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Financial Management and Relationship Skills Education: Gauging Consumer Interest and Delivery Preferences

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Abstract: The study reported here explored level of interest and preferred delivery method of Extension programming related to financial management and relationship skills education. These two subjects comprise areas of Extension that often receive less recognition but appear as pertinent issues in the lives of many individuals. Using a diverse sample of 512 residents from the state of Georgia, findings from the study indicate high levels of interest for receiving information in both program areas. Additionally, findings highlight how delivery method preferences depend on both the particular audience and particular content areas.

Introduction

Cooperative Extension Services aim to reach a very broad audience with unbiased, research-based information that directly applies to the lives of the individuals it intends to reach. To accomplish this mission, Extension efforts must identify the specific content its audiences are interested in as well as how to effectively disseminate such content. Information dissemination is itself a complex, yet extremely important issue for Extension (Cartmell II, Orr, & Kelemen, 2006). As Bardon, Hazel, and Miller (2007) note, "particular information delivery methods must be matched with target audiences to insure their efficacy." Previous studies exploring preferred delivery methods (e.g., workshops, mailed materials, websites) have largely focused on agricultural-related topics and audiences, including forest landowners (Bardon, Hazel, &

Miller, 2007; Radhakrishna, Nelson, Franklin, & Kessler, 2003), limited-scale landowners (Cartmell II, Orr, & Kelemen, 2006) and pork-producers (DeCamp, Richert, Singeton, Vines, & Slipher, 2001). Findings from these studies highlight how delivery method preference depends on both the particular audience and the particular content area.

Noticeably scant in the Extension literature is research related to preferred delivery methods concerning family outreach programming, including financial management and relationship skills. Delivery method preference for these content areas warrant individual study because, unlike the aforementioned other areas of study, both topics concern much more personal and private matters for an individual and a couple. Additionally, as financial management and relationship skills education represent lesser-known program areas of Extension in general and Family and Consumer Sciences (FCS) programming specifically, identifying individuals' level of interest would assist in ensuring Extension provides relevant and desired information to consumers.

Importance of Financial Management and Relationship Skills Education

Throughout the country there is a growing need for financial management and relationship skills education. Highlighting the need for relationship skills education in the United States is the higher prevalence of divorce compared to other developed nations (Cherlin, 2005) and declining reports of marital happiness and well-being (VanLaningham, Johnson, & Amato, 2001). Concurrent with these findings is research that identifies the positive impact healthy marriages have on the well-being of individuals, children, and communities (Waite & Gallagher, 2000), as well as the detrimental effects of marital dissolution on children and adults (Amato, 2000). A need for such education has been noticed at both federal and state levels of government, with various initiatives and increased funding being devoted to couple and relationship education (Hawkins et al., 2009).

Finances also heavily influence family life, with financial issues being reported as one of the most common areas of conflict and reasons for divorce (Godwin, 1990; Marshall & Skogrand, 2004). Additionally, given the high levels of consumer debt, low savings rates, and numerous bankruptcies existing throughout America, the need for financial education for all individuals—married or unmarried—has been noted by numerous researchers (e.g., Fox, Bartholomae, & Lee, 2005; Lusardi, Mitchell, & Cutro, 2010). The recent economic downturn only serves to further highlight the need for financial education, with many families facing increased financial strain and difficulty. In light of the current state of finances and marriages in America, financial management and relationship skills appear as two relevant programmatic areas for Extension to engage in through the dissemination of education resources to its audience.

Purpose / Research Objectives

The purpose of the study reported here was to explore interest in both financial management and relationship skills among residents of Georgia. Specifically, the following five objectives guided the study:

1. To identify respondents' level of familiarity among the different content areas of Extension.
2. To identify respondents' level of interest in receiving financial management and relationship skills information.

3. To identify preferred delivery methods for individuals interested in financial management and relationship skills information.
4. To identify any personal or sociodemographic characteristics related to individuals' interest in financial management information and in relationship skills information.
5. To identify any personal or sociodemographic characteristics related to individuals' preferred delivery method for financial management information and for relationship skills information.

