A Community Initiative to Support Family Financial Well-Being

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A COMMUNITY INITIATIVE TO SUPPORT FAMILY FINANCIAL WELL-BEING

Abstract

Many community initiatives focus on workforce participation. Research indicates that affordable child care is key to maintaining employment for low income parents in the U.S. These parents may also benefit from instruction to build financial literacy skills. The United Way of Tampa Bay, Florida, U.S.A. implemented a program to support family economic status that linked summer child care for school-age children with financial literacy classes. Results from the evaluation of the Initiative indicate that it enabled parents to participate more fully in work or school than would have been possible otherwise. Parents welcomed choices of free, innovative child care programs that promoted social, academic, and cultural skills and provided safe care for their children. Parents reported that their money management knowledge and skills improved due to the course they took to qualify for child care. Initiatives such as this show promise for promoting family financial well-being and an engaged workforce.

Key Words: family well-being, financial literacy, child care, working parents
A COMMUNITY INITIATIVE TO SUPPORT FAMILY FINANCIAL WELL-BEING

Workforce participation has been the focus of many initiatives in the United States directed toward low-to-moderately-low-income families, particularly since the enactment of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA; Blau, 2001, Prince & Austin, 2001). Recent strategies to promote workforce participation and improve family financial well-being include efforts to increase knowledge about how to manage money through financial literacy training. Workforce participation has also been supported by the expansion of child care programs since PRWORA policies mandated employment for many single parents previously receiving welfare benefits (Gennetian & Michalopoulos, 2003).

This article reports on the evaluation of the Summer Special Initiative, a United-Way-funded initiative in Tampa Bay, Florida that linked free full-day summer childcare for the school-age children of lower-income parents with financial literacy classes for the parents. The intent was to promote financial well-being of the families and the community by combining strategies that supported increased income--child care to support workforce participation and training to increase parents’ money management knowledge and skills.

As the U.S. lacks a comprehensive program of state-supported child care, affordable child care is key so that parents can maintain jobs (Blau, 2001; Tekin, 2007). In 2002, the mothers of 23.8 million U.S. grade school-aged children were employed and parents of 53% of all grade school-age children reported some type of regular non-maternal child care arrangement (Overturf Johnson, 2005). Maintaining work hours over the summer may be particularly challenging for lower-income working parents and therefore crucial to the financial well-being of their families. Parents need to provide child care to cover those hours when the child would be in school the rest of the year. A study that examined summer care patterns found that “among low-
income families, the majority of children are in center- or school-based programs during the school year, while in summer these families rely heavily on relative care” (Lawrence & Kreader, 2006, p. 11). For families of all income levels in the U.S., 11% of children ages 6 to 12 with working parents spend some time in self-care during the summer (Capizzano, Adelman, & Stagner, 2002). This is not significantly different from the percent in self-care during the school year, but the hours that they spend in self-care increase from an average of 4.8 to an average of 10.3 hours a week. Lawrence and Kreader identify the need for more full-day programming for school-age children in the summer to allow choices for working parents and to provide structure and stimulation for children.

Parents’ financial literacy may also promote the financial stability of the family (Fox, Bartholomae, & Lee, 2005; Lucey & Giannangelo, 2006; Vitt et al., 2000). Financial literacy is a broad term for general knowledge and understanding about money and its uses. A financially literate individual has the ability to read, analyze, manage, and communicate about their finances (Vitt et al., 2000). Financial literacy includes specialized knowledge in economic and consumer literacy. Economic literacy is defined as an understanding of how macroeconomic concepts, such as supply and demand and interest rates, impact individuals (Jacob, Hudson, and Bush, 2000). Consumer literacy refers to knowledge and skills that enable price and quality comparisons when shopping (Jacob et al.). Studies demonstrate a relationship between effective financial literacy training that is focused on the individual and both knowledge gains and behavioral changes in money management practices (Hilgert, Hogarth, & Beverly, 2003; Hilrad & Zorn, 2001; Staten, Elliehausen, & Lunbdquist, 2002).
The Program Model: Rationale and Implementation

