

ASSESSING EXTENSION CONSUMER ECONOMICS: CAPACITY, NEEDS, AND PRIORITIES

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ABSTRACT

The importance of utilizing a needs assessment to guide Extension Consumer Economics programming cannot be overstated as households are touched by all issues addressed in Consumer Economics. Few studies have examined needs assessments in the context of Extension Consumer Economics (also known as personal finance, family resource management, family finance) programming. This article describes a Consumer Economics needs assessment study implemented with Family and Consumer Sciences (FCS) Extension educators in one southern state. Results identify perceived subject-matter knowledge, skills, capacity, volunteer support, and partnerships of Extension educators. The need for program resources and the importance of various Consumer Economics topics were also explored. Implications of the study and lessons learned conclude the article. These lessons can easily be translated for use across program areas.

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Needs assessments are foundational elements of any Extension program and a priority for Extension professionals (Caravella, 2006). Through the needs assessment process Extension educators and Specialists are able to determine issues, challenges, and potential solutions facing the people and communities they serve (Patton, 1982). Needs assessments have been used to provide critical information to help Extension professionals determine program priorities, craft annual plans of work, and aid in making informed decisions about program creation, expansion, and maintenance (Garst & McCawley, 2015).

According to Donaldson and Franck (2016), needs assessments seek to answer a series of questions about the people and communities being served by Extension. These questions include:

- What needs to people have?
- How can those needs be met?
- What assets already exist?
- What can be built on to continue to help people and communities improve?

The literature is replete with studies highlighting needs assessments in Extension. Researchers have detailed the use of needs assessments for informing professional development trainings for Extension educators (Conner et al., 2018). Others have highlighted the design and effective use of needs assessment tools in identifying programmatic needs (Bayer et al., 2020). Researchers have outlined effective need assessment methodologies for identifying clients' educational needs (Whitaker, 2018). And, researchers have explored methods for overcoming the limitations of the needs assessment process (Windon & Lewis, 2017). Despite these works, few studies have examined needs assessments in the context of Extension Consumer Economics (also known as personal finance, family resource management, family finance) programming. In fact, a review of the literature revealed only two such articles (Abdul-Rahman, 2012; Jewkes et al., 2021).

The importance of utilizing a needs assessment to guide Consumer Economics programming cannot be overstated (Vitt et al., 2000). Households are touched by all issues addressed in Consumer Economics (Berry et al., 2020). Consumer Economics programming topics are broad ranging from credit to advanced directives. Additionally, the economic conditions at the local, state, national and global levels all impact the financial stability of individuals and households in turn influencing their felt needs. Therefore, conducting a needs assessment can help determine the Consumer Economics issues of greatest importance to families and individuals at a given time thus helping Extension professionals to guide programming priorities. Additionally, previous research has identified a lack of ability and competency among Extension educators to teach consumer economics topics (Jewkes et al., 2021). This finding further provides an impetus for better understanding the needs of Extension educators in the state. Establishing successful Consumer Economics programs requires planning and vision. Ascertaining needs is the first step to realizing that vision and putting planning into action (National Endowment for Financial Education, 2013).

OBJECTIVES

This article fills a void in the literature by describing a Consumer Economics needs assessment study implemented with Family and Consumer Sciences (FCS) Extension educators in one southern state. Specifically, this study was driven by the following objectives:

1. Identify the perceived subject-matter knowledge, skills, capacity, volunteer support, and partnerships of Extension educators to implement Consumer Economics programming.
2. Identify the resources Extension educators need in order to implement Consumer Economics programming.
3. Identify the importance of various Consumer Economics topics in county Extension programming.

Results of this study are presented. Implications for Extension Specialists or educators wishing to replicate this study are offered. Lessons learned conclude the article. These lessons can easily be translated for use across program areas.

METHODS

A needs assessment instrument was developed by Consumer Economics Specialists with input from the Extension Consumer Economics leadership team (whose membership includes at least one county Extension educator from each of the three regions of the state and one 4-H Youth Development educator). Working with the state FCS Evaluation Specialist, the team examined the extant literature on the Extension needs assessment process. The result of this work was a 30-item online needs assessment survey. The survey was pilot tested with the Consumer Economics leadership team (n=8). Based on the pilot test, grammatical edits and slight modifications were made to instrument instructions. The study was exempt from IRB approval (UTK IRB 19-05530-XM).

An email invitation was sent to all 107 FCS Extension educators in the state inviting them to complete the online needs assessment. A follow-up reminder was sent one week later. A total of 60 FCS Extension educators responded resulting in a response rate of 56%.



