prepared students to write high quality thesis and dissertation proposals.

Dr. Anne Sweaney and Dr. Teresa Mauldin revised the Washington, D.C. Study Tour companion course from a HACE 3010 Independent Study to a HACE 4900 Seminar entitled The Political Context of Housing and Consumer Economics. Students attended lectures the week before the trip to better prepare them for meetings while in D.C. Following the trip the students participated in a Congressional Committee Hearing Simulation about predatory lending to put their knowledge into action.

HACE 3000 Family Resource Management was revised by Dr. Sharon Nickols. Content for the course was changed to include more of an emphasis on the human eco-system. Sessions were added on global family issues and family/community food systems. Dr. Nickols substantially increased writing assignments and application of concepts.

HACE 4900/6900 Special Topic: Exploring the History of Family and Consumer Sciences was developed by Dr. Sharon Nickols. This is a completely new course. The course included extensive reading, discussion focusing on critical analysis and synthesis, and individual student research projects resulting in papers and posters for exhibit at a professional meeting.

Dr. Andy Carswell with the assistance of Nikki Williams continues the development of Virtual Property Manager, Web-based simulation to be used as pedagogical tool for Residential Property Management program.

Public/Private Partnerships

University of Georgia Financial Planning Certificate offered in cooperation with Cannon Financial Institute (CFP Board Registered Professional Certificate Program™)
In order to connect with professionals and promote the Family Financial Planning program nationally Drs. Goetz and Palmer worked with Cannon Financial Institute, a leading provider of financial services training, to create a destination based professional certificate program that could meet the needs of professionals from all across the country.

A great deal of internal campus communication and negotiation was required for this project. Proposals and memos were prepared and presented to UGA Legal Affairs, the Vice President for Instruction, Provost, Dean of the Terry College, Director of Executive Education for Terry, and the Georgia Center for Continuing Education. Multiple meetings were required with several of these individuals. In addition to internal discussions, Dr. Palmer initiated external negotiations with CFP Board of Standards™ and Cannon Financial Institute.

In July 2007, the program was officially registered with CFP Board. Currently eight students are registered for the first scheduled course to be offered in January in Myrtle Beach, SC. Dr. Palmer has continued to coordinate student registration into the program, WebCT registration, and coordination between UGA resident faculty and Cannon instructors. Currently Drs. Goetz, Harness, and Palmer are preparing online quizzes for registrants as well as comprehensive exams for each course. This program is unique and fills a void for financial planning education for professionals. It is expected to provide recognition and revenue to support faculty, research, and program development.

In order to promote the Family Financial Planning program, Dr. Palmer organized and conducted

a CFP® Exam review course in cooperation with Dr. Goetz and instructors from Cannon Financial Institute. This six-day course was held in June 2007 in Dawson Hall. The course was advertised nationally through CFP Board's website as well as the College for Financial Planning's website. The course and associated advertisements have resulted in several inquiries about our program from individuals across the country.

This year, with the support and help of other financial planning faculty and administrators, Dr. Palmer increased the number of CFP Board Registered education programs in the College of Family and Consumer Sciences by 100% from two to four programs. These include the emphasis in Family Financial Management (Griffin), Family Financial Planning major (Athens), non-Thesis M.S. option in Family Financial Planning (Athens), and the Financial Planning Certificate program for professionals (nationwide, discussed in section 2.b.).

6. Program Review Activities

With support from the College of Family and Consumer Sciences and The University of Georgia, faculty and staff in the Department Housing and Consumer Economics have made considerable progress toward addressing the recommendations outlined during the program review process. Our greatest immediate challenge has been creating a new major and an emphasis, expanding to the Griffin campus and mentoring 11 Assistant Professors.

Program Review and Assessment Committee (PRAC) outlined five recommendations for improvement with the first four relating to academic programs.

Recommendation:

Improve the planning and allocation of seats available to Consumer Economics majors in required courses that are offered by the Terry College of Business.

Progress:

Students have not had any difficulty in obtaining the needed seats in required courses offered by the Terry College of Business. This problem seems to have been resolved for the time being. Stronger relationships were developed with the Terry College while faculty members worked on the new major and the area of emphasis. Our new Assistant Professors have the expertise to provide the course content needed.

Recommendation:

Improve the planning and allocation of seats available to Consumer Journalism majors in required courses that are offered by the Grady College of Journalism and Mass Communication.

Progress:

This remains an area of concern for HACE. Journalism courses are a particular problem. Ten students indicated as first or second choice a journalism (JOUR) course during fall advising for courses during spring 2008. Grady made available two seats; initially only one was offered, then they added one additional seat during drop/add. JOUR 3410, News Writing and Reporting, is

particularly problematic. It is the foundation course for most of the JOUR courses and also for some of the upper division PR courses. If students are interested in print media and don't get this course they will not be able to accomplish their focus area in journalism.

HACE received numerous seats (a total of 17!) in JRLC 5040 Communication Law. This is the ONLY required Grady course for Consumer Journalism majors, and it is sometimes difficult to even get enough seats for graduating seniors. This was the bright spot in the POD process for the semester.

Frequently students are offered spaces in courses for which there is limited demand. HACE received many POD slots in TELE 4450 Emerging Media Technology (5 seats were offered) and TELE 5990 Telecommunications Seminar (6 seats were offered), but no students were interested in those courses as their first or second choice. Four students accepted a seat in one of them because they could not get their first or second choice. We received only one seat in ADPR 3120 Media Planning, none in 3140 Advertising and Society, none in ADPR 3510 Public Relations Research, and four in ADPR 3520 Graphic Communications. We requested 15 seats among these four courses.

Faculty have compared the availability of upper-level courses consumer journalism students were able to take five years ago with current course availability. Previously 67% of courses taken by our students were upper-level courses. However, now these courses that require permission of department only make up 54% of our majors' coursework in the Grady College. This issues needs to continually be monitored and addressed at the Dean's level.

Recommendation:

Allocate and protect department and university resources to maintain the quality of teaching and advising programs at the undergraduate and masters level.

Progress:

The addition of Diane Costyn as our HACE advisor has relieved the advising commitments of the faculty. This addition also is improving the quality and consistency of advising for everyone entering the department. Faculty now advise students once the students have been accepted into the major and are taking advanced coursework. Faculty are now able to spend more time mentoring and working closely with graduate and undergraduate students. Diane has also taken on additional duties with the Consumer Journalism majors and has been added to the selection committee.

In addition, Diann Moorman has a 100% teaching appointment and is available to teach the introductory courses. Diann excels in the classroom and relates well to students which has resulted in the growth of the students credit hours generated in the courses Diann teaches. This is critical for HACE since there is a need to recruit high quality students.

Recommendation:

Seek extramural funding and collaboration with faculty in other departments, schools and

colleges to support the Ph.D. program.

Progress:

A group of faculty (five from within HACE and four from other FACS departments) has been meeting to develop an interdisciplinary project to investigate models for enhancing life skills literacy (LSL) among economically poor families. This group has submitted several grant proposals. They currently have funding from the UGA Poverty and the Economy Initiative and the Georgia Division of Family and Children Services.

Dr. Teresa Mauldin participates in a regional AES project, “The Economic and Psychological Determinants of Household Savings Behavior.” Members of the research project are from eleven major land-grant institutions in the United States. All members are active researchers whose cumulative research productivity represents a significant body of empirical research on financial management and planning issues. They currently are seeking funding for a national representative sample. The project seeks to examine a more integrated understanding of individual and household savings behaviors.

Dr. Doug Bachtel worked with Dr. Leonard Poon of the University’s Institute of Gerontology to hold a conference on aging. The conference was a success with many HACE faculty presenting at the conference and participating in this joint venture.

In addition, one of our current Ph.D. students is supported through grant funding obtained by Dr. Jorge Atiles.

Recommendations:

Review the allocation and distribution of departmental teaching, research and office spaces, at both the department and university level, in an attempt to reduce inefficient and redundant spatial needs as a result of being housed in three different locations and four different buildings.

Progress:

A comprehensive study of the space needs of our faculty and staff was conducted in Spring, 2007 with adjustments being made during the Summer. During the Summer of 2007 a couple of junior faculty were relocated from Dawson Hall to the houses. They are now in closer proximity to faculty with similar research interests.

The present arrangement of faculty and staff offices has been workable with the aid of computer technology. Faculty teach in Dawson Hall and other buildings on campus. Since enrollment in HACE classes has increased dramatically, most of our classes are taught outside Dawson Hall. The solution to the inefficient space allocations and the limitations this places on collaborative work and communication within HACE and among departments of the College, as well as access of students to faculty, is the new building for Family and Consumer Sciences. The scarcity of space for research, public service/outreach programs, and faculty offices has been exacerbated by the growth in enrollment, the development of new programs of study, and the allocation of new positions to the Department.

Recommendation:

Increase handicapped accessibility to all units within the department overall, and specifically to work with university parking services to grant a “multi-area” zone permits to faculty that need to travel between the various departmental buildings around campus, but are limited due to physical disabilities.

Progress:

This problem has been resolved and was reported in the previous annual report.

7. Active Teaching Grants/Contracts in 2007, (Total: \$66883; External \$65,383; Internal \$1500).

External: (\$65,383)

Cude, B. 2005-06 Peer Financial Counseling Program. Georgia Governor’s Office of Consumer Affairs. 6/1/05-6/30/06 (have no cost extension through summer 2008). \$59,022.

Palmer, L. & Goetz, J. Effects of Volunteer Income Tax Assistance (VITA) participation on students, Georgia Federal Credit Union, October 2007–May 2008, \$2,973.

Palmer, L. & Moss, J. K. Service Learning Through Financial Education Workshops for UGA Staff, University Employees’ Federal Credit Union, (10/05-04/07), \$3,388.

Internal: (\$1500)

Palmer, L. Volunteer Income Tax Assistance Program, UGA Alumni Association Campus Support Fund, (09/07-06/08), \$750.

Palmer, L. & Johnson, L. N. Life Skills Literacy, UGA Alumni Association Campus Support Fund, (01/01/07-01/06/08), \$750.

Grants Submitted, not funded:

Palmer, L. & Goetz, J. Coordinator for the UGA Center for Personal and Family Financial Planning, Athletic Association, (Fall 2007-Fall 2010) \$64,700, rejected.

Palmer, L, Goetz, J., & Koonce, J. Financial Planning Latino Student Recruitment and Retention Initiative, Office for Public Service and Outreach, (01/07/08-01/06/08) \$5,000, rejected.

Rupured, M. & Nielsen, R. Financial Literacy Teacher Trainings, (01/01/07-12/31/07), Foundation for Financial Literacy, \$20,000, rejected.

B. Research and Scholarship

1. Changes in Faculty and Staff

Drs. Nathan Harness and Swarn Chatterjee joined the HACE faculty in the Fall of 2007 and are getting a good start with their research programs and are working on submitting articles from their dissertation research. Dr. Joe Sabia, a very productive applied economist has resigned and accepted a position at the American University in Washington D.C. He made major contributions to our research the two years he was here. Dr. Diann Moorman's position was converted from a Lecturer to Assistant Professor and she is creating a research agenda focusing on the scholarship of teaching. Dr. Lance Palmer's research was partially funded by the Agricultural Experiment Station for the first time.

2. Active Research Grants/Contracts in 2007, (Total: \$833,203; External \$265,666; Internal \$567,537).

External (\$265,666)

Carswell, A. Turner, P., & Green, L. Consumer Credit Counseling Service Grant. Consumer Credit Counseling Service, (05/15/07 -05/15/08), \$1,000.

James, R. N. Causes and Correlates of Charitable Givng in Estate Planning: A Cross-sectional and Longitudinal Examination of Older Adults, Association of Fundraising Professionals Foundation for Philanthropy - Legacy Leaders Planned Giving Research Grant Program, (10/07-3/09), \$4,200.

Jayarathne, K. S. U., Lyons, A. C., Palmer, L. Capacity Building for Impact Evaluation of Financial Education Programs, National Endowment for Financial Education, (05/04-03/07), \$137,358.

Johnson, L., Carswell, A., Palmer, L., Leonas, K., Moss, J., Mauldin, T., Mullis, R., & Bower, D. Life Skills Literacy: Designing Intervention for Families with Limited Resources. UGA Poverty Initiative Grant, Georgia Department of Human Resources, Athens-Clarke County Office, (01/01/07–12/31/07), \$15,000.

Carswell, A.T. & Bachtel, D.C. Demographics of Mortgage Fraud. Interthinx Corporation, (06/01/06–02/15/07), \$14,707.

Mauldin, T., Mimura, Y., Koonce, J., & Rupured, A.M. Intergenerational Transmission of Savings Behavior and Family Communications, Take Charge America Institute, (10/1/06-9/30/07), \$3,500.

Palmer, L. Georgia Department of Human Resources-Clarke County Office. To Provide Life Skills Literacy Services, (01/01/07-06/30/08), \$15,000.

Sabia, J. J. The Effectiveness of Minimum Wage Increases in Reducing Poverty: A Case Study of New York. Employment Policies Institute, (01/07-12/08), \$37,410.

Sabia, J. J. & Burkhauser, R. The Impact of Minimum Wage Increases on Single Mothers. Employment Policies Institute, (01/06-09/07), \$37,491.

Internal (\$567,537)

Cude, B. Understanding Georgia College Students' Consumer and Financial Attitudes and Behaviors, USDA, Hatch Funding, Georgia Agricultural Experiment Station, (03/04/05-12/31/07), \$89,880.

James, R.N. Tenant Satisfaction and Structural Characteristics of Multifamily Housing in the U.S., European Network of Housing Researchers International Conference in Rotterdam, Netherlands, Travel Grant, University of Georgia President's Venture Fund, (06/07), \$2,038.

James, R. N. A Longitudinal Examination of Charitable Giving in Estate Planning Using the Health and Retirement Study, University of Georgia Research Foundation , (01/08-01/10), \$1,914.

Johnson, L., Carswell, A., Palmer, L., Leonas, K., Moss, J., Mauldin, T., Mullis, R., & Bower, D. The Effectiveness of Life Skills Literacy: A Pilot Study. University of Georgia, Poverty and the Economy Faculty Grants Program, (01/01/07–12/31/07), \$20,808.

Mauldin, T. The Economic and Psychological Determinants of Household Savings Behavior, USDA, Hatch funding, GA Agricultural Experiment Station, NC1013, (10/04-09/08), \$137,676.

Moorman, D. & Wikes, D. W. The Correlation of Obesity and Poverty, Family and Consumer Sciences Undergraduate Research Grant, The University of Georgia, (11/07/07-06/30/08), \$410.

Nielsen, R. B. & Futris, T. G. Healthy Families, Healthy Finances: A Joint Proposal to Investigate Relationship Dynamics and Financial Decision Making Among Couples. University of Georgia Research Foundation, University of Georgia College of Family and Consumer Sciences, and University of Georgia FACS Cooperative Extension, (01/07-12/07), \$12,000.

Sweaney, A. L. Barriers Facing Manufactured Housing as an Acceptable Form of Affordable Housing, USDA, GA Agricultural Experiment Station, (12/1/05-12/1/08) \$137,787.

Sweaney, A.L., Tinsley, K.T., & Rodgers, T. Manufactured Housing: Expanding Housing Options for Georgia's Families. Office of the Vice President for Research: Poverty and the Economy Initiative, (1/1/07-12/31/07), \$16,754.

Palmer, L., The Effect of Spending Diaries on College Students' Alcohol Expenditures, USDA, GA Agricultural Experiment Station, (10/1/07-10/1/10), \$127,462.

Palmer L. Poverty and the Economy Faculty Research Grants Program-University of Georgia, The effectiveness of Life Skills Literacy: A Pilot Study, (01/07-12/31/07), \$20,808.

Grants Submitted:

Garasky, S. B. & Nielsen, R. B. SCHIP, Medicaid and Health Insurance Transitions: Assessing

the Quality of Key Health Insurance Indicators in the 2004 SIPP. A proposal submitted to the National Poverty Center Grants for Research Using 2004 SIPP Panel, (4/08-12/08), \$17,500, submitted.

Jones, K. S. & James, R.N. Fundraising Efficiency and Charitable Competition, Association of Fundraising Professionals Foundation for Philanthropy, (10/07-03/09), \$5,500, rejected.

Jones, K.S. & James, R.N. Fundraising Efficiency and Charitable Competition (Revised) Source: Association of Fundraising Professionals Foundation for Philanthropy, (04/07-12/08), \$5,500, rejected.

Mimura, Y., Observed and Perceived Economic Hardship among Immigrant Families University of Kentucky Center for Poverty Research, 2007 Young Investigator Development Grants Program; (10/01/07-09/15/08), \$5,000, rejected.

Mimura, Y., Retirement Savings Among Immigrant Women in Childrearing Years, Panel Study of Income Dynamics Pilot Grant Competition, (01/01/08-12/31/08), \$8,306, rejected.

Mimura, Y., Katei ga futan suru kodomo no kyouikuhi nitsuite: nichibei hikaku [Family expenditure on children's education: U.S.-Japan comparison (Japanese)]. Kakei Keizai Kenkyuujo [The Institute for Research on Household Economics (in Japan)] 2008 grants program; (04/01/08-03/31/08), ¥500,000 (approximately \$4,487 at the time of proposal preparation); pending.

Nielsen, R. B. & Garasky, S. B. Consumer Well-Being and Health: Choosing Between Food and Medical Care. Take Charge America Institute for Consumer Financial Education and Research. \$5,000; rejected.

Sabia, J. J. The Economic Consequences of Teen Fatherhood. NIH R01 Proposal (Co-PI with PI H. Elizabeth Peters at Cornell and Co-PI Joseph J. Price of Brigham Young University), 01/01/08-06/30/11), \$333,329 (subcontract). Pending.

Sabia, J.J. The Effect of Delaying First Intercourse on Educational Attainment. NIH R01 Proposal (PI with Co-PI Daniel I. Rees, University of Colorado-Denver), (01/01/08-05/31/10), \$157,810. NOT SCORED, Resubmission planned.

Solheim, C., Gutter, M., Mauldin, T., Bowen, C., DeVaney, S., Enevoldsen, B., Gorham, E., Hayhoe, C., Hanna, S., Porter, N., Sharpe, D., Wise, D.(2007). The Economic and Psychological Determinants of Household Savings Behavior. H&R Block, \$458,439, Not funded.

Sweaney, A.L., James, III, R.N., & Carswell, A.T. Homebuilding Education Leadership Program. National Housing Endowment, (02/01/08-01/31/10), \$99,999. (Unfunded, but will re-apply in Fall 2008)

3. Housing and Demographics Research Center

The University of Georgia (UGA) Housing and Demographics Research Center (HDRC) is located within the Department of Housing and Consumer Economics (HACE) in the College of Family and Consumer Sciences (FACS). The HDRC has established itself as a highly resourceful program. It is noteworthy that the HDRC does not receive any intramural resources of any kind to support its existence or operations. No faculty or staff lines are provided to the HDRC. No UGA budget support or physical plant support is given to support the HDRC.

Given its complete dependence on external funding, the achievements of its affiliated faculty are both noteworthy and laudable. Valuable contributions to UGA's research, teaching and outreach missions are being made by the HDRC not only to Georgia's citizens but also to vitally important sectors of the Georgia economy such as the housing industries, the manufacturing industries which rely heavily upon the availability of affordable workforce housing to compete in the global marketplace, and the agricultural industries that have suffered because of the lack of adequate housing in rural areas of Georgia.

B. HDRC Research Projects & Grants

Atiles, J.H. Family Connection Community Collaborate. Family Connection Partnership, Inc. 07/01/07-06/30/08. \$20,000.

Atiles, J.H. Radon Education Program. Georgia Department of Natural Resources, Pollution Prevention Assistance Division. 10/01/06-09/30/07. \$192,000.