The United Way is a community-based organization in the U.S. that operates in 1350 locations nationwide (United Way, 2007b). Its mission is “to improve lives by mobilizing the caring power of communities” (United Way, 2007a, p. 1). Since the organization was founded in 1887, it has partnered with local agencies and organizations to identify pressing community needs and implement programs to meet these needs. Local United Ways develop Community Impact Agendas that identify the community’s needs and define the focus for program development. In 2006, the Community Impact Agenda of the United Way of Tampa Bay, Florida (UWTB) targeted Family Well Being in terms of adult education, child care, and workforce participation. The Women’s Leadership Council of UWTB initiated funding for a program, the Summer Special Initiative, to support the needs of low-to moderately-low-income working parents, many of whom are single mothers (UWTB, 2006b). This Initiative targeted the components of family well-being identified in the Community Impact Agenda as follows:

1. Parents took financial literacy training (the adult education focus).

2. They were then eligible for free summer care for their school-age children (the child care focus).

3. The child care allowed the parent to maintain or obtain employment (the workforce participation focus).

The relationship between the components of the Summer Initiative and goal of financial well-being for families was both direct and indirect. The child care directly affected the economic status of a family by providing free child care services, thus saving the family a significant expense. Indirectly, it was intended that the child care would enable the mostly single
mothers who participated in the program to maintain employment or attend school. This would potentially impact the financial state of a family through a current or future increase in income, and the financial state of the community by promoting workforce participation. Finally, by increasing the parent’s knowledge about financial issues, it was anticipated that the parent would learn how to better manage debt and perhaps obtain an improved financial status. Taken together, these three activities were designed to improve overall family finances and promote an engaged community workforce. Figure 1 illustrates the model. [Insert Figure 1 about here.]

The UWTB solicited agency participation in a two-county area through a request for proposal process. The criteria for selecting agencies included the capacity to provide the financial literacy training, either by the agency itself or in partnership with another organization, and summer child care that accommodated the schedules of working parents (UWTB, 2006a). The focus was on lower-income families although agencies had leeway as to financial eligibility criteria used for enrollment. Most agencies required that families be eligible for the free or reduced lunch program in the public schools. Although the aim was to support parent employment and/or education, UWTB did not stipulate that parent employment be a condition for program enrollment.

Program Components

Financial literacy. UWTB stipulated a minimum amount of time—six hours total—for parent training and required Federal Deposit Insurance Corporation (FDIC) approved curricula taught by certified instructors. One parent per family was required to complete the training. Training was held in the spring so that parents completed the course before registering their children for summer care. The overall goal was for parents to acquire “increased knowledge and skill in personal financial management” (UWTB, 2006a, p.1). Suggested topic areas for the
A community initiative

course included “personal financial management, understanding credit, credit repair, banking, savings and investment, dealing with identity theft, and home loans” (UWTB, p. 2), but agencies had the flexibility to develop training that met family needs. The agencies contracted with different financial literacy trainers, sometimes drawing on relationships with neighborhood financial institutions. Scheduling formats ranged from training compressed into one weekend day to one-hour evening sessions over multiple weeks. Pre- and post-course testing was implemented by some of the instructors but there was no coordination among programs.

Child Care. Agencies participating in the summer child care were required by UWTB to provide full-day Monday through Friday care for children ages 5 to 13. The rationale for targeting this age group was that preschool children can usually attend the same full-day programs year round and adolescents, who are more able to care for themselves, have different programming needs than younger school-age children. UWTB gave preference in the proposal process to agencies that designed summer care programs that were “enrichment programs that may include but are not limited to the arts, science, leadership skills, computer skills, mentoring, and academic enrichment” (UWTB, 2006a, p.3). As with the financial literacy component, agencies were encouraged to partner with other organizations, such as art museums and theater companies, to provide enhanced programs for children. The emphasis was on developing stimulating environments where children could learn new skills.