Methods

Data were collected from a telephone survey of adult residents in Georgia conducted by the University of Georgia Survey Research Center. Respondents were interviewed between June 11 and August 10, 2007. A Computer Assisted Telephone Interviewing instrument was constructed to assess respondents' perceptions on various relationship and financial management behaviors and well-being indicators. The instrument was pre-tested during the first night of data collection. The design of the study called for conducting a total of 500 telephone interviews from a random-digit dialed sample of households in the state.

In accordance with the pre-determined targeted audience established for the study, respondents were screened to assure that they were 18 years or older, currently married, and were sharing a residence with their spouse. Also, to equalize the number of male and female spouses participating in the study, a random selection procedure was used to determine whether the male or female spouse would complete the interview. To obtain a geographically diverse sample, rural telephone exchanges were over-sampled. These sampling procedures helped to ensure all married adult residents in the state had a known probability of being selected.

Of the 5,675 respondents contacted, 518 yielded interviews, providing a cooperation rate of 16.5%. For the study reported here, six of the 518 cases were dropped due to nearly 100% levels of missing data, thus reducing the current sample to 512 married individuals.

Measures of central tendency were used to identify level of familiarity with Extension, level of interest for financial management and relationship skills, and preferred delivery methods. Familiarity with Extension was assessed by asking individuals whether or not they had familiarity concerning three content areas: Agriculture and Natural Resources (ANR), 4-H and Youth Development (4-H), and Family and Consumer Sciences (FCS). Individuals were also asked to report whether they or someone in their household had involvement with FCS within the last three years (i.e., received information, participated in a program). Interest in financial management and interest in relationship skills were each assessed from a self-reported one-item question. Respondents who expressed interest in either financial management or relationship skills were then provided a list of content delivery method options and asked to indicate which methods they would use for that content area.

To address the last research objective, logistic regression analyses were conducted to identify factors predictive of an individual's probability of reporting an interest in receiving Extension information in each of these content areas. Two different models were run, one with interest in financial management education as the criterion variable and the other with interest in relationship skills information. A final set of logistic regressions estimated interest in the stated delivery method for each of the two program areas.

Controls were included for a variety of demographic, geographic, financial, and relationship characteristics. The demographic characteristics included age, race, education, gender, marital status, and children's residence. The geographic control measured whether the respondent lived in a metropolitan statistical area.

To determine the extent to which current financial and relationship practices and well-being influence interest, four measures were used. Financial scales included the Frequency of Financial Management Scale (Fitzsimmons, Hira, Bauer, & Hafstrom, 1993), a four-item measure capturing commonly recommended financial management behaviors (response options ranged from 1 = never to 5 = most of the time with higher scores reflective of more positive financial management practices) and the Personal Financial Wellness Scale (Prawitz et al., 2006), an eight-item assessment of financial distress and well-being (response options ranged from 1 to 10 with higher scores reflective of lower distress/higher financial well-being). Relationship scales used were the Communication Patterns Questionnaire – Short Form (Christensen & Sullaway, 1984), which included three items from the 11-item scale assessing how couples interact during conflict (response options ranged from 1 = very unlikely to 9 = very likely with higher scores reflective of more positive interactions), and the Dyadic Adjustment Scale-Revised (Busby, Christensen, Crane, & Larson, 1995), an eight-item measure of satisfaction in the current intimate relationship (response options ranged from 0 to 5 with higher scores reflective of greater marital satisfaction).

Results

Sample Profile

Table 1 summarizes the personal and family demographic information of the 512 respondents. The majority of the respondents were White (80%), had children (93%), and reported some college education or higher (61%). Respondents ranged in age from 18-85 years ($M = 50.5$; $SD = 15.4$) and were married between 1 to 66 years ($M = 22.7$; $SD = 16.4$). Slightly more than half (54%) resided in a rural community.