Atiles, J.H. Healthy Homes for Georgia. U.S. Department of Agriculture (USDA), Cooperative State Research, Education, and Extension Service (CSREES). 04/01/06-03/31/07. \$9,999.

Atiles, J.H. Healthy Housing Training Grant. National Center for Healthy Housing. 10/01/06 - 09/30/07. \$5,000.

Atiles, J.H. The President's Venture Fund. University of Georgia Partners Program. For participation in Leadership Georgia Program. 01/01/07 – 12/31/07. \$2,500.

Atiles, J.H. Natural Gas Education. Georgia Public Service Commission & Atlanta Gas Light. 11/01/06 - 04/30/07. \$536,778. (First year funding of a \$1.9 million, four year budget).

Atiles, J.H. and Turner, P.R. Eliminating Lead Poisoning in Underserved Rural Communities in the United States. National Center for Healthy Housing. 09/14/07- 08/31/08. \$27,190.

Atiles, J.H. & Worley, J. Energy Efficiency in Rural Housing (Energy Conservation in Agriculture). Georgia Environmental Facilities Administration (GEFA). 10/01/06 - 09/30/07. \$16,645.

Bachtel, D.C. Community Assessment: An Early Head Start Perspective. Clarke County Early Head Start. 01/01/07 - 03/27/07. \$2,500.

Bachtel, D.C. Habersham County Community Assessment. Habersham Board of Education. 02/01/06 - 06/18/07. \$3,000.

Bachtel, D.C. Chatham County Demographic Projections Analysis. Chatham County and Savannah City Board of Education. 10/01/07 - 10/31/08. \$45,000.

Bachtel, D.C. Addressing the Changing Demographic Profile of Georgia. Website. University of Georgia, Office of the Vice President for Public Service and Outreach. 05/01/07 - 09/31/07. \$4,500.

Carswell, A.T. & Bachtel, D.C. (2006). Demographics of Mortgage Fraud. Interthink Corporation, 06/01/06–02/15/07. \$14,707.

Carswell, A., Turner, P., & Green, L. (2007). Consumer Credit Counseling Service grant. Consumer Credit Counseling Service, 05/15/07–05/15/08. \$1,000.

Fertig A.R. & Bachtel, D.C. Exposing Persistent Health in Georgia. 01/01/20 -12/31/08. \$25,690.

Glass A.P. & Bachtel, D.C. Public Health and Older Georgians: Health Disparities. University of Georgia, Institute of Gerontology. 03/01/20-05/01/07. \$3,500.

Guillebeau, P. and Atilas, J.H. IPM in Multi-Family Housing. National Center for Healthy Housing. 09/14/07 - 02/22/08. \$4,000.

James, R. N., III. Causes and Correlates of Charitable Giving in Estate Planning: A Cross-sectional and Longitudinal Examination of Older Adults. Association of Fundraising Professionals Foundation for Philanthropy - Legacy Leaders Planned Giving Research Grant Program. 10/07–03/09. \$4,200.

Johnson, L., Carswell, A., Palmer, L., Leonas, K., Moss, J., Mauldin, T., Mullis, R., & Bower, D. (2006). Life Skills Literacy: Designing an Intervention for Families with Limited Resources. UGA Poverty Initiative Grant, Georgia Department of Human Resources, Athens-Clarke County Office. 01/01/07–12/31/07. \$15,000.

Johnson, L., Carswell, A., Palmer, L., Leonas, K., Moss, J., Mauldin, T., Mullis, R., & Bower, D. (2006). The effectiveness of Life skills Literacy: A pilot study. University of Georgia, Poverty and the Economy Faculty Grants Program. 01/01/07–12/31/07. \$20,808.

Rodgers, T. & Tinsley, K. City of Moultrie Housing Employee Survey. Southwest Georgia Regional Development Center. 11/06–07/07. \$8,000.

Sweaney, A.L., Rodgers, T., Tinsley, K. Manufactured Housing: Expanding Housing Options for Georgian's Families – Office of Vice President for Public Service and Outreach – 2007 Poverty and the Economy UGARF grant program. 01/07–05/08. \$16,754.

Tinsley, K., Rodgers, T. & Warren Jr., R. S. Barriers to Workforce Housing and Economic Self-Sufficiency in the Rural South – Office of Vice President for Public Service and Outreach – 2006 Poverty and the Economy UGARF grant program. 01/06–05/07. \$17,000.

Sweaney, A.L., Rodgers, T., Tinsley, K. Co sponsorship agreement in support of the Housing for

All Georgian's: A Call to Action symposium U.S. Department of Housing and Urban Development Atlanta Regional Office. 05/07–09/07. \$1,000.

C. Theses, Reports, Publications, and Presentations

Anglyn, A. L. (2007). Incidence of Home Modifications Among Younger Old Adults and Older Old Adults Using Longitudinal Analysis. Unpublished master's thesis. University of Georgia, Athens.

Atiles, J.H. and Vendrell, P. (2007, January 28-February 1). Housing and Environment Educational Circulars: Your Household Water Quality. [Poster Presentation]. Proceedings of the 2007 United States Department of Agriculture (USDA) and [Cooperative State Research, Education, and Extension Service \(CSREES\)](#) Water Quality Conference. Savannah, GA.

Bohon, S., Atiles, J., and Stamps, K. (2008). Transportation and Migrant Adjustment in Georgia. *Population Research and Policy Review*, 27(3), forthcoming.

Carswell, A.T., & Bachtel, D.C. (2008, forthcoming). Mortgage Fraud: White-collar Crime with Long-standing Community Effects. *Public Administration & Management*.

Carswell, A.T., & Bachtel, D.C. (2007, March 23). What we know about mortgage fraud and its community implications. Paper presented at the Georgia Association of Family & Consumer Sciences Conference, St. Simons Island, GA.

Carswell, A. T., & James, R. N., III. (2007). Virtual Property Manager: Providing a Simulated Learning Environment in a New University Program of Study. *The Journal of Systemics, Informatics, and Cybernetics*, 5(4), 34-40.

Colson, M. (2007). Affordable Housing Barriers in Georgia According to Local Homebuilder Association Members. Unpublished master's thesis, University of Georgia, Athens.

Green, L., Turner, P.R. and Carswell, A.T. (2007). Pre-Purchase Housing Counseling and Education: A Means of Building Human Capital. In J. Laquatra (Ed.), *Bringing Back the City: Housing & Neighborhood Renaissance* (pp. 60-62). Ithaca, NY: Cornell.

James, R. N., III. (in press). Tenant time preference as a barrier to homeownership. *Applied Economics Letters*.

James, R. N., III. (2007). An econometric analysis of household political giving in the USA. *Applied Economics Letters*, 14(15). Advance online publication doi:10.1080/13504850601032131

James, R. N., III. (2007). Multifamily housing characteristics and tenant satisfaction. *Journal of Performance of Constructed Facilities*, 21(6), 472-480.

James, R. N. III. (2007). Tenant satisfaction and structural characteristics of multifamily housing in the U.S. [Abstract]. In P. Boelhouwer, D. Groetelaers, & E. Vogels (Eds.), *European Network*

of Housing Researchers Sustainable Urban Areas International Conference, Rotterdam, Netherlands, Book of Abstracts (pp. 88). Delft, Netherlands: Delft University of Technology.

James, R. N. III. (2007). The household, metropolitan, and international impact of public housing on residential satisfaction [Abstract]. In P. Boelhouwer, D. Groetelaers, & E. Vogels (Eds.), European Network of Housing Researchers Sustainable Urban Areas International Conference, Rotterdam, Netherlands, Book of Abstracts (Pp.88-89). Delft, Netherlands: Delft University of Technology.

James, R. N., III. (in press). Tithing: An examination of religious charitable giving in America. Proceedings of the Association for Research of Nonprofit Organizations and Voluntary Action (ARNOVA) 35th Annual Conference, Atlanta, GA.

James, R. N., III. (2007). Can residential satisfaction be increased for everyone? How rent subsidization and public housing affects individual, regional, national, and international satisfaction levels [poster session] [Abstract]. Proceedings of the 2007 Annual Conference of the Housing Education and Research Association, Charlotte, NC, 222-230.

James, R. N., III. (2007). Barriers to affordable housing: A “big picture” overview [PowerPoint]. In K. Tinsley (Ed.) Housing Opportunities for all Georgians: A Call to Action [CD-ROM]. Athens, GA: UGA Housing and Demographics Research Center

James III, R. & Atilas, J.H. (2008). The transitioning nature of Hispanic renters. Housing Policy Debate, 19(1), forthcoming.

James, R.N. III and Atilas, J.H. (2007, October 23-26). Hispanic Renters and the Transition to Homeownership in the Survey of Consumer Finance. [Oral Presentation]. Proceedings of the 2007 Annual Conference of the Housing Education and Research Association. Housing Education and Research Association (HERA) Annual Conference. Charlotte, NC.

James, R.N., III, Carswell, A.T., & Phillips, D. (2007). Tenant and homeowner expenditures: Uncovering the true costs of homeownership. In Laquatra, J. (Ed.), 2007 Annual Housing Education and Research Association Conference Proceedings (Pp. 72-80). Charlotte, NC.

James, R. N., III., Carswell, A. T., & Sweaney, A. L. (in press). Sources of discontent: Residential satisfaction of tenants from an internet ratings site. Environment & Behavior, 40.

James, R. N., III., & Moorman, D. C. (2007). Bringing an emerging consumer issue to the classroom: The Bisphenol-A (BPA) controversy. Journal of Consumer Education, 25, 53-62.

James, R. N., III., & Sharpe, D. L. (2007). Retirement savings and expenditure patterns of renters and homeowners: Different resources or different views? [Abstract]. Consumer Interests Annual: *American Council on Consumer Interests Annual Conference*, St. Louis, MO, 53, 169.

James, R. N., III., & Sharpe, D. L. (2007). Is time running out? Savings and investments of renters nearing retirement age. Financial Counseling & Planning, 18(2), 61-72.

James, R. N., III., & Sharpe, D. L. (2007). The nature and causes of the U-shaped charitable giving profile. *Nonprofit and Voluntary Sector Quarterly*, 36(2), 218-238.

James, R. N., III., & Sharpe, D. L. (2007). The “sect-effect” in charitable giving: Distinctive realities of exclusively religious charitable givers. *The American Journal of Economics and Sociology*, 66(5), 697-726. Mimura, Y. (In press March 2008). Housing cost burden, poverty status, and economic hardship among low-income families with children, *Journal of Family and Economic Issues*.

Mimura, Y., Eaves, C.P., & Sweaney, A.L. (2007). Assessing the pride of owning manufactured housing among young adults [Abstract]. In Laquatra, J. (Ed.). 2007 Annual Housing Education and Research Association Conference Proceedings. Pp. 144-148.

Nielsen, R. B., James, R. N., III, & Garasky, S. B. (2007). Do housing expenditures crowd-out medical out-of-pocket expenditures? [Abstract]. Proceedings of the 2007 Annual Conference of the Housing Education and Research Association, Charlotte, NC, 154-160.

Palmer, L., Carswell, A., Johnson, L., Pimentel, L.G., Mauldin, T., & Koonce, J. (2007). Assisting families in poverty: A holistic approach. In 2007 Annual Association for Financial Counseling and Planning Education Conference Proceedings. Tampa, FL.

Phillips, D., & Carswell, A.T. (2007). Analyzing off-campus housing preferences of “echo boomer” college students. In Laquatra, J. (Ed.), 2007. Annual Housing Education and Research Association Conference Proceedings (Pp. 169-176). Charlotte, NC.

Robinson, K., Carswell, A.T., & James, R.N., III. (2007). The residential satisfaction of military households in privatized apartment communities. In Laquatra, J. (Ed.), 2007. Annual Housing Education and Research Association Conference Proceedings (Pp. 177-183). Charlotte, NC.

Sweaney, A., Dorfman, J., Atilas, J., Kriesel, W., Rodgers, T., & Tinsley, K. (2007, October 23-26). The Economic Impact of Low-Income Housing Tax Credits in Georgia. [Poster Presentation]. Proceedings of the 2007 Annual Conference of the Housing Education and Research Association. Housing Education and Research Association (HERA) Annual Conference. Charlotte, NC.

Tinsley, K., Cude, B., Rodgers, T. & Sweaney, A. (Forthcoming) Partnering with Local Employers to Meet Housing Needs. *Journal of Extension*.

Turner, P., Tinsley, K., Cude, B., & Sweaney, A. An Analysis of Workforce Housing in Rural Georgia. *Consumer Interests Annual Volume 53*. The proceedings of the 53rd annual conference. St. Louis, MO. April 18-21, 2007.

Vanderford, S., Mimura, Y., Sweaney, A., & Carswell, A. (2007, forthcoming). An analysis of tenure and house structure type by household composition. *Family & Consumer Sciences Research Journal* 36(2), 93-109.

D. HDRC Outreach Activities

The Center is continuing to partner with the Georgia Department of Community Affairs (DCA) and the Georgia Municipal Association in offering the Georgia Initiative for Community Housing (GICH), a three-year housing education and technical assistance program for cities in Georgia. In the third year of the program, GICH is helping fifteen communities to fashion solutions to their community's housing needs. The centerpiece of the Initiative is a series of facilitated retreats. In 2007 two retreats were held, in which community housing teams came together for facilitated work sessions and targeted assistance.

The Initiative is primarily supported through in-kind time contributions of faculty and staff from the three partnering organizations. The Georgia Power Company is the main financial sponsor of this program, contributing \$100,000 over four years and is expected to continue donating \$25,000 annually. Matching these funds, HDRC continues to administer a three-year (FY 2006 – FY 2008) USDA Rural Community Development Initiative grant, totaling \$75,000. The Wachovia Foundation and Atlanta Gas Light Resources have donated funds for next year.

Housing education programs expanded in 2007. Working with community partners, FACS Extension Agents provided counseling and education for potential home buyers in ten counties across the state. In some counties, home buyer education is provided in both English and Spanish. For the second year in a row, a U.S. Department of Housing and Urban Development (HUD) housing counseling grant was received to provide ongoing support of education efforts. New materials related to housing, environmental health, and energy were developed in 2007. Specifically, the Water, Energy, and Waste program area has expanded natural gas education through funding support from the Georgia Public Service Commission and Atlanta Gas Light. These Extension programs along with programs on radon, indoor air quality, water quality, waste management and lead, provide thousands of Georgia consumers with the information and resources necessary to make informed decisions.

The Georgia County Guide, co-edited by Dr. Doug Bachtel, continues to be one of the most used resources in the state. It includes over 1000 variables of current and historical demographic, educational, agricultural and economic data for all of the state's counties. These data are also now available on the Georgia Facts website: <http://www.fcs.uga.edu/hace/gafacts/index.html>. The 2007 Georgia County Guide (25th edition) was published in February.

E. National Association of Home Builders Student Association Activities

The Student Chapter of NAHB has completed a year of activities that included hosting the David Pressly, President of the NAHB and Bob Young, Regional Director of HUD to a day long visit (each) to the Department of Housing and Consumer Economics. These visits included class lectures as well as individual and group discussions about their career development and goals of their organizations. The members designed and produced a shirt to wear during their service projects. Club members contributed to the annual FACS fundraiser, FACS Bingo Night, by collecting in donations from area merchants. Community Affairs.

F. Other HDRC Activities

The HDRC partnered with the U.S. Department of Housing and Urban Development to convene Housing for All Georgians: A Call to Action Conference on Sept. 25th, 2007. UGA is the only institution of higher education that has signed on to HUD's Call to Action and with the success of this conference, will be cited as a national leader in the effort to remove regulatory barriers to the development of affordable housing. The conference featured three panel sessions, 20 speakers and moderators, and 221 attendees. The information shared has been made public by a website developed by the HDRC staff:

<http://www.fcs.uga.edu/newfacs/hace/hdrc/symposium.html>.

4. Seminar Series

Yoko Mimura along with graduate students Gina Peek and Francisco Diaz organized departmental seminars. There were 7 seminars in Spring (2 by HACE faculty, 1 by 3 graduating master's students, and 4 by outside speakers) and 6 seminars in Fall (2 by HACE faculty, 1 by Ph.D. Candidate, 1 by HACE alumna, and 2 by outside speakers).

Anglyn, A. (2007, April 30). Housing and Consumer Economics Master's Thesis.

Bachtel, D. & Carswell, A. (2007, March 5). Mortgage fraud: A risk factor analysis.

Colson, M. (2007, April 30). Housing and Consumer Economics Master's Thesis.

Getchell, H. (2007, February 5). Introducing UGA Career Center to graduate students.

James, R. (2007, April 16). The transitioning nature of Hispanic renters: Changes and barriers in homeownership-related activity.

Kerton, R. (2007, February 19). Yin and yang of international trade policy.

Mehta, M. (2007, April 30). Housing and Consumer Economics Master's Thesis.

Watson, R.T. (2007, January 22). The Global Text Project.

Reeves, J. (2007, August 30). Statistical Consulting Center at the University of Georgia.

Pereira, M. (2007, September 13). EndNote: The Basics.

Nunn, T. (2007, September 27). The Face of Universal Design: Universal Design for Today and Tomorrow.

Palmer, L. & Goetz, J. (2007, October 11). Financial Planning Program Overview

Harness, N. (2007, November 8). Integration of EndNote with Google Scholar

Fleming, B. (2007, December 6). Consumer Features, Information Search, and Best Practices on Insurance Regulators' Websites.

5. Research Awards

Joe Goetz, American Council on Consumer Interests, Dissertation Award

Julia Marlowe, American Council on Consumer Interest, Distinguished Fellow

C. Public Service/Outreach

1. Changes in Staff

Joan Koonce took the position of Associate Professor/Extension Specialist in Life-Span Family Financial Planning in May 2007.

Robb Nielsen left extension and took the position of Assistant Professor of Housing and Consumer Economics.

2. Outreach Awards

a. Dr. Jorge Atilas

2007: Selected for participation in Leadership Georgia Class of 2007 (an educational experience dealing with issues confronting Georgia).

2007, January: Proclamation: January 2007 Radon Action Month by Georgia governor Sonny Perdue, Athens, GA.

2007: Healthy Homes Specialist Credential. National Environmental Health Association (NEHA). Passed the proficiency test for certification as a Healthy Homes Specialist.

3. Significant Outreach Activities

It was reported that Housing and Consumer Economics outreach programs reach more than 19,000 people in 2007 through face-to-face interaction. There were 8 new programs initiated for the citizens of the state of Georgia. The economic impact of the programs was 1.5 million dollars. A summary of these programs are summarized below.

a. Jorge Atilas

Jorge Atilas continues his extensive outreach programs with grants focusing on radon education, healthy homes and energy. He continues to educate the public on how to maintain a healthy home environment through numerous outreach activities. Programs offered by Dr. Atilas as well as those who work with him on his grants have reached thousands of Georgians.

For example, radon threats to human health can be avoided by testing homes for radon and mitigating if a high level of radon is detected. Many Georgians have little or no knowledge about the radon threat. The College of Family and Consumer Sciences presents extension programs to educate the public on radon issues and take necessary actions. Radon Education Program contacts as follows:

	1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter
programs meetings participants	2,221	2,358	784	689
exhibits or events	19,878	2,410	2,319	2,308
radon test kits distributed	1,531	1,397	1,134	766
radon test kits received	497	379	302	311
radio contacts	1,226,000	12,000	145,000	75,000
TV	27,936,000	542,000	1,566,000	1,566,000
newspaper articles	424,000	0	8,000	40,000
newsletter	1,500	800	1,800	3,450
website hits	907	0	2,437	1,626

Jorge Atilas' grant from Georgia Public Service Commission & Atlanta Gas Light to conduct Natural Gas Education in the state of Georgia has had a successful first year. Dr. Atilas and his staff developed an educational digital slide curricula for FACS energy educators to teach consumers how to choose a natural gas provider. The Natural Gas Education Program employs a total of eleven people serving various educational and administrative duties. This grant will allow Dr. Atilas to increase his outreach to Georgians and address yet another aspect of housing and the environment. Natural Gas Education Program contacts as follows:

b. Doug Bachtel

Doug Bachtel gave five presentations to various community groups during the reporting period, reaching 165 individuals. Dr. Bachtel's presentations are tailored to provide specific demographic information about the area of concern for each group. In addition, Dr. Bachtel wrote four articles for the South Georgia Business Review. Dr. Bachtel along with Dr. Anne Glass, Assistant Professor in the College of Public Health, Institute of Gerontology, prepared a report entitled "Public Health and Older Georgians: Health Disparities." Dr. Bachtel and his staff developed three websites. One website, www.GAFacts.net, is used widely to obtain demographic information.