Method

This research focused specifically on evaluating this project as implemented during the summer of 2006. This time frame limited the researchers’ ability to assess the Initiative’s impact on families and the community. The primary objectives were to describe the parents’ and agencies’ experiences with the project and make recommendations for the future. This was a
mixed method study. Researchers collected data through agency interviews, parent and agency focus groups, agency demographic forms, and parent surveys.

Participants.

Families. Families’ experiences were represented by the parents’ voices. Data were not collected from the children primarily because UTWB’s focus in terms of child care was its effect on parent workforce participation.

Researchers instructed staff at all of the agencies to have as many parents as possible complete the survey. Return rates varied widely among agencies from a 100% return rate at one agency to no surveys returned from another. Surveys returned represented eight of the nine agencies and both large and small agencies in both counties. In total, 160 families returned completed surveys, representing a 44% return rate for all the families that completed the program. Despite efforts to collect surveys from all participating families, the return rate indicated patterns of self selection by the agencies and the participants. In addition to the surveys, demographic information on families was provided by all but one agency, which included 319 families, 87% of the total. For the parent focus groups, researchers intentionally selected five agencies that represented the various Tampa Bay communities served by the Initiative and diverse characteristics in program focus, agency size, and race/ethnicity of the families. The five agencies advertised the focus groups to solicit parent participation. A range of 5 to 13 parents attended per group, totaling 34 parent focus group participants.

Agencies. Researchers interviewed the administrator from the agency that was the UWTB contact person and/or was identified by the agency as being the most knowledgeable about the program. Nine administrators were interviewed, representing every contract agency.
All agencies were invited to send two representatives for focus group interviews in the fall, one line staff person who had direct contact with children and parents and one administrator. In many cases, one of the agency representatives had also participated in the individual interviews. Sometimes, both of the representatives had administrative roles, as line staff in a number of the agencies were temporary summer employees and were no longer available at the time of the focus groups. All except two agencies sent at least one representative. A total of 18 staff participated in the focus groups.

**Measures**

All measures were developed for this study by the researchers. This study relied on self-report measures in line with its limited and primarily descriptive objectives. The parent survey gathered information on demographics and employment status and used a 6-point scale to assess program expectations and satisfaction. The assessment of financial literacy behavior change used a 3-point scale with 1 indicating Yes, they had made a change; 2 that they had not, but planned to; and 3 that No, they had not made a change. An open-ended question allowed parents to share responses to the program in their own words. Researchers developed an interview guide for the parent focus groups that included open-ended questions about parent experiences with the financial literacy and child care components of the program, general reactions to the Initiative, and recommendations for improvement.

Separate protocols were developed for the individual and the focus group agency interviews. The initial individual interviews requested mostly factual information about plans for the agency’s implementation of the Initiative. The interview guide for the focus groups included open-ended questions that dealt with the agencies’ success in meeting program goals, adequacy of UWTB funding and program resources, and recommendations for changes in the Initiative.
Researchers developed a demographic data sheet for the agencies. It was used to gather information on enrolled families, such as age of children, race/ethnicity of children and parents, and family income levels.

**Procedures**

A condition of the agency contracts with UWTB was their participation in a comprehensive program evaluation. Final arrangements for the evaluation were not made between UWTB and the university-based evaluators until the financial literacy classes were over and the agencies were preparing to begin the summer child care programs. Researchers collected data in successive stages throughout the summer and into the fall.

