

Outcomes and Impact Quarterly

Volume 3
Issue 1 *The Impact of Utah State University
Extension on the Lives of Utahns*

Article 4

4-1-2023

The Impact of USU Extension on Personal and Family Wellbeing

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Recommended Citation

LeBlanc, H. (2023). The Impact of USU Extension on Personal and Family Wellbeing. *Outcomes and Impact Quarterly*, 3(1). Retrieved from <https://digitalcommons.usu.edu/oiq/vol3/iss1/4>

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The Impact of USU Extension on Personal and Family Wellbeing

Outcomes and Impact Quarterly: Special Edition

Lead Contact: Heidi LeBlanc

Primary Critical Issue: Healthy, Financially Secure Families

Utah is in the top 5 of the U.S. states with bankruptcy, and there is a need for outreach education to facilitate improved financial management practices among individuals and families. Because of Utah's typically larger family size, the amount of income available for basic family needs slips below the mean for the rest of the United States. Utah families already face high debt loads leading to bankruptcy, low savings, and a lack of liquid assets. Hence, the major goal of this planned Extension program is to enhance individual and family resource management (FRM). FRM, which relates to financial management, also ties to other aspects of family health, such as healthy marital and family relationships, and mental health and well-being. As a broad program area, the target audience for this program includes youth, adults, and families in Utah. Desired long-term outcomes are to (a) strengthen family relationships, and (b) improve the economic well-being of individuals and families.

Strengthening Marital Relationships

USU Extension Faculty Contact: Dave Schramm

The Utah Marriage Commission (UMC) has provided relationship and marriage resources to Utahns for over two decades. Originating through the Utah Governor's office in 1998, the Utah State Legislature moved commission oversight and hosting to Utah State University (USU) in 2021. The UMC's mission is to help Utah residents form and sustain healthy, enduring marriages and relationships through education, classes, conferences, and other resources. It specializes in serving populations at higher risk for family instability. USU hosts the commission and manages the Temporary Assistance for Needy Families. This includes Bi-weekly webinars from relationship and marriage experts on a variety of topics. RELATE is an in-depth relationship assessment that offers a comprehensive report on how couples view their relationship. With over 40 years of research, RELATE is a helpful resource for people to evaluate and better understand their relationships. ePREP, a 6-hour marriage preparation online course, is designed to help couples improve their relationship through principles and skills. Upon completion of the course, couples qualify for the Marriage Education Discount of \$20 off their marriage license.

Evaluation results indicated that more than 96% of webinar respondents agreed they had more knowledge/skills related to healthy relationships, were more committed to forming/maintaining healthy relationships, and had more knowledge/ability to recognize unhealthy relationships. For the RELATE assessment, participants' comments included, "Very well done in a compassionate and nurturing manner for an often-difficult subject," and "I needed relationship understanding and advice." From ePREP participants, when asked why they took the course, some comments were, "To build a stronger relationship before we get married," "To better my relationship with my wife," and "To learn more about what is a healthy relationship and to ensure that me and my partner to have a better understanding about love."

The RELATE and ePREP program contributes to family stability, which addresses several priority needs such as emotional and mental well-being. In 2022, USU Extension made progress in improving marital relationships in Utah.

Homebuyer Education

USU Extension Faculty Contact: Melanie Jewkes

Homeownership has been linked to improved financial benefits for a household, lower rates of crime, and increased civic participation within communities. However, homeownership depends on income, credit rating, monthly expenses, down payment, and interest rates. First-time homebuyers are particularly in need of financial and housing education to prepare them for a home purchase. The USU Extension Homebuyer Education courses are HUD-approved and USDA Rural Housing approved; both courses meet the research-based National Industry Standards for Homeownership Education and Counseling and the HUD guidelines for Homebuyer Education. The Online homebuyer education course is hosted online in English and Spanish. Between 2020 and 2022, there were 1,384 participants in the English Course and 15 participants in the Spanish course.

After completing the homebuyer course, 82% of participants established emergency savings, 86% utilized the revolving savings strategy, 86% saved 1% of the home's value per year for repairs, 43% identified an affordable mortgage payment, 33% implemented a budgeting method, 31% reduced expenses, 29% reduced debt, 34% requested a free credit report, 37% fix errors on their credit report, 53% shopped for a competitive interest rate, and 71% reviewed their loan estimate and closing disclosure. In addition, a follow-up survey indicated 50% of participants in the homebuyer course contributed to their success in purchasing a home.

When asked about their experiences in the course, participants said, “It significantly expanded my understanding of the home buying process and I feel more confident about it now,” “It has taught me a lot about budgeting, saving, and if my home is in foreclosure then there are steps to help me out,” “This course has helped me become more familiar with loan options to be aware of how to prepare and make this as affordable as possible,” and “I feel very empowered from the content provided to know what to look for and what to look out for in every segment of the home buying process.” With increasing interest rates and economic slowdown, the homebuyer course provides residents with valuable support to help them navigate uncertain times when purchasing a home.

