

The Communicator

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University of Idaho
Extension

Bischoff Tapped for UI Excellence in Outreach Award

Marilyn Bischoff has been named one of the recipients of the prestigious UI Excellence in Outreach Award. The award is given to a UI faculty member for excellence in extending the university knowledge base. In Marilyn's case it recognizes an accumulation of significant contributions that have received national recognition.



Marilyn's dedication and commitment to UI Extension span over two decades. She served for twenty-one years as Extension Educator in Ada County from 1980-2001. For the past five years, Marilyn has served as Extension Professor and Family Economics Specialist. Marilyn has been recognized for her leadership skills in networking and collaborating at the state, regional, and national level in three major outreach programs of Basic Financial Management, Youth Financial Literacy, and Financial Security in Later Life. Her research interests include financial coping, women and money, and financial security in later life. Her goal has been to improve the economic well-being of Idahoans through financial education. As a result of her leadership, UI Extension provides financial education through classes, workshops, teacher and youth leader-training, publications, websites, and media.

Marilyn's work in family economics has demonstrated her excellence in researching, planning, teaching, and documenting impact. She has worked to identify needs at both the grass roots and national level. She has been invited to serve on national teams that initiate program planning. Marilyn's broad professional network enhances her effectiveness. Feedback from educators with whom Marilyn works indicates an exceptional performance with regard to program leadership, teamwork, knowledge of subject, effective Extension teaching, and creative activity. One educator remarked, "She organizes huge projects, delegates tasks, encourages completion, and is generous with praise and recognition." Another educator indicated, "She can spin on a dime and give you five cents change; she's that organized, that efficient, and that knowledgeable."

Director
April 2006

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Marilyn's outreach has extended far beyond the Idaho borders. On a national scale, Marilyn has been a frequent presenter at national meetings such as AAFCS, NEAFCS, and AFCPE. She has been the recipient of several national honors and awards. The Legal Education Program, "Legally Secure Your Financial Future: Organize, Communicate, Prepare" (LSYFF) was selected to be the first program that eXtension funded and formatted for consumers on their new web-based education site. It was also selected for the Association of Financial Counseling and Planning Educators (AFCPE) Project 20/20 Award in 2004.

FCS Honored by Athena WOTY Awards



Two FCS nominees have been selected for the Athena Women of the Year Award. Dr. Kathe Gabel has been selected as Faculty Woman of the Year. Kathe is Professor of Food and Nutrition and has served as Director of the Coordinated Program in Dietetics (CPD) since 1991. She has provided excellent service to the University in several key roles. During 2004 she served on the University Vision and Resources Task Force. She has served as the Faculty Athletic Representative (FAR) for the

past several years. She is a member of the UI Teaching Enhancement Committee. Kathe's excellence as a teacher has been recognized by several different University and national organizations. In 2005 Kathe was chosen to receive a Faculty Excellence Award from the students of the Naval ROTC Battalion at the UI and WSU. She has also received the Western Regional Award for Excellence in College and University Teaching from the National Association of State Universities and Land Grant Colleges (NASULGC). She has been recognized twice as the Outstanding Academic Advisor of CALS. She has twice received the UI Annual Award for Teaching Excellence.

Nancy Wanamaker was selected as Athena Woman of the Year (Administrator). Nancy joined the FCS faculty in 1976. She is Professor of Child Development/Family Relations and has served as Director of the Margaret Ritchie School of Family and Consumer Sciences since February 2002.

The reception honoring the Athena Women of the Year will be held at the home of Tim and Karen White on April 6 at 5:00pm. If you are able to join us to celebrate this year's recipients and the incoming Athena Board, please RSVP to uipresrsvp@uidaho.edu.



Haberly and Hepworth Awards Announced

Over \$9,000 in Mildred Haberly Endowment awards have been made to FCS Extension faculty. The School of FCS Faculty Development Committee recently announced the following award recipients:

Lorie Dye (\$1,000) to attend the July 2006 Western Region Mid-Managers Conference.

Marsha Lockard (\$1,000) to attend, present, and represent Idaho as state president at the October 2006 NEAFCS National Conference.

Sandy McCurdy and Shelly Johnson (\$1,000) to prepare food safety exhibits.

Barbara Petty (\$1,000) to attend the 2006 Children, Youth and Families at Risk Conference (CY-FAR).

