

IMPLICATIONS

**Leveraging
Cooperative Extension
to Address the
Overdose Epidemic:
Promoting Addiction
Recovery through
Financial Education**

**Nichole Huff*¹, Alex Elswick²,
Miranda Bejda³, and Omolola Adedokun⁴**

*Nichole Huff, Ph.D., CFLE, Assistant Extension Professor for Family Finance and Resource Management
University of Kentucky, 102 Erikson Hall, Lexington, Kentucky 40506
nichole.huff@uky.edu, 859-257-7753

Abstract

Substance use is a leading concern among most communities in Kentucky and across the United States. PROFIT is a novel Family and Consumer Sciences (FCS) Extension program designed to improve professional capacity to mitigate financial stress for clients in recovery. The objectives of this article were to introduce PROFIT, provide initial evaluation data, and offer implications for FCS professionals on the relationship between financial stress and addiction. Results indicate PROFIT is an effective training tool to increase professionals' understanding of important aspects of addiction and how to mitigate financial stress for clients in recovery.

Leveraging Cooperative Extension to Address the Overdose Epidemic: Promoting Addiction Recovery through Financial Education

Overdose fatalities due to opioids and stimulants have increased dramatically in the past two decades, having killed 1,000,000 Americans since 1999. According to the Centers for Disease Control (2023), more than 100,000 Americans die annually from drug overdose. The Overdose Epidemic has since surpassed car accidents as the leading cause of accidental death in the U.S. (National Safety Council, 2023). In Kentucky, overdose rates exceed

the national average (CDC, 2023). A 2019 State-wide Community Needs Assessment conducted by the Kentucky Cooperative Extension Service (CES) found that substance use prevention and recovery was the primary concern reported by 80 of the 115 counties included in the assessment (KYCES, 2019). As a result, Kentucky CES sought to leverage Extension programming in unique ways that more comprehensively address substance misuse across the state, including using financial education as a tool to support people in recovery.

PROFIT (Promoting Recovery Online through Financial Instruction and Addiction Training) is a state-level scaling up effort to address the opioid and overdose epidemic in and beyond the state. PROFIT is an asynchronous online training developed by the University of Kentucky Family and Consumer Sciences (FCS) Extension Service. The program was designed to improve the professional capacity of Extension educators and other community-based professionals, especially as related to intersecting factors that mitigate the recurrence of substance use disorder (SUD).

Purpose and Scope

The purpose of this article is threefold: 1) to introduce the PROFIT program, 2) to provide initial evaluation data to demonstrate program efficacy, and 3) to offer implications for FCS Extension professionals on the relationship between financial stress and SUD recovery.

Theoretical Framework

In alignment with Cooperative Extension's National Framework for Health Equity and Well-Being (Burton et al., 2021), PROFIT employs the social ecological model as a theoretical base. It recognizes the complex, bidirectional relationship between individuals and their environment, and the dynamic interplay among overlapping social contexts to explain risky behavior. The model suggests an

individual's behaviors are nested within a wider context of intrapersonal, interpersonal, institutional, community, and policy-level factors (McLeroy et al., 1988). This model has been used extensively to explore substance use prevention among youth and adults (Jalali et al., 2020; Moon et al., 2020; Nichols et al., 2021). Accordingly, effective substance use prevention requires a coordinated approach among multiple levels of the social ecological model that implements evidence-based prevention approaches (Skager, 2007).

Recovery capital refers to the multitude of resources, at each level of the social ecological model, which may be leveraged to support recovery from SUD (White & Cloud, 2008). Stress is a primary cause of SUD relapse; recovery capital works by reducing biopsychosocial stress (Best et al., 2024; Stewart, 2000; White & Cloud, 2008). This may come in the form of physical assets (e.g., housing, transportation), human assets (e.g., skills, intellect), and/or social assets (e.g., family, friends, one's community), each of which may be impacted by financial well-being. Some researchers have even characterized recovery capital as a recovery investment account that insures against relapse (Lloyd et al., 2019).

How Financial Stress Impacts Addiction Recovery

According to a 2023 Gallup poll, more Americans are experiencing financial hardship than ever before (Brenan, 2023), with the COVID-19 pandemic exacerbating existing financial and substance use challenges (Bonsaksen et al., 2021; Conway et al., 2022; Shecke et al., 2022). Financial hardships, such as debt, insufficient liquid assets, or food insecurity, have been linked to substance use, especially for those with lower socio-economic means (Grafova, 2011; Gratz et al., 2021; Guillaumier et al., 2017; Oh et al., 2023).

