

# Intentions for Delaying or Sequencing Parenting for Optimal Economic Self-sufficiency

Report #3  
Parenthood Can Wait Program  
Department of Social Services  
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## Overview

The Missouri IV-D Child Support Program uses the Parenthood Can Wait (PCW) Program to address teen parenthood issues by targeting at-risk teens who are enrolled in an alternative school or who are in the custody of the Division of Youth Services (DYS). The goal of this report is to provide an overview of the parts of PCW curriculum that are designed to provide the necessary knowledge to youth so they can set intentions for delaying or sequencing parenting, and focus on their optimal economic self-sufficiency.

A primary goal of the PCW program is to leverage the Child Support Program's knowledge of the legal and financial responsibilities of parents to educate and motivate teens and young adults. The program offers pre-parenthood content aimed at youth who are not yet parents and a teen-parenting program for those who are already parents or primary kinship caregivers.

The premise of the program is that it can help prevent the need for future family services by promoting responsible parenting choices by raising awareness, especially among teenagers, of the financial, legal, and emotional responsibilities of parenthood. When teenagers understand the financial and legal implications of being a parent, they learn that acting responsibly benefits them and their future children. Increasing understanding of the financial costs of parenthood can be persuasive in helping young teens make responsible decisions around parenting.

The program teaches its students to think about the choices they make about relationships, finances, and parenting. The curriculum is concept-based, engaging, research driven, interactive, thought provoking, and educational. By offering various parenthood curricula, independent living skills, child support education, financial literacy, and mentoring services, this grant-funded program hopes to change teens' behavior and mindset to reduce the likelihood that they, and their children, live in poverty.

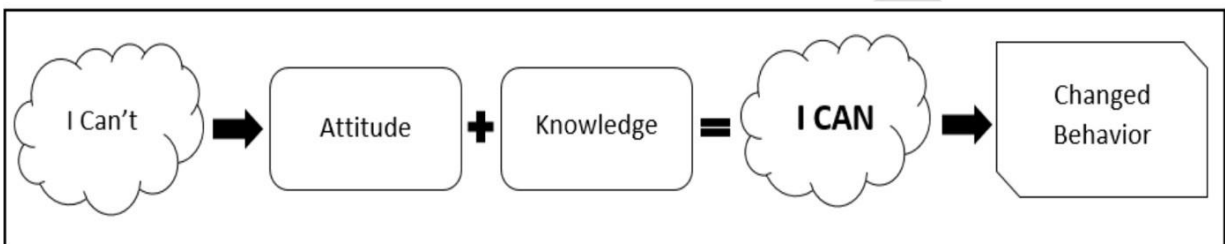
This program is part of a strategic effort to intervene in the poverty cycle. Research suggest that interventions designed to address teen parenthood may eventually reduce rates of teen parenthood for multiple generations. Strategies that increase the proportion of children growing up in stable two-parent families may reduce the rates of pre-teen parenthood in the next generation. Continuing to reduce teen pregnancy will also help sustain recent decreases in poverty, especially persistent child poverty.

Junior Achievement USA (JA) provides the financial and economic instructional materials for the PCW program JA is an organization renowned for its prowess in teaching financial curriculum to youth. JA's purpose is "to inspire and prepare young people to succeed in a global economy." (<https://jausa.ja.org/>)

JA is the world's largest youth-serving non-profit organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their futures, and make smart academic and economic choices. JA's programs emphasize the core content areas of work readiness, entrepreneurship, and financial literacy.

JA has a long track record of providing effective economic education. JA uses a third-party evaluator to gauge the effectiveness of their programs, maintaining transparency and excellence in the quality of their curriculum. They pride themselves on creating changed behavior through attitude adjustment and gained knowledge.

JA uses a model based on the Theory of Planned Behavior to increase students' self-efficiency to improve their circumstances. This intention is represented by a simple formula of taking a student from a mindset of "I Can't" and, by influencing their attitudes and knowledge, helping them achieve an understanding of "I Can." This in return has a direct effect on their behavior as the youths become more self-efficient.



**Figure 1-Theory of Planned Behavior**

## Aims

The PCW program's curriculum instills decision making capabilities and to help teens to identify the right path for themselves. Program success is measured through change in attitude, belief, and knowledge about parenthood. The program's goal is to educate and motivate teen parents to become successful parents while providing them with independent living skills by engaging at-risk youth through continued mentoring efforts, so the participants feel invested in their own success.

This program aims to:

- Help students identify how their personal finances affect their quality of life, understand how their financial choices affect the family and learn the difference between wants and needs

- Educate and motivate young teens to delay parenthood until they have completed their education, started a career, and entered a committed relationship
- Teach healthy relationship practices and independent living skills that lead to self-sufficiency, whether or not the parents are in a committed relationship
- Improve outcomes for children and families by tapping the students' skills, strengths, leadership, and resilience to improve the health, safety, educational success, and overall well-being of children and families.