Data collection began with phone interviews with agency administrators early in the summer. These interviews focused on establishing connections with the agencies and gathering background information. The researchers then selected a cross-section of agencies to participate in the parent focus groups. Focus groups were scheduled for late July so the parents could comment both on experiences with the financial literacy classes and summer child care. Focus groups were facilitated by a lead researcher, audio taped, and held at the contract agency in the evening. Child care and food were provided. Participants received $15.00 grocery store gift cards. Agency staff distributed surveys to parents towards the end of the summer child care program to collect data on their experiences with summer child care and the financial literacy classes. This time frame allowed parents to report behavioral changes in the several months since their completion of the financial literacy classes. Demographic forms were distributed to the agencies so they could provide full demographic information on the families at the completion of the program. Focus groups with agency staff were held at a central location in the fall, scheduled for a convenient midday time with lunch provided. Agency staff members were divided into two
groups, separating line staff and administrators but allowing a cross-section of types of personnel in each group. Each group was facilitated by a lead researcher and audio taped.

Data analysis procedures were implemented as data were collected. Quantitative data from the family surveys and agency demographic forms were analyzed with descriptive statistics. The primarily factual information from the initial agency interviews was recorded but was not analyzed for themes. Qualitative analysis of the parent and agency focus groups involved several steps. Both researchers listened to the tapes. Notes taken during the groups by the facilitator were modified to conform to dialogue on the tapes. Data from the focus groups were analyzed for themes in categories of the questions from the focus group protocols. For example, for the parent focus groups, there were a number of themes for parents’ reactions to the financial literacy course and for their reasons for selecting the particular agency. For the agency focus groups, one set of themes focused on recommendations to change UWTB’s request for proposal process. Answers to the open-ended question on the parent survey were also analyzed for themes using the themes derived from the parent focus groups as a guide.

Results

Population Served

It was clear from the initial research interviews that the nine contract agencies varied in their missions. Although a number of the agencies were recreation or child care centers that provided after-school care, they also included children’s museums, performing arts centers, and a battered-women’s shelter. Some agencies served families at one site, whereas others had multiple centers. Numbers of parents and children served varied across agencies - from a consortium of agencies that enrolled 310 children and parents to a small neighborhood-based child care center
that enrolled a total of 23 children and parents. The Initiative served 598 children and 367 parents.

Characteristics of participants derived from the agency demographic forms are provided in Table 1. The participants were diverse with an over-representation of African Americans and an under-representation of Caucasians relative to their population in the region. Nearly 80% of the children enrolled in the summer child care were in the first through the fifth grades (ages 5 though 10). A large majority of the parents were in low to moderately-low income households, employed, and single-parent head of household. Survey responses indicated that parents were employed in many different occupations, such as office workers, preschool teachers, nurses, food service workers, and retail employees. [Insert Table 1 about here.]

The contract agencies were distributed geographically and located in the urban centers to be convenient to the residences and jobs of low-income parents. A distance analysis showed participants lived and worked relatively close to the child care center (median 3.6 miles and 3.0 miles respectively). Eighty-seven percent (n = 140) of the surveyed parents agreed that the center was conveniently located.

Financial Literacy Training

The agencies reported that, of the parents whose children attended the summer child care, 96% (n = 319) completed the financial literacy training. Most parents and agencies reported that the training was useful and appreciated the wide range of topics covered. Nevertheless, a common concern brought out in focus groups was that some of the material was too basic to meet the parents’ needs. Parents and agencies alike also remarked that parents had needs for educational programs on other topics, such as child and stress management. Of parents surveyed, 76% (n = 121) reported improvements in their family financial situation since taking the course.
Knowledge gains were reported in many areas. For example, participants “slightly agreed” to “strongly agreed” that they learned how to improve their credit ratings (94%, n = 150), pay off their debt (84%, n = 134), and buy a house (68%, n = 108). Eighty-eight percent (n = 141) learned better money management skills. While gaining a new understanding of finances is important, changing behavior is a crucial goal of such training. A limitation of this study was that, since the evaluation began after the financial literacy training ended, researchers were unable to use pre- and post-tests to measure changes resulting from the financial literacy training. Relying only on self-report measures, most parents reported positive changes. Parents reported that since taking the course they had begun saving for a major purchase (49%, n = 78), reduced credit card use (69%; n = 111), made efforts to reduce debt (68%, n = 109), paid their bills on time (63%, n = 100), and compared prices more carefully when shopping (82%, n = 131).