Findings across existing literature suggest a cyclical relationship between substance use and financial stress, meaning an increase in one can cause an increase in the other. Increases in financial stress have been linked with increased use of alcohol (Assari et al., 2019; Bonsaksen et al., 2021; Serido et al., 2014; Temple et al., 2022; Tran & Fitzke, 2022); tobacco (Assari et al., 2019; Guillaumier et al., 2017; Rueger et al., 2013T), cannabis (Bonsaksen et al., 2021; Tran & Fitzke, 2022), and sedatives/painkillers (Bonsaksen et al., 2021). Moreover, people who experience higher levels of financial stress are more likely to use substances such as alcohol and tobacco even after controlling for factors such as age, gender, health insurance status, depression, and chronic pain or illness (Assari et al., 2019).

Beyond its association with increased substance use behaviors, financial stress also serves as a barrier to cessation. People who experience financial stress or an adverse financial event are less likely to quit using substances (McKee et al., 2003; Siahpush & Carlin, 2006). Further, those who did quit using substances were more likely to return to use following financial stress (Siahpush & Carlin, 2006). Research also suggests that people with SUD face a litany of additional financial barriers. More than 50% of people in treatment do not have a bank account, even though more than 75% of people with SUD describe finances as being important to their recovery (Nance & Jones-Sanpei, 2023). Already disadvantaged, "individuals in early recovery have to address the financial ramifications of their actions while in active addiction, including indebtedness, poor credit, and depleted funds" (Elswick et al., 2018, p. 81). Yet, educational programs that promote building recovery capital often overlook these financial challenges. There is a need for novel interventions that target the financial implications of recovery.

Background and Methods

Program Development

To address financial challenges that impact recovery, PROFIT was developed by the University of Kentucky FCS Extension Service, leveraging Extension's unique position to scale multidisciplinary programming through a train-the-trainer approach using an accessible online format. PROFIT combines and expands upon two existing research-based, peer-reviewed University of Kentucky FCS Extension programs (*Addiction 101* and *Recovering Your Finances*), offering training for state and national professionals that combines financial literacy education with substance use prevention efforts.

Addiction 101 undergirds PROFIT, as it is designed to introduce and/or reinforce substance use prevention, addiction, and recovery information. Its objectives are to: 1) Reduce stigma associated with SUD; 2) Identify salient risk factors for substance use; 3) Develop an understanding of addiction as a chronic disease; and 4) Identify community-based policies, practices, and resources that are supportive of people in recovery. *Addiction 101* fosters a sense of comfortability in working with addicted and/or recovering audiences, especially for Extension educators, encouraging professionals to discover creative ways to engage with audiences impacted by substance use.

Recovering Your Finances is a comprehensive financial education and soft skills curriculum for individuals in early SUD, specifically created to address financial stressors often associated with recovery. This eight-session series aims to decrease the likelihood of SUD recurrence due to financial stress by building financial literacy skills, and to increase community recovery capital by providing training to local educators, practitioners, and recovery coalitions. Through a no-cost licensure agreement with

the University of Kentucky, PROFIT participants receive access to the *Recovering Your Finances* curriculum to use as an educational tool in their work with recovery audiences.

To enhance the information presented in *Addiction 101* and *Recovering Your Finances*, a third section was developed for PROFIT designed to increase professional understanding of society's multiplying cultural differences and offer considerations for working with rural communities. PROFIT is approved to offer two hours of continuing education through the Kentucky Board of Alcohol and Drug Counselors.

Program Evaluation Design

PROFIT is a self-paced online training with an average completion time of two hours. It includes a series of research-based modules, each with video instruction and a brief assessment quiz. Participants are invited to complete training evaluation surveys at the end of each major section (*Addiction 101*, *Recovering Your Finances*, and *Rural/Cultural Competency Building*), and was approved by the University of Kentucky Institutional Review Board. Training evaluations involve a single-sample design.

For the present study, participants completed a three-section retrospective pre- and post-training evaluation that asked them to rate their pre- and post-training levels of understanding, confidence, or agreement with various addiction, personal finance, and cultural competence concepts. The surveys also included self-assessments of learning gains and participants' implementation plans.

Participants

PROFIT participation is ongoing. The phased program rollout began in Q4 2023 for state participants and opened to national participants in Q1 2024. The results presented in this article capture

evaluation data after approximately six months of open enrollment. The sample includes 122 participants who were predominantly Kentucky residents (88.5%), Caucasian (85.2%), female (92.6%), Extension agents or paraprofessionals (80.2%), and college educated with a bachelor's degree or above (75.4%). Table 1 describes the sample demographics in more detail.

Analysis

Descriptive statistics were used to summarize participants' responses to survey questions as appropriate. Paired sample t-tests were conducted to compare participants' responses to the retrospective pretest and posttest items, with statistical significance set at $p < .001$. Cohen's d effect sizes were calculated to examine the practical significance of statistically significant retrospective pre-post differences. Cohen (1988) described d values less than 0.2 as small, values of 0.5 as medium, and values greater than 0.8 as large effect sizes.