FINDINGS

Consistent with FCS Extension educators in Tennessee, the majority of respondents were female and working in rural counties (Table 1). Most reported spending less than 25% of their time on consumer economics topics and programs. An email invitation was sent to all 107 FCS Extension educators in the state inviting them to complete the online needs assessment. A follow-up reminder was sent one week later. A total of 60 FCS Extension educators responded resulting in a response rate of 56%.

Table 1

Demographics Summary for Respondents

| Demographics | n | Frequency | Percentage |
|---|----|-----------|------------|
| Sex | | | |
| Female | 54 | 51 | 85% |
| Male | | 1 | 1.7% |
| Chose not to answer | | 2 | 3.3% |
| Race/ethnicity | 56 | | |
| White | | 48 | 80% |
| African American or Black | | 4 | 6.6% |
| Other races | | 2 | 3.3% |
| Chose not to answer | | 2 | 3.3% |
| Community | 54 | | |
| Rural | | 38 | 63.3% |
| Suburban | | 12 | 20% |
| Urban | | 4 | 6.7% |
| Time spent delivering Consumer Economics programs | 52 | | |
| 0-24% | | 36 | 23.3% |
| 25-49% | | 9 | 15% |
| 50-74% | | 7 | 11.7% |

Note. Some respondents did not answer all questions.

OBJECTIVE 1: KNOWLEDGE, SKILLS, CAPACITY, VOLUNTEER SUPPORT, PARTNERSHIPS

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urvey questions were rated on a 5-point Likert scale (strongly agree to strongly disagree). Most educators reported high levels of confidence regarding their knowledge (71.1%), skills (83.3%), and capacity (81.7%) to implement Consumer Economics programs. A majority (66.7%) were planning to implement Consumer Economics programs

More than half (55.0%) reported having established partnerships to help with program implementation. Schools were the top partner selected by 58.1% of educators followed by banks (32.3%), government agencies (29.0%), nonprofit organizations (25.8%), and areas on aging (24.2%). Few were working with job training organizations (6.5%), attorneys (3.2%), legal service organizations (1.6%), or credit counselors (1.6%).

Educators' responses were compared based on two groups: educators who reported spending less than 25% of their time in Consumer Economics programs and educators who reported more than 25% of their time. Independent t-tests indicated significant differences between these two groups with educators who spent more time in Consumer Economics programs more likely to report higher confidence in subject matter knowledge, skills, and capacity to implement Consumer Economics programs. In addition, they reported higher levels of confidence related to partnerships (Table 2).

Table 2

Independent Group T-Test between Low and High Time Spent Delivering Consumer Economics Programs and Selected Variables

| Selected Variables | Low Time | | High Time | | t-test (df) | p |
|---------------------------|----------|-----|-----------|------|--------------|-------|
| | M | SD | M | SD | | |
| Subject Matter Confidence | 2.33 | .89 | 1.53 | .64 | 3.59 (36.42) | .001* |
| Skills | 2.06 | .75 | 1.33 | .49 | 4.06 (39.90) | .002* |
| Capacity | 2.14 | .80 | 1.40 | .51 | 3.96 (40.55) | .000* |
| Volunteer support | 3.42 | .94 | 2.93 | 1.16 | 1.43 (21.96) | .17 |
| Established partnerships | 2.81 | .98 | 1.87 | .74 | 3.73 (34.42) | .001* |

*Note. Lower means indicate more confidence (scales were from high to low). *p<.05.*

OBJECTIVE 2: RESOURCE NEEDS

Educators identified participant recruitment for Consumer Economics programs as a challenge (67.8%). Other areas for improvement included the need for marketing materials (40.0%), additional educational resources (36.7%), and evaluation tools (33.2%).

OBJECTIVE 3: CONSUMER ECONOMICS TOPICS

Out of the 32 Consumer Economics topics listed, all educators (100%) identified credit and youth programs as being very important or important for their communities. In addition, over 90% identified these topics as very important or important: budgeting, decision making, employment, finances in later life, fraud, homeownership, identity theft, Medicare, money management, retirement planning, savings, and Social Security. Topics rated the least important were: advanced directives, banking, disaster preparedness, and consumer rights.

