

Date: March 24, 2004

To: Academic Affairs Council
Gregory Palermo, Chair

From: Human Development and Family Studies Curriculum Committee

RE: Proposed Merger of Two HDFS Undergraduate Majors

Proposal

Our proposal is to merge two existing undergraduate majors, (a) Family Resource Management and Consumer Sciences (FRM) and (b) Housing and Near Environment (HNE) under a combined major titled Family Finance, Housing, and Policy (FFHP).

Justification.

Change in the discipline emphasis to financial issues and the expansion of family finance and housing career opportunities requires altering the focus of the two existing majors. Responding to a 2002-03 self-study and external review, the Human Development and Family Studies Department emphasized in its July 2003 report to the Board of Regents the need to explore a reduction in the number of undergraduate programs and to focus on a few signature areas of excellence, including family policy. To address these needs, a merger of these two undergraduate programs is being proposed, with an emphasis on financial and housing resource management and related policy analysis skills. An increased attention to policy subject matter recognizes that government benefits to assist families and regulatory aspects of the consumers' market environment shape the opportunities and constraints that financial and housing professionals must negotiate as they provide services for families and consumers. The merged major would create career opportunities to address the increasing prevalence of financial and housing problems in Iowa and the larger society.

The new, merged major would continue to provide courses that are among the requirements of the undergraduate program, including teacher licensure, in Family and Consumer Sciences Education and Studies. Two of the introductory courses in the new, merged major are among those courses that meet a core requirement in the College of Family and Consumer Sciences. With emphasis on families and consumers, the merged major also provides support for the College of Business and the College of Design. Business students desiring careers as financial planners, insurance agents, and loan counselors take our courses that focus on personal and family financial decision-making. Design students majoring in community and regional planning appreciate our near environment perspective on housing and community content. In addition, there are four courses in FFHP that fulfill the U.S. Diversity requirement for ISU students.

FFHP majors as well as our current FRM and HNE majors are prepared to enter the ISU graduate programs in Family Policy in HDFS and Family Financial Planning specialization in the Masters of Family and Consumer Sciences. Those programs, as well as the MBA program with financial planning emphasis in the College of Business, provide ISU opportunities for graduate education in family financial, housing, and policy area.

Enrollment.

Over the past five years, the average number of students majoring in Family Resource Management and Consumer Sciences and in Housing in the Near Environment was 30 students in total for both majors. However, the number of students in the majors can be misleading; current courses offered do not suffer from low enrollment and often have waiting lists. Past course enrollments have ranged from 20 to 200 students. We estimate an increase in the number of students enrolling in the merged major with a future enrollment of 70 to 100 students with modest recruitment efforts, particularly with innovation in the area of distance education and collaboration with the College of Business. Since the proposal is to merge two existing programs, no new resources or reallocation of resources will be needed with modest growth. We assert this is an especially appropriate merger as some current students in the existing majors are double majors in these two programs giving credence to the synergy between the programs.

Employment.

January 2004

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HDFS is positioned well to provide pre-professional training. The ISU HUD-approved Financial Counseling Clinic would continue to support practicum opportunities for students in financial counseling, financial planning, and housing counseling. Training opportunities exist in one-on-one, group counseling, and workshop presentations for Iowa State University students, Des Moines University Osteopathic Medical Center students, and Story County residents. Another resource, the Universal Design Learning Laboratory, supports experiences in housing for the aging and disabled.