Findings

Table 2 presents the results for items assessing the learning outcomes for Addiction 101. Results of paired-sample t-tests showed statistically significant improvements on all items. Effect sizes for the pre-post differences ranged from 0.57 to 0.78, indicating moderate to large practical and meaningful impact on participants' understanding of addiction as a chronic disorder, understanding of risk factors for addiction, confidence in delivering education or outreach to people in recovery, etc.

Results of paired-sample t-tests also showed statistically significant improvements on items assessing the learning outcomes for Recovering Your Finances (Table 3). Effect sizes for the pre-post differences ranged from 0.58 to 0.63, indicating moderate practical and meaningful impact on participants' ability to understand financial literacy concepts as they related to SUD recovery. Table 4 summarizes partic-

ipants' self-assessment of Recovering Your Finances learning gains. 91% of respondents reported that they made high or very high progress on Recovering Your Finances learning objectives (e.g., making financial education relevant to people in recovery, delivering financial education to people in recovery, and understanding the financial resources people need to sustain recovery).

Finally, results showed statistically significant improvements on all items assessing outcomes related to rural and cultural competence. Effect sizes for the pre-post differences ranged from 0.57 to 1.07, indicating moderate to large practical and meaningful impact (see Table 5). This suggests that the PROFIT training improved providers' understanding of how to work more effectively with audiences from rural and diverse backgrounds (e.g., coordinating care in a community, describing strengths and challenges of different communities, defining biases and why they are harmful). Further, all respondents indicated that they plan to reflect on their personal biases and take intentional steps to recognize and respect others' cultural identities.

Discussion & Implications

PROFIT was designed by FCS Extension Specialists to offer a more comprehensive online training that increases professional capacity related to substance use prevention, specifically by emphasizing the impact of financial stress on SUD recovery. Thus, the present study has key implications for FCS Extension professionals. First, results from initial evaluation data indicate that PROFIT is an effective mode of training delivery that has a salutary effect on increasing comfortability and confidence for Extension educators when working with addicted and recovery audiences. Further, results suggest participation in PROFIT can move participants along a continuum of financial literacy from basic knowledge and understanding, to implementation and

practice, while recognizing a multiplicity of recovery needs. Findings reinforce the significant role that Extension plays in transdisciplinary Family and Consumer Science issues, including the intersection of substance use and financial health.

Historically, Extension has been reticent to engage in substance use programming for adults, likely due to stigma and a lack of role clarity. The 2020 Extension Opioid Crisis Response workgroup established by the Extension Committee on Organization and Policy (ECOP) found that virtually all of Extension programming related to substance use was focused on youth prevention (Skidmore, 2020). Conversely, PROFIT was developed to provide training for professionals who work with adult audiences, thus broadening the scope and reach of Extension prevention programming to include targeted efforts that extend past youth clientele.

Future research efforts will be expanded to include follow-up data collection from former PROFIT participants examining curriculum implementation and outcomes post-training. As PROFIT enrollment continues, expanded program access for state and national partners allows PROFIT to offer research-based, quality training to a larger network of community-based professionals such as mental and medical healthcare providers, drug rehabilitation counselors, and Extension educators who work with recovery audiences or organizations. SUD and SUD-related harm are multi-disciplinary public health problems. FCS Extension is uniquely positioned to address these problems with multidisciplinary solutions.

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Author Information

¹Nichole Huff, Ph.D., CFLE, <https://orcid.org/0009-0001-6578-0672>

²Alex Elswick, Ph.D., <https://orcid.org/0000-0003-2239-9983>

³Miranda Bejda, M.S., CFLE, <https://orcid.org/0009-0008-0295-5683>

⁴Omolola Adedokun, Ph.D., <https://orcid.org/0000-0002-0705-2976>

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Table 1

Demographic and Employment Characteristics of PROFIT Participants (N = 122)

Variable	Subgroups	F	%
Employer	Kentucky Extension Service	90	73.8
	Extension Service in another state	14	11.5
	Non-Extension Employer (in Kentucky)	18	14.7
Position	Extension Professional (Agent, Specialist, Associate)	91	74.5
	Extension Program Assistant (e.g., NEP, 4-H)	10	7.1
	Healthcare Worker/Mental Health Provider	7	5.7
	Recovery Professional (e.g., provider, coach)	7	5.7
	Other (e.g., manager, coordinator, lawyer, educator)	7	5.7
Gender	Male	8	6.6
	Female	113	92.6
	Non-Response	1	0.8
Race	Caucasian/White	104	85.2
	African American/Black	15	12.3
	Hispanic/Latino	2	1.6
	Native American/American Indian	1	0.8
Education	High School	15	12.3
	Associate	13	10.7
	Bachelor's	32	26.2
	Master's	56	45.9
	Doctorate	4	3.3
	Other (i.e., working on bachelor's)	1	0.8
	Non-Response	1	0.8

Note. F = Frequency of respondents in each category.