The Georgia County Guide, co-edited by Dr. Doug Bachtel, continues to be one of the most used resources in the state as evidenced by the number of times it is referenced. It includes over 1,000 variables of current and historical demographic, educational, agricultural and economic data for all of the state's counties. These data are also now available on the Georgia Facts website: <http://www.fcs.uga.edu/hace/gafacts/index.html>. The 2007 Georgia County Guide (25th edition) was published in February.

c. Brenda Cude

Brenda Cude continued her work with the Peer Financial Counseling Program funded by a grant from the Governor's Office of Consumer Affairs. This program reaches over 3,000 college age students enrolled in ten universities and colleges within the Georgia. Four additional colleges in the Georgia are considering joining this program in early 2008.

Dr. Cude, along with graduate assistant, Miti Mehta compiled data from 2006-07 evaluations and prepared midterm and year-end statewide program reports and as well as one for each of the participating campuses. Dr. Cude

- reviewed and revised the five prior modules, including module evaluations;
- created two new modules
- revised the program guidelines, including reporting procedures and forms,
- added training outlines.

Trainings were conducted for schools planning to participate in the program in 2007-08. The training consisted of explaining the program to at least five additional schools who learned about PFC after the July training. Dr. Cude worked to educate one new Georgia Student Finance Commission representative, Regina Venson, to work with the program.

d. Joan Koonce

In the Spring of 2007, her appointment in the Department shifted from instruction and research to full time outreach. Currently, Dr. Koonce works with Cooperative Extension and Outreach programs to increase the financially literacy of Georgian. Dr. Koonce works with the Cooperative Extension educator Michael Rupured offering financial literacy and other economic well-being programming.

Dr. Koonce and Mr. Michael Rupured received a grant from the Lumina Foundation for Education to implement a College Goal Sunday Program. Georgia's first College Goal Sunday assists first-time and minority college-bound students with the Free Application for Federal Student Aid (FAFSA) was held February 18th at twelve sites around the state. Of those 12 sites, UGA Cooperative Extension Agents served as site coordinators for six. This program served more than 115 volunteers and assisted 238 students. Mr. Rupured recruited site coordinators from UGA Cooperative Extension and participated at the site in Sandersville. Since Dr. Koonce's relocation to Extension full time, she's taken over responsibility for this statewide effort to help students complete FAFSA.

e. Robb Nielsen

Robb Nielsen's work with extension programs continued in the areas of retirement planning and family financial planning. Dr. Nielsen worked extensively on the program My Medicare Matters in Georgia, developed by UGA in conjunction with the National Council on Aging. In the Spring of 2007, Dr. Nielsen's appointment at The University of Georgia was changed from a full time extension appointment to an academic appointment within the Department. His extension programs were continued by Dr. Joan Koonce and Mr. Michael Rupured.

Dr. Nielsen coordinated the availability of computers (the computers were laptops that were secured from the National Council on Aging for the My Medicare Matters in Georgia program) for Drs. Goetz and Palmer's following service-learning courses: HACE 3250: Survey of Financial Planning, 4205: Family Portfolio Management, 5200: Family Financial Counseling, 5250: Family Financial Planning. Under the direction of Drs. Goetz and Palmer, students used the computers to provide VITA tax preparation service-learning effort in January and February, 2007.

He was selected to be an Office of Service-Learning Fellow for the 2007-2008 academic year. With funds from this selection he developed a HACE Research Methods

Course where students will assist a non-profit with the development of a survey instrument that will be fielded by the University of Georgia Survey Research Center.

As a member of the College of Family and Consumer Sciences Service-Learning Task Force Dr. Nielsen made extensive contributions the new service-learning resource web page at <http://www.fcs.uga.edu/newfacs/college/sl.html>

During this reporting period, Dr. Nielsen along with Angela Lyons at the University of Illinois, developed the retrospective pre/post evaluation used in the 2007 Georgia Performance Standards Teacher Trainings.

f. Michael Rupured

On behalf of UGA Cooperative Extension and with assistance from Judy Ashley (CAES Liaison with Public Schools) and Mandy Marable, Michael Rupured submitted an application to the Georgia Department of Education for UGA Cooperative Extension to be an approved vendor of Professional Learning Units. Because of his work with the financial literacy teacher trainings, he agreed to serve as the *PLU Coordinator for UGA Cooperative Extension*. In addition to submitting the *Financial Literacy for High School Students* workshop (1 PLU), he facilitated approval for *Performative Pedagogy for Classroom Management*, offered by CFD for 1 PLU, and *Family Financial Analysis: Professional Learning for Personal Finance Performance Standard Implementation* (HACE 8200) for 4 PLUs, offered by HACE.

In 2007, FACS Agents in Georgia have provided 45 certificates evidencing completion of the required financial literacy course, Personal Financial Choices, for individuals in bankruptcy. The \$50 fee for the course (waived in some cases) has generated more than \$2,150 for local programming in 2007. In 2006, a total of 33 certificates were provided generating a total of \$1,600 for local programming. In 2006, only four agents provided the course. In 2007, seven agents provided the course.

With the leadership of Mr. Michael Rupured and Dr. Joan Koonce FACS Agents in Georgia have offered a total of eight ten-hour workshops, for FACS, social studies, and other teachers with an interest in teaching financial literacy through the Financial Literacy for High School Students Teacher Training Workshops. A total of 48 teachers have received one PLU for participating in the training. Evaluations reveal that teachers were pleased with the workshop and that their confidence in teaching the content related to the six Georgia Performance Standards (SSEPF1 through SSEPF6) increased significantly as a result of the workshop.

Moreover, the trainings have generated net proceeds of \$4,320 for local programs. Workshops involving more than 28 FACS Agents were conducted in Tifton (5/31 & 6/1), Sandersville (6/4-5), Columbus (6/7-8 & 10/23-24), Savannah (6/11-12), Cartersville (6/13-14), Watkinsville (7/11-12), and Cordele (9/11-12). Mr. Rupured and Dr. Koonce also provided training at each of the four FACS district meetings. Additionally, either Mr. Rupured and Dr. Koonce was present on the first day of each workshop in case of questions agents couldn't answer.

Michael Rupured took the leadership role this year for 4-H judging. He along with Joan Koonce judged HACE projects at all four District competitions this year and submitted a one-page

summary to the state 4-H office of my overall comments for the demonstrations with suggestions for improving scores. The goal is to improve the quality of demonstrations and to encourage participation in this area by more 4-H'ers.

Michael Rupured continued to have a role involving HACE student experience in extension. As a result of his guest lectures delivered this year in HACE classes, a number of HACE students are working with UGA Cooperative Extension in various ways. Two students (Amy Vedder and Bailey Gustafson) will develop the 2008 4-H Consumer Judging project as an HACE 3010. Matt Godleski will develop a Georgia version of the error-riddled PowerSaves program for use by county agents, and will also intern with Denise Everson, FACS Agent for Clarke and Oconee Counties in the spring. Glennis Nash is working with 4-H staff to gain practical experience toward becoming a 4-H Agent. Carrie Johnson developed the 2007 4-H Consumer Judging Competition as part of a 3010 last spring.

Mr. Rupured reported that due primarily to teaching by Consumer Financial Literacy Program educators, UGA Cooperative Extension reached more people with financial literacy programs in 2005 than in any year since at least 1990 (69,795 face-to-face contacts reported in GA Counts for 2005). Less than half that number were reached in 2006 (31,712), due to the absence of CFLP educators. For 2007, UGA Cooperative Extension has reached nearly 63,000 individuals (reported in GA Counts as of 12/4/07) and by the end of the year will likely top the number of contacts reported in 2005. This represents a phenomenal increase in financial literacy programming by state-funded agents across all three program areas (ANR, 4-H and FACS). Of particular interest is the increase in phone contacts, from 290 in 2005 to more than 730 in 2007 and the increase in contacts reported by ANR Agents (from 429 last year to more than 1,300 in 2006).

g. Karen Tinsley

Karen Tinsley continues to serve as the Program Coordinator for the Georgia Initiative for Community Housing (GICH), a three-year housing education and technical assistance for cities in Georgia. At full capacity in 2007, in the third year of the program, GICH served 15 communities (five in each of the first, second, and third years) and helped to fashion solutions to their community's housing needs.

The Housing and Demographics Research Center (HDRC) is continuing to partner with the Georgia Department of Community Affairs (DCA) and the Georgia Municipal Association in offering GICH. GICH is primarily supported through in-kind time contributions of faculty and staff from the three partnering organizations. The Georgia Power Company is the main financial sponsor of this program, contributing \$100,000 over four years and is expected to continue donating \$25,000 annually. Matching these funds, HDRC continues to administer a three-year (FY 2006 – FY 2008) USDA Rural Community Development Initiative grant, totaling \$75,000. The Wachovia Foundation and Atlanta Gas Light (AGL)Resources have donated funds for next year.

As the GICH program coordinator, Karen Tinsley leads the program planning committee. Development of the program curriculum is an ongoing process and every retreat agenda is redesigned each year. GICH's centerpiece is a series of facilitated retreats. In 2007, two retreats

were held, in which community housing teams came together for facilitated work sessions and targeted assistance. Curricula developed:

Freshmen Team Agenda. Georgia Initiative for Community Housing retreat – February 27-28, 2007, Macon Centreplex. Macon, GA.

Sophomore Team Agenda. Georgia Initiative for Community Housing retreat February 27, 2007, Macon Centreplex. Macon, GA.

Junior Team Agenda, Georgia Initiative for Community Housing retreat – February 28, 2007, Macon Centreplex. Macon, GA.

Freshmen Team Agenda. Georgia Initiative for Community Housing retreat – August 21-23, 2007, North West Georgia Trade and Convention Center, Dalton, GA.

Sophomore Year Team Agenda. Georgia Initiative for Community Housing retreat - August 21-22, 2007, North West Georgia Trade and Convention Center, Dalton, GA.

Junior Team Agenda, Georgia Initiative for Community Housing retreat – August 22-23, 2007, North West Georgia Trade and Convention Center, Dalton, GA.

Dr. Tinsley, Associate Director of the HDRC, and Dr. Tom Rodgers, Professor Emeritus, provided technical assistance at the Economic Development Workshop - Georgia Initiative for Community Housing: Helping Your Community Meet Its Housing Needs - 9th Biennial Family Connection Conference, Community Improvement: Tools of the Trade held at the Classic Center. Athens, GA. Oct. 24-26, 2007.

The HDRC faculty Drs. Karen Tinsley, Tom Rodgers, Anne Sweaney, Andy Carswell, and Russell James) partnered with the U.S. Department of Housing and Urban Development to (HUD) convene Housing for All Georgians: A Call to Action conference on Sept. 25th, 2007. UGA is the only institution of higher education that has signed on to HUD's Call to Action and with the success of this conference, will be cited as a national leader in the effort to remove regulatory barriers to the development of affordable housing. The conference featured three panel sessions, 20 speakers and moderators, and 221 attendees. The information shared has been made public by a website developed by the HDRC staff accessible via <http://www.fcs.uga.edu/newfacs/hace/hdrc/symposium.html>.

h. Pam Turner

During this reporting period, Dr. Turner, as our Extension Housing Specialist developed and presented programs in home maintenance: protecting your investment, steps on the path to home ownership, housing and environment, homebuyer education training, mold prevention, essentials for healthy homes practitioners. Because of her expertise in the area of housing issues including homeownership, water conservation, and mold prevention, she developed educational materials to be used throughout Georgia by extension agents in these areas. She also was invited to serve

on the University of Georgia's Task Force on Water Conservation.

4. Editorial and Review Professional Contributions

Housing and Consumer Economics Faculty served on the editorial review boards of:

Financial Counseling and Planning (Palmer, Goetz, Nielsen)
The Forum for Family and Consumer Issues (Rupured)
Housing and Society (Sweaney, Atilés)
The Journal of Extension (Atilés)
Journal of Consumer Affairs (Cude, Nielsen, Goetz, Mimura, Palmer, Sweaney)
Journal of Consumer Education (Cude, Marlowe, Palmer)
Journal of Family and Economic Issues (Mauldin, Mimura)
Proceedings of the Eastern Family Economics Resource Management Association (Cude, Koonce, Mimura)
Health Education & Behavior (Atilés)
Human Organization. Journal of the Society for Applied Anthropology. (Atilés)
Education and Information Systems, Technologies and Applications (Carswell)
Public Administration & Management (Carswell)
Housing Education & Research Association (Carswell)
Family & Consumer Sciences Research Journal (Carswell)
Journal of the Community Development Society (Carswell)
Journal of Consumer Education (Cude)
International Journal of Consumer Studies (Cude)
Marketing and Public Policy Annual Conference (Cude)
International Journal of Retail and Distribution Management (Cude)
Journal of Family and Economic Issues (Goetz, Nielsen)
Association for Financial Planning and Education (Goetz)
Academy of Financial Services (Goetz)
Journal of Real Estate Finance and Economics (Zahirovic-Herbert)
Journal of Housing & the Built Environment (James)
Applied Economics (James)
Advances in Consumer Finance Research (Koonce)
The Forum for Family and Consumer Issues.
Kappa Omicron Nu FORUM (Nickols)
Journal of Family and Consumer Sciences (Nickols)
2008 ACCI Conference (Nielsen)
Southern Economic Journal (Sabia)
Journal of Policy Analysis and Management (Sabia),
Contemporary Economic Policy (Sabia)
Economics of Human Biology (Sabia)

5. Leadership in Professional Organizations

a. Jorge Atilés

Housing Education and Research Association (HERA). Formerly the American Association of Housing Educators (AAHE):

2007-2008: President-Elect
2004-2005: Executive Board
2004: Reviewer, Tessie Agan Student Paper Competition
2004-2005: Nominating Committee
2000-2003: Board Member and Regional Director
2003: Design of an Exhibit for the Association
1999-2005: Nominating Committee
1991-Present: Member

American Association of Family and Consumer Sciences (AAFCS)
2006-Present: Task Force for Program Advancement, Member
2005: International Year of the Family Committee, Member
1999-Present: Member

Georgia Association of Family and Consumer Sciences (GAFCS)
2004-2005: Member of the Nominating Committee
2002-2004: Vice-President for Development
1999-Present: Member

Other service to the profession:

Atiles, J.H. (2007). The National Academies: Advisors to the Nation on Science, Engineering, and Medicine. Outcome: Completion of questionnaire regarding work in doctorate programs, career experience, and important characteristics of doctoral programs.

b. Andrew Carswell

University's representative to the Georgia Real Estate Fraud Prevention and Awareness Coalition
Athens Home Builder Association member
(Co-)Membership Director, Housing Education and Research Association ("HERA")
Member, Urban Affairs Association
Member, University Round Table
Member, Economic History Association
Member, Housing Statistics Users Group
Member, Association of Public Policy Analysis & Management

Other service to profession:

Reviewer for Fisher, R. L. (2007). Making science fair: How can we achieve equal opportunity for men and women in science? Lanham, MD: University Press of America. (reviewer)
Member, Athens-Clarke County Human & Economic Development Vision Committee, 2007.

c. Swarn Chatterjee

American Council on Consumer Interests
Academy of Financial Services
Financial Management Association

Mid Western Finance Association

Other service to profession:

Chair and Discussant for session titled *Analyses of Social Security Related Issues* for the Academy of Financial Services Annual Meeting (2007), Orlando, Florida.

d. Brenda Cude

Serving the second year of a three-year term on the Board of Directors of the Insurance Marketplace Standards Association, a voluntary nonprofit organization created to promote consumer protection and service through high ethical standards in the life insurance, long-term care insurance, and annuity products industry. Attended three board meetings and participated in five conference calls.

Appointed as the public member of the American National Standards Institute–Conference for Food Protection Accreditation Committee; reviews accreditation procedures for certified food managers. Meets twice a year, once by conference call and once in person.

Other service to profession:

Associate Director for Personal Financial Literacy, University of Georgia Center for Economic Education. Arranged two on-campus workshops; The Stock Market Game training (Spring 2007) and Virtual Economics (Fall 2007).

Director of Research, University of Georgia Housing and Demographics Research Center.

Current American Council on Consumer Interests Committees: Chair of Master's Thesis Committee, 2005-2008.

National Association of Insurance Commissioners Consumer Participation Program, 1994-present; Member, Board of Directors, 1996-present.

e. Joseph Goetz

Member, Society for Financial Service Professionals (SFSP)

Member, American Council on Consumer Interests (ACCI)

Member, Academy of Financial Services (AFS)

Member, Financial Planning Association (FPA)

Member, Association for Financial Counseling and Planning Education (AFCPE)

Other service to the profession

Georgia Federal Credit Union Campus Advisory Board
Working with FPA Georgia to develop service project to assist low-income families who are part of the Habitat for Humanity Program
Consulting with Tom Warshauer of San Diego State University and others to bring the financial planning major into top universities across the country.

f. Nathan Harness

Faculty Advisor of Student Financial Planning Association. As faculty advisor he has more than doubled the membership of this organization and worked with the students to get together a better speaking panel and develop a website. We feel this organization will serve as a networking organization and teaching platform for current issues in financial planning.

Served as Expert Topical Reviewer for extension FACTS sheets:
“Before You Invest” and “Insurance: Necessity or Nuisance”

Other service to profession:

Harness, Nathan (2007, October). Chair and Discussant for session titled Commodity Futures Prices and Exchange Rate Valuations for the Academy of Financial Services Annual Meeting, Orlando, FL.

g. Velma Zahirovic-Herbert

Member, American Economic Association (AEA)
Member, American Real Estate Society (ARES)
Member, Southern Economic Association (SEA)
Member, American Real Estate and Urban Economics Association (AERUEA)

g. Russell James

Founding member and coordinating committee member of the private rental sector working group of the European Network of Housing Researchers
Member, Housing Education and Research Association (HERA)
Member, American Council on Consumer Interests (ACCI)
Member, European Network of Housing Researchers (ENHR)
Member, American Economic Association (AEA)
Member, Association for Research on Nonprofit Organizations and Voluntary Action (ARNOVA)

h. Joan Koonce

Member, Association for Research on Nonprofit Organizations and Voluntary Action
Peach County Housing Education and Long-term Planning (HELP) workshop committee
Member: Association for Financial Counseling and Planning Education

Member: National Extension Association of Family and Consumer Sciences
Member: Georgia Extension Association of Family and Consumer Sciences

PowerPoint Presentation Reviews

The following High School Financial Literacy Teacher Training PowerPoint presentations:

Introduction

Monetary and fiscal policy

Entering the workforce

Using the National Endowment for Financial Education High School Financial Planning Program®

Financial service institutions and investments

Insurance and risk management

Decision-making and personal spending choices

The costs and benefits of using credit

i. Teresa Mauldin

Member, American Council on Consumer Interests (ACCI)
Board of Directors, 2007-2010

j. Yoko Mimura

Member, American Association of Family and Consumer Sciences (AAFCS)

Member, American Council on Consumer Interests (ACCI)

Member, Association for Public Policy Analysis and Management (APPAM)

Member, International Federation of Home Economics (IFHE)

Member, Population Association of America (PAA)

k. Diann Moorman

Member, American Council on Consumer Interests (ACCI)

Member, Association of Financial Counseling, Planning and Education (AFCPE)

Faculty Advisor, HACE Graduate Student Club

Co-Faculty Advisor, Society of Leadership and Success

l. Sharon Nickols

Member, American Association of Family and Consumer Sciences (AAFCS)

Member, Georgia Association of Family and Consumer Sciences (GAFCS)

Member, International Federation for Home Economics (IFHE)

Member, National Council on Family Relations (NCFR)

Member, Kappa Omicron Nu (FACS honorary)
Member, Phi Upsilon Omicron (FACS honorary)
Fulbright Alumni Association

Other service to profession:

Chair, Accreditation Site Visit Team, Department of Family and Consumer Sciences, Stephen F. Austin University, February 2007.