Table 1.
Personal and Family Characteristics of Married Respondents (N=512)

Descriptive Statistics	%	Descriptive Statistics	%
Age (n=509)		Gender (n=512; % Female)	59.2
18 - 39 years	26.9		
40 – 64 years	52.5	First Marriage, Both Partners (n=512) (vs. Repeat for One or Both Partners)	61.3
65 – 85 years	20.6		
Race (n=506)			

		Children/Family Structure (n=512)	
White/Caucasian	80.4	No children	7.4
Black/African American	16.8	From current marriage only	63.9
Other	2.8	Any from prior relationships	28.7
Highest Education (n=509)		Total number of children (n=512)	
Less than High School	5.7	No children	7.4
High School or GED	28.3	1-2 children	51.8
Some College	25.5	3-5 children	34.6
College Degree or Advanced	40.5	6 or more children	6.2
Household Income (n=354)		Children under the age of 18 years (n=512)	57.2
\$29,999 or less	9.9		
\$30,000 â 59,999	31.1		
\$60,000 â 89,999	30.2	Reside in Rural Community (n=512)	53.9
\$90,000 or more	28.8		

With regards to financial and relationship well-being and behavior (Table 2), respondents reported moderately above-average scores related to each measure. Concerning finances, respondents, on average, reported engaging in recommended financial management practices (e.g., frequent budgeting, evaluating spending) and relatively high financial well-being (low financial distress). With regards to the quality of their marital relationship, respondents, on average, reported engaging in positive behaviors during conflict and feeling fairly satisfied in their marriage.

Table 2.
 Respondents' Report of Financial and Relationship Practices and Well-Being

	N	Mean	SD	Range
Financial practices	509	3.3	1.0	1.0 â 5.0

Financial well-being	511	7.6	2.1	1.1 â	10.0
Relationship behavior patterns	509	7.4	1.5	1.0 â	9.0
Relationship well-being	511	3.7	0.6	0.7 â	5.0

Objective 1: Familiarity with Extension

Most respondents (n = 390; 76.2%) were familiar with at least one of the three Extension program areas. The content area with the greatest familiarity was 4-H (62.9%), followed by FCS (48.1%) and then ANR (28.3%). Only 62 respondents (12.1%) were aware of all three program areas. As well, only 24 respondents (4.7%) reported that they or other members in their household ever received information or participated in a FCS program from their County Extension office or the University of Georgia Cooperative Extension in the past three years.

Objectives 2 and 3: Interest and Delivery Preferences

Overall, a large majority of respondents expressed interest in receiving information related to financial management and relationship skills. As reported in Table 3, 89% of respondents reported interest in learning about financial management skills via at least one method. Similarly, 85% of respondents reported such interest in relationship skills. For the total sample, 82% (n = 420) selected preferences in both program areas compared to those who did not select either area (n = 42; 8.2%) or only one program area: 2.9% (n = 15) selected preferences for financial management programming only, and 6.8% (n = 35) selected preferences for relationship programming only.

Although respondents' preferences for the various methods they would use to learn about financial management and relationship skills were similar across topic areas, there was within-topic variability in the type of delivery method they preferred (Table 3). Websites appeared as the most often selected delivery method preference for both financial management (63%) and relationship skills (55%) information. The other modes of delivery methods (workshops, brochures, newsletters, newspaper articles) all had rates of interest ranging between 42 - 52%.

Table 3.

Respondents' Preferences for Methods They Would Use to Learn More About Financial Management and Relationship Skills (N=512)

	Financial Management N (%)	Relationship N (%)
No selection made (no interest)	57 (11.1)	77 (15.0)
At least one selection made	455 (88.9)	435 (85.0)
Presentations/Workshops	212 (46.6)	198 (45.5)
Brochures	220 (48.4)	184 (42.3)
Newsletters	225 (49.5)	185 (42.5)
Newspaper articles	238 (52.3)	205 (47.1)

Websites	286 (62.9)	240 (55.2)
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Objective 4: Characteristics of Individuals who are Interested in Receiving Information

To estimate the characteristics of individuals who expressed an interest in receiving this information, two logistic regression models were specified. Logistic regression is an appropriate estimation method when the criterion variable is binary. A logistic regression model produces an odds ratio for each individual predictor variable, controlling for other variables in the model. These odds ratios are the log odds that a one-unit change in the predictor variable will have on the criterion variable, all else held constant (Kleinbaum, 1994). For example, an odds ratio of 1.0 would indicate no change in the criterion variable given a one-unit change in the predictor, whereas an odds ratio of 1.5 would indicate that a one-unit change in the predictor variable is associated with a 50% increase in the log odds that the criterion variable was true.