Table 2

Retrospective Pre-Post Changes (*Addiction 101*)

	N	Before Training Mean (SD)	After Training Mean (SD)	P-Value	Effect Size
Understanding of addiction as a chronic disorder.					
	72	2.89 (0.82)	3.81 (0.40)	<.001	.71
Understanding of risk factors for addiction.					
	72	2.79 (0.77)	3.79 (0.41)	*<.001	.71
Understanding the impact of addiction on the brain.					
	72	2.81 (0.82)	3.85 (0.36)	*<.001	.78
Confidence in using destigmatized language.					
	68	3.47 (0.89)	4.71 (0.49)	*<.001	.78
Confidence in discussing addiction and recovery topics with friends, family, or coworkers.					
	68	3.41 (0.83)	4.57 (0.56)	*<.001	.73
Confidence in delivering education or outreach to people in recovery.					
	68	3.32 (1.00)	4.43 (0.70)	*<.001	.74
Level of agreement with "Addiction is a choice."					
	65	2.20 (0.80)	1.68 (0.79)	*<.001	.75
Level of agreement with "Addiction is a chronic disorder."					
	65	3.22 (0.63)	3.85 (0.36)	*<.001	.63
Level of agreement with "language matters when talking about addiction."					
	65	3.28 (0.55)	3.92 (0.27)	*<.001	.57

Note. N = Number of respondents to each question; SD = Standard Deviation.

Table 3

Retrospective Pre-Post Changes (*Recovering Your Finances*)

	N	Before Training Mean (SD)	After Training Mean (SD)	P-Value	Effect Size
Identify at least two assets and liabilities that impact a personal budget.	61	3.00 (0.75)	3.74 (0.44)	<. 001	.60
Identify at least two factors that affect the cost of credit.	61	2.93 (0.77)	3.79 (0.41)	*<. 001	.63
Identify at least two ways to improve a credit score over time.	61	3.05 (0.67)	3.84 (0.37)	*<. 001	.58
Help others to prioritize debts.	61	2.84 (0.73)	3.75 (0.43)	*<. 001	.59
Identify two ways to avoid fees when utilizing a bank account.	61	2.92 (0.71)	3.79 (0.41)	*<. 001	.59

Note. N = Number of respondents to each question; SD = Standard Deviation.

Table 4

Self-assessment of Progress on Learning Objectives (*Recovering Your Finances*)

	N	Low n (%)	Medium n (%)	High n (%)	Very High n (%)
Making financial education relevant to people in recovery.					
	56	1 (1.8)	4 (7.1)	26 (46.4)	25 (44.6)
Delivering financial education to people in recovery.					
	56	1 (1.8)	6 (10.7)	24 (42.9)	25 (44.6)
Understanding the financial issues affecting people in recovery.					
	56	1 (1.8)	3 (5.4)	26 (46.4)	26 (46.6)
Understanding the financial resources people need in order to sustain recovery.	56	1 (1.8)	4 (9.1)	27 (48.2)	24 (42.9)

Note. N = Number of total responses; n = Number of respondents in each category.

Table 5

Retrospective Pre-Post Changes (Cultural/Rural Competency)

	N	Before Train- ing Mean (SD)	After Train- ing Mean (SD)	P-Value	Effect Size
Understand different components that can define a person's culture.					
	59	2.95 (0.68)	3.73 (0.45)	< .001	.62
Define biases and why they are harmful.					
	59	3.14 (0.54)	3.78 (0.42)	* < .001	.58
Compare helpful and unhelpful professional apologies.					
	59	3.10 (0.55)	3.80 (0.41)	* < .001	.57
Describe strengths and challenges rural communities may face.					
	59	3.12 (0.56)	3.86 (0.35)	* < .001	.60
List ways to coordinate care within a community.					
	59	2.93 (0.61)	3.78 (0.42)	* < .001	.61
Confidence in crafting helpful professional apologies.					
	58	3.60 (0.82)	4.62 (0.70)	* < .001	.74
Confidence in coordinating care within a community.					
	58	3.50 (0.78)	4.53 (0.73)	* < .001	.73
Confidence in using the ADDRESS-ING acronym.					
	58	2.66 (1.02)	4.38 (0.79)	* < .001	1.07

Note. N = Number of respondents to each question; SD = Standard Deviation.