Chair, Task Force on the Body of Knowledge, American Association of Family and Consumer Sciences, 2002-present

Chair, Centennial Celebration Committee, Georgia Association of Family and Consumer Sciences, 2006-2008

m. Robert Nielsen

Committee member, Robert O. Herrmann Ph.D. Dissertation Research Award Committee, American Council on Consumer Interests (ACCI), Chair in 2008
Member, American Council on Consumer Interests (ACCI)
Member, National Council on Family Relations (NCFR)
Member, Association for Public Policy Analysis and Management (APPAM)

n. Lance Palmer

Member, Association for Financial Counseling, Planning, and Education (AFCPE)
Member, American Council on Consumer Interests (ACCI)
Member, Financial Planning Association (FPA)
Member, Academy of Financial Services (AFS)
Member, Georgia Federal Credit Union Campus Advisory Board

o. Michael Rupured

Executive Director, Eastern Family Economics and Resource Management Association (EFERMA)
Member, Association for Financial Counseling and Planning Education, (AFCPE)
Member, National Extension Association Family and Consumer Sciences (NEAFCS)
Member, Georgia Extension Association Family and Consumer Sciences (GEAFCS)

p. Joseph Sabia

Member, American Economic Association (AEA)
Member, Southern Economic Association (SEA)
Member, Western Economic Association (WEA)
Member, Association for Public Policy Analysis and Management (APPAM)

Member, American Society of Health Economists (ASHE)
Member, Population Association of America (PAA)

q. Anne Sweaney

President, Housing Education and Research Association (2006-07) (HERA)
Member of the Board of Directors, Consumer Representative, Manufactured
Housing Research Alliance
Member, American Association of Family and Consumer Sciences (AAFCS)
Member, Georgia Association of Family and Consumer Sciences (GAFCS)
Member, Phi Upsilon Omicron Alumni
Member, Association of Home Equipment Educators
Member, National Association of Home Builders
Women's Council
50+ Housing Council
Vice Chair for Technology Transfer, University Consortium of Housing Research

Centers

Member, OneAthens Affordable Housing Initiative Implementation Team
Was appointed by Mayor Heidi Davison as one of 16 community members to the Local
Redevelopment Committee to determine the use of the Navy Supply School property.

r. Karen Tinsley

Other service to profession:

Tinsley, K. Paper discussant: Privatization and Public Transport Labor Earnings and
Employment in the U.S. by Bin Wang. Labor Market Consequences. 77th Annual Southern
Economic Association Conference. New Orleans Marriott, New Orleans, LA. November 18-21,
2007.

s. Pamela Turner

Chair, Extension Section, Housing Education and Research Association
Member, American Council on Consumer Interests
Member, National Extension Association of Family and Consumer Sciences
Member, Georgia Extension Association of Family and Consumer Sciences
Ad hoc reviewer, *HERA Tessie Agan Student Paper competition*
Ad hoc reviewer, *HERA research papers*
Ad hoc reviewer for Gutter, M.S. & Pearl, V. (2007, December). How to Prevent Foreclosure on
Your Home. University of Florida Cooperative Extension (FC53227).

Other service to the profession:

Board Member, Alliance Credit Counseling, Charlotte, NC

6. Active Service/Outreach Grants/Contracts in 2007, Total (\$1,457,808)

External (\$1,416,937)

Atiles, J.H. Family Connection Community Collaborate. Family Connection Partnership, Inc. (07/01/2007-06/30/08), \$20,000.

Atiles, J.H. and Turner, P.R. Eliminating Lead Poisoning in Underserved Rural Communities in the United States. National Center for Healthy Housing, (09/14/07- 08/31/08), \$27,190.

Guillebeau, P. and Atiles, J.H. IPM i n Multi-Family Housing. National Center for Healthy Housing, (09/14/07-02/22/08), \$4,000.

Nielsen, R.B., & Atiles, J.H. My Medicare Matters in Georgia. National Council on the Aging, Access to Benefits Coalition, and AstraZeneca Pharmaceuticals, (11/01/07-12/31/07). Received \$31,556 (in-kind) as of 12/31/2007 based on agents' ability to commit to this program. \$99,176.

Nielsen, R. & Rupured, M., Personal Finance Training for Georgia High School Teachers. National Council on Economic Education, (01-01/07-09/07/07), \$13,645.

Rupured, M. Training for Military Spouses, Association for Financial Counseling and Planning Education, (07/01/07-12/31/07), \$708.

Rupured, M. Promotion of the High School Financial Planning Program, National Endowment for Financial Education, (01/01/07-12/31/07), \$3,500.

Vaughn, B., Parks, S., Martin, J., Koonce, J., & Rupured, M., Georgia's College Goal Sunday Lumina Foundation , (01/01/07-12/31/07), \$125,600.

Sweaney, A.L., Rodgers, T., Tinsley, K. Co sponsorship agreement in support of the Housing for All Georgian's: A Call to Action symposium U.S. Department of Housing and Urban Development Atlanta Regional Office, (05/07 – 09/07), \$1,000.

Tinsley, K., Rodgers, T. & Warren Jr., R. S. Barriers to Workforce Housing and Economic Self-Sufficiency in the Rural South – Office of Vice President for Public Service and Outreach - Poverty and the Economy UGARF grant program 2006, (01/06-05/07), \$17,000.

Sweaney, A.L., Rodgers, T., Tinsley, K. Manufactured Housing: Expanding Housing Options for Georgians' Families – Office of Vice President for Public Service and Outreach - Poverty and the Economy UGARF grant program 2007, (01/07-05/08), \$16,754.

Tinsley, K., U.S. Department of Housing and Urban Development Atlanta Regional Office. Co

sponsorship agreement in support of the Housing for All Georgians: A Call to Action symposium, (05/17/07), \$1,000.

Tinsley, K., Georgia Initiative for Community Housing – Bank of America letter of request – Pending - \$30,000 (submitted 09/06/07).

Tinsley, K., Georgia Initiative for Community Housing - Wachovia Foundation Community Needs Grant, \$15,400.

Tinsley, K., & Rodgers, T. Georgia Initiative for Community Housing – AGL Resources letter of request , \$15,000.

Turner, P.R., ECHO (Education, Counseling and Housing Outreach). U.S. Department of Housing and Urban Development, Housing Counseling Grant; (10/01/07-09/30/08), \$23,615.

Turner, P.R., Homebuyer Education, Georgia Department of Community Affairs, (07/01/07-6/30/08), \$1,200.

Turner, P.R., Atilas, J. H., & Guillebeau, P., National Center for Healthy Housing Training Partner Agreement, (03/01/07-09/14/08), \$40,987

Grants extending from previous year:

Atilas, J.H. Healthy Housing Training Grant., National Center for Healthy Housing, (10/01/06 - 09/30/07) \$5,000.

Atilas, J.H. Leadership Georgia Program, President's Venture Fund, University of Georgia Partners Program, (01/01/07 – 12/31/07), \$2,500.

Atilas, J.H. Natural Gas Education, Georgia Public Service Commission & Atlanta Gas Light, (11/01/06-04/30/07), \$536,778.

Atilas, J.H. & Worley, J. Energy Efficiency in Rural Housing (Energy Conservation in Agriculture), Georgia Environmental Facilities Administration (GEFA), (10/01/06 - 09/30/07), \$16,645.

Atilas, J.H. Radon Education Program, Georgia Department of Natural Resources, Pollution Prevention Assistance Division, (10/01/06-09/30/07), \$192,000.

Atilas, J.H. Healthy Homes for Georgia, U.S. Department of Agriculture (USDA), Cooperative State Research, Education, and Extension Service (CSREES), (04/01/06-03/31/07), \$9,999.

Fertig A.R. & Bachtel, D.C. Exposing Persistent Health in Georgia, (01/01/2007-12/31/2008),

\$25,690.

Bachtel, D.C. Community Assessment: An Early Head Start Perspective, Clarke County Early Head Start, (01/01/2007-03/27/2007), \$2,500.

Bachtel, D.C. Habersham County Community Assessment, Habersham Board of Education, (02/01/2006-06/18/2007), \$3,000.

Glass A.P. & Bachtel, D.C. Public Health and Older Georgians: Health Disparities, University of Georgia, Institute of Gerontology, (03/01/2007-05/01/2007), \$3,500.

Bachtel, D.C. Chatham County Demographic Projections Analysis, Chatham County and Savannah City Board of Education, (10/01/2007-10/31/2008), \$45,000.

Bachtel, D.C. Addressing the Changing Demographic Profile of Georgia Website, University of Georgia, Office of the Vice President for Public Service and Outreach, (05/01/2007-09/31/2007) \$4,500.

Gale, J., Goetz, J., Bermudez, M., & Burwell, S. Creating a conjoint financial counseling and couple counseling treatment model for couples on the threshold of poverty, Office of the Vice President for Public Outreach, UGA, (01/07-05/08), \$23, 050.

Koonce, J., Mauldin, T., Mimura, Y., & Rupured, M. Intergenerational Transmission of Savings Behavior and Family Communications, Take Charge America Institute,(10/1/06-9/30/07), \$3,500.

Koonce, J., Palmer, L., & Goetz, J. A Service Learning Income Tax Assistance Partnership in Athens, University of Georgia SEGUE grant, (Spring 2007), \$4,500.

Tinsley, K., Georgia Initiative for Community Housing - Rural Community Development Initiative Grant - USDA Rural Development (10/05- 10/08), \$75,000.

Rodgers, T. & Tinsley, K. City of Moultrie Housing Employee Survey. Southwest Georgia Regional Development Center, (Nov. 2006 – July 2007), \$8,000.

Internal (\$40,871)

Jordan, J., Zahirovic-Herbert, V., Chatterjee, S., & Anil, B., Why Do Dropouts Happen? Exploring Education, Homeownership and Poverty, Office of the Vice President for Public Service and Outreach, Poverty and the Economy Faculty Research Grants Program, The University of Georgia, (10/01/07-12/31/08), \$19,321,

Nielsen, R. B. Developing an undergraduate research methods course with a service-learning component, University of Georgia, Office of Service Learning, (10/07-12/08), \$2,500.

Nielsen, R. B., Roberts, T. Gibson, S., Chapman, S., Enhancing the awareness of the causes and consequences of persistent poverty in five Southwest Georgia counties, Athens, GA: University of Georgia College of Agriculture, (08/01/07–05/31/07), \$13,050.

Nielsen, R. B. (2006). Supporting the data needs of the Colquitt County Poverty Task Force. Athens, GA. University of Georgia Vice President's Office for Public Service & Outreach. \$6,000.

Grants Submitted:

Koonce, J., Chapman, S., & Gibson, S. Smart Investing at Your Library, NASD investor Education Foundation, (02/1/08-02/28/08), \$26,409, not funded.

Tinsley, K. The Impact of the Georgia Planning Act on the Production of Affordable Housing. Georgia State Trade Association of Non-Profit Developers, (01/02/08-04/30/08), \$6,000, submitted in 2007, funded.

Turner, P.R., Healthy Homes for Georgia 2008. Healthy Homes Partnership – Alabama Cooperative Extension System, (01/01/08-12/31/08), \$5,500 Pending.

II. PROGRESS IN STRATEGIC PLANNING

A. Attained Goals

On September 30, 2004 the Department adopted new goals for the coming five years. These goals were divided up into three major themes for the department. Goals were enumerated under each theme as well as a strategy for success.

In September, 2007 at our Housing and Consumer Economics Fall Faculty Planning Meeting the review of the Goals were discussed. At the meeting the faculty and staff divided into groups and reviewed the goals listed below and offered updates. Throughout the year each goal was revised. Our strategic plan was to finalize our five-year goals by the end of the academic year.

Theme One: Building the New Learning Environment

Goal One: Enhance the physical environment and capabilities to meet our needs

One of the biggest challenges faced by our Department continues to be the constraint of being housed in four different buildings. Not much progress can be made unless we secure funding for a new building. The present arrangement of faculty and staff offices has been workable with the aid of computer technology. Faculty teach in Dawson Hall and other buildings on campus. The solution to the inefficient space allocations and the limitations this places on collaborative work and communication within HACE and among departments of the College, as well as access of students to faculty, is the proposed new building. The scarcity of space for research, public service/outreach programs, and faculty offices has been exacerbated by the growth in enrollment,

the development of new programs of study, and the allocation of several new positions to the Department.

As the College secured office space in Barrow Hall to house TMI interior design labs and faculty offices and FDN labs and office space. With this change, office and lab space will be available in Dawson Hall. Discussions followed to monitor this space for use in our department. It was felt that the space on the third floor of Dawson Hall would be a good space for our Family Financial Planning program. Remodeling of current space in the department was discussed in the Housing and Demographics Research Center and the Consumer Research Center. Air quality equipment that was installed in the Consumer Research Center has improved air quality in that space.

Goal Two: Improve the undergraduate experience

The Department of Housing and Consumer Economics strives to constantly improve the experience of our undergraduate students. During the current reporting period many changes were made to benefit the experience of our undergraduates.

Dr. Brenda Cude continued the role of Undergraduate Coordinator and has worked to make certain that class offerings and curriculum changes happen as efficiently as possible. Diane Costyn continued as our part-time academic advisor. Her work has proven to be an enormous asset to the department and to the students. She not only advised intended majors, but works with Dr. Cude on areas of curriculum management for our majors. She works closely with the management of the Consumer Journalism program including review of applications twice a year.

Our HACE website has been a priority during this reporting period. Nikki Williams, an Administrative Associate I, has assumed the role as our webmaster in the Department. The entire website has been revised. Our FACS computer lab staff has made changes in staff during the year, and with the hiring of Jimmy Hansen, our revised website is up and running. We kept in mind with this new development, of who our audience is and how we can better serve them. Our website was to be revised in the College.

The Family Financial Planning program at the University of Georgia prepares students to become client-focused, professional financial planners. The underlying mission of the program is to advance the financial well-being of individuals and families. Graduates with a major in Family Financial Planning at UGA have met CFP Board of Standards' education requirements and are eligible to sit for the CFP® Exam.

In the second year of the Family Financial Planning major has seen several changes. Two additional faculty members were hired. Nathan Harness, a new Assistant Professor in Family Financial Planning started his position in August, 2007. Swarn Chatterjee, another new Assistant Professor joined our faculty at our Griffin campus. Both Drs. Harness and Chatterjee are graduates of Texas Tech University. They bring their unique expertise into the major. The

major has doubled in enrollment during this reporting period. Faculty and students recruit across campus which has grown the program.

Again, this is the second year the emphasis in Residential Property Management has been approved. With the addition of Dr. Russell James to the housing faculty the RPM faculty is now complete. The following new courses have been added to the curriculum: HACE 3350, Introduction to Residential Property Management; HACE 4320, Legal Issues in Residential Property Management; HACE 4330, Leasing Strategies in Residential Property Management; HACE 5310, Managing Nonprofit and Special Community Housing; HACE 5320, Residential Property Management Technology & Simulation; HACE 5330, Multifamily Housing and Society. Residential Property Management is one of the fastest growing areas in the field and few academic institutions provide any training in this particular topic. The addition of this emphasis will better prepare HACE graduates to enter the job market. The Department of Housing and Consumer Economics has received \$175,000 to support curriculum development and Residential Property Management faculty travel from the National Apartment Association.

Finally the department has sought to continue to increase the experience of undergraduate students by incorporating service learning projects into several HACE courses. The FFP program has added several interactive programs. Their program with the University Employees' Federal Credit Union (a division of Georgia Federal Credit Union) which provided financial planning seminars. Students in the FFP program and in the Student Financial Planning Club work with the Volunteer Income Tax Assistance (VITA) during this year. This activity was supported by a grant from the University Employees' Federal Credit Union. Service-learning projects were added to HACE 4210 and HACE 3250 by Dr. Lance Palmer.

Dr. Brenda Cude taught a freshmen seminar course which targeted freshmen entering the university. Revisions of other classes were made in HACE 2100, 3150, 3100. Drs. Anne Sweaney and Teresa Mauldin revised the Washington, D.C. study tour course to include a companion course, HACE 4900 The Political Context of Housing and Consumer Economics.

Dr. Sharon Nickols provided a special topics course, HACE 4900 Exploring the History of Family and Consumer Sciences. The course included extensive reading, discussion focusing on critical analysis and synthesis, and individual student research projects results in papers in posters for exhibit at a professional meeting.

Goal Three: Enhance the professional development of faculty and staff

An effort has been made this year to invest in faculty development by providing funding for faculty members to travel to various academic conferences and professional meetings. Faculty members traveled to: Housing Education and Research Association Annual Conference, Ithaca, NY; Marketing and Public Policy Annual Conference, Long Beach, CA; Academy of Financial Services Annual Conference, Salt Lake City, UT; Association for Research of Non-profit Organizations and Voluntary Action Annual Conference, Chicago, IL; American Council on Consumer Interests, Columbia, MO; Association for Public Policy Analysis and Management Annual Conference, Madison, WI; Certified Financial Planners' Program meeting at the National

Financial Planning Association Annual Conference, Nashville, TN; Certified Financial Planning Board's National Program Director's Conference, Las Vegas, NV; Western Economic Association International Conference, San Diego, CA; National Outreach Scholarship Annual Conference, Columbus, OH; Eastern Family Economics Resource Management Association Conference, Knoxville, TN. Helping to defray the cost of faculty travel encourages increased participation in the field and provides critical networking opportunities.

Goal Four: Enhance the graduate program

New this year, the non-thesis M.S. option was available for students who wish to pursue careers in financial services, particularly as financial planners. This option is for M.S. students who do not intend to undertake doctoral studies upon completion of the M.S. The program of study for the non-thesis option is similar to that of the program of study for the thesis option; however, in lieu of a thesis, the student will complete a three-hour practicum. The student's committee will review the student's portfolio of work from his or her practicum experience and evaluate it based on its comprehensiveness, completeness, and appropriateness relating to professional work in the student's respective area of interest.

The department made a concerted effort to provide graduate students with the opportunities to travel to conferences and professional meetings. Graduate students were able to attend ACCI, AFCPE, EFERMA, and HERA. This funding comes from the department and faculty research grants,

Goal Five: Obtain more diverse faculty, staff and student body

The Department of Housing and Consumer Economics minority enrollment is approximately 16 percent for undergraduate students and 50 percent for graduate students. These numbers reflect a higher percentage of minorities than the university as a whole.

Theme Two: Maximizing research opportunities

Goal One: To be recognized for high quality research in Housing and Consumer Economics and increase the external funding for this research

During the reporting period external grants submissions and awards has increased. Faculty have research submitted and have received funding from many national organizations, in addition to provide foundations.