*Summer Child Care*

Although the survey did not ask the parents if they saw a logical connection between the literacy classes and child care, it did ask if they believed the free child care should have been offered without the requirement of the literacy classes. Forty percent (n = 60), agreed to some extent that financial literacy classes should not have been required. On the other hand, during the focus groups, parents stated they liked the fact they “earned” the free child care with the required attendance of the classes. Some felt they could have contributed more to receive child care, such as paying a small fee or volunteering.

Most agency staff understood that the pairing of financial literacy and summer child care supported workforce participation and endorsed that connection. However, one administrator voiced concerns about the implied assumption that low-income parents needed training in
financial management. She pointed out that low-income parents are often very skilled at budgeting to make ends meet on meager incomes.

Parents reported varied reasons for seeking summer child care. On the survey, many parents (77%, n = 124) “slightly agreed” to “strongly agreed” that they selected the child care program because it was free. However, more important considerations were their children’s safety (94%, n = 150), followed by enhancing their children’s social (86%, n = 137) and academic skills (85%, n = 135) and providing enrichment experiences, like art, drama, and music (84%, n = 134).

Parents reported that the child care program fulfilled their goals to a great extent. Of the parents surveyed, 86% (n = 138) agreed that their children enjoyed and benefited from the program. Most (86%, n = 138) agreed that they would like to send their children to the same program the next summer. However, some concerns, particularly about child safety at some centers, were mentioned on surveys and in focus groups. Parents felt there would have been less fighting among children and fewer injuries if there had been more attentive staff supervision. Parents discussed that centers should enforce consequences with children who repeatedly initiated fights. They also saw a need for specialized staff training in management of children with special needs, such as those diagnosed with Attention Deficit Hyperactivity Disorder.

A primary goal of this program was to allow parents to maintain their jobs. Nearly one-third (32%, n = 51) of surveyed parents reported that they could not have worked without the Summer Initiative. Focus group parents described that the program allowed them to return to work or begin their own business. In addition, close to half (49%, n = 78) of the parents reported that they were able to add to their income by working additional hours while their children attended the summer program. During focus groups, parents identified that money saved by the
free child care was used for medicine, transportation costs, and child care needs for their younger children, or was put away as savings. Furthermore, 30% (n = 48) of the surveyed parents were able to take classes, which involved returning to school or continuing schooling that could ultimately improve their position in the job market.

Affordable child care was an issue for these parents. Thirty-three percent (n = 53) reported that they did not have access to affordable child care during the school year and 35% (n = 55) reported no access to affordable child care the preceding summer. Some parents commented that they could not afford to send the children to the same program next year if they had to pay. During a discussion of affordable child care in one focus group, parents emphasized that the Initiative supported those who were really trying to support their families. They discussed the difficulties of affording child care, especially for families with more than one child. They were pleased that they did not have to be “down and out” to qualify for this program. Many said that without this program they would have turned to child care options that would have been less safe and stimulating for their children. When surveyed about possible options, 23% (n = 37) reported that they might have left their child with an older sibling, 39% (n = 62) might have enrolled the child in a lower priced program, and 41% (n = 65) might have left their child with an adult family member or friend.

At the organizational level, agencies reported increasing slots for low-income families due to the UWTB funding. Some agencies mentioned that the children enrolled in their program through the Initiative added to the racial- and ethnic-, as well as income-, diversity of the children they served. Involvement in the Initiative also supported community partnerships for more innovative programming, such as a child care agency that partnered with the local art museum to provide art appreciation and craft classes.
Discussion and Implications

This evaluation had the limited scope of describing the experiences of agencies and parents involved in this Summer Special Initiative in one area of the U.S. over one summer. As such there must be much caution in any attempt to generalize these findings to other populations in other areas. However, within this one geographic area, it seems that this program was successful in serving the targeted population of lower-income working single parents. The Initiative seems to have added to the available workforce and workforce hours in the Tampa Bay community by allowing some parents to work who reportedly could not have worked otherwise and allowing other parents to work additional hours.