The first model estimated respondents' interest in financial management information, and the second model estimated interest in relationship skills information (Table 4). Concerning interest in information related to financial management skills, being middle-aged, in a first marriage, and having familiarity with Extension were all found to be significant predictors of increased interest. As indicated by the odds ratio, all of these groups were found to be 1.8-2.6 times more likely to report greater interest in financial management compared to their contrasting group. For the second model, which estimated individuals' interest in relationship skills information, none of the variables included in the model were statistically significant, and the overall fit of the model was not statistically significant.

Table 4.
Prediction Models for Interest in Receiving Financial/Relationship Information

	Financial Management		Relationship Skills	
	Coefficient (SE)	Odds Ratio	Coefficient (SE)	Odds Ratio
Age ^a				
18-39 years	0.64 (0.50)	1.90	0.14 (0.48)	1.15
40-64 years	0.97 (0.38) **	2.64	-0.15 (0.34)	0.86
Female	-0.39 (0.29)	0.68	-0.38 (0.26)	0.68
White	-0.48 (0.46)	0.62	-0.65 (0.41)	0.52
Education ^a				
Some College	-0.22 (0.38)	0.80	0.55 (0.37)	1.74
College Degree	-0.08 (0.38)	0.92	0.06 (0.30)	1.06

Reside in Rural Community	0.11 (0.32)	1.12	-0.08 (0.28)	0.93
First Marriage, Both	0.61 (0.30) *	1.85	-0.15 (0.27)	0.86
Children under 18 years	-0.03 (0.38)	0.97	0.12 (0.31)	1.13
Behavior Patterns ^b	0.20 (0.14)	0.94	0.10 (0.08)	0.91
Well-Being ^c	-0.07 (0.08)	1.22	-0.09 (0.26)	1.10
Familiar with Extension: Yes	0.76 (0.31) **	2.14	0.04 (0.31)	1.04
Intercept	1.07 (0.95)		2.52 (1.22)*	
-2 log likelihood, model	351.39		419.54	
-2 log likelihood, intercept only	324.54		404.81	
Likelihood ratio (chi-square)	26.85**		14.74	
<p>Note: N = 503 for financial management model and N = 501 for relationship skills model. Values represent coefficient estimates (standard error). ⁺ p < .10; * p < .05 ** p < .01; *** p < .001. ^a The omitted category for the age series is "65-85 years". The omitted category for the education series is "high school/GED or less". ^b Behavior Patterns = Frequency of Financial Management for financial management model and Total Demand-Withdrawal Behavior Pattern for relationship skills model. ^c Well-being = Financial Well-being for financial management model and Dyadic Adjustment for relationship skills model.</p>				

Objective 5: Characteristics of Individuals by Delivery Method Preference.

A final set of logistic regression models predicted the personal and familial characteristics related to individuals' financial management and relationship skills delivery method preferences. A summary of each of the models is shown in Tables 5 and 6. Most notably, individuals who reported familiarity with Extension were about two times more likely than individuals unfamiliar with Extension to express an interest in all

methods of content delivery. Concerning interest in workshops, non-White respondents were more likely than Caucasian/White respondents to express interest in receiving both financial management and relationship skills through this delivery method. Also, those who engaged in more positive financial management behavior were 28% more likely to express interest in receiving financial management skills education via workshops. With regards to relationship skills education, respondents who reported that they and their spouse were in a first-marriage were 58% more likely to express interest in participating in workshops.

A greater likelihood of reporting an interest in receiving information about these topics via printed materials (i.e., brochures and newsletters) appeared among individuals with a college degree and with children over the age of 18. Male respondents and those who reported that they and their spouse engaged in positive financial management behaviors were more likely to express an interest in printed financial management educational materials. As well, younger respondents (age 18-39 versus 65-85) were 84% more likely to indicate an interest in receiving relationship skills information in printed format.

Variations also existed in participants with interest in reading about these topics in newspaper articles. To learn about financial management skills, individuals with lower financial well-being and a college degree were more likely to indicate they preferred newspaper articles. In contrast, male respondents and respondents without children under 18 years of age preferred to learn about relationship skills by reading newspaper articles on this topic.