Faculty research productivity has increased tremendously in the past few years. Seventeen articles have been published by HACE faculty and even more articles have been submitted and are either forthcoming or under review at various peer-reviewed publications. For example, articles by HACE faculty have appeared in the following journals during 2007: Loyola Consumer Law Review, Housing & Society, Journal of Personal Finance, Journal of Consumer Education, Journal of Consumer Affairs, Journal of Policy Analysis and Management and several others. Faculty members have also received grant funding from a variety of

organizations including but not limited to United Way of Metro Atlanta, the National Endowment for Financial Education, the U.S. Department of Agriculture, the Georgia Department of Human Resources, the Employment Policies Institute and the Governor's Office of Consumer Affairs.

Our departmental faculty reviewed this goal in a fall faculty meeting and felt we had made great stride in this area. Joe Sabia was invited to testify before a senate subcommittee because of his research on minimum wage. Other faculty are invited to serve as experts in their areas of housing, consumer economics and financial planning.

Review of this goal resulted in discussions of the establishment of a HACE Research Award. Faculty felt it was important that faculty are recommended for their accomplishment. Details of these guidelines are in the preliminary stages.

Future goals to produce high quality research include the development of an on-campus consulting center, STATA becoming the standard statistical package for the department and the college, identify areas of concentrated research, identify critical research needs and opportunities, identify and target top journals in specific areas, and the need for a college level grants editor.

Theme Three: Being competitive in the global environment through serving Georgia

Goal One: Increase international opportunities for students and faculty

Sharon Nickols participated in the Reframing Home Economics for Future Progress “think tank” hosted by the Department of Home Economics and Crafts Sciences, University of Helsinki, Helsinki, Finland. She was one of only three individuals from the U.S. that were invited. She prepared “Reflections from the United States” background paper and contributed to the review of IFHE statement regarding the future of home economics, as well as engaging in discussion with international leaders. As a result of Dr. Nickols contact at the University of Helsinki during this conference, she invited a visiting scholar Dr. Kaija Turkki to come to the University of Georgia in June of 2007 to work on research efforts. While here she gave several guest lectures to our summer classes.

Several of our faculty were invited to present research internationally. Dr. Joe Sabia attended the Health Economic World Congress in Copenhagen, Denmark. Dr. Brenda Cude participated in the Home Economics Institute of Australia Conference, Sydney, Australia. Dr. Russell was invited to present his research at the European Network of Housing Researchers International Conference on Sustainable Urban Areas in Rotterdam, Netherlands. Faculty continue to be invited to present their research internationally.

The journals that HACE faculty members have published in and served as reviewers for have more than doubled during 2007. Many of these journals are top journals in the field.

Students in HACE are able and encouraged to participate in any of the study abroad programs

offered in the College of Family and Consumer Sciences. Last year students participated in the Washington, D.C. Study Tour and the London Study Abroad programs. All FACS study abroad courses are available to HACE students.

Goal Two: Conduct a comprehensive need assessment of the outreach delivery system in the area of Housing and Consumer Economics

Robb Nielsen, Jorge Atilas, Pamela Turner and Michael Rupured worked closely with the FACS Program Development Specialists last year to survey FACS Agents to identify issue areas and focus topics for HACE Extension programs.

During 2007, a change was implemented in HACE Extension. Joan Koonce was reassigned to a position as a Family Financial Management Specialist. Joan's expertise in this area has been welcomed and her work with low-income citizens of Georgia has benefited the programs throughout the State. Robb Nielsen was transferred to an academic position within the Department. He has been an asset to the consumer economics area where he teaches and conducts research.

Joan Koonce, Robb Nielsen and Michael Rupured continued to provide leadership to the issue area entitled economic well-being for individuals and families. Within that issue area, the focus topics are consumer debt and bankruptcy; consumer fraud prevention and recourse; financial literacy for adults; financial literacy for youth; insurance and risk management; and retirement planning and saving. In housing, Jorge Atilas and Pamela Turner provide leadership to the issue area: healthy, safe and affordable housing environments. The focus topics are renting, buying, and maintaining a home; indoor air quality; residential energy efficiency and conservation; and water quality, conservation, and waste management.

Goal Three: Enhance visibility and increase connections with stakeholders in the State of Georgia and the nation.

The department has had great success in letting people know that HACE is the Place! The Day at the Capitol allowed students in several HACE classes to spend time talking with state legislators, lobbyists and legislative aides about the policy-making process. This day long event has been a tremendous success for the department and has helped to increase our visibility throughout the state.

Faculty participation in state groups such as Georgia Consortium, Georgia DOE, links with state government, Georgia Center for Economics Education, link with state-level organizations like FPA and SOCAP have enhanced our visibility. Our HDRC Advisory Board and FFP Advisory Board have remained active. Those members have gotten the word out about our programs and increased visibility in the business/private sector.

The Georgia Initiative for Community Housing (GICH) is a joint program of the University of Georgia Housing and Demographics Research Center, the Georgia Department of Community Affairs, and the Georgia Municipal Association and is funded by the Georgia Power Company,

the Wachovia Foundation, and the USDA Rural Development. The initiative consists of three major components: a series of facilitated retreats, designed to allow communities to fashion solutions to their housing need, the opportunity to attend related workshops, and ongoing, targeted technical assistance. This collaboration with various agencies and communities throughout the state will certainly raise the profile of the HDRC as well as the Department of Housing and Consumer Economics

Anne Sweaney, Tom Rodgers, Andy Carswell and Debbie Phillips have attended a variety of fundraisers for the Property Management program. This time has been invaluable for the department to make contact with the top people in the industry and spread the word about HACE.

Anne Sweaney was invited to present the recently developed RPM area of emphasis to the National Apartment Association in Orlando.

B. New/Revised Goals Adopted

Faculty in the department began the process of brainstorming new goals at the Fall Faculty Retreat. In the coming year the faculty will work to redefine the departmental goals. The following is a list of suggestions about new emerging goals and concerns for the department:

- Physical space for financial counseling
- Look for ways to provide online instruction
- Review the orientation of our graduate program
- Find ways to deal with the physical space limitations
- Get writing classes for the undergraduates
- Create and promote interdisciplinary dialogue
- Non-Thesis option for graduate students at Gwinnett
- Create a system where we can proactively inform policy makers
- Marketing to external groups and getting our name out there
- Publications in top quality journals
- Graduate students should help with more statistical analysis, get more knowledge earlier
- Acknowledge work and research for initiatives with monetary rewards
- Increase service learning
- Publicize the department more

III. PROGRESS IN ASSESSING UNIT/AREA EFFECTIVENESS

During 2006 the Department of Housing and Consumer Economics performed a Full Assessment of the Consumer Economics, Consumer Journalism and Housing Majors. Along with Dr. Brenda Cude, Undergraduate Coordinator, a further assessment of our programs are underway and will be reported when available.

Consumer Economics

A. Analysis of Data

In the Department of Housing and Consumer Economics faculty are centrally involved in the assessment process. During a series of department meetings the faculty came together to develop multiple measures to be used in the assessment process for the major in Consumer Economics. These assessment methods measure the learning outcomes of the program.

Once the various assessments have been completed the results are reviewed by the appropriate members of the department. The results of the exit survey completed by graduating students are carefully analyzed by the department head and undergraduate coordinator. Because of the sensitive nature of many of the comments, the entire report is not shared with all faculty members. Instead the results are summarized and then shared with the department as a whole. The internship evaluations are assessed by both the instructor of the internship course as well as the department head. Finally, the results of the Certified Financial Planner exam are shared with all instructors of Family Financial Management courses as well as the department head.

1. We established the following conditions for success for each of the learning outcomes.

Learning Outcome	Conditions for Success
<p>1. The students graduating with a major in Consumer Economics will possess an understanding of the theoretical and applied aspects of the field of Consumer Economics.</p>	<p>A. The exit survey includes questions asking students to rate both the strengths and weaknesses of the department in a variety of areas. The average percent who agree that the content of the curriculum is a strength needs to exceed 60%.</p> <p>B. Seventy-five percent of students taking the CFP examination receive passing grades this demonstrates an understanding of the applied aspects of Consumer Economics</p> <p>C. Successful completion of the internship course requires a positive evaluation from the student's supervisor. As a result, 80% of the students must pass the internship class with a grade of satisfactory to signal that this condition has been met.</p>
<p>2. Consumer Economics graduates will comprehend the role economics plays in the lives of families, consumers, communities and public and private sectors.</p>	<p>A. The exit interview and survey provides qualitative information about the student's understanding of the role of consumer economics.</p> <p>B. Students final internship presentations must display an understanding of how economics relates to their job and the customers they seek to serve.</p>
<p>3. Consumer Economics graduates will understand the major consumer issues and related policy questions.</p>	<p>A. Exit interviews with the department head allow time for students to discuss issues that have arisen during their coursework.</p> <p>B. Students final internship presentations must display an understanding of how economics relates to their job and the customers they seek to serve.</p>

B. Findings

Learning Outcome 1: The students graduating with a major in Consumer Economics will possess an understanding of the theoretical and applied aspects of the field of Consumer Economics.

Successfully Attained? yes

Assessment Methods, Criteria and Data Summary

Methods	Criteria	Conditions for Success	Data Summary
Exit Interview	Qualitative evaluation of students comments about their preparedness to enter the workforce following the completion of their degree	Overall positive feedback from students.	Students majoring in Consumer Economics expressed overwhelming positive comments about the strength of the major and their level of preparation for future work. In addition, 62% of students surveyed agreed that the content of the curriculum was a strength of the department and over 80% believed the faculty to be a strength of the department.
CFP Examination	Percentage of students receiving a passing score on the exam	Over 75% of students taking the test receive passing grades	Since the addition of the CFP examination as an assessment criterion no students have taken the exam. The first cohort will be taking the exam this summer.
Internship Supervisor Evaluations	Students receiving a satisfactory grade in the course must have obtained a positive evaluation from their supervisor.	Over 80% of students receive a "satisfactory" in the course	A random sample of grade rolls was reviewed from all three years. This analysis showed that no students received an "unsatisfactory" mark, meaning they all have obtained positive evaluations from their supervisors.

Data Collection Year: 2003-2004, 2004-2005, 2005-2006

Conclusions: The analysis of the existing data shows that the first learning outcome has been successfully attained. Despite the fact that no students have yet taken the CFP exam, the department feels that the other two criteria present strong evidence that graduating students possess an understanding of both the applied and theoretical aspects of the field.

Learning Outcome 2: Consumer Economics graduates will comprehend the role economics plays in the lives of families, consumers, communities and public and private sectors.

Successfully Attained? yes

Assessment Methods, Criteria and Data Summary

Methods	Criteria	Conditions for Success	Data Summary
Exit Interview	Qualitative evaluation of students comments about their preparedness to enter the workforce following the completion of their degree	Overall positive feedback from students.	Students majoring in Consumer Economics expressed overwhelming positive comments about the strength of the major and their level of preparation for future work. In addition, 62% of students surveyed agreed that the content of the curriculum was a strength of the department and over 80% believed the faculty to be a strength of the department.
Internship Evaluations	Students receiving a satisfactory grade in the course must have given a presentation explaining their job description as well as how it relates to their major.	Over 80% of students receive a "satisfactory" in the course	A random sample of grade rolls was reviewed from all three years. This analysis showed that no students received an "unsatisfactory" mark, meaning they all have obtained successfully presented their internship experience to a group of faculty and their peers.

Data Collection Year: 2003-2004, 2004-2005, 2005-2006

Conclusions: Both the exit interviews and internship evaluations demonstrate students' understanding of the role economics plays in the lives of families, consumers, communities and public and private sectors.

Learning Outcome 3: Consumer Economics graduates will understand the major consumer issues and related policy questions.

Successfully Attained? yes

Assessment Methods, Criteria and Data Summary

Methods	Criteria	Conditions for Success	Data Summary
Exit Interview	Qualitative evaluation of students comments about their preparedness to enter the workforce following the completion of their degree	Overall positive feedback from students.	Students majoring in Consumer Economics expressed overwhelming positive comments about the strength of the major and their level of preparation for future work. In addition, 62% of students surveyed agreed that the content of the curriculum was a strength of the department and over 80% believed the faculty to be a strength of the department.
Internship Evaluations	Students receiving a satisfactory grade in the course must have obtained a positive evaluation from their supervisor.	Over 80% of students receive a "satisfactory" in the course	A random sample of grade rolls was reviewed from all three years. This analysis showed that no students received an "unsatisfactory" mark, meaning they all have obtained successfully presented their internship experience to a group of faculty and their peers.

Data Collection Year: 2003-2004, 2004-2005, 2005-2006

Conclusions: Learning outcome number three has been obtained. The exit interviews and surveys along with the internship evaluations demonstrate students' ability to understand the current issues and corresponding policy questions.

C. Program Improvements

Adjustments are being made or planned for future curriculum evaluation. Students have been

involved with the Career Center through HACE 5900: Internship Orientation and most courses have incorporated additional computer assisted instruction and state-of-the-art software. Speakers from the financial planning industry have been used in many classes to enhance the subject matter taught.

As a result of increased demand for classes in financial planning and management, the department submitted a proposal for a major in Family Financial Planning. The proposal has passed all university committees and has been approved by the Board of Regents. The new major will become effective Fall semester, 2006.

Housing Major

A. Analysis of Data

In the Department of Housing and Consumer Economics faculty are centrally involved in the assessment process. During a series of department meetings the faculty came together to develop multiple measures to be used in the assessment process for the major in Housing. These assessment methods measure the learning outcomes of the program.

Once the various assessments have been completed the results are reviewed by the appropriate members of the department. The results of the exit survey completed by graduating students are carefully analyzed by the department head and undergraduate coordinator. Because of the sensitive nature of many of the comments, the entire report is not shared with all faculty members. Instead the results are summarized and then shared with the department as a whole. The internship evaluations are assessed by both the instructor of the internship course as well as the department head.

1. We established the following conditions for success for each of the learning outcomes.

Learning Outcome	Conditions for Success
<p>1. Students graduating with a degree in Housing will possess an understanding of the theoretical and applied aspects of the field of Housing.</p>	<p>A. The exit survey includes questions asking students to rate both the strengths and weaknesses of the department in a variety of areas. The average percent who agree that the content of the curriculum is a strength needs to exceed 60%.</p> <p>B. Successful completion of the internship course requires a positive evaluation from the student's supervisor. As a result, 80% of the students must pass the internship class with a grade of satisfactory to signal that this condition has been met.</p>

<p>2. Housing graduates will comprehend the role shelter plays in the lives of families, consumers, communities and public and private sectors.</p>	<p>A. The exit interview and survey provides qualitative information about the student's understanding of the role of housing.</p> <p>B. Students final internship presentations must display an understanding of how shelter relates to their job and the customers they seek to serve.</p>
<p>3. Housing graduates will understand the mortgage market and the various advantages and limitations of the various mortgage instruments.</p>	<p>A. The exit interview and survey provides qualitative information about the student's understanding of the role of housing.</p> <p>B. Students who held an internship in housing must display in their internship presentation an understanding of mortgage markets and mortgage instruments.</p>

B. Findings

Learning Outcome 1: Students graduating with a degree in Housing will possess an understanding of the theoretical and applied aspects of the field of Housing.

Successfully Attained? yes

Assessment Methods, Criteria and Data Summary

Methods	Criteria	Conditions for Success	Data Summary
Exit Interview	Qualitative evaluation of students comments about their preparedness to enter the workforce following the completion of their degree	Overall positive feedback from students.	Students majoring in Housing expressed overwhelming positive comments about the strength of the major and their level of preparation for future work. In addition, 62% of students surveyed agreed that the content of the curriculum was a strength of the department and over 80% believed the faculty to be a strength of the department.
Internship Supervisor Evaluations	Students receiving a satisfactory grade in the course must have obtained a positive evaluation from their supervisor.	Over 80% of students receive a "satisfactory" in the course	A random sample of grade rolls was reviewed from all three years. This analysis showed that no students received an "unsatisfactory" mark, meaning they all have obtained positive evaluations from their supervisors.

Data Collection Year: 2003-2004, 2004-2005, 2005-2006

Conclusions: The analysis of the existing data shows that the first learning outcome has been successfully attained. The department feels that the other two criteria present strong evidence that graduating students possess an understanding of both the applied and theoretical aspects of the field.

Learning Outcome 2: Housing graduates will comprehend the role shelter plays in the lives of families, consumers, communities and public and private sectors.

Successfully Attained? yes

Assessment Methods, Criteria and Data Summary

Methods	Criteria	Conditions for Success	Data Summary
Exit Interview	Qualitative evaluation of students comments about their preparedness to enter the workforce following the completion of their degree	Overall positive feedback from students.	Students majoring in Housing expressed overwhelming positive comments about the strength of the major and their level of preparation for future work. In addition, 62% of students surveyed agreed that the content of the curriculum was a strength of the department and over 80% believed the faculty to be a strength of the department.
Internship Evaluations	Students receiving a satisfactory grade in the course must have given a presentation explaining their job description as well as how it relates to their major.	Over 80% of students receive a "satisfactory" in the course	A random sample of grade rolls was reviewed from all three years. This analysis showed that no students received an "unsatisfactory" mark, meaning they all have obtained successfully presented their internship experience to a group of faculty and their peers.

Data Collection Year: 2003-2004, 2004-2005, 2005-2006

Conclusions: Both the exit interviews and internship evaluations demonstrate students' understanding of the role shelter plays in the lives of families, consumers, communities and public and private sectors.

Learning Outcome 3: Housing graduates will understand the mortgage market and the various advantages and limitations of the various mortgage instruments.

Successfully Attained? yes

Assessment Methods, Criteria and Data Summary

Methods	Criteria	Conditions for Success	Data Summary
Exit Interview	Qualitative evaluation of students comments about their preparedness to enter the workforce following the completion of their degree	Overall positive feedback from students.	Students majoring Housing expressed overwhelming positive comments about the strength of the major and their level of preparation for future work. In addition, 62% of students surveyed agreed that the content of the curriculum was a strength of the department and over 80% believed the faculty to be a strength of the department.
Internship Evaluations	Students receiving a satisfactory grade in the course must have given a presentation explaining their job description as well as how it relates to their major.	Over 80% of students receive a "satisfactory" in the course	A random sample of grade rolls was reviewed from all three years. This analysis showed that no students received an "unsatisfactory" mark, meaning they all have obtained successfully presented their internship experience to a group of faculty and their peers.

Data Collection Year: 2003-2004, 2004-2005, 2005-2006

Conclusions: Learning outcome number three has been obtained. The exit interviews and surveys along with the internship evaluations demonstrate students' ability to understand the mortgage market and the various advantages and limitations of the various mortgage instruments.

C. Program Improvements

Adjustments are being made or planned for future curriculum evaluation in order to better prepare students for jobs post-graduation. Students have been involved with the Career Center

through HACE 5900: Internship Orientation and have been encouraged to attend professional meetings and career fairs. Field trips and guest speakers have helped the students to see the extent of career opportunities available to the Housing major. The courses have been revised to incorporate additional computer assisted instruction and state-of-the-art software related to housing.

A pilot course in the Introduction to Property Management was developed and the response has been very positive. We have hired a new faculty member and are in the process of developing additional courses.

Consumer Journalism

A. Analysis of Data

In the Department of Housing and Consumer Economics faculty are centrally involved in the assessment process. During a series of department meetings the faculty came together to develop multiple measures to be used in the assessment process for the major in Consumer Journalism. These assessment methods measure the learning outcomes of the program.

Once the various assessments have been completed the results are reviewed by the appropriate members of the department. The results of the exit survey completed by graduating students are carefully analyzed by the department head and undergraduate coordinator. Because of the sensitive nature of many of the comments, the entire report is not shared with all faculty members. Instead the results are summarized and then shared with the department as a whole. The internship evaluations are assessed by both the instructor of the internship course as well as the department head.