The Initiative expanded the availability of structured, stimulating, conveniently-located summer care program slots allowing low income parents more options, as recommended by Lawrence and Kreader (2006). According to parent self-report, this led to lower rates of placement of children with friends or relatives than could have been the case without such a program. Safety of their children was clearly of utmost concern for these parents.

Parents who completed the survey did report some increased knowledge of financial matters and behavior change that they attributed to the training. This is consistent with a prior study showing a relationship between knowledge and behavior gains (Statten et al., 2002). There was no explicit evidence that the families were insulted by the incentive of financial literacy classes for free child care, as was the concern of an agency administrator. The broad range of topics covered seemed to help meet the range of parents’ needs, although more advanced content was requested.

It should be noted that this study was implemented in the summer of 2006, when the housing downturn was just beginning and general optimism about economic conditions prevailed.
in Florida and the U.S. The atmosphere for financial literacy training may have been different in subsequent years as the housing downturn and credit challenges became more pronounced. In fact, in the current climate of increasing unemployment and credit challenges a program such as this Initiative may be more useful to families and communities.

This evaluation suggests that the model developed by UWTB worked as designed. The child care appeared to support parent workforce attachment through maintenance of work and, in some cases, increased hours. This, along with the reduction of the child care expense, led to self-reports of increased family income. The financial literacy training reportedly increased family knowledge and behaviors for better money management.

Additional research is needed to explore the effects of financial literacy training and summer child care on families in other communities. Future research should measure knowledge and skills before and following financial literacy training to assess parent gains. The major emphasis of this Initiative was to promote family and community financial well-being. However, given the focus on child well-being in PRWORA-based initiatives (Blum & Francis, 2002) and parent reports of child benefits from the summer program, future studies of similar programs should specify child goals and measure targeted benefits for the children.

From the perspective of the working parents, the UWTB Initiative allowed parents to maintain their jobs with the assurance that their children were not only safe but were gaining skills and knowledge. This study provides preliminary indications that programs that combine community impact goals of child care and parent training to support workforce participation may be helpful to working parents and their children and financially beneficial to communities.
References


A community initiative


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Figure 1. Model of the Summer Initiative

- Free quality child care
- Employment
- Financial literacy

Family financial well-being

Financially literate and committed workforce for the community
Table 1

**Demographic Information on Families Provided by the Contract Agencies**

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<tr>
<th>Family Income Level</th>
<th>Number</th>
<th>%</th>
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<tr>
<td>Under $20,000</td>
<td>94</td>
<td>52</td>
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<tr>
<td>$20,000 - $29,999</td>
<td>65</td>
<td>36</td>
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<tr>
<td>$30,000 and above</td>
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<tr>
<th>Employment Status of Parent</th>
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<tr>
<td>Employed full-time</td>
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<td>71</td>
</tr>
<tr>
<td>Employed part-time</td>
<td>24</td>
<td>16</td>
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<tr>
<td>Unemployed</td>
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<td>13</td>
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<th>Age of Parent</th>
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<td>8</td>
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<tr>
<td>25-34</td>
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<td>57</td>
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<tr>
<td>35-44</td>
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<td>45 and over</td>
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<th>Family Structure</th>
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<td>One-parent</td>
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<tr>
<td>Two-parents</td>
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<td>16</td>
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<tr>
<td>Extended or foster family</td>
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<th>Race of Children</th>
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<td>Other or Biracial</td>
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<th>Ethnicity of Children</th>
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<tr>
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<tr>
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<td>89</td>
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<th>Age of Children</th>
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<tr>
<td>5 and under</td>
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<td>6 and 7</td>
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<tr>
<td>12 and over</td>
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* The range in total numbers (n) among categories reflect incomplete information provided by some agencies.

** Information on parent or guardian enrolled in financial literacy classes.