

**Housing and Demographics Research Center
The University of Georgia**

2010 Annual Report

A. Center Overview and Organization

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 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. HDRC website.

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

B. Research Projects & Grants

Between Intention and Final Distribution: An Examination Of The Barriers To Charitable Estate Transfers, Assn Of Fundraising Profession, James, Russell Noel (Principal Investigator) October 1, 2008 - March 1, 2010. \$5,100

Family Connection Community Collaboratives, Family Conn Partnership, Inc., Atilas, Jorge Horacio (Principal Investigator), Chapman, Sue W (Co-Investigator). July 1, 2009 - June 30, 2010. \$18,000

Georgia Initiative for Community Housing, US Department of Agriculture, Tinsley, Karen Lee (Principal Investigator) November 3, 2008 - October 31, 2011. \$85,000

Georgia Peer Financial Counseling Program, Georgia Governor's Office of Consumer Affairs, Cude, Brenda J (Principal Investigator). September 1, 2008 - August 31, 2010. \$31,900

Healthy Homes Project, Auburn University (USDA), Turner, Pamela R (Principal Investigator) July 1, 2008 - June 30, 2010. \$9,500

Healthy Homes Project, Auburn University (USDA), Turner, Pamela R (Principal Investigator) January 1, 2010 - August 31, 2011. \$4,000

Housing Counseling Program, US Department of Housing & Urban Development, Turner, Pamela R (Principal Investigator) October 1, 2009 - September 30, 2010 \$30,488

Natural Gas Customer Education, Georgia Public Service Commission, Atilas, Jorge Horacio (Principal Investigator) November 1, 2006 - April 30, 2010. \$2,013,050

Radon Education Program, Georgia Department of Community Affairs, Atilas, Jorge Horacio (Principal Investigator) October 1, 2008 - March 31, 2010. \$302,200

Radon Education And Testing Program, Georgia Department of Community Affairs, Turner, Pamela R (Principal Investigator) April 1, 2010 - September 30, 2011. \$283,150

Weatherization Monitoring/Education Program (ARRA), Georgia Environmental Facilities Authority, Turner, Pamela R (Principal Investigator). October 1, 2009 - March 31, 2011. \$2,188,696

C. Theses, Reports, Publications, and Presentations

Carswell, A. T. (2010). *Apartment buildings*. Encyclopedia of Global Terrorism.

Carswell, A. T. (2010). *Adaptive reuse*. Thousand Oaks, CA: Green Cities Encyclopedia.

Carswell, A. T. (2010). *Infill development*. Green Cities Encyclopedia.

Carswell, A. T., James, R. N. (2010). *Housing* (pp. 375-379). Thousand Oaks, CA: Encyclopedia of Urban Studies.

Carswell, A. T., Wade, M., Smith, S. C., Huet, B. (2010). Education and recognition of mortgage fraud in classroom and community. *Journal of Forensic Studies in Accounting and Business*, 2(1), 73-91.

Chatterjee, S., Green Pimentel, L., Turner, P. R. (2010). Financial education and consumers' willingness to change behavior. *Journal of Investment Management and Financial Innovations*, 7(3), 73-81.

Chatterjee, S., Palmer, L., Goetz, J. W. (2010). Individual wealth accumulation: Why does dining together as a family matter? *To appear in Applied Economics Research Bulletin*, 1-22.

Chatterjee, S., Palmer, L., Goetz, J. W. (2010). Sustainable withdrawal rates of retirees: Is the recent economic crisis a cause for concern?. *To appear in International Journal of Economics and Finance*, 3(1).

Cude, B. J. (2010). Engaging students in public policy analysis. In Loch Johnson (Ed.), *Chalk Talk: Teaching Tips from the UGA Teaching Academy*. Athens, GA.

Cude, B. J., Cai, Y. (2010). Reference prices and consumers' feeling of regret: An investigation of consumers' use of an online price-bidding method. *International Journal of Consumer Studies*.

Cude, B. J., Kabaci, M. J. (2010). Financial education for college students. In Douglas Lambdin (Ed.), *Financial Decisions Across the Lifespan: Problems, Programs, and Prospects*. Springer Science.

Cude, B. J., Kitt, K., J. H., Swanson, P. (2010). *Consumer education: Moving from confusion to clarity*. Proceedings of the Eastern Family Economics Resource Management Association. mrrupured.myweb.uga.edu/proceedings2010.shtml

Fleming, William. PhD. Consumer Features, Wants, and Best Practices of State Insurance Department Websites. August 2010.

Futris, T. G., Campbell, K., Nielsen, R. B., Burwell, S. (2010). The Communications Patterns Questionnaire Short-Form: A Review and Assessment. *The Family Journal*, 18(3), 275-287. tfj.sagepub.com/content/18/3/275.abstract [DOI:10.1177/1066480710370758]

Kunovskaya, Irina, PhD. Financial Literacy, Financial Behavior and the Need for Financial Education in a Country Transitioning to a Market Economy – The Case of Russia. May 2010.

Miller, Jason. Masters. The role of smokeless tobacco in smoking cessation and initiation: An investigation of American youth. May 2010.

Needles, C. N., Garasky, S. B., Jensen, H. J., Nielsen, R. B. (2010). Transportation access: A key employment barrier for rural low-income families. *Journal of Poverty*, 14(2), 1-22.

Nielsen, R. B. (2010). Assessing financial wellness via computer-assisted telephone interview. *Journal of Financial Counseling and Planning*, 21(2), 13-26.

Nielsen, R. B., Garasky, S. B., Chatterjee, S. (2010). Food insecurity and out-of-pocket medical expenditures: Competing basic needs? *Family and Consumer Sciences Research Journal*, 39(2), 138-152.