1. We established the following conditions for success for each of the learning outcomes.

Learning Outcome	Conditions for Success
1. Students graduating with a degree in Consumer Journalism will possess an understanding of the theoretical and applied aspects of the field of Consumer Journalism.	<p>A. The exit survey includes questions asking students to rate both the strengths and weaknesses of the department in a variety of areas. The average percent who agree that the content of the curriculum is a strength needs to exceed 60%.</p> <p>B. Successful completion of the internship course requires a positive evaluation from the student's supervisor. As a result, 80% of the students must pass the internship class with a grade of satisfactory to signal that this condition has been met.</p>
2. Consumer Journalism graduates will comprehend the role	A. The exit interview and survey provides qualitative information about the student's understanding of the role of

communication plays in the lives of families, consumers, communities and public and private sectors.	communication. B. Students final internship presentations must display an understanding of how communication relates to their job and the customers they seek to serve.
3. Consumer Journalism graduates will understand the major family and consumer issues and related policy questions.	A. The exit interview and survey provides qualitative information about the student's understanding of the role of communication. B. Students final internship presentations must display an understanding of how communication relates to their job and the customers they seek to serve.

B. Findings

Learning Outcome 1: Students graduating with a degree in Consumer Journalism will possess an understanding of the theoretical and applied aspects of the field of Consumer Journalism.

Successfully Attained? yes

Assessment Methods, Criteria and Data Summary

Methods	Criteria	Conditions for Success	Data Summary
Exit Interview	Qualitative evaluation of students comments about their preparedness to enter the workforce following the completion of their degree	Overall positive feedback from students.	Students majoring in Consumer Journalism expressed overwhelming positive comments about the strength of the major and their level of preparation for future work. In addition, 62% of students surveyed agreed that the content of the curriculum was a strength of the department and over 80% believed the faculty to be a strength of the department.
Internship Supervisor Evaluations	Students receiving a satisfactory grade in the course must have obtained a positive evaluation from their supervisor.	Over 80% of students receive a "satisfactory" in the course	A random sample of grade rolls was reviewed from all three years. This analysis showed that no students received an "unsatisfactory" mark, meaning they all have obtained positive evaluations from their supervisors.

Data Collection Year: 2003-2004, 2004-2005, 2005-2006

Conclusions: The analysis of the existing data shows that the first learning outcome has been

successfully attained. The department feels that the other two criteria present strong evidence that graduating students possess an understanding of both the applied and theoretical aspects of the field.

Learning Outcome 2: Consumer Journalism graduates will comprehend the role communication plays in the lives of families, consumers, communities and public and private sectors.

Successfully Attained? yes

Assessment Methods, Criteria and Data Summary

Methods	Criteria	Conditions for Success	Data Summary
Exit Interview	Qualitative evaluation of students comments about their preparedness to enter the workforce following the completion of their degree	Overall positive feedback from students.	Students majoring in Consumer Journalism expressed overwhelming positive comments about the strength of the major and their level of preparation for future work. In addition, 62% of students surveyed agreed that the content of the curriculum was a strength of the department and over 80% believed the faculty to be a strength of the department.
Internship Evaluations	Students receiving a satisfactory grade in the course must have given a presentation explaining their job description as well as how it relates to their major.	Over 80% of students receive a "satisfactory" in the course	A random sample of grade rolls was reviewed from all three years. This analysis showed that no students received an "unsatisfactory" mark, meaning they all have obtained successfully presented their internship experience to a group of faculty and their peers.

Data Collection Year: 2003-2004, 2004-2005, 2005-2006

Conclusions: Both the exit interviews and internship evaluations demonstrate students' understanding of the role communication plays in the lives of families, consumers, communities and public and private sectors.

Learning Outcome 3: Consumer Journalism graduates will understand the major family and consumer issues and related policy questions.

Successfully Attained? yes

Assessment Methods, Criteria and Data Summary

Methods	Criteria	Conditions for Success	Data Summary
Exit Interview	Qualitative evaluation of students comments about their preparedness to enter the workforce following the completion of their degree	Overall positive feedback from students.	Students majoring in Consumer Journalism expressed overwhelming positive comments about the strength of the major and their level of preparation for future work. In addition, 62% of students surveyed agreed that the content of the curriculum was a strength of the department and over 80% believed the faculty to be a strength of the department.
Internship Evaluations	Students receiving a satisfactory grade in the course must have given a presentation explaining their job description as well as how it relates to their major.	Over 80% of students receive a "satisfactory" in the course	A random sample of grade rolls was reviewed from all three years. This analysis showed that no students received an "unsatisfactory" mark, meaning they all have obtained successfully presented their internship experience to a group of faculty and their peers.

Data Collection Year: 2003-2004, 2004-2005, 2005-2006

Conclusions: Learning outcome number three has been obtained. The exit interviews and surveys along with the internship evaluations demonstrate students' ability to understand the major family and consumer issues and related policy questions.

C. Program Improvements

The faculty will evaluate the curriculum for the major in Consumer Journalism. The faculty will also continue to work with the Grady College of Journalism and Mass Communication to

evaluate the availability of course offerings for the students enrolled in Consumer Journalism. Students have been involved with the Career Center through HACE 5900: Internship Orientation and most courses have incorporated additional computer assisted instruction and state-of-the-art software.

IV. RETENTION AND GRADUATION

Four graduate students completed their program of study during this reporting period, Two earning the Masters Degree and Two earning the Doctorate of Philosophy degree.

Anglyn, Amanda. Incidence of Home Modifications Among Younger Old Adults and Older Old Adults Using Longitudinal Analysis. May 2007; (Chair: Dr. Anne Sweaney).

Colson, Mandi. Affordable Housing Barriers in Georgia According to Local Homebuilders Association Members, May 2007; (Chair: Dr. Anne Sweaney).

Werema, Gilbert. Spatial Differences in Food Consumption Behavior in Uganda. August 2007 (Chair: Dr. Jack Houston).

Zhu, Max. Consumer Preferences for Internet Services: A Choice-Based Conjoint Study, May 2006. (Chair: Dr. Julia Marlowe)

V. INTERNATIONAL ACTIVITIES

A. International Travel

B. Awards and Fellowships with International Focus

Russell James, President's Venture Fund Travel Award to attend the European Network of Housing Researchers International Conference on Sustainable Urban Areas in Rotterdam, Netherlands, June 25-28, 2007, \$2,038.

Brenda Cude, President's Venture Fund Travel Award to attend Home Economics Institute of Australia Conference, Sydney, Australia, January 10-12, 2007, \$2,350.

Joseph Sabia, President's Venture Fund Travel Award, to attend the Health Economics World Congress in Copenhagen, Denmark, July 7-13, 2007, \$2,500.

C. External Funding: Grants from International Teaching, Research or Service Projects

D. International Scholars and Visitors

Dr. Robert Kerton of the University of Waterloo served as a visiting professor in the Department of Housing and Consumer Economics during Spring semester 2007.

Dr. Kaija Turkii of the University of Helsinki visited in the Department from May 30 to June 18. She met with faculty to discuss research opportunities and guest lectured in several summer courses.

VI. OVERALL HEALTH OF THE UNIT/AREA

The HACE Department has experienced a very productive year! The 11 Assistant Professors have infused the department with new life! This past year we stabilized our exploding growth while improving the quality of instruction, research and outreach. We welcomed the three new faculty members during the year: Drs. Velma Herbert and Swarn Chatterjee, (Griffin Campus) and Nathan Harness (Athens Campus). The major in Family Financial Planning is becoming very popular as is the emphasis in Residential Property Management. The Consumer Economics major at the Griffin Campus is the fastest growing major there. Public/Private partnerships have been formed with the financial planning and multifamily industries bringing with them financial resources to support our program. A non-thesis option was approved last year for the masters program has increased the number of graduate students in the program.

The Honors program continued to fund a course a year in HACE and FDNS. This will help us recruit more honors students for the degree programs in HACE as well as the College. This past year Roger Swagler, Associate Professor Emeritus taught HACE 2100 which was a very positive experience for all.

Graduates of HACE continue to be successful in securing jobs when they graduate. The Consumer Economics professors are in the process of evaluating the Consumer Economics degree program and are in the process of developing a revised curriculum for that major.

The HACE graduate student organization was founded by graduate students Katie Robinson and Melissa Wilmarth. This organization has the goal of increasing the academic and social opportunities available on campus for our graduate student population. Diann Moorman serves as the Faculty Advisor.

Support of new UGA student club, Society of Leadership and Success. This organization has the goal of increasing leadership skills in our undergraduate students. HACE student Stewart Clifford Parnatcott is the club's UGA President. Diann Moorman and Anne Sweaney serve as co-advisors.

Faculty are very involved professionally. Nine faculty members serve on 12 different editorial review boards. Forty nine grants were submitted in 2007 with 35 of them funded. Plans for the coming year include recruiting, grant writing fund raising and publishing.

VII. AWARD, HONORS, OUTSTANDING RECOGNITIONS

A. Faculty and Staff

Sharon Nickols, 2007 UGA Writing Fellow

Linda Toney, 2007 Nettie Marie Nickols Outstanding Staff Award

Diann Moorman, HACE Teacher of the Year for 2007

Diane Costyn, HACE and FACS Advisor of the Year for 2007

Joe Goetz recipient of 2007 ACCI Dissertation Award (Presented at the Award Ceremony of the ACCI Conference in St. Louis, Missouri April, 18th – April, 21st)

Robert Nielsen, 2007-2008 Office of Service-Learning Fellow

Lance Palmer, 2007 – 2008 Lilly Teaching Fellow

Lance Palmer, 2007 Academic Affairs Faculty Symposium Participant

Lance Palmer, 2007 Gamma Sigma Delta Junior Achievement in Teaching Award

Lance Palmer and Joe Goetz, IRS Community Partner Award

Joseph Sabia, Faculty Mentoring Program, University of Georgia Institute for Behavioral Research, 2007

Anne Sweaney was named the Affordable Housing Champion of the Year by the Georgia State Trade Association of Nonprofit Developers October 23, 2007

Sharon Nickols, Janette M. Barber Distinguished Professor, College of Family and Consumer Sciences

Sharon Nickols, Writing Fellow, University of Georgia, 2007-08

B. Graduate Students

Melissa Wilmarth, MS student:

Diamond Anniversary Fellowship Recipient from Phi Upsilon Omicron, 2007

Graduate School Dean's Award, Social Sciences Award Recipient

Graduate School Nominee to Who's Who Among Students in American Universities and Colleges

Hazel and Gene Franklin Scholarship Recipient

Nominated for Gamma Sigma Delta

Leslie Green Pimentel, Ph.D. student

Outstanding Journal Article Award for “Analysis of Mortgage Default Clients and Mortgage Default Counseling at a Housing Counseling Agency,” Association for Financial Counseling and

Planning Education, November, 2007.

Nominated and selected in Fall 2007 to participate in the CURO Symposium, University of Georgia march 31, 2008 at the Classic Center, Athens, GA.

Nominated for Gamma Sigma Delta

Irina Kunovskaya, Ph.D. student, annual public prize winner in Family Budget Magazine, Financial Pearl Award, Russia.

Timera Temple, M.S. student, Nancy Hailey and Mary Strickland Hailey Scholarship

Nominated for Gamma Sigma Delta

Gina Peek, Nominated for Gamma Sigma Delta

Katie Robinson, Nominated for Gamma Sigma Delta

Anna Marzena Dudziak, M.S. student, Virginia Wilbanks Kilgore Scholarship

Miguel Angel Fernandez, Ph.D. student, Virginia Wilbanks Kilgore Scholarship

Lauren Anne Shockley, M.S. student, Virginia Wilbanks Kilgore Scholarship

C. Undergraduate Students

Kim Chancy, 2007-2008 FACS Ambassador

Ali Spizman, 2007-2008 FACS Ambassador

Victor Sullivan, 2007-2008 FACS Ambassador

Candler Wingo, 2007-2008 FACS Ambassador

Danielle Wicks-Smith, FACS Undergraduate Research Grant, The correlation of obesity and poverty, \$410, Diann Moorman, faculty advisor.

Bailey Elizabeth Gustafson, Zena Costa Brown Scholarship and nominated for Gamma Sigma Delta

Meghan Elizabeth Gabriel, Grace Hartley Scholarship and nominated for Gamma Sigma Delta

Sara Margaret Hosch, Grace Hartley Scholarship

Amanda Young, Virginia Wilbanks Kilgore Scholarship and nominated for Gamma Sigma Delta

Robert W. Shepard, III, Marian Chesnut McCullers Scholarship

Kelly Ann Frizzell, George Griffeth and Leolene Chapman Montgomery Scholarship

Jennifer Evans, Nominated for Gamma Sigma Delta

Savannah Lintz, Nominated for Gamma Sigma Delta

Gregory Preston, Nominated for Gamma Sigma Delta

Todd Vrono, Nominated for Gamma Sigma Delta

Helena Atwater, Nominated for Gamma Sigma Delta

Michelle Bailey, Nominated for Gamma Sigma Delta

Ari Bayme, Nominated for Gamma Sigma Delta

Jason Eagle, Nominated for Gamma Sigma Delta

Caitlin Westmoreland, Nominated for Gamma Sigma Delta

Davis, Briane, CURO Symposium Participant in 2007.

Liz Sizemore, awarded in 2007 a U.S. Commercial Service internship working with the U.S. Consulate in Hong Kong during Summer 2008

Demiko Goodman, Academic Roundtable, UGA Athletic Association

Mikey Henderson, Academic Roundtable, UGA Athletic Association

Marcus Howard, Academic Roundtable, UGA Athletic Association

Brannan Southerland, Academic Roundtable, UGA Athletic Association

Kregg Lumpkin, Academic Roundtable, UGA Athletic Association

Kelly Elizabeth Quarterman, graduated Summa Cum Laude, Spring 2007

Charlotte Louise Fekete, graduated Magna Cum Laude, Spring 2007

Laura Noel Hermes, graduated Magna Cum Laude, Spring 2007

Anneliese Nichole Lytle, graduated Magna Cum Laude, Spring 2007

Luiza Pinheiro Raposo, graduated Magna Cum Laude, Spring 2007

Ari Bayme, graduated Magna Cum Laude, Fall 2007

Caitlin Nicole Westmoreland, graduate Magna Cum Laude, Fall 2007 and HACE Marshall for FACS Spring Convocation

Natalie Simmons, graduated Cum Laude, Fall 2007

Jon Birdsong & Keith Deane, Conference Scholarships to attend the 2007 National Association of Government Defined Contribution Administrators Conference in Palm Spring, CA

Keith Deane, Travel Award to attend the National Financial Planning Association Annual Meeting, Seattle, WA

Jason Eagle, Conference Scholarship to attend the S.E. Regional meeting of the National Association of Personal Financial Advisors, Memphis, TN

Keith Deane, Blake Williams, Paul Annis, John Eubanks and Natalie Simmons, Family Financial Planning students passed two exams required to become an Accredited Financial Counselor (AFC) prior to graduating.

Burl Johnson, V., Selected in Fall 2007 to participate in the FACS Legislative Aide Program, Spring 2008.

VIII. PUBLICATIONS AND PRESENTATIONS

A. Books (Total: 2)

Boatright, S., & Bachtel, D.C. (2006-2007). *The Georgia county guide*. Athens, GA: College of Agricultural and Environmental Sciences, Cooperative Extension Service, College of Family and Consumer Sciences, The University of Georgia.

Jayarathne, K.S.U., Lyons, A.C., & Palmer, L. (2007). *Financial education evaluation manual*. Greenwood Village, CO: National Endowment for Financial Education. Available online at http://www2.nefe.org/eval/manual_toc.html.

B. Chapters in Books (None)

C. Journal Articles (Total: 17)

Carswell, A.T., & James, R.N., III. (2007). Virtual property manager: Providing a simulated learning environment in a new university program of study. *Journal of Systemics, Informatics, and Cybernetics*, 5(4), 34-40.

Cude, B.J. (2007). Insurance disclosures: Implications for insurance regulation of recent research. *Journal of Insurance Regulation*, 26(2), 3-6.

- Delgadillo, L. & Pimentel, L.E.G. (2007). Analysis of mortgage default clients and mortgage default counseling at a housing counseling agency. *Financial Counseling and Planning*, 18(1), 24-32.
- Green, L.E., & Delgadillo, L. (2007, December). Estimating pre-purchase housing counseling and education costs per client. *Journal of Extension*, 45(6). Available online at <http://www.joe.org/joe/2007december/tt4.shtml>.
- Horvath-Rose, A., Peters, E., & Sabia, J. J. (2007, January). Capping kids: The family cap and non-marital childbearing. *Population Research and Policy Review*, Preprint, 1-20.
- James, R.N., III. (2007). Multifamily housing characteristics and tenant satisfaction. *Journal of Performance of Constructed Facilities*, 21(6), 472-480.
- James, R.N., III., & Sharpe, D.L. (2007). Is time running out? Savings and investments of renters nearing retirement age. *Financial Counseling & Planning*, 18(2), 61-75.
- James, R.N., III, & Sharpe, D.L. (2007). The nature and causes of the U-shaped charitable giving profile. *Nonprofit and Voluntary Sector Quarterly*, 36(2), 218-238.
- James, R.N., III, & Sharpe, D.L. (2007). The “sect-effect” in charitable giving: Distinctive realities of exclusively-religious charitable givers. *The American Journal of Economics and Sociology*, 66(4), 697-726.
- James, R., & Moorman, D. (2007). Bringing an emerging consumer issue to the classroom: The Bisphenol-A (BPA) controversy. *The Journal of Consumer Education*, 24, 53-62.
- Manley, K.S., & Sweaney, A.L. (2007). www.GetYourFACTS.com: Cyber community for housing, consumer economics created. *Journal of Family and Consumer Sciences*, 99(1), 41-42.
- Mauldin, T.A., & Mimura, Y. (2007). Marrying, unmarried, and poverty dynamics among mothers with children living at home. *Journal of Family and Economic Issues*, 28(4), 566-582.
- Rees, D.I., & Sabia, J.J. (2007, October). The relationship between abortion and depression: New evidence from the Fragile Families and Child Wellbeing Study. *Medical Science Monitor*, 13(10), 430-436.
- Sabia, J.J. (2007, October). Reading, writing, and sex: The effect of losing virginity on academic performance. *Economic Inquiry*, 45(4), 647-670.
- Sabia, J.J. (2007, April). The effect of body weight on adolescent academic achievement. *Southern Economic Journal*, 73(4), 871-900.
- Sabia, J.J. (2007, August). Early adolescent sex and diminished school attachment: Selection or

spillovers? *Southern Economic Journal*, 74(1), 239-268.

Vanderford, S.E., Mimura, Y., Sweaney, A.L., & Carswell, A.T. (2007). An analysis of tenure and house structure type by household composition. *Family and Consumer Sciences Research Journal*, 36(2), 93-109.

D. Proceedings and Other Publications (Total: 30)

Cai, Y., & Cude, B.J. (2007). Regret to know? An investigation of the effect of reference prices on consumers' emotions [Abstract]. In D. Nitsch (Ed.), *Consumer Interests Annual: Vol. 53* (pp. 146-147). St. Louis, MO: American Council on Consumer Interests. Available online at <http://www.consumerinterests.org/i4a/pages/Index.cfm?pageid=4249>.

Carswell, A.T., & Bachtel, D.C. (2007). Assessing risk and protective factors of mortgage fraud. Chesterfield, MO: Interthinx Corporation.

Carswell, A.T., & Copeland, C.W. (2007, February). Addendum to research report for the United Way of Metropolitan Atlanta. Atlanta, GA: United Way.