Joey Peutz (\$1,500) to attend and present at the 2006 Society for Nutrition Education Annual Conference.

Laura Sant, Rhea Lanting, and Marnie Spencer (\$2,000) to attend and present at the 2006 Society for Nutrition Education Annual Conference.

Harriet Shaklee (\$500) to attend a study week on infant temperament and parenting at University of Oregon.

Kathee Tiff (\$1,500) to attend, present, and represent Idaho as state professional development chair at the October 2006 NEAFCS Annual Conference.

Marsha Lockard was selected to receive the **Marion Hepworth Memorial Scholarship Endowment** Award. Marsha will receive \$500 to attend the Public Issues Leadership Development (PILD) conference.

Congratulations to all of the recipients. We look forward to reading summaries of their experiences in future editions of *The Communicator*.



American Beliefs about Foodborne Illness and Meals Eaten Outside the Home

A telephone survey conducted by the Centers for Disease Control and Prevention interviewed over 13,000 Americans about gastrointestinal illness and meals eaten outside the home. Fifteen hundred of the survey subjects had experienced vomiting or diarrhea in the month before the phone interview. Of these, 22 percent believed their illness came from a specific meal eaten outside the home.

Those who experienced a more mild illness (diarrhea only or did not miss work due to their illness, 24% and 28% of respondents) were more likely to believe that the source of their illness was a meal eaten outside the home (as compared to those with more serious illness, 16%).

People attributed their illness to meals eaten outside the home based on timing of the symptoms (43%), that the food looked or tasted bad or uncooked (16%), and the fact that their meal companions also got sick (6%).

Most respondents said their symptoms began within 5 hours of eating the outside meal. Although some foodborne pathogens, such as *Staphylococcus aureus*, have incubation periods of 5 hours or less, many of the more common foodborne pathogens have longer incubation period; for example, *Campylobacter jejuni* is typically 2 to 5 days and *Salmonella* 1 to 3 days. The authors suggest that many Americans have a misconception that foodborne illness symptoms are most likely to occur soon after ingesting contaminated food.

Only eight percent of those who attributed illness to meals outside the home contacted the facility or the health department about their concerns. Nineteen percent of those who noted their meal companion

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also became ill reported their illness. Food safety education efforts should emphasize the importance of reporting illness when multiple meal companions become ill.

Source: Green, L.R., Selman, C., Scallan, E., Jones, T.F., Marcus, R. & The EHS-NET Population Survey Working Group. 2005. Beliefs about meals eaten outside the home as sources of gastrointestinal illness. *J. Food Protect.* 68(10): 2184-2189.

Key words: food safety, foodborne disease, food service.



Handwashing after Handling Ground Beef

Researchers in South Carolina studied the effectiveness of hand washing after handling ground beef.

Ground beef was inoculated with a non-pathogenic, fluorescing (for easier quantization) strain of *Escherichia coli* to a level of one million bacteria per gram of meat. This level is much higher than one would expect for a pathogen in store-purchased ground beef, but is a reasonable number for non-pathogen spoilage organisms.

The researchers had subjects knead the ground beef with bare hands, and with gloved hands in a second experiment. This procedure transferred

about 100,000 organisms to each hand and over a million organisms to each glove (gloves retained more meat particles than hands). Subjects then rinsed or washed their hands by 1 of 3 methods (in table below) and patted them dry with paper towels. *E. coli* bacteria remaining on their hands or gloves were enumerated.

The reduction in bacteria on hands and gloves by washing and rinsing is shown in the table.

Hand cleaning technique	Details of technique	Percent reduction in bacteria as compared to prior to cleaning	
		Bare hands	Vinyl gloved hands
Cool rinse	Rub hands together under 79°F water for 15 seconds	29	30
Warm rinse	Rub hands together under 104°F water for 15 seconds	42	72
Food service handwash	Rinse 10 seconds with warm water, lather with soap 15 seconds, rinse for 15 seconds (<i>ServSafe</i> method)	82	84

Food service workers and consumers who handle raw ground beef should be aware that rinsing their hands, even for 15 seconds under warm water, does not remove a high percentage of bacteria. A thorough wash with soap and good rinsing is necessary.