DISCUSSION

SUMMARY

Data from The University of Tennessee Extension Planning database, revealed that Extension educators in the state spend the least amount of time on Consumer Economics programming in comparison to other FCS knowledge areas (community health, human development, nutrition and food safety). Extension educators in the state spend most of their programming time on community health and nutrition and food safety programming. This is in line with Jewkes et al. (2021) who found that half of the educators surveyed never delivered any personal finance education. While Extension educators are spending less time implementing Consumer Economics programming, results from this survey indicate the educators still feel equipped with the knowledge, skills, and capacity for implementing Consumer Economics programming. Additionally, those educators who spent more time implementing Consumer Economics programming reported higher knowledge, skills, and capacity for implementing these programs. Additional barriers, beyond knowledge, skills, and capacity, that are preventing Extension educators from increasing time commitments to Consumer Economics program are worthy of future investigation. Given that all FCS Extension educators in the state provide programming in all areas of FCS, it is reasonable to suspect staff time as a primary barrier.

Extension marketing and participant recruitment are perennial challenges facing Extension educators (Sneed et al., 2016). Given this, it is little surprise that participant recruitment and marketing materials would emerge as top needs for Consumer Economics programming. Moving forward, Extension Specialists would be well served to partner with other Extension program areas to address the challenges of participant recruitment and marketing in an integrated fashion. In doing so, all Extension programs including Consumer Economics programs could be elevated to a level of awareness in the communities served.

Additionally, despite close to 25 Consumer Economics programs and supporting educational materials, Extension educators still cited a need for additional educational resources and evaluation tools. This need does bring up interesting questions regarding Extension educators' familiarity with the current resources. It is possible that a disconnect exists between what is currently available and Extension educators' awareness and familiarity with those resources.

More than half of the Extension educators surveyed reported established partnerships to help with program implementation. The partners identified match closely with those reported by Extension educators through the Extension Planning database. The extent of involvement of each partner as well as how these partnerships are established and fostered are worthy of additional inquiry.

Extension educators perceived having adequate partner support for the implementation of their Consumer Economics programming. Volunteer support, however, was lacking with only slightly more than 20% indicating they have adequate volunteer support. Building volunteer capacity and increasing volunteer support will be critical to helping expand the reach of Consumer Economics programming across the state. Given the time constraints and programming demands facing Extension educators in the state, volunteer support may be the best and most feasible avenue for fostering program growth.

Fourteen Consumer Economics topics were identified as being very important or important by the Extension educators. The challenge becomes how best to support such a wide range of programming. The need for working cooperatively with Consumer Economics Extension professionals in other states as well as industry professionals is paramount.

In light of tight budgets, the topics identified by Extension educators as important to their communities will be valuable as Extensions faculty and State Specialists make strategic programming decisions. These topics will help Extension faculty and State Specialists identify new pathways for resource development, professional training, and external funding.

Results from this study provide a snapshot of the Consumer Economics needs of Extension educators in one Southern state. While the results do hold value as a starting point for informing program development and future strategic directions, the results do raise additional questions. Central among the questions is exactly how State Extension Specialists should address the issues and needs that have surfaced. The approaches for informing next steps will come from best practices identified in the literature. In addition to the literature, follow up research using methods such as focus groups and key informant interviews may be necessary in order to take a deeper dive into the specifics behind many of the needs assessment answers. Thus, this survey is simply a starting point for additional inquiry as the research team seeks to better understand Consumer Economics in the state.

The research team gleaned lessons (outlined below) from the design and implementation of this state-wide needs assessment project. The lessons learned are not limited to Consumer Economics programming. Instead, these lessons translate across subject matter areas and can be used to inform needs assessments conducted by other Extension professionals in other program areas.

- **Involve county educators in instrument development.** Field staff from selected counties were asked to be part of the instrument development process. Their input helped to select the best research methodology, in this case an online survey, identify survey topics, and draft survey questions.
- **Use transition times.** This particular needs assessment was launched during a time of transition for the Extension Consumer Economics. The retirement of a long-time Consumer Economics Specialist and the hire of a new faculty member created an ideal situation for taking stock of current programming as well as future opportunities.
- **Pilot test.** Pilot testing can be an important first step when conducting any research. The feedback obtained from participants in the pilot testing phase allowed the researchers to make modifications to the survey instrument that addressed errors while increasing the flow and readability of the instrument.
- **Utilize the expertise of outside help.** For this project, the services of an outside evaluator were utilized. Though the evaluator did not have a background in Consumer Economics, she was invaluable in helping with survey design, layout, online launch, and initial data analysis.
- **Report back.** The data collected from the needs assessment survey were of interest to not only the research team but the County Extension educators who provided the responses. Therefore, an intentional effort was made to report back to the County Extension educators the results of the needs assessment survey. Such reporting occurred through an Extension publication and a presentation at an in-service training.



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