Cude, B.J., Lawrence, F., & Goetz, J. (2007). Get financially fit: A financial education toolkit for college campuses. In I. Leech (Ed.), *In Proceedings of the Association for Financial Planning and Counseling Education*, (p. 144) Tampa, FL: Association of Financial Counseling and Planning. Available online at <http://www.afcpe.org/doc/2006%20Conference%20Proceedings.pdf>

Cude, B.J., Lyons, A.C., & American Council on Consumer Interests Consumer Education Committee. (2007). Improving the financial literacy of college students. *Proceedings of the National Biennial Conference of the Home Economics Institute of Australia* (pp. 78-83). Sydney, Australia: Horizons in Home Economics.

Cude, B.J., Lyons, A.C., Lawrence, F.C., & American Council on Consumer Interests Consumer Education Committee. (2007). Get financially fit: A financial education toolkit for college campuses. In D. Nitsch (Ed.), *Consumer Interests Annual: Vol. 53* (pp. 190-192). St. Louis, MO: American Council on Consumer Interests. Available online at <http://www.consumerinterests.org/i4a/pages/Index.cfm?pageid=4238>.

Goetz, J., Mimura, Y., Mehta, M., & Cude, B. (2007). HOPE or No-HOPE: Merit based college scholarship status and financial behaviors among college students [Abstract]. In D. Nitsch (Ed.), *Consumer Interests Annual: Vol. 53* (pp. 171-173). St. Louis, MO: American Council on Consumer Interests. Available online at http://www.consumerinterests.org/files/public/Goetz_HOPEorNoHOPEMeritBasedCollegeScholarshipStatus.pdf.

Green, L., Turner, P.R., & Carswell, A.T. (2007). Pre-purchase housing counseling and

education: A means of building human capital. In J. Laquatra (Ed.), 2007 Annual Housing Education and Research Association Conference Proceedings (pp. 60-62). Charlotte, NC. Available online at http://housingeducators.org/HERA_07_Conference/HERA%20Proceedings%2007.pdf

James, R.N., III. (2007). Tenant satisfaction and structural characteristics of multifamily housing in the U.S. [Abstract]. In P. Boelhouwer, D. Groetelaers, & E. Vogels (Eds.), European Network of Housing Researchers Sustainable Urban Areas International Conference, Rotterdam, Netherlands, Book of Abstracts (pp. 88). Delft, Netherlands: Delft University of Technology.

James, R.N., III. (2007). The household, metropolitan, and international impact of public housing on residential satisfaction [Abstract]. In P. Boelhouwer, D. Groetelaers, & E. Vogels (Eds.), European Network of Housing Researchers Sustainable Urban Areas International Conference, Rotterdam, Netherlands, Book of Abstracts (pp. 88-89). Delft, Netherlands: Delft University of Technology.

James, R.N., III. (2007). Can residential satisfaction be increased for everyone? How rent subsidization and public housing affects individual, regional, national, and international satisfaction levels [Abstract]. In Laquatra, J. (Ed.), 2007 Annual Housing Education and Research Association Conference Proceedings (pp. 222-230). Charlotte, NC. Available online at http://housingeducators.org/HERA_07_Conference/HERA%20Proceedings%2007.pdf

James, R.N., III, & Atilas, J.H. (2007). Hispanic renters and the transition to homeownership in the survey of consumer finance. In Laquatra, J. (Ed.), 2007 Annual Housing Education and Research Association Conference Proceedings (pp. 68-71). Charlotte, NC. Available online at http://housingeducators.org/HERA_07_Conference/HERA%20Proceedings%2007.pdf.

James, R.N., III, Carswell, A.T., & Phillips, D. (2007). Renter and homeowner expenditures: Uncovering the true costs of homeownership. In Laquatra, J. (Ed.), 2007 Annual Housing Education and Research Association Conference Proceedings (pp. 72-80). Charlotte, NC. Available online at http://housingeducators.org/HERA_07_Conference/HERA%20Proceedings%2007.pdf.

James, R.N., III., Carswell, A.T., & Sweaney, A.L. (2007). Sources of discontent: Residential satisfaction of tenants from an internet ratings site [Abstract]. In Laquatra, J. (Ed.), 2007 Annual Housing Education and Research Association Conference Proceedings (pp. 81-95). Charlotte, NC. Available online at http://housingeducators.org/HERA_07_Conference/HERA%20Proceedings%2007.pdf.

James, R.N., III, & Jones, K.S. (2007). Tithing: An examination of religious charitable giving in America. Proceedings of the Association for Research of Nonprofit Organizations and Voluntary Action 35th Annual Conference (pp. 1-28). Atlanta, GA. Available online at http://www.arnova.org/conference/handouts/CKrSfN_07/Tithing_Paper.pdf.

James, R.N., III, & Sharpe, D.L. (2007). Retirement savings and expenditure patterns of renters and homeowners: Different resources or different views? In D. Nitsch (Ed.), *Consumer Interests Annual: Vol. 53* (p. 169). St. Louis, MO: American Council on Consumer Interests. Available online at <http://www.consumerinterests.org/i4a/pages/Index.cfm?pageid=4264>.

Lawrence, F.C., Cude, B.J., Bagwell, D., Gutter, M., Lyons, A., & Rhine, S.L.W. (2006). Get financially fit! Increasing financial literacy on college campuses [Poster]. In D.C. Bagwell (Ed.), *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*. (p. 123). San Antonio, TX. Available online at <http://www.afcpe.org/doc/2006%20Conference%20Proceedings.pdf>.

Mimura, Y., Eaves, C.P., & Sweaney, A.L. (2007). Assessing the pride of owning manufactured housing among young adults [Abstract]. In Laquatra, J. (Ed.), *2007 Annual Housing Education and Research Association Conference Proceedings* (pp. 144-148). Charlotte, NC. Available online at http://housingeducators.org/HERA_07_Conference/HERA%20Proceedings%2007.pdf.

Nielsen, R.B., & Garasky, S.B. (2007). Meeting basic consumption needs: A joint examination of food and health care. In D. Nitsch (Ed.), *Consumer Interests Annual: Vol. 53* (pp. 212-213). St. Louis, MO: American Council on Consumer Interests. Available online at <http://www.consumerinterests.org/i4a/pages/Index.cfm?pageid=4277>.

Nielsen, R.B., James, R.N., & Garasky, S.B. (2007). Do housing expenditures crowd-out medical out-of-pocket expenditures? In Laquatra, J. (Ed.), *2007 Annual Housing Education and Research Association Conference Proceedings* (pp. 154-160). Charlotte, NC. Available online at http://housingeducators.org/HERA_07_Conference/HERA%20Proceedings%2007.pdf.

Palmer, L. (2007). Book Review: The couples contract for a lasting relationship. *Financial Counseling and Planning*, 18(1), 76-78.

Peek, G., Temple, T., & Dudziak, A. (2007). Team energy: Helping others to conserve, [Abstract]. In Laquatra, J. (Ed.), *2007 Annual Housing Education and Research Association Conference Proceedings* (pp. 243-245). Charlotte, NC. Available online at http://housingeducators.org/HERA_07_Conference/HERA%20Proceedings%2007.pdf.

Phillips, D., & Carswell, A.T. (2007). Analyzing off-campus housing preferences of “echo boomer” college students. In Laquatra, J. (Ed.), *2007 Annual Housing Education and Research Association Conference Proceedings* (pp. 169-176). Charlotte, NC. Available online at http://housingeducators.org/HERA_07_Conference/HERA%20Proceedings%2007.pdf.

Pimentel, L.G., Palmer, L., Carswell, A.T., Koonce, J., Mauldin, T., & Johnson, L. (2007). Assisting families in poverty: The creation of a holistic approach. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference* (p. 9). Tampa, FL.

Robinson, K., Carswell, A.T., & James, R.N., III. (2007). The residential satisfaction of military households in privatized apartment communities. In Laquatra, J. (Ed.), 2007 Annual Housing Education and Research Association Conference Proceedings (pp. 177-183). Charlotte, NC. Available online at http://housingeducators.org/HERA_07_Conference/HERA%20Proceedings%2007.pdf.

Schuchardt, J., Lambur, M., & Palmer, L. (2007). How do you know financial education works? Proceedings of the Association for Financial Counseling and Planning Education Annual Conference (p. 68). Tampa, FL.

Sweaney, A., Dorfman, J., Atilas, J., Kriesel, W., Rodgers, T., & Tinsley, K. (2007). The economic impact of low-income housing tax credits in Georgia [Poster]. In Laquatra, J. (Ed.), 2007 Annual Housing Education and Research Association Conference Proceedings (pp. 250-255). Charlotte, NC. Available online at http://housingeducators.org/HERA_07_Conference/HERA%20Proceedings%2007.pdf.

Tinsley, K., Warren, R.S., Jr., & Rodgers, T. (2007, August). Barriers to workforce housing and economic self-sufficiency in the rural south [Abstract]. Poverty and the Economy Faculty Research Grants Program 2006 (p. 12-13). Athens, GA: University of Georgia Office of VP for Public Service and Outreach.

Turner, P.R., Tinsley, K., Cude, B.J., & Sweaney, A. (2007). An Analysis of workforce housing in rural Georgia. In D. Nitsch (Ed.), Consumer Interests Annual: Vol. 53 (pp. 150-154). St. Louis, MO: American Council on Consumer Interests. Available online at <http://consumerinterests.org/i4a/pages/Index.cfm?pageid=4291>.

Yu, H., & Cude, B.J. (2007). Perceptions toward personalized advertising: Comparisons among three different media types [Abstract]. In M. Hastak, J.L. Swasy, & S.A. Grier (Eds.), Marketing and Public Policy Conference Proceedings (pp. 38-39). Chicago, IL: American Marketing Association.

E. Extension and Outreach Reports (Total: 14)

Bachtel, D.C. (2007). Community assessment: An early head start prospective, FY 2007. Clarke County School District Office of Early Learning and Family Engagement: Early Head Start. Athens, GA.

Bachtel, D.C. (2007). Habersham county assessment. Habersham County Board of Education, Cartersville, GA.

Glass, A.P., & Bachtel, D.C. (2007). Public health and older Georgians: Health disparities. Institute of Gerontology, University of Georgia. Athens, GA.

Jayarathne, K.S.U., Lyons, A.C. & Palmer, L. (2007). Financial education evaluation manual.

Greenwood, CO: National Endowment for Financial Education.

Jayarathne, K.S.U., Lyons, A.C. & Palmer, L. (2007). Financial education evaluation manual. Greenwood, CO: National Endowment for Financial Education.

Nickols, S.Y., Mullen, J., & Moshi, L. (2007, Spring). The Gertude Mongella/ University of Georgia Initiative: Feasibility assessment report. The Africanis Newsletter, 2-6.

Nielsen, R.B., & Malega, R. (2007). Colquitt County Partners for Progress Report: A report for the Colquitt County, GA Poverty Task Force. University of Georgia Cooperative Extension Service. Report No. HACE-E-68.

Nielsen, R.B. (2007). Demographics of a changing Georgia. University of Georgia Cooperative Extension Service. Publication No. HACE-EPPT- 62.

Palmer, L., Goetz, J., & Koonce, J. (2007). A service learning income tax assistance partnership in Athens. Office of the Vice President for Public Service and Outreach.

Tinsley, K., & Rodgers, T. (2007). Georgia Initiative for Community Housing quarterly grant progress reports. Rural Community Development Initiative Grant, USDA Rural Development.

Tinsley, K., & Rodgers, T. (2007, June). The city of Moultrie workforce housing assessment. Southwest Georgia Regional Development Center, Moultrie, GA.

Tinsley, K., & Rodgers, T. (2007). Georgia Initiative for Community Housing: Year two progress report 2006. Available online at <http://www.fcs.uga.edu/newfacs/hace/docs/2006GICHReportFinalLowRes.pdf>.

Turner, P. R. (2007, November 15) Every drop counts. Ad-Hoc Task Force on Water Resources. Athens, GA: The University of Georgia.

Turner, P. R. and Gibson, S. (2007). Mantenimiento de la vivienda. (UGA Extension Publication No. HACE-E-64-SP). Athens, GA: University of Georgia.

IX. PRESENTATIONS

A. International (Total: 3)

Cude, B.J., Lyons, A.C., & American Council on Consumer Interests Consumer Education Committee. (2007, January). Improving the financial literacy of college students. Paper presented at the National Biennial Conference of the Home Economics Institute of Australia: Horizons in Home Economics, Sydney, Australia.

Sabia, J.J. and D.I. Rees (2007, July) The effect of sexual abstinence on educational attainment. Paper presented at the International Health Economics World Congress, Copenhagen, Denmark.

Zahirovic-Herbert, V. (2007, June) Housing reforms and Market performance. Invited guest lecturer at the University of Mostar, Bosnia and Hercegovina organized by World University Services –Austria-The Brain Gain Program (BGP). Available online at <http://www.wus-austria.org/sarajevo/about.htm>.

B. National (Total: 35)

Atiles, J.H. (2007, February). The nature of partnerships in the human sciences. Paper presented at the Board on Human Sciences/Council on Administrators of Family Joint Meeting. Washington, D.C

Atiles, J.H. (2007, March). The nature of partnerships in the human sciences. Paper presented at the Board on Human Sciences/Council on Administrators of Family Joint Meeting. Washington, D.C.

Badenhop, S., Nielsen, R.B. et al. (2007, April). Internet-based in-service training. Paper presented at the 21st Century Families: From Research to Reality Conference, Little Rock, AR.

Carswell, A.T., Bachtel, D.C., & Malega, R. (2007, April). Mortgage fraud: A risk and protective analysis. Paper presented at the Urban Affairs Association Conference, Seattle, WA.

Carswell, A.T., & Malega, R. (2007, November). The geography of sex offenders: Tracking residential mobility and location decisions. Poster session presented at the 2007 Association of Public Policy Analysis and Management Conference, Washington, DC.

Chatterjee, S & Finke, M. (2007, October). Social security: Who wants privatization? Paper presented at the Financial Management Association Conference, Orlando, FL.

Cude, B.J. (2007, May). Toto, I've a feeling we're not in Kansas anymore (A presentation on insurance disclosures). Paper presented at the NAIC/NIPR E-Reg Conference. Kansas City, MO.

Cude, B.J. (2007, June). Making the grade? College students and their (our?) money. Paper presented at the National Association of Consumer Agency Administrators Annual Conference. Philadelphia, PA.

Cude, B.J. (2007, August). For Web eyes only (A presentation in effective insurance department websites). Paper presented at the NAIC/PIO Forum. Kansas City, MO.

Cude, B., Goetz, J., & Lawrence, F. (2007). Get financially fit: A financial education toolkit for college campus. Paper presented at the Association of Financial Counseling and Planning, Tampa, FL.

Finke, M & Chatterjee, S. (2007, October). Wealth Creation: Does Self Esteem Matter? Paper presented at the 21st Annual Meeting of the Academy of Financial Services, Orlando, FL. [Available on CD 3/3/08]

Goetz, J., Mimura, Y., Miti, M., & Cude, B. (2007, April). Hope or no-hope: Merit-based college scholarship status and financial behaviors among college students. Paper presented at the American Council on Consumer Interests Annual Conference, St. Louis, MO.

Harness, N.J. & Finke, M.S. (2007, October). The Effects of the Capital Accumulation Ratio on Wealth, Paper presented at the 21st Annual Meeting of the Academy of Financial Services, Orlando, FL. [Available on CD 3/3/08]

Harness, N.J. & Finke, M.S. (2007). Have Capital Accumulation Ratios Increased? In D. Nitsch (Ed.), *Consumer Interests Annual: Vol. 53*. St. Louis, MO: American Council on Consumer Interests.

Marlowe, J. & Diaz, F. (2007, April). Investigation of advertising claims for prepaid telephone cards. Poster session presented at the American Council on Consumer Interests Annual Conference, St. Louis, MO.

Nickols, S.Y. (2007, September). A solution in search of a problem: The human ecology body of knowledge. Paper presented at the Research Symposium, School of Human Ecology, Louisiana State University, Baton Rouge, LA.

Nickols, S.Y., Anderson, C.L., Ralston, P.A., Schroeder, J.A., Browne, L., Thomas, S.L., Wild, P. (2007, June). Our cultural kaleidoscope embedded in the Family and Consumer Sciences body of knowledge. Paper presented at the annual meeting of the American Association of Family and Consumer Sciences, Reno, NV.

Nielsen, R.B. (2007, February). Family economic well-being in retirement. Paper presented at the C. C. Wheeler Institute for the Holistic Study of Family Well-Being. Bradley University, Peoria, IL.

Nielsen, R.B. & Jones, A. Jr. (2007, April). Honey, are the kids really insured? Estimating health insurance coverage with Census Bureau data. Paper presented at the 21st Century Families: From Research to Reality Conference, Little Rock, AR.

Palmer, L. (2007, October). 2007 NAGDCAST #3: Financial education evaluation toolkit. Paper presented at the National web-cast hosted by the National Association of Government Defined Contribution Administrators.

Palmer, L., Goetz, J., Moorman, D., & Davis, B. P. (2007, October). Tracking spending and changes in college students' expenditures. Paper presented at the 21st Annual Meeting of the Academy of Financial Services, Orlando, FL. [Available on CD 3/3/08]

Palmer, L., Lyons, A. C., & Jayaratne, K. (2007, November). Successful program evaluation: Financial education evaluation toolkit. Paper presented at the General session of the annual meeting of the Association for Financial Counseling and Planning Education Annual Conference, Tampa, FL.

Sabia, J.J. (2007, April). Evidence on minimum wages and single mothers and Reading, writing and sex: The effect of losing virginity on academic performance. Seminar presented at Agnes Scott College, Decatur, GA.

Sabia, J.J. (2007, June). Adolescent binge drinking and academic achievement: New evidence from add health. Paper presented at the Western Economic Association (WEAI) Meetings, Seattle, WA.

Sabia, J.J. (2007, July). The impact of minimum wage increases on single mothers' employment, hours, and weeks of work. Paper presented at the Western Economic Association (WEAI) Meetings, Seattle, WA.

Sabia, J.J. (2007, November). The Effect of Sexual Abstinence on Educational Attainment. Invited Seminar presented at American University, Washington, D.C.

Sabia, J.J. (2007, November). The Effect of Sexual Abstinence on Educational Attainment. Invited Seminar presented at University of Iowa, Iowa City, Iowa.

Sabia, J.J. (2007, November). Minimum wages and poverty: Evidence in the welfare reform era. Paper presented at the Southern Economic Association Meetings, Session on the Committee on the Status of Women in the Economics Profession (CSWEP), New Orleans, Louisiana.

Sabia, J. J. & Rees, D.I. (2007, March). Sports participation and academic performance: Evidence from the national longitudinal study of adolescent health. Paper presented at the Midwest Economic Association (MEA) Meetings, Minneapolis, MN.

Seligman, J.S. & Mimura, Y. (2007, March). Maternity timing, wealth accumulation, and economic well being in retirement [Abstract]. Paper presented at the Population Association of America Annual Meeting Program, New York, NY.

Tinsley, K. & Warren, Jr., R. S. (2007, November). Employee selection and turnover in the low-wage labor market: Evidence from the poultry-processing plant. Labor market consequences. Paper presented at the 77th Annual Southern Economic Association Conference, New Orleans, LA.

Turner, P.R. (2007, April). Do housing policies help low-income families reach the American dream of homeownership. Paper presented at the 21st Century Families conference: From Research to Reality, Little Rock, AR.

Zahirovic-Herbert, V. (2007, January). School quality, house prices, and liquidity: Public school reform in Baton Rouge. Paper presented at the American Real Estate and Urban Economic Association Doctoral Session, Annual Meeting, Washington D.C.

Zahirovic-Herbert, V. (2007, May). School quality, house prices and liquidity. Paper presented at the American Real Estate and Urban Economic Association Mid-Year Meeting, Washington D.C.

Zahirovic-Herbert, V. (2007, November). School quality, house prices and liquidity, Paper presented at the Southern Economic Association Conference, New Orleans, LA.

