

## **Triage to Transformation: Responding to Clients' Needs in Tough Times**

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### **Introduction**

As Extension Family Resource Management specialists and agents began anticipating, in mid-2007, a widespread economic recession that would cut deeply into housing and employment, they set in motion a plan to respond to clientele needs in the changing economic environment. The two-phased programming strategy, termed “Triage to Transformation,” helped agents prepare to (1) assess the resources of individuals, households and communities and help them respond proactively to issues created by unemployment or income-reduction and (2) help individuals and families understand the new long-term economic realities they faced and identify strategies for making that transition.

### **Anticipating the Crisis**

Since 2005, the State Extension Family Economics Leadership Team comprised of state Family Economics specialists, regional program leaders and agent-leaders in Family Economics programming had been carefully monitoring indicators of what team members anticipated to be a looming credit and mortgage crisis. Savings rates had been steadily falling across the decade as consumers increasing amounts of mortgage and credit card debt. More and more consumers had been cashing out their home equity to finance consumption with negative impact to their net worth. In 2006, the leadership team focused on the consequences of credit overuse during its major state-wide summer training conference, updating older material and preparing new teaching resources. New materials were developed to target 18-24 year olds and newly retired consumers, categories in which credit use was growing most rapidly. Agents were trained both to warn consumers of how taking on debt—especially early in life—could inhibit their capacity to grow assets and build wealth over their lifetimes; and to help individuals and families access whether they were in trouble with debt and make practical plans to reduce debt.

The leadership team felt that agents across the state had a long history of teaching personal responsibility concerning debt, but needed a better understanding of the credit and mortgage industries and how profit making in those industries contributed to and depended on consumers' overuse of credit. During the 2006 state-wide summer training conference, planners showed the film documentary, “Maxed Out,” bringing the film producer and author of the book, James Scurlock, to the conference as a discussant.

### **Crafting a Response**

By fall 2007, when the growing impact of the economic crisis was becoming evident, the leadership team felt that it had prepared agents relatively well to understand the cause and implications of the crisis and the next steps were to (1) move forward with practical approaches to helping affected families cope with the realities of losing income, jobs and homes and (2) anticipate likely changes to the overall economy as a result of the crisis and begin preparing resources for helping all clientele make the transition, long term, to a less robust and thriving economy. Resource and referral training prepared agents to “triage” families facing immediate financial loss or crisis and help them reorganize their personal resources and gain access to state and local support agencies.

As families move from crisis to adjustment, the state leadership team is focusing on helping clientele make the transition to a new type of economy—one in which jobs are not so readily available and highly paid, credit is tight and spending is constrained. The team is revamping and developing resources for frugal living, self-sustenance, self-employment and small business development, turning personal resources into income and growing local and sustainable economies.