Long-term goals are:

- An increased trend in average age of parents when the first child is born
- An increased trend in the percentage of children born into committed relationships
- An increased trend in the number of parents with gainful and sustained employment upon birth of their first child and subsequent children

## Course Overview

The PCW program gives participants the rare opportunity to experience their personal financial futures first-hand. In this program, youth receive family and income scenarios and identify lifestyle goals. They also explore and learn about different budget categories, create a budget, make purchasing decisions, and decide how to pay for their expenses. Youth assume a persona of a provider for a family and learn how to accommodate the needs of the family without overspending.

Some DYS participants and alternative school students will experience an interactive marketplace representative of the local business community, including financial services, media, telecommunications, utilities, and more, while gaining greater financial literacy and understanding about earning, spending, saving, budgeting, and managing money.

<b>Parenthood Can Wait (Personal Finance 2.0)</b> JA: Earning, Employment & Income JA: Budgeting JA: Savings JA: Credit and Debit JA: Consumer Protection JA: Credit Cards JA: Smart Shopping
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**Table 1- JA Curriculum**

All JA programs are developed by the JA Education Group and are piloted in classrooms and in after-school settings around the nation. Members of the group have postgraduate degrees in education and experience in the classroom, and are experts in curriculum development and design.

JA teen programs are developed with a primary emphasis on entrepreneurship, financial literacy, and work readiness, while providing a strong secondary emphasis on mathematics, reading, and writing skills. Students learn fundamental business economic concepts, explore career interests and opportunities, and develop work-readiness skills.

Through a variety of experiential activities, students better understand the relationship between what they learn in school and their successful participation in a global economy. Materials for each program are packaged in a kit containing detailed session plans, informative newsletters for students, and additional learning materials to ensure a successful experience for students.

## Demographics of Schools Receiving the Junior Achievement Curriculum

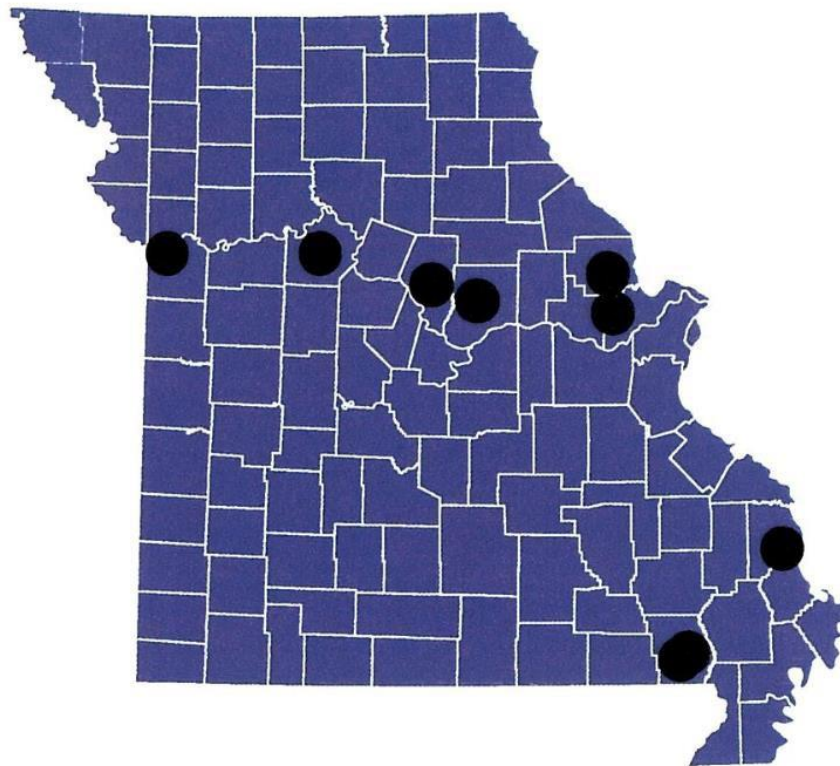


Figure 2-Distribution of Parenthood Can Wait Sites

An advantage of the PCW program is the spread across DYS residential facilities and alternative schools. This provides the foundation for evaluation that may lead to more tailored efforts in the future. The following sites took part in the PCW program in 2021-2022.

### **Alternative Schools**

*Frederick Douglass High School* is an alternative high school in Columbia, Missouri. In a typical year it would provide services for about 170 students. Ninety-eight percent of students receiving services through Frederick Douglass High School are from low-income families. Typically, the student population of this school is 53% male and 51% African American. The student to teacher ratio is about 10 to 1. Although Frederick Douglass High School has a multi-gender student population, all students selected by the school to participate in the PCW program were male.

*Marshall Alternative School* is in a micropolitan area and serves both male and female youth. It is a unit in a public school system in central Missouri. The school community is characterized by a 33.8% minority student enrollment and 55% of students qualify for free and reduced cost lunches.