Family financial issues have become paramount in today's society; credit card debt, bankruptcies, home mortgage default/foreclosure, and a lack of retirement savings are at record levels. Home ownership provides the single most important asset for the majority of American families. Personal financial literacy is at an all-time low, particularly among teens. Given the increased demand and recent emphasis nationally on financial literacy, there are numerous opportunities for graduates. Examples of job titles and responsibilities for graduates include financial planner, insurance agent, residential property management, real estate careers, loan officers in banks and credit unions, sales and management positions in mortgage financing companies, housing authority and manufactured housing officials, government and non-profit housing agency administration, and consumer credit and financial aid counselors. A few illustrations identify supporting trends:

- Pending bankruptcy legislation will require credit counseling prior to filing. This will not only drive demand for more credit counselors, but will also require counselors be better trained.
- Mortgage programs regularly require homebuyer education prior to purchase. Organizations like HUD are stressing more education, information, and preparation for individuals to not only own their home, but to keep it, maintain it well and thus enhance their wealth.
- Given the rising concerns and discussion regarding the increased costs of education and debt burden for students, there is a demand for graduates in new career areas such as financial aid. Financial aid offices have interest in finding employees with backgrounds in money management.

Proposed Curriculum and Outcomes Assessment (see attachment)

Except for the addition of Sociology 134 as a Social Science requirement, the left side of the proposed curriculum maintains the current requirements for the existing Family Resource Management and Consumer Sciences, and Housing and Near Environment majors, including the undergraduate core requirements for the Department of Human Development and Family Studies.

The upper right side of the proposed curriculum sheet specifies a set of eight core courses that include housing and family financial management content areas, a family communications course, and two courses that emphasize public policy (HD FS 341--Housing Finance and Policy, and HD FS 395—Children, Family, & Public Policy). Additional requirements include a course in family financial counseling (HD FS 489) a one-credit laboratory experience, and a one-credit senior seminar that will provide a summative experience to help students integrate their course preparation, internship and practicum experience and prepare them better to seek employment in specific finance and housing jobs or continue their education. As mentioned above, the HDFS and MFCS graduate specializations in Family Policy or Family Financial Planning and College of Business MBA options are available at ISU for continuing education.

Five additional required courses will be selected to emphasize areas such as financial accounting, special needs for housing, family law, the economics and housing aspects of aging, and upper-level courses in financial management and family economics. (Our discussions with the College of Business assure that the financial accounting course will be accessible to FFHP majors.)

Finally, the department will develop lists of suggested courses that provide content relevant to family financial and housing careers (e.g. Accounting, Community and Regional Planning, Interior Design, and Marketing) for twenty elective credits.

All of the required HDFS courses for the proposed merger currently serve the existing Family Resource Management and Consumer Sciences or Housing and the Near Environment majors. The faculty members responsible for the FRM and HNE majors have been working together as a department curriculum subgroup at both the undergraduate and graduate level, and all of them specialize in Family Policy at the graduate level.

One HNE course will be dropped (HD FS 460, Housing and Environments for Children), and some of the essential elements concerning children will be incorporated in a revision of the HD FS 360 course on Housing and Services for Families with

Special Needs. No new courses will be added (although the merger does add a new requirement that all FFHP majors take a one-credit senior seminar via the existing HD FS 416 seminar course).

The department also offers an option in Policy and Advocacy for Child, Adult, and Family Service (ChAFS) majors. There is some overlap in courses between that ChAFS option and proposed FFHP requirements; the FFHP courses are much more specifically oriented to family finance and housing content and the policy-oriented courses are more restricted in FFHP. Additionally, the ChAFS policy and advocacy option includes program administration, political science, psychology, and speech communication content as well as courses on human development that are not included in the FFHP requirements, intended to serve the broader areas of human development and family studies.

Student outcomes objectives for the merged major are listed in the right, lower portion of the curriculum sheet. Assessment procedures described there are consistent with current department practice.

Plans for Accommodating Students in the Existing Majors

Students in the existing two majors will not be impacted by the merger of the two majors, since only one course will be dropped and the content of that course will be partially included in an existing course. Students may elect to enter the existing majors until the end of the current catalog. It is anticipated that students will elect to move to the new major if they are not too far along in their work, since it offers them greater employment opportunities upon graduation.

Relationship to Existing Curricula at Regents Universities in Iowa

Research was conducted to conclude whether an overlap in curricula or programs existed among the regents schools. There are no family finance, housing, or other related programs or courses available through the University of Iowa. Within the Family Services major at the University of Northern Iowa, Department of Design, Family and Consumer Science, a course is offered in Family Resource Management. This course does not inappropriately overlap with this new merged major.