Celebrating Women

USU Extension Faculty Contact: Naomi Brower

According to the World Health Organization (WHO), mental health is not avoidance of mental illness, but rather it is a state of overall wellness that includes the ability to manage stress and live productively. Mental health concerns such as anxiety and depression often disproportionately affect women. Wellness includes multiple components such as physical, environmental, social, emotional, and financial aspects. It also includes the cultivation of skills such as problem-solving, stress management, positivity, maintaining balance, and social

connection. In response, USU Extension hosts the Celebrating Women Conference which addressed various aspects of wellness: mental wellness, financial wellness, stress management, positivity, and cultivating balance, while providing opportunities for women to connect.

Evaluation results of the 2022 Celebrating Women Conference showed 100% of respondents were either “extremely likely” or “likely” to make a positive change as a result of participating in the conference, such as prioritizing their time, setting boundaries, asking for help, changing their mindset, practice intuitive eating, speaking and being kinder to themselves or adjust their mental attitude. Most participants (93%) agreed the conference gave them strategies to improve their life, 93% agreed they want to make positive changes to their life, and 93% agree they expect that what they have learned will benefit their well-being.

The Celebrating Women Conference addressed various aspects of wellness: financial wellness, stress management, positivity, and cultivating balance. It also provided opportunities for women to connect. The conference directly addresses persistent issues affecting women and facilitated a positive environment for shared experiences, learning, and empowerment. With yearly increases in participation, USU Extension expects the conference to directly impact the well-being of women across the state.

Wellness Walks

USU Extension Faculty Contact: Emma Parkhurst

A needs assessment completed by the Davis County Health Department group, Davis4Health, found that the leading health concerns crosscutting most age groups are healthy eating, inactivity, obesity, and mental health. The main health concerns for children included physical activity/healthy eating, and for adults included obesity and mental health. Research has found that the frequency of greenspace use is associated with increased levels of self-esteem, life satisfaction, and happiness, and decreased levels of depression, anxiety, and loneliness. Obesity and social associations are two areas of improvement for Davis County. In response, USU Extension started the Wellness Walks at the USU Extension Botanical Center Pond trails. The purpose was to provide an opportunity for free physical activity, provide an opportunity for nurturing social connections, and improve knowledge of health and wellness.

Evaluation results indicated almost all participants agreed they felt like their physical and emotional well-being has improved after attending the Wellness Walks. In addition, almost all participants stated they felt more connected to nature, felt a greater sense of gratitude, and had a greater sense of mindfulness. One participant said, “This walk is such an amazing opportunity to get moving as a family. I can't wait to bring [friend] to the next one and go fishing afterward.” The wellness walks encouraged community capacity building and facilitates bonds between friends, family, and neighbors.

Family Finance Education

USU Extension Faculty Contact: Amanda Christensen

Research shows only 49% of Americans could afford a \$1,000 unexpected expense. That percentage dropped to 41% during the COVID-19 pandemic. This issue is exacerbated by the

high costs of housing, high-level debt compared to income, and stalled income growth due to sluggish economic growth during the last two decades. In response, USU Extension facilitated train-the-trainer events on finance education to 54 Extension faculty/staff and community leaders in Utah. The multiplier effect of the train-the-trainer program can significantly impact residents' access to personal and family finance education in Utah. In 2022, the team facilitated a financial management Book Club with virtual meetings, weekly webinars, and in-person classes on personal financial management.

For the Weekly Webinars on personal financial management, evaluation results from a sample of participants indicated that 93% had an improved understanding of financial wellness, and 96% intend to make positive changes to their personal finance practices. When asked what behavior they would change as a result of attending select participants said, "I got my credit report and will check my credit score for the first time ever," "I will talk to my husband about his and my financial goals and write down some goals," "Having completed our estate planning over 15 years ago, this course was just the kick we needed to relook and update our will and advance directive," "Start a revolving savings acct or finally open an IRA. I am going to go through the cutting expense guidebook for some step-down ideas to lessen my expenses," "I am going to start paying myself first, because I have always paid myself last," "One of my biggest takeaways was accepting what you spent and not having guilt of spending more. I'm going to positive talk to myself that what I gave is enough," and "I am going to unsubscribe from all my sales texts and automate my savings deposits."

Results from the National Endowment for Financial Education (NEFE) showed many residents are stressed about finances, and more people are tapping into savings and investments, deferring bill/debt payments, and taking on more credit card debt. The family finance series is important in helping families cope with hardship and economic uncertainty.