### **Division of Youth Services**

*Camp Avery* is a residential facility for male youth ages 13 to 17 years in Troy, Missouri. It has 20 beds and had 10 residents on June 30, 2021. It served 33 residents in 2021.

*Cape Central Academy* offers an alternative school program. The Academy is in Cape Girardeau, Missouri. It provides services for both male and female students. Overall, the school district in which it is located has a minority student population of about 31%. Cape Central Academy offers free meals to all students. The PCW program was offered to 2 cohorts of students. This facility is in a metropolitan area.

*Fulton Treatment Center* is in Fulton, Missouri. It is a residential group home for males aged 12-17 years with a community-based program and an on-site classroom. Participants in the PCW program were distributed over three cottages at this facility and the program was adapted to meet the needs of residents. Overall, the Fulton Treatment Center has 30 beds and served 60 residents in 2021. About 27% of residents identified as African American.

*Girardot Center for Youth and Families* is a residential facility in Cape Girardeau, Missouri. Minority residents make up 13% of the student body, which is lower than the Missouri state average. This facility is in a metropolitan area.

*Sierra-Osage Treatment Center* is a 20-bed residential facility in Popular Bluff, Missouri. This facility is for female youth only. There were 13 residents on June 30, 2022. Twenty-five percent of residents identified as African American. This facility is in a metropolitan area.

*Sikeston Hope Center* is a DYS day facility in Sikeston, Missouri. It is a facility that serves male youth only. About 33% of residents identify as a minority student. This facility is in a metropolitan area.

*W. E. Sears Youth Center* is a DYS residential facility in Popular Bluff, Missouri. The Sears Youth Center has a capacity of 50 beds and in 2021 it served one hundred and twenty-four male youth. As of June 30, 2021, there were 47 residents. The minority student population is similar to Missouri over all at 29%. The facility is in a metropolitan area.

## Results

We collected data for the financial learning portion of the PCW curriculum from the JA database. The data were from standardized, multi-question surveys completed by students. We downloaded survey results and stored the data in the Learning Management System (in .csv files). The data are aggregate across all the participating facilities and alternative schools except for Camp Avery. We collected data for Camp Avery on paper forms and a third-party entity entered it into the JA data system--a process that left it parsable by location, but not by individual student. Other data (non-Camp Avery) is not parsable by school/facility or identifiable by individual students. Not all students completed both pre and post-content delivery surveys. Full or partial data is available for several knowledge units, including:

- Earning, Employment, and Income
- Budgeting
- Savings
- Consumer Protection
- Smart Shopping
- Credit and Debt
- Credit Cards

Reasonable gains in student knowledge of financial topics are clearly shown.

Results from knowledge check pre surveys (done before any JA content was presented) from Camp Avery show that students were able to correctly answer knowledge survey questions about 17% of the time. Students were re-surveyed for knowledge gain after each learning module was presented. After completing the second module, students were able to correctly answer survey questions 60% of the time. After the fourth module was completed, students answered correctly on the post- course survey 63% of the time. After the fifth module, students were able to correctly answer post-survey knowledge check survey questions for that unit 56% of the time. Data from modules 1 and 3 are not available.



We collected aggregate results from knowledge check pre-surveys (done before any JA content was presented) for all other locations slightly differently. We administered a pre- and post-survey for each educational module. Results are as follows.

JA Module Number	Knowledge Pre-test Percent Correct	Knowledge Post-test Percent Correct
2	54%	56%*
3	59%	60%*
4	60%	64%
5	55%	58%

**Table 2. Aggregate Knowledge Check Results for PCW JA Program**

\*Results of Modules 2 and 3 were characterized by fewer completed post-surveys than pre-surveys. A more refined data collection process is planned to allow for more detailed parsing of the data.

## Fidelity Report

The Family Support Division responds to the needs of the school districts and facilities and to the needs of student populations. Content presented was updated and adjusted on several occasions based on student needs. Not every unit of content was presented to every student cohort identically. Over time the strategy of adjustment will allow for further tailoring of the educational content to specific student circumstances. This adjustment strategy fits well with the overall care strategy used by the DYS and fits well with the strategy used by alternative schools. Data collected across these changes may also provide insight into future directions for maximizing the learning potential of these modules. The Family Support Division is maintaining a library of all the modules in every adjusted form so these can be reused when appropriate.

Overall, facilitators indicated that they presented the module as designed 92% of the time. Within the remaining 8% (those modules not delivered per design), facilitators most commonly indicated that the reason they modified the module design was due to the physical setting, followed by the need to adjust the module due to the lack of resources, such a table, chairs, audio/visual equipment, devices, etc. All instances where facilitators indicated that the physical setting was problematic occurred in DYS facilities. The natural bifurcation of the sample population (alternative schools and DYS facilities) provided an opportunity to measure the robustness of the PCW curriculum, showing that the well-designed nature and flexibility of the PCW program allowed for student success, even in resources-poor situations.