FAMILY FINANCE, HOUSING, AND POLICY
Proposed for the 2005-2007 Catalog
Iowa State University Proposed for the 2005-2007 Catalog
(Administered by the Department of Human Development & Family Studies)

122.0 total semester credits required

(12.5) COMMUNICATIONS and LIBRARY

- (3) ENGL 104 First Year Composition
- (3) ENGL 105 First Year Composition
- (.5) LIB 160 Library Instruction
- (3) SP CM 212 Fundamentals of Public Speaking
- (3) Select from:
 - ENGL 302 Business Communication
 - ENGL 309 Report and Proposal Writing
 - ENGL 314 Technical Communication

(13) NATURAL SCIENCES and MATHEMATICAL DISCIPLINES

- (3) FS HN 167 Introduction to Human Nutrition
Meets CFCS core requirement
- (4) STAT 101 Principles of Statistics
- (3) Select from Computer Science
- (3) Select from MATH, STAT, natural or biological sciences

(12) SOCIAL SCIENCES

- (3) HD FS 102 Ind. and Family Life Development
Meets CFCS core requirement
- (3) ECON 101 Principles of Microeconomics
- (3) SOC 134 Introduction to Sociology
- (3) Select from ANTHR, ECON, POL S, PSYCH, SOC

(9) HUMANITIES

- (9) Select from approved Family and Consumer Sciences list

(3.5) FAMILY & CONSUMER SCIENCES CORE

- (.5) FCEDS 110 FCS Orientation
- (3) Select from
 - FCEDS 379 Ed Aspects of Family and Consumer Sciences Social Issues
 - HRI 287 Principles of Hospitality Management
 - T C 165 Appearance in Society
 - T C 342 Aesthetics of Everyday Experience

(17) HUMAN DEVELOPMENT AND FAMILY STUDIES CORE

- (3) HD FS 269 Research in HD FS
- (3) HD FS 449 Linking Families and Communities
- (8) HD FS 491 Practicum
- (3) Select HD FS course from outside of major

(20) FAMILY FINANCE, HOUSING, and POLICY CORE

- (3) HD FS 239 Housing and Consumer Issues
- (3) HD FS 283 Family Financial Management
- (3) HD FS 341 Housing Finance and Policy
- (3) HD FS 370 Communication in HD FS
- (3) HD FS 395 Children, Families, and Public Policy
- (3) HD FS 489 Family Financial Counseling
- (1) HD FS 489L Family Financial Counseling Lab
- (1) HD FS 416B Senior Seminar

(15) FAMILY FINANCE, HOUSING, and POLICY EMPHASIS

Select 5 courses from:

- (3) ACCT 284 Financial Accounting
- (3) HD FS 360 Housing and Services for Families with Special Needs
- (3) HD FS 380 Family Law
- (3) HD FS 448 Economics of Aging
- (3) HD FS 463 Housing for the Aging
- (3) HD FS 483 Advanced Family Financial Management
- (3) HD FS 488 Family and the Economy

(20) ELECTIVES*

**Suggested courses from Accounting, Architecture, Art and Design, Community and Regional Planning, Economics, Family and Consumer Sciences Education, Finance, Gerontology, Interior Design, Journalism, Management, Marketing, Political Science, & Sociology*

Learning Outcomes and Assessment

Students graduating with a degree in Family Finance, Housing, and Policy are able to:

- Demonstrate competency in consumer science and their chosen field of emphasis
- Demonstrate proficiency in interpersonal communication and in working with diverse groups to solve multidisciplinary problems
- Effectively prepare and deliver information to family finance, housing, and policy professionals as well as to the general public
- Critically evaluate information and accurately interpret and use research
- Understand the complexity of issues facing professionals in the field, including ethical, cultural and environmental elements

Outcome assessment is done by means of course surveys, internship evaluations, portfolio reviews, and senior surveys and focus groups.