C. Regional/State (Total: 10)

Atiles, J.H. and Vendrell, P. (2007, January-February). Housing and environment educational circulars: Your household water quality. Poster session presented at the United States Department of Agriculture (USDA) and Cooperative State Research, Education, and Extension Service (CSREES) Water Quality Conference, Savannah, GA.

Carswell, A.T. (2007, September). Fallout of foreclosures and the residential market. Paper presented at the Atlanta Regional Housing Forum, Atlanta, GA.

Carswell, A.T. (2007, November). Mortgage market developments. Invited speech given at the Atlanta Society of Financial Analysts Meeting, Atlanta, GA. (Guest luncheon speaker)

Carswell, A.T. (2007, November). What's new in housing? Paper presented at the Jones County, GA Leadership Conference, Georgia Center, Athens, GA.

Carswell, A.T. (2007, November). Why buy a house? Paper presented at the Monroe & Butts County Extension program. Forsyth, GA.

Carswell, A.T., & Bachtel, D.C. (2007, March). What we know about mortgage fraud and its community implications. Paper presented at the Georgia Association of Family & Consumer Sciences Conference, St. Simons Island, GA.

Nickols, S.Y. (2007, March). Preserving our heritage: Surviving, reviving, thriving. Paper presented at the annual meeting of the Georgia Association of Family and Consumer Sciences, Sea Island, GA.

Rodgers, T. & Tinsley, K. (2007, February). The Status of Workforce Housing in Georgia. Paper presented at the 2007 Under One Roof Housing Conference. The Nuts and Bolts of Georgia's Housing Resources. Fort Valley State University. Fort Valley, GA.

Turner, P.R. (2007, March). Restoring your castle: Protecting your family and yourself from invaders. Paper presented at the Georgia Association of Family and Consumer Sciences:

Solutions for Thriving in Threatening Times, St. Simons, GA.

Zahirovic-Herbert, V. (2007, April). Vacancy and housing market cycles. Paper presented at the Urban, Regional, and Environmental Economics Colloquium, Georgia State University, Atlanta, GA.

D. Local (Total: 34)

1. Presentations

Atiles, J.H. (2007, April). Caribbean and South America Day. [Session Featured Speaker] University of Georgia 2007 Educational Forum for Globalization on Culture, Research and Teaching. Athens, GA.

Atiles, J.H. (2007, May). FACS foundations. Georgia Center for Continuing Education, Athens, GA.

Atiles, J.H. (2007, August). Essentials for healthy home practitioners. The Fanning Institute, Athens, GA.

Atiles, J.H. (2007, August). Natural gas and energy education wrap-up. Energy Educators, Atlanta, GA.

Atiles, J.H. (2007, November). Latino well being in Georgia: Housing and other needs. Paper presented at the UGA Institute for Behavioral Research. Athens, GA.

Atiles, J.H. (2007, November). Essentials for healthy home practitioners. The Fanning Institute, Athens, GA.

Atiles, J.H. (2007, November). FACS foundations, Georgia Center for Continuing Education, Athens, GA.

Atiles, J.H. and Gibson, S. (2007, January). Cooperative extension in the new south: A cultural approach. Winter School, Athens, GA.

Bachtel, D.C. (2007, March). Conference on Homelessness. The Classic Center, Athens, GA.

Bachtel, D.C. (2007, April). Early Head Start: A community assessment. The Unified Government of Athens/Clarke County, Athens, GA.

Bachtel, D.C. (2007, June). Understanding Habersham County: A demographic analysis. Habersham County Board of Education, Clarkesville, GA.

Bachtel, D.C. (2007, October). UGA adult literacy project: A statistical analysis. Georgia Center for Continuing Education, Athens, GA.

Carswell, A.T. (2007, June). A place for us: The challenges of housing in Athens and surrounding areas. Paper presented at the Russell-Roosevelt Public Policy Institute, UGA Russell Library, University of Georgia, Athens, GA.

Carswell, A.T. (2007, October). Shelter poverty and the housing affordability debate. Paper presented at the Roosevelt Scholar Lecture Series. University of Georgia, Athens, GA.

Carswell, A.T., Bachtel, D.C., & Malega, R. (2007, March). Mortgage fraud: A risk factor analysis. Paper presented at a HACE Seminar, University of Georgia, Athens, GA.

Koonce, J. (2007, June). Assisted SE District Agents in delivering the Financial Literacy for High School Students Teacher Training Workshop. Sandersville, GA.

Koonce, J. (2007, June). Assisted NW District Agents in delivering the Financial Literacy for High School Students Teacher Training Workshop. Clarkesville, GA.

Koonce, J. (2007, July). Assisted NE District Agents in delivering the Financial Literacy for High School Students Teacher Training Workshop. Watkinsville, GA.

Koonce, J. (2007, July). Agent training for My Medicare Matters program. Athens, GA.

Koonce, J. (2007, July). Agent training for My Medicare Matters program. Statesboro, GA.

Koonce, J. (2007, July). Financial Planning Subject Matter Overview training for Colquitt County Financial Management Agent. Athens, GA.

Koonce, J. (2007, July). At-risk teens and financial literacy. Paper presented to the Career Technical Instruction/Coordinated Career Academic Education Coordinator Institute. Athens, GA.

Koonce, J. (2007, August). Agent training for My Medicare Matters program. Tifton, GA.

Koonce, J. (2007, October). Credit yourself for planning ahead. Paper presented at the Annual EFNEP State Conference. Athens, GA.

Koonce, J. (2007, November). Foundations: Economic Well-Being for Individuals and Families, Agent Training. Athens, GA.

Nielsen, R.B. (2007, January). Retirement planning essentials. University of Georgia Cooperative Extension Winter School, Eatonton, GA.

Nielsen, R.B. (2007, January). Trends in family financial planning: An update on polices, programs, and events. University of Georgia Cooperative Extension Winter School, Eatonton, GA.

Nielsen, R.B. (2007, January). Trends in family financial planning: An update on polices, programs, and events. University of Georgia Cooperative Extension Winter School, Eatonton, GA.

Nunn, T. & Sweaney, A.L. (2007, March). Universal design. Paper presented to the Caregiver Workshop: Preparing for the Challenges and the Gifts. Athens Regional Medical Center, Athens, GA.

Rupured, M. & Koonce, J. (2007, May). Foundations: Economic Well-Being for Individuals and Families, Agent Training. Athens, GA.

Rupured, M. & Koonce, J. (2007, May). Agent training for Financial Literacy for High School Students Teacher Training Workshops. Athens, GA.

Rupured, M. & Koonce, J. (2007, May). Agent training for Financial Literacy for High School Students Teacher Training. Dunwoody, GA.

Rupured, M. & Koonce, J. (2007, May). Agent training for Financial Literacy for High School Students Teacher Training Workshops. Metter, GA.

Rupured, M. & Koonce, J. (2007, May). Agent training for Financial Literacy for High School Students Teacher Training Workshops. Tifton, GA.

2. Interviews for Newspaper Articles and Newsletter Articles (Total: 38)

Bachtel, D.C. (2007, January). Transportation in Georgia: Are Potholes in Our Future. South Georgia Business Review.

Bachtel, D.C. (2007, April). Georgia's Economy. GPB Television, Georgia Weekly.

Bachtel, D.C. (2007, May). Population Growth and Loss in Georgia: 2000-2006. South Georgia Business Review.

Bachtel, D.C. (2007, June). Agriculture in Georgia: 2000-2006. South Georgia Business Review.

Bachtel, D.C. (2007, August). Profiling Georgia's Growing Hispanic Population. South Georgia Business Review.

Bland, J. & Turner, P.R. (2007, November). Conserve Water: Update Your Toilet. Retrieved December 18, 2007 from www.fcs.uga.edu/ext/internal/index.php.

Bland, J. & Turner, P.R. (2007, November). Conserve Water in the Kitchen. Retrieved

December 18, 2007 from www.fcs.uga.edu/ext/internal/index.php.

Bland, J. & Turner, P.R. (2007, November). Conserve Water: Wash Full Loads of Laundry. Retrieved December 18, 2007 from www.fcs.uga.edu/ext/internal/index.php.

Bland, J. & Turner, P.R. (2007, November). Conserve Water in Five Easy Steps. Retrieved December 18, 2007 from www.fcs.uga.edu/ext/internal/index.php.

Bland, J. & Turner, P.R. (2007, November). Conserve Water: Shorten Your Shower. Retrieved December 18, 2007 from www.fcs.uga.edu/ext/internal/index.php.

James, R. (2007, September). Affordable houses not an easy sell: Neighbors usually oppose. Athens Banner-Herald.

Koonce, J. (2007, October). Medicare prescription drug coverage: What plan is right for you and do you qualify for extra help? Senior Sense Extension Newsletter, 15(4), 1-2. Available online at <http://www.fcs.uga.edu/ext/pubs/chfd/CHFD-E-84.pdf>

Rupured, M. (2007, February). GA FACES Article: Volunteers Help with Financial Aid Forms.

Rupured, M. (2007, July). Reducing the Risk of Identity Theft. Senior Sense, 15(3), 4-5. Available online at <http://www.fcs.uga.edu/ext/pubs/chfd/CHFD-E-82.pdf>

Rupured, M. (2007, July). Interview with freelance writer for a story about the back-to-school sales tax holiday. Atlanta Journal Constitution.

Rupured, M. (2007, July). CAES Office of Communications Radio Spot: Back-to-School Sales Tax Holiday.

Rupured, M. (2007, July). Georgia FACES Article: It's Worth it to Shop on Tax-Free Days.

Rupured, M. (2007, July). WDRW, Channel 12, Augusta GA story about Back-to-School Sales Tax Holiday.

Rupured, M. (2007, October). CAES Office of Communications Radio Spot: Clearing Clutter.

Rupured, M. (2007, October). CAES Office of Communications Radio Spot: About Those Free Trial Offers.

Rupured, M. (2007, November). CAES Office of Communications Radio Spot: Before You Cosign.

Rupured, M. (2007, November). CAES Office of Communications Radio Spot: About Gift Cards.

Rupured, M. (2007, November). Georgia FACES Article: Gift Card Glitches.

Sabia, J. (2007, January). Wage Increase Could Hinge on Tax Cuts. New York Times,

Sabia, J. (2007, January). Tax cuts may be added to minimum-wage bill to gain OK. Atlanta Journal-Constitution.

Sabia, J. (2007, January). U.S. Senator Lamar Alexander (R-TN), Senator Alexander's Remarks on Small Business, Raising the Minimum Wage, delivered on the U.S. Senate floor.

Sabia, J. (2007, January). U.S. Senate Republican Policy Committee Legislative Notice No. 2, H.R. 2: Fair Minimum Wage Act of 2007.

Sabia, J. (2007, July). Minimum Wage Hike to Hurt More than Help. Atlanta Journal-Constitution.

Tinsley, K. (2007, September). UGA to host conference on housing opportunities for all Georgians. News release regarding Housing Opportunities for All Georgians: A Call to Action symposium released via the UGA Public Affairs News Service.

Tinsley, K. (2007, December). The Georgia Initiative for Community Housing announces new participants. News release regarding the new GICH class was released via the UGA Public Affairs News Service. Available online at <http://www.fcs.uga.edu/newfacs/hace/hdrc/docs/GICHUGAPublicAffairsrelease121207.pdf>

Turner, P.R. (2007, January). Portable Heaters. Senior Sense Extension Newsletter, 15 (1), 1-2. Retrieved January 25, 2007 from <http://www.fcs.uga.edu/ext/pubs/newsletters.php>.

Turner, P.R. (2007, April). Mold Season. Senior Sense Extension Newsletter, 15 (2), 3-4. Retrieved April 30, 2007 from <http://www.fcs.uga.edu/ext/pubs/newsletters.php>

Turner, P.R. (2007, July). Now is a Good Time to Update Your Homeowners Insurance. Retrieved December 18, 2007 from www.fcs.uga.edu/ext/internal/index.php.

Turner, P.R. (2007, July). Portable Generator Safety. Retrieved December 18, 2007 from www.fcs.uga.edu/ext/internal/index.php.

Turner, P.R. (2007, July). Healthy Cleaning. Retrieved December 18, 2007 from www.fcs.uga.edu/ext/internal/index.php.

Turner, P.R. (2007, August). Tax Credits for Energy Efficient Home Improvements. Retrieved December 18, 2007 from www.fcs.uga.edu/ext/internal/index.php.

Turner, P.R. (2007, August). Tax Holiday on Energy Efficient Products in October. Retrieved

December 18, 2007 from www.fcs.uga.edu/ext/internal/index.php.

Turner, P.R. (2007, December). Wishing You Safe Holidays. Retrieved December 18, 2007 from www.fcs.uga.edu/ext/internal/index.php.

3. Radio and Television Interviews (Total: 4)

Turner, P.R., Georgia FACES. (2007, January). Toasty home need not be just a dream this winter. When cooler weather hits, UGA expert has tips for keeping warm. Interviewed by Stephanie Schupska. Retrieved December 1, 2007 from <http://georgiafaces.caes.uga.edu.cfn?storyid=3009>.

Turner, P.R. (2007, February). Kerosene Heaters Can Kill. Retrieved December 18, 2007 from www.georgiaaudio.net.

Turner, P.R. (2007, June). Remember Safety When Operating a Home Generator. Retrieved December 18, 2007 from www.georgiaaudio.net.

Turner, P.R. (2007, November). Getting Home Heating Systems Ready for Winter. Retrieved December 18, 2007 from www.georgiaaudio.net.

4. Other Extension/Outreach Activities or Products

A. Slide Shows and Power Point Presentations (Total: 13)

Atiles, J.H. (2007). Natural Gas Education, a digital slide curriculum for FACS energy educators to teach consumers how to choose a natural gas provider. UGA Cooperative Extension, Athens, GA.

Atiles, J.H. and Gibson, S. (2007). Cooperative Extension in the New South – A Cultural Approach, a digital slide curriculum for FACS educators to be educated regarding new demographic trends, cross cultural experiences, and best practices. 30 slides. UGA Cooperative Extension, Athens, GA.

Atiles, J.H. & Peek, G. (2007). Mercury in Your Home: Fluorescent light bulbs, a digital slide curriculum for FACS educators. 21 slides. UGA Cooperative Extension, Athens, GA.

Atiles, J.H. & Peek, G. (2007). Pre and post-test instrument development for indoor air quality and energy education programs: Mercury + Compact Fluorescent Light bulbs (CFLs). UGA Cooperative Extension, Athens, GA.

Koonce, J. (2007, October). Credit yourself for planning ahead. (PowerPoint presentation and activities). Developed to teach basic estate planning to low-income audiences.

Milam, J. & Rupured, M. (2007). Using the NEFE High School Financial Planning Program®

(PowerPoint with notes). Adapted from materials provided by the National Endowment for Financial Education to be part of the 10-hour (1 PLU) teacher training workshop.

Potter, M., English, B., & Rupured, M. (2007). Entering the Work Force for High School Students (PowerPoint with notes and activities). Developed as part of 10-hour (1 PLU) teacher training workshop to address Georgia Performance Standard SSEPF6.

Rupured, M. (2007). Paying Bills on Time (PowerPoint with notes). Developed for use with low reading-level, low income audiences by FACS Agents for local programs. Included as part of FACS Foundations for new agents. Available online at http://www.fcs.uga.edu/ext/econ/pubs/paying_bills_ontime.ppt.

Rupured, M. (2007). How You Spend Makes a Difference (PowerPoint with notes). Developed for use with low reading-level, low income audiences by FACS Agents for local programs. Included as part of FACS Foundations for new agents. Available online at http://www.fcs.uga.edu/ext/econ/pubs/how_you_spend.ppt.

Rupured, M. (2007). Put Your Money to Work! (PowerPoint with notes). Developed for use with low reading-level, low income audiences by FACS Agents for local programs. Included as part of FACS Foundations for new agents. Available online at http://www.fcs.uga.edu/ext/econ/pubs/put_your_money_to_work.ppt

Rupured, M. (2007). Financial Literacy for High School Students Introduction (PowerPoint with notes). Developed as part of 10-hour (1 PLU) teacher training workshop.

Rupured, M. (2007). Monetary and Fiscal Policy for High School Students (PowerPoint with notes and activities). Developed as part of 10-hour (1 PLU) teacher training workshop to address Georgia Performance Standard SSEPF3.

Schlanger, K., Atilas, J.H., Dallas, J., and Jones, J. (October 2007). Pre and post-test instrument development for natural gas education program. UGA Cooperative Extension, Athens, GA.

B. Websites developed and electronic documents developed or updated (Total: 9)

Bachtel, D. <http://www.wateroaktrading.com>

Bachtel, D. <http://outreach.uga.edu/changing-demographics/>

Bachtel, D. <http://www.goga.jasonlynes.net>

Bachtel, D., <http://www.GAFacts.net> Web page encompasses 57 variables presenting a demographic snapshot of all 159 of the states' counties.

Rupured, M., Identity Theft resources: http://www.fcs.uga.edu/ext/econ/id_theft.php
Financial Literacy for High School Students teacher training workshop resources for agents:
http://www.fcs.uga.edu/ext/econ/training/fin_lit/index.php

Tinsley, K., & Rodgers, T. GICH website <http://www.fcs.uga.edu/hace/hdrc/gich/index.html>

Tinsley, K. & Rodgers, T., Housing for All Georgians: A Call to Action symposium follow up website <http://www.fcs.uga.edu/newfacs/hace/hdrc/symposium.html>

Tinsley, K. & Rodgers, T., Georgia Initiative for Community Housing: Helping Your Community Meet Its Housing Needs - GICH fact sheet updated Nov. 2007.
<http://www.fcs.uga.edu/newfacs/hace/hdrc/docs/GICHOnePageFlyer010208.pdf>

Turner, P.R., Developed a new link and focus area on the Housing and Environment webpage for Methamphetamines. (<http://www.fcs.uga.edu/ext/housing/iaq> links. php)

C. Exhibits (Total: 4)

Palmer, L. (2007, October). Financial Education Evaluation Toolkit. Invited exhibitor at the Annual Meeting of the National Association of Government Defined Contribution Administrators. Palm Springs, CA.

Tinsley, K. & Rodgers, T. (2007, June). Georgia Initiative for Community Housing. Exhibit and Round Table Discussion. Exhibitor at the 2007 Georgia Municipal Association Annual Convention: Soaring to New Heights. Savannah, GA.

Turner, P. and Gibson, S. (2007). Home Maintenance. Developed a three-panel exhibit with home maintenance tips for spring and fall.

Turner, P. and Gibson, S. (2007). Mantenimiento de la Vivienda. Developed a three-panel exhibit with home maintenance tips for spring and fall.

D. Videos Developed (Total: 1)

Horner, J., & Atilas, J.H. (2007, February). Experience Education. Technical assistance provided to the Southwest Iowa Latino Resource Center, Director Jennifer Horner. Outcome: editing, review, and adapting to Georgia three Spanish-language DVDs from the "Success in the North" series: Employment (El Empleo), Transportation (La Transportación), and Housing (La Vivienda). Appeared on the three videos covering the information on these topics.

E. Miscellaneous (Total: 3)

Bachtel, D., Assisted the Athens-Clarke County Human and Economic Development Department in establishing a Bicycle Rickshaw Business for a local citizen. Athens, GA.

Koonce, J. (2007, February). College Goal Sunday: Served on the Task Force and helped to plan the event.

Rupured, M. News articles written for agent use available online at <http://www.fcs.uga.edu/ext/internal/articles/index.php>

Avoiding Credit Pitfalls

Back-to-School Sales Tax Holiday

SMART Goals and the Magic of Compound Interest

Credit, Debit or Stored Value: Which Card for You?

Retail Therapy No Long-term Treatment for Anxiety and the Blues

What You Should Know About Overdraft Protection