Last, a preference for websites as a delivery method was noticeably higher among those in the younger- and middle-aged groups as well as with those who had completed some higher education. This tendency was true for both financial management and relationship skills.

Table 5.
Prediction Models for Preferred Delivery Method of Financial Management Skills

	Mode of Delivery							
	Workshop		Print		Newspaper		Website	
	Coefficient (SE)	Odds Ratio	Coefficient (SE)	Odds Ratio	Coefficient (SE)	Odds Ratio	Coefficient (SE)	Odds Ratio
Age ^a								
18-39 years	0.33 (0.37)	1.39	0.53 (0.37)	1.70	-0.40 (0.36)	0.67	1.74*** (0.40)	5.71
40-64 years	0.14 (0.29)	1.15	0.11 (0.29)	1.11	-0.06 (0.28)	0.94	1.27*** (0.30)	3.58
Female	-0.09 (0.20)	0.91	-0.40* (0.21)	0.67	-0.18 (0.20)	0.83	-0.04 (0.22)	0.97
White	-0.79** (0.26)	0.45	-0.14 (0.27)	0.87	-0.27 (0.26)	0.76	-0.04 (0.28)	0.97
Education ^a								
Some	-0.26	0.77	0.29 (0.27)	1.33	0.17 (0.26)	1.19	0.75**	2.13

college	(0.27)						(0.29)	
College degree	0.17 (0.25)	1.19	0.67** (0.25)	1.95	0.44+ (0.25)	1.56	0.88*** (0.27)	2.42
Reside in rural community	-0.05 (0.22)	0.95	-0.34 (0.22)	0.71	-0.21 (0.22)	0.81	-0.12 (0.24)	0.89
First marriage, both	0.19 (0.21)	1.21	-0.06 (0.21)	0.94	-0.23 (0.21)	0.80	-0.13 (0.23)	0.88
Children under 18 years	-0.08 (0.25)	0.92	-0.45+ (0.25)	0.64	-0.22 (0.25)	0.80	-0.07 (0.26)	0.93
Financial behavior patterns	0.25** (0.10)	1.28	0.20* (0.10)	1.22	0.08 (0.10)	1.08	-0.07 (0.11)	0.94
Financial well-being	-0.00 (0.05)	1.00	-0.08 (0.05)	0.93	-0.10* (0.05)	0.90	0.01 (0.06)	1.01
Familiar with Extension	0.70** (0.25)	2.02	0.68** (0.25)	1.98	0.84*** (0.25)	2.33	0.98*** (0.26)	2.67
Intercept	-1.04 (0.65)		0.02 (0.66)		0.54 (0.65)		1.50 (0.71)	
-2 log likelihood, model	617.52		605.41		612.69		585.39	
-2 log likelihood, intercept only	584.76		595.12		589.42		518.35	
Likelihood ratio (chi-square)	32.76***		34.29***		29.27**		67.04***	

Note: n = 447 who reported an interest and provided complete data. Values represent coefficient estimates (standard error).

+ p < .10; * p < .05 ** p < .01; *** p < .001.

^a The omitted category for the age series is "65-85 years". The omitted category for the education series is "high school/GED or less".