Nielsen, R. B., Garasky, S. B., Chatterjee, S. (2010). Food insecurity and out-of-pocket medical expenditures: Competing basic needs? *Family and Consumer Sciences Research Journal*, 39(2), 138-152.

Nielsen, R. B., Randall, K. (2010). Call for papers on the influence of technology on individuals and families. *Family and Consumer Sciences Research Journal*, 39(2), 227-228.

Palmer, L., Goetz, J. W., Chatterjee, S. (2010). Expanding financial education and planning opportunities through service-learning. *Financial Services Review*, 18(2), 157-176.

Polanowski, M., Nielsen, R. B., Bhargava, V. (2010). *The impact of market fluctuations on the level of directly-held risky assets of different race and ethnic groups* (vol. 56). American Council on Consumer Interests Annual Conference.

Polanowski, M., Nielsen, R. B., Bhargava, V. (2010). *Racial and ethnic differences in direct stock ownership*. American Council on Consumer Interests Annual Conference.

Seay, M., Palmer, L., Nielsen, R. B. (2010). *HSAs: An underutilized healthcare savings vehicle*. American Council on Consumer Interests Annual Conference.

Sweaney, A. L., Mimura, Y., Starling, D. (2010). *Opportunities for Energy Star certified manufactured homes* (pp. 32-38). Housing Education and Research Association.
housingeducators.org/Conference_2010/2010_HERA_Conference_Proceedings_Portland_OR_100210%5B1%5D%5B1%5D.pdf

Tinsley, K. L., Sweaney, A. L., Rodgers, T. F. (2010). *Determining workforce housing needs and helping to develop a locally based housing plan: A case study in Sandersville/Tennille/Washington County, Georgia* (pp. 298-303). of Housing Education and Research Association.
housingeducators.org/Conference_2010/2010_HERA_Conference_Proceedings_Portland_OR_100210%5B1%5D%5B1%5D.pdf

Wilmarth, M., Nielsen, R. B. (2010). *Objective and subjective well-being of married individuals*. American Association of Family and Consumer Sciences.

Wilmart, M., Nielsen, R. B. (2010). *Farm to school programs: A piece to the puzzle for solving childhood obesity?*. American Council on Consumer Interests Annual Conference.

D. Outreach Activities

Georgia Initiative for Community Housing (GICH) Program

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 fifth 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 which community housing teams came together for facilitated work sessions and targeted assistance. In 2010 retreats were held at the UGA Campus in Griffin and the Conference Center in Columbus, GA. The program has 21 "alumni" communities and increased networking opportunities through the GICH listserv, which has more than 400 subscribers. In 2010 and 2011, the program will be expanding to offer more assistance on the front- and back- end of GICH, as we develop a mentor program and team sustainability guidelines for alumni.

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 \$160,000 over seven years and is expected to continue donating \$30,000 annually. Matching these funds, HDRC has a three-year (FY 2008 – FY 2011) from USDA Rural Development, the Rural Community Development Initiative grant, totaling \$85,000. Wells Fargo also continues to donate \$17,000 each year. See the GICH website <http://www.fcs.uga.edu/hace/hdrc/gich.html>

Volunteer Income Tax Assistance (VITA) Program

In partnership with Georgia United Credit Union (formerly known as Georgia Federal Credit Union), and other community organizations, Dr. Lance Palmer has led the organization and training of hundreds of students to prepare and file tax returns for low- to moderate-income households in the community. Over the past five years, over a thousand federal tax returns have been filed by students participating in service-learning projects at the University of Georgia, and partner institutions such as Dalton State College and Moultrie Technical College. This effort has resulted in millions of dollars of tax refunds for individuals and hundreds of thousands of dollars in savings for low- to moderate-income households. Refund anticipation loans and other high-cost practices have also been avoided.

Georgia Peer Counseling Program

Dr. Brenda Cude has reached over 12,000 students with the innovative Georgia Peer Counseling Program, a financial counseling program for Georgia college students. She has helped over 5,000, at nine participating Georgia campuses, in the past two years. This program has seven modules which educate Georgia college students on budgeting, credit use, student loans, and savings and investments. One of its keys to effectiveness is that it is a peer program, making the subject less intimidating. The seminars arm students' with the knowledge they need to keep from incurring too much debt with tools such as handouts, group discussions, and internet resources. <http://www.fcs.uga.edu/pfc>.

E. Student Association Activities

The University of Georgia Student Chapter (32 active members) has completed a year of activities. The leadership team officially registered the club with the University of Georgia Student Activities office and was granted funding from the student fund. Student club members participated in the Study Faculty Affairs Bingo night along with other student clubs in the College of Family and Consumer Sciences. Many local professionals were invited to give presentations to the chapter's monthly meetings. A number of the members attended the Athens Area Home Builder monthly meetings at the Holiday Inn Express and networked with the members in this area. Numerous students located and completed internships via the connections they made at these monthly meetings. The chapter members benefited from many guest speakers in their housing classes. The officers for this next year have been elected and an exciting program has been planned for the spring semester.

F. Other Activities

The HDRC Board of Advisors, a group of 25 state/national housing professionals and industry leaders, continues to meet two or three times annually. Last year meetings were held in June and November and hosted by the Georgia Electric Membership Corporation and Georgia Municipal Association, respectively. Mr. Michael Chriszt, Federal Reserve Bank of Atlanta gave a presentation entitled “Economic Outlook for Georgia” at the meeting in November.

Faculty members continue to conduct community based applied research on housing needs assessments. Last year, a survey was conducted and the results were presented to the community for Sandersville/Washington County. A new project has begun for Americus/Sumter County.