**Condition Change: UC ANR contributed to improved individual and household financial stability**

**Issue**

California’s vibrant, diverse economy is the fifth largest in the world. To maintain its competitive edge, California must overcome technical, social, and environmental challenges. Consumer spending contributes a majority of overall economic growth. While California continued to experience historic, low unemployment rates in 2019, other issues related to financial stability continue to rise such as lack of housing, inflation, and cost of living.

**Methods**

UC ANR conducts research and delivers education leading to improvements in individual and household financial management practices.

UC Cooperative Extension (UCCE) academics provided oversight, leadership, and guidance for the statewide implementation of the CalFresh Healthy Living, University of California (CFHL, UC) and Expanded Food and Nutrition Education Program (EFNEP) statewide programs (CFHL, UC; EFNEP). Curricula such as Making Every Dollar Count; Eating Smart Being Active; and Plan, Shop, Save, and Cook are designed to help adult participants gain the tools needed to take control of their money by teaching families food buying/budgeting skills and food and resources management techniques (Marisa Neelon, Deepa Srivastava, Mary Blackburn, and Anna Martin).

As a result of UC ANR research and education, participants learned and adopted financial management practices. Outcomes with specific indicators follow.

**Outcomes**

**Participants learned about financial management practices.**

* Over 700 CFHL, UC participants statewide responded to a survey about their experience with the Making Every Dollar Count curriculum and reported improvements in the following areas: knowing ways to save money on food (86%), knowing simple healthy meals to make (82%), and understanding food ads (83%). (CFHL, UC)
	+ CFHL, UC participants over 60 years old in Alameda County made the following improvements: 98% knowing easy ways to save money on food, 86% knowing simple healthy meals to make, and 92% understanding food ads, as reported by 66 participants in retrospective surveys. (Mary Blackburn)
	+ CFHL, UC participants in San Joaquin County were evaluated using a retrospective-pre survey with Making Every Dollar Count participants reporting improvement (80% of 129) in the food resource management skills emphasized in the lessons, e.g., easy ways to save money on food, using resources to make money go further, knowing more about simple, healthy meals to make at home. (Anna Martin)

**Participants adopted financial management practices.**

* Over 4,000 EFNEP participants statewide responded to a survey about their educational program experiences and 83% of participants showed improvement in one or more food resource management practices. (EFNEP)
	+ In Alameda and Contra Costa Counties, 363 of 454 EFNEP participants who are parents and caretakers responded to a pre-post survey about their participation in the Eating Smart Being Active program and 80% reported improved food resource management (comparing food prices, planning meals before shopping, checking for foods on hand, making a shopping list). (Marisa Neelon)

**Change in condition: Participants saved money.**

* Program evaluation findings from 2019 indicate that EFNEP adult graduates reported an average monthly food cost savings of $65.90, which collectively saved California EFNEP families $2,930,704. (EFNEP)
	+ Of the 187 EFNEP graduates in Tulare and Kings Counties, results from 83 participants indicated $70.70 in average monthly cost savings, suggesting that making informed food decisions can help families improve nutrition and food resource management behaviors essential to maximizing use of limited resources, supporting a healthy diet, and improving food security. (Deepa Srivastava)

These measured outcomes demonstrated improved knowledge and skills related to individual and household resource management. Furthermore, longitudinal studies of EFNEP graduates indicate that they maintain positive behavior change 2-6 months after completing the program (Dollahite, 2014; Koszewski, 2011; Swindle, 2007). In this way, UC ANR contributes to the public value of promoting economic prosperity in California.