Table 6.
Prediction Models for Preferred Delivery Method of Relationship Skills

	Mode of Delivery							
	Workshop		Print		Newspaper		Website	
	Coefficient (SE)	Odds Ratio	Coefficient (SE)	Odds Ratio	Coefficient (SE)	Odds Ratio	Coefficient (SE)	Odds Ratio
Age ^a								
18-39 years	0.39 (0.37)	1.47	0.61+ (0.37)	1.84	-0.01 (0.37)	0.99	1.36*** (0.39)	3.89
40-64 years	0.08 (0.28)	1.08	0.16 (0.28)	1.17	0.04 (0.28)	1.05	1.18*** (0.30)	3.26
Female	0.23 (0.21)	1.26	-0.14 (0.21)	0.87	-0.43* (0.21)	0.65	-0.06 (0.22)	0.95
White	-0.76* (0.26)	0.47	-0.16 (0.26)	0.85	-0.04 (0.26)	0.97	0.01 (0.27)	1.00
Education ^a								
Some college	-0.07 (0.27)	0.93	0.12 (0.27)	0.89	-0.32 (0.27)	0.72	0.25 (0.28)	1.29
College degree	0.25 (0.25)	1.28	0.63** (0.25)	1.86	0.25 (0.24)	1.29	0.90*** (0.26)	2.47
Reside in rural community	-0.02 (0.22)	0.98	0.01 (0.22)	1.01	-0.29 (0.22)	0.75	-0.24 (0.23)	0.78
First marriage, both	0.46* (0.21)	1.58	-0.01 (0.21)	0.99	-0.35 (0.21)	0.70	-0.17 (0.22)	0.84
Children under 18 years	-0.01 (0.25)	0.99	-0.47+ (0.25)	0.62	-0.52* (0.25)	0.60	0.22 (0.26)	1.25
Relationship behavior patterns	-0.02 (0.06)	0.98	-0.00 (0.06)	1.00	0.01 (0.06)	1.01	-0.02 (0.06)	0.98
Relationship well-being	0.07 (0.18)	1.08	-0.24 (0.19)	0.79	-0.09 (0.18)	0.91	-0.14 (0.19)	0.87
Familiar with Extension	0.58** (0.25)	1.78	0.78** (0.25)	2.18	0.67** (0.25)	1.96	0.92*** (0.26)	2.50
Intercept	-0.81 (0.86)		0.32 (0.87)		0.51 (0.86)		-1.16 (0.90)	
-2 log likelihood,	589.40		591.55		590.91		585.84	

model							
-2 log likelihood, intercept only	563.32		562.20		561.76		522.63
Likelihood ratio (chi-square)	26.08**		29.35**		29.15**		63.21***
<p>Note: n = 427 who reported an interest and provided complete data. Values represent coefficient estimates (standard error). + p < .10; * p < .05 ** p < .01; *** p < .001; ^a The omitted category for the age series is "65-85 years". The omitted category for the education series is "high school/GED or less".</p>							

Discussion/Implications

Findings from the study reported here provide relevant information about Georgia residents' familiarity with Extension, level of interest in two family outreach program areas, and preferred method of delivery. Overall, high levels of interest were reported by individuals for receiving information related to both financial management and relationship skills. Such high levels suggest there is a clear interest by consumers for content related to these two areas.

Given the more personal nature of these two content areas in comparison to most Extension topics, understanding the preferred method of content delivery was particularly germane to our study. As a whole, Internet-based information appeared as the most often-selected method of delivery information. This finding may be due to the ability of individuals to confidentially access such information, the ease by which individuals can acquire such information, and/or the growing practice of using the Internet to locate and learn about various topics. However, as one clear limitation of the study reported here, these findings do not elucidate which of a variety of Web-based delivery formats (e.g., podcasts, blogs, videos, webinars, distance-delivered live courses, forums) respondents would prefer. As well, it is possible that respondents who expressed an interest in receiving this information via newsletters or newspaper articles may have preferred an on-line delivery option as opposed to the traditional print method of distribution. Research that further delineates these distinctions is warranted.

Notably, less than half of the respondents expressed an interest in attending workshops focused on either content area. Though this method for delivering programs remains popular in Extension, future research that compares the impact of programming offered in-person (workshops), on-line (interactive versus passive), and in print format would be helpful in determining the most efficacious (versus popular) method for program delivery in these sensitive family outreach content areas. Further, a blended learning approach that integrates in-person and distance learning strategies may be preferable (and possibly more effective) compared to stand-alone educational approaches (Hendrickson, Jokela, Gilman, et al., 2010).

The fourth objective of the studyâ identifying variables predictive of interest for this informationâ found few such indicators. While this finding may initially seem to make such models irrelevant, the current results do still provide notable information. Specifically, the lack of predictive variables highlights the broad levels of interest for this information across all audiences and all demographics. Accordingly, information related to financial management and relationship skills is relevant to all groups, including individuals beyond the

audience typically identified as interested in Extension programming (Warner, Christenson, Dillman, & Salant, 1996). With use of Extension highly centered on youth and agricultural programming, broadening service efforts to non-traditional program areas such as financial management and relationship skills education appears to be a worthwhile means for Extension to increase its publicity while meeting a public service need.