Source: Courtenay, M., Ramirez, L., Cox, B., Han, I., Jiang, X., & Dawson, P. 2005. Effects of various hand hygiene regimes on removal and/or destruction of *Escherichia coli* on hands. *Food Service Technology* 5:77-84.

Key words: handwashing, food safety.



Alcohol Sanitizers

The researchers in the previous handwash study also compared the efficacy of four brands of alcohol-based hand sanitizers to eliminate/kill *E. coli* on hands. It is the alcohol (usually ethanol or isopropanol) in alcohol-based

sanitizers that kills bacteria and most viruses by disrupting the cell membrane or viral particle coat. The alcohol concentration must be between 62 and 95 percent to be effective.

In the South Carolina researchers' experiment, the subjects dipped their hands in a solution containing about 10,000 *E. coli* per ml, and then patted them dry with paper towels. Hands treated in this manner picked up about one million *E. coli* per hand.

After air drying for 30 seconds, subjects received a dime-size amount (1.2 mL or about 1/4 tsp) of one of four brands of hand sanitizer. They rubbed hands together for 30 seconds, air dried for 30 seconds, then *E. coli* remaining on the hands were enumerated.

Sanitizer brand*	Percent reduction in bacteria as compared to prior to cleaning**
S	17 a, b
P	36 b, c
B	37 b, c
C	53 c

*Only identified by letters in article.
 **Different letters represent means that are significantly different.

Although all of the sanitizer brands contained 62 percent ethanol, sanitizer S was clearly less effective than sanitizer C. Factors that affect the effectiveness of alcohol-based hand sanitizers include alcohol type, alcohol concentration, quantity applied, exposure time, and organic load on the hands. The authors did not offer an explanation for the differences among the sanitizer brands.

A research group in Tennessee has reported that some alcohol-based sanitizers available to the public can be substandard, containing only 40 percent ethanol. Lab research showed the 40 percent ethanol sanitizer to be ineffective in killing bacteria. A store survey found substandard products being sold in a deep-discount retail chain in the fall of 2005.

Source: Courtenay, M. et al 2005 from *The Communicator* article above. Reynolds, S.A., Levy, F., & Walker, E.S. 2006. Hand sanitizer alert. *Emerging Infectious Diseases* 12(3):527.

Key words: handwashing, food safety.

Why Do We Overcommit? Study Suggests We Think We'll Have More Time in the Future Than We Have Today

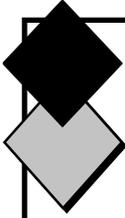
If your appointment book runneth over, it could mean one of two things: Either you are enviably popular or you make the same faulty assumptions about the future as everyone else. Psychological research points to the latter explanation. Research by two business-school professors reveals that people over-commit because we expect to have more time in the future than we have in the present. Of course, when tomorrow turns into today, we discover that we are too busy to do everything we promised.

Gal Zauberman, PhD, of the University of North Carolina at Chapel Hill, and John Lynch Jr., PhD, of Duke University, also learned that this expectation of more time “slack,” a surplus of a given resource available to complete a task, is more pronounced for time than money.

The authors suspect that’s because every day’s a little different: The nature of time fools us and we “forget” about how things fill our days. Money is more “fungible,” freely exchanged for something of like kind—such as four quarters for a dollar bill. Write Zauberman and Lynch, “Barring some change in employment or family status, supply and demand of money are relatively constant over time, and people are aware of that. Compared with demands on one’s time, money needs in the future are relatively predictable from money needs today.”

Participants believed that both time and money would be more available in “a month” than “today,” and believed it more strongly for time than for money. A deeper investigation of a psychological phenomenon called “delay discounting,” in which people tend to lessen the importance of future rewards, showed that people also discounted future time more than both gains and losses in future money.

Zauberman and Lynch continue, “People are consistently surprised to be so busy today. Lacking knowledge of what specific tasks will compete for



Family Development
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their time in the future, they act as if new demands will not inevitably arise that are as pressing as those faced today.”

In short, the future is ideal: The fridge is stocked, the weather clear, the train runs on schedule, and meetings end on time. Today, well, stuff happens.

Can people learn to predict future time demands more in line with reality? The authors observe, “It is difficult to learn from feedback that time will not be more abundant in the future. Specific activities vary from day to day, so [people] do not learn from feedback that, in aggregate, total demands are similar.” Money’s “slack pools” are smoother, more equal, and more predictable over time.