Furthermore, none of the financial or relationship measures were predictive of individuals' interest in receiving information about their respective areas. Accordingly, whether individuals show signs of financial or relationship distress or exhibit negative or positive financial management or relationship behavior patterns, equal levels of interest exist. Because those with poorer behavioral patterns and well-being would presumably be of greater need for this education, additional efforts would be needed to reach them, as such couples appear to report no greater interest in receiving this information than those with higher levels of functioning (for whom such information may not be as necessary).

Also, the significant influence that respondents' familiarity with Extension had on their interest in receiving financial management information from Extension suggests the importance of targeting financial management education to individuals already aware of Extension services. Why familiarity with Extension only led to increased interest in financial management and not relationship skills remains unknown. One plausible explanation may relate to the more quantitative, factual nature of financial management information compared to the more interpersonal, dyadic nature of relationship education.

The regression analyses exploring predictors of preferred delivery approaches provide insights for effectively disseminating information related to these two content areas to different audiences. As might be expected, younger and more educated individuals were most likely to prefer receiving financial or relationship skills information over the Internet compared to those who were older and less educated. Individuals who possessed a college degree were also most likely to report print as a preferred delivery method for learning about both content areas.

With regards to interest in attending workshops, respondents who reported that they engaged in positive financial management practices were more likely to indicate a preference for workshops than those who engaged in less positive practices. Although continuing to offer workshops to individuals/couples with poor financial management practices is recommended, caution is warranted in marketing solely to "high-need" audiences. There is clearly an interest in this programming among those individuals who may appear to be in less need for such education.

As well, the current study suggests that targeting relationship skills education to first-time married couples may be worthwhile, though there is still a need for such programming to remarried and stepfamilies (Adler-Baeder, 2002). Thus, marketing and offering programs in these areas to specific and targeted (as opposed to broad and general) audiences may be more successful in yielding program participation and resource use. Even more so, the uniform higher levels of delivery method preference across all types for those with Extension familiarity suggests that once they are familiar with Extension, individuals are more receptive to receiving additional information from Extension programming across a variety of media.

While areas of familiarity were not the central thrust of the study reported here, notable findings did appear. Consistent with findings over the last 25 years (see Warner et al., 1996), 4-H and Youth-Development continues to appear as the content area with greatest awareness. However, less than a third of individuals noted they were familiar with Extension's Agriculture and Natural Resources programs. This smaller percentage is particularly noteworthy given how a majority of respondents lived in rural areas.

The study also found 48% of individuals reporting familiarity with Extension related to Family and

Consumer Science, yet only 5% reported that they or someone in their household in the past three years had ever received Extension information or participated in an Extension program related to this area. This disparity between awareness and use in a high-interest content area warrants attention. (For a more current summary of the public's perception and use of Extension, see the 2009 report prepared for the Extension Committee on Organization and Policy by Copernicus Marketing Consultant and Research at <<http://www.aplu.org/NetCommunity/Page.aspx?pid=800>>.)

During current budgetary challenges, several state Extension services are increasingly defending their existence and effectiveness. Recently, Extension scholars have reinforced the need for more effective branding of the land grant university mission to enhance public value of Extension services among new and traditional audiences (Abrams, Meyers, Irani, & Baker, 2010). Based on current trends and the high interest reported in the current study, high-quality and effectively delivered financial management and relationship skills information may simultaneously benefit the community and enhance the awareness and use of Extension.

Conclusion

Effectiveness in Extension requires reaching audiences with the information they need and in the manner they prefer to receive it. The findings from the study reported here clearly highlight that financial management and relationship skills are two areas of high interest. Also, level of interest in these areas appears similar across a variety of demographic variables, suggesting widespread interest across the general population. As Extension moves forward into the 21st century, relevant and appropriately disseminated financial management and relationship skill education appear as two important content areas for Extension to produce, promote, and provide for its ever-increasing audience.

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