Source: *American Psychological Association.*
<http://www.apa.org>.

Key word: stress.

Brain Imaging Suggests How Higher Education Helps to Buffer Older Adults from Cognitive Declines

College seems to pay off well into retirement. A new study from the University of Toronto sheds light on why higher education seems to buffer people from cognitive declines as they age. Brain imaging showed that in older adults taking memory tests, more years of education were associated with more active frontal lobes—the opposite of what happened in young adults. It appears possible that education strengthens the ability to “call in the reserves” of mental prowess found in that part of the brain.

A team of psychologists led by Mellanie Springer, MSc, chose a memory task because even normal aging brings some memory loss. They were intrigued by how highly educated patients with Alzheimer’s disease appear to be better able than less educated patients to compensate for brain pathology, which suggested that education somehow protects cognition.

To understand the mechanism, the researchers studied the relationship between education and brain activity in two different age groups: 14 adults of ages 18 to 30, with 11 to 20 years of education, and 19 adults of age 65 and up, with eight to 21 years of education. Springer and her colleagues ran each participant through several memory tests while scanning his or her brain with functional magnetic resonance imaging (MRI). The resulting images showed Springer and her colleagues which neural networks became active when participants tapped into memory. The psychologists then correlated brain activity for each member of the two groups with their corresponding years of education.

Relative to education, younger and older adults had opposite patterns of activity in the frontal lobes (behind the forehead) and medial temporal lobes (on the sides). In young adults performing the memory tasks, more education was associated with less use of the frontal lobes and more use of the temporal lobes. For the older adults doing the same tasks, more education was associated with less use of the temporal lobes and more use of the frontal lobes.

The finding suggests that older adults—especially the highly educated—use the frontal cortex as an alternative network to aid cognition. Says co-author Cheryl Grady, PhD, “Many studies have now shown that frontal activity is greater in old adults, compared to young; our work suggests that this effect is related to the educational level in the older participants. The higher the education, the more likely the older adult is to recruit frontal regions, resulting in a better memory performance.” Grady is assistant director of the Rotman Research Institute in Toronto and holds a Canada Research Chair in Neurocognitive Aging.

Education appears to enable older people to more effectively “call up the reserves.” Highly educated older adults might be better able to enlist the frontal lobes into working for them as a type of cognitive reserve or alternative network.

Researchers hope to further understand how mental exercise strengthens mental muscles, so to speak, in old age. Animal brains respond to more complex environments by growing more neural connections; perhaps, says Grady, “more education while the brain is still developing—up to age 30 it is still maturing—causes more connections between brain regions to form. When some of these are lost with age, there are still enough left, a type of redundancy in the system.”

She adds that highly educated people keep more active physically and mentally as they age, which also has a beneficial effect on cognition.

Source: *American Psychological Association*, <http://www.apa.org>.

Key word: health, seniors.

FDA Defines Whole Grain

It's very easy to be confused about whether a product is a whole grain when there are so many different words, emblems, slogans, and logos on grain products. For example, the words multigrain, oat bran, cracked wheat, or seven-grain listed on a product do not mean that the product is a whole grain. In addition, some grain products have a black-and-gold logo shaped like a postage stamp which contains one of the following slogans: This product is a "good source," an "excellent source," or a "100 percent source of whole grains."

The Food and Drug Administration (FDA) has defined a cereal grain as whole grain if its endosperm, germ, and bran components remained intact during processing. Examples of cereal grains that may be whole grains include amaranth, barley, buckwheat, bulgur, corn (including popcorn), millet, quinoa, rice, rye, oats, sorghum, teff, triticale, wheat, and wild rice.

Keeping the definition of a whole grain product in mind, do you think whole wheat pizza, pearled barley, and rolled oats are whole grains? The FDA guidelines recommend that a pizza be labeled as "whole grain" or "whole-wheat" if the flour ingredients in the crust are made entirely from whole grain flours or whole wheat flour. Pearled barley is not considered a whole grain because some of the bran layer has been removed. On the other hand, dehulled barley is a whole grain because only the tough inedible hull or outer covering has been removed, but the bran layer is left intact. Rolled oats, also called "quick oats," are processed by flattening and steaming but since it contains all of the bran, germ, and endosperm, it is a whole grain.

The FDA also decided what information can appear on a whole grain product. A company can make factual and health claim statements but not false or misleading statements. Examples of factual statements include: a product has 100 percent whole grains or 10 grams of whole grains. A health claim statement is allowed if it connects whole grain consumption with a reduced risk of coronary heart disease and certain cancers. But the FDA considers a claim that a product is an "excellent source" or "good source" of whole grains to be false or misleading since it may imply that a product contains a

Nutrition Education

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particular amount of whole grain. In the past, the "good source" or "excellent source" claim has been used with nutrients, e.g. calcium. Currently, the FDA has not decided if whole grain is a nutrient, ingredient, or something else. The FDA did not say whether companies needed to start removing the "good source" or "excellent source" claims from the labels.

Last year when the 2005 Dietary Guidelines for Americans was released, there was an emphasis on increasing whole grain consumption. Did this have any impact on sales of whole grain products? A year later, the Whole Grains Council (a non profit industry group) reported sales of whole-grain bread increased 18 percent.

Source: <http://www.wholegrainscouncil.org/WGFACTS+Figures.htm>; <http://www.fda.gov/bbs/topics/news/2006/NEW01317.html>.

Key word: grain.

Are Low-Fat Diets Helpful In Reducing Risk of Cancer and Heart Disease?

Several studies published in the February 8, 2006 *Journal of the American Medical Association* found that postmenopausal women who followed a low-fat diet did not significantly reduce their risk of developing colorectal cancer, breast cancer, and cardiovascular disease. The studies followed 48,835 postmenopausal women (between the ages of 50-79 years old) that participated in the Women's Health Initiative (WHI) Dietary Modification Trial for eight years. They were recruited from 40 clinical centers in the U.S. and randomly placed in an intervention or control group. A summary of results for the two groups is shown in the table below.

Summary of WHI Dietary Results

Dietary factors	Intervention Group	Control Group
Fat - % of calories		
Beginning of study	~38% of calories	~38% of calories
<i>Recommended</i>	<i>Decrease fat intake to 20% of calories.</i>	<i>Keep fat intake the same.</i>
End of study	29% calories, 9% decrease in fat intake.	37% calories, fat intake stayed the same.
Difference between groups	8% difference in % calories from fat at end of study.	
Fruit and Vegetable daily servings		
Beginning of study	3.6 servings	3.5 servings
<i>Recommended</i>	<i>Increase to 5 or more daily servings.</i>	<i>Keep fruit and vegetable intake the same.</i>
End of study	4.9 servings, 1.3 serving increase.	3.8 servings, 0.3 serving increase.
Difference between groups	1 serving difference in fruit and vegetable intake at the end of the study.	
Grain daily servings		
Beginning of study	4.7 servings	4.8 servings
<i>Recommended</i>	<i>Increase to 6 servings.</i>	<i>Keep grain servings the same.</i>
End of study	4.3 servings	3.8 servings
Difference between groups	0.5 servings difference in grain servings at the end of the study.	

At the beginning of the study:

- Both groups (intervention and control) had similar fat (38% calories from fat), fruit and vegetable (~3.5 daily servings), and grain intakes (~4.7 daily servings).
- The intervention group was asked to decrease their total fat intake to 20 percent of calories and to increase their intake of fruit, vegetables (to 5 or more daily servings), and grain (to 6 daily servings).
- The control group was asked to keep their dietary habits the same and not make any changes to their fat, fruit, vegetable, or grain intake.

At the end of the study:

- The intervention group had:
 - Decreased their fat intake to 29%.
 - Increased their fruit and vegetable intake to ~5 daily servings.
 - Decreased their grain intake to 4.3 daily servings.
- The control group had:
 - Kept their fat intake approximately the same (37% of calories).
 - Slightly increased their fruit and vegetable intake to 3.8 daily servings.
 - Decreased their grain intake to 3.8 daily servings.
- The difference between the intervention group and the control group was not that great:
 - 8 percent difference in % calories consumed from fat.
 - 1 serving difference in fruit and vegetable intake.
 - 0.5 servings difference in grain intake.

Several reasons why there was no significant difference in incidence of cancer and heart disease between the intervention group and control group after eight years are: (1) Dietary differences between the intervention and the control group were not great; (2) the study lumped all fat together and did not distinguish between healthy (essential fatty acids) and unhealthy fats (saturated, trans); and (3) eight years may not be long enough to expect a change in preventing cancer.

Source: *JAMA*; 2006, Feb. 8:295(6): 629-42; 643-54; 655-66.

Key words: heart disease, cancer, diet.

Women's Money Mistakes

Salary Negotiation Fears

The sexes have become more alike in their money lives in the last generation as women joined the work force en masse. But some of women's behaviors, such as a general female aversion to negotiations, may be holding them back. Nowhere is such self-denial more crucial than with the salary negotiations for a first job, when women may feel the least confident asking for what they think they're worth.

Working women earned 80 percent of men's median weekly earnings in 2005, up from nearly 63 percent in 1979, according to the Bureau of Labor Statistics (BLS). In what could explain some of the chronic wage gap, men are more than four times as likely to negotiate a first salary. The consequences of failing to negotiate a first salary can lead a person to lose more than \$500,000 by age 60. Linda Babcock, co-author of a book about women, negotiation and the gender divide. Losses accumulate, she said, "Because someone who comes in at higher salary, even if you're getting the same rate increases, gets more every year. We're not really responding to market conditions when we decide to negotiate or not," she said. "We're responding to how we've been socialized as girls."

Women don't need to have competitive offers to inquire about boosting the initial one after they have it, though negotiating room varies by industry, Babcock said. Generally, her Carnegie Mellon University students with a master's degree in public policy and management, for example, ask for 10 percent to 12 percent more than what they're offered, and they often settle for 7 percent to 8 percent more, she said. This sort of gender disparity is only beginning to be understood, but employers may want to look at their human-resource practices differently, Babcock said. "If we offer a man and woman the same thing, we're going to get unequitable salary outcomes because men are more likely to negotiate."

Money Troubles in Relationships

Even though women constitute nearly half the US work force, persistent differences in the pattern of

Family Economics

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women's work lives can create stress in their relationships, be it marriage or cohabitation. Men and women still don't appear to be on the same page about how to share control of the family purse strings. Nearly two-thirds of women disagree that the partner who contributes more in household income should have a bigger say in deciding non-financial matters, but less than half—49 percent—of men were in that camp, according to a recent study of 1,500 wealthy men and women from PNC Financial Services Group.

Income differences and changes in a partner's work status, such as when a woman takes time off to raise children or when a man loses a job, can upset the balance of power. "Finances for women are more an issue of security and for men more an issue of significance," said an official from PNC. "Neither is wrong. I say, 'Let's talk about how you blend your need for security, home and children versus your need for significance, in being a provider.'"

Couples should discuss their beliefs and values about money early so they can establish some norms of financial operation. Once that's done, they can move from being responsible people to responsible partners and providers, said the PNC representative. "In our culture, we have taught both men and women to view money as a right rather than a responsibility," "When people start talking about rights as opposed to responsibilities, they run into problems."

"What kills a relationship is ownership, meaning 'I have a right to it,' as opposed to stewardship—'How do we manage this?'" Whether couples choose to have joint accounts or go the 'mine, yours and ours' route, the important thing is they agree and understand each other's position," he said.

That also applies to tensions that arise when one person is used to being in charge and has trouble sharing power in the relationship, which was the case for a remarried woman he recently counseled. "The breakthrough was when she said 'I need your help. I can't do this. It's foreign to me,'" he said. "When she said this, we made wonderful strides." Another couple was contributing nearly equal amounts to their household but had to adjust when the wife wanted to stay home with the kids. The financial consultant said he told the husband, "You have a greater responsibility to keep her informed than if it were 50-50." By that he said he means discussing money decisions before making them, not after.

Generational Catch-up

Much of the preparation to make sound financial and employment decisions begins in childhood. Still, fewer girls than boys are getting the message to see themselves as enterprising providers. That has to change, so girls aren't told they're just good with children for babysitting while boys are told they're entrepreneurial for mowing lawns.

In married couples where both partners have earnings, one in four wives out-earns her husband, and the number is one in three for all married couples, according to the BLS. As more women graduate from college than men, the prospect of having more women with higher earnings requires both sexes to brush up on their communication and conflict-resolution skills.

A financial expert states, "Right now we're caught in this wacky gap for women where we're working in our fathers' worlds and still holding ourselves up to the mythic 50s mother standard," she said. "Women have to realize all these forces are at play with their pocketbooks."

Source: Gerencher, K. Conflicted feelings drive women's money mistakes. Marketwatch.com. <http://www.marketwatch.com/News/Story/Sto>

[ry.aspx?guid=%7B8AADF7A2%2DDDB23%2D4C48%2DBEE1%2D6392670C8457%7D&siteid=mktw&dist=nwhpf](http://www.marketwatch.com/News/Story/Story.aspx?guid=%7B8AADF7A2%2DDDB23%2D4C48%2DBEE1%2D6392670C8457%7D&siteid=mktw&dist=nwhpf), February 28, 2006.

Key words: income, women, work and family, financial security, marriage.

University of Idaho Extension Youth Financial Literacy Programming

The February issue of *The Communicator* (page 9) featured an article about University of Idaho (UI) Extension's Basic Financial Management programs offered during FY 2005. Last month "Financial Security in Later Life" educational programs were featured on pages 9-11 of *The Communicator*. What better time than April—Financial Literacy Month—to highlight UI Extension's Youth Financial Literacy education!

Did you know?

- **Teens spend 98% of their money** and 1 in 5 have their own credit card or access to their parents' card.
- **High school seniors' basic financial literacy is declining.** Average scores on a basic test of financial literacy declined from 57 percent correct in 1998 to 50 percent in 2002.
- **30% of youth** report their parents rarely or never discuss saving and investing with them. Forty-seven percent say their parents rarely or never discuss household budgeting with them.
- **Undergraduate college students carry an average of three credit cards**, and have an average credit card debt of \$2,327.
- **As little as 10 hours of personal finance education** positively affects students' spending and savings habits.

During the 2005 Federal year, Idaho Extension educators improved the financial literacy of 1,819 Idaho youth by teaching financial management concepts in 79 classes. *Welcome to the Real World* (WTTRW) was taught by eleven Eastern Idaho educators and 13 office staff or volunteers. They reached 1,573 youth in junior and senior high schools, alternative high schools and youth groups. The classes feature experiential, hands-on activities and decision-making opportunities. Adapted from University of Illinois Extension, the curriculum includes PowerPoint slides, handouts, and sample

checkbooks provided by local banks. Educators conduct end-of-class surveys to determine the effectiveness of the program.

Franklin County educator, Laura Sant, provided the following results in her year-end report:

A post survey was given to those who participated in the program. Students were asked to rate their level of agreement on a scale of one to four (1=strongly disagree, 2=disagree, 3=agree, 4=strongly agree) for four statements.

- 99% agreed or strongly agreed that the information was helpful.
- 96% agreed or strongly agreed that participating in the program will help them in the future.
- 94% agreed or strongly agreed that the program was interesting.
- 93% agreed or strongly agreed that the activities were helpful.

The post survey also asked students to indicate skills they learned from the program:

- 75% learned how to reconcile a bank statement.
- 63% learned how to balance income and expenses.
- 63% learned how to use a debit card.
- 57% learned how to open a checking or savings account.
- 31% learned to correctly write a check.

Additionally, students were asked to describe how their view of life in the future had changed due to participating in the *Welcome to the Real World* program.

- I realize that having the nicest car is not as important as having enough food.
- It is hard to make sure that you always have enough money, but if you budget it right, then you can do okay.
- I feel more confident about having a checking account.
- My view has changed because I now know how hard it is for my parents to manage money.
- I will go to college and get a good education so I can get a good job.
- It has taught me not to spend money on things that I don't need.
- It has made me know that I will not get everything that I want.

Bonneville and Bingham County educators, Barbara Petty and Marnie Spencer, taught the majority of WTTTRW classes, reaching nearly 60 percent of the student participants. Petty garnered \$600 worth of in-kind contributions and teaching volunteers from the Bank of Commerce to implement this educational program.

New Extension educator, Lyle Hansen, introduced a pre-school financial literacy program, "Money on the Bookshelf," to children enrolled in the Jerome County Head Start program. Through story books read to 96 children and discussion that followed, Lyle introduced the following financial concepts to the young participants: allocating resources, decision-making, goal setting, prioritizing, and saving.

The National Endowment for Financial Education's curriculum, the *High School Financial Planning Program*, was taught in 73 Idaho high schools reaching 4,010 students. This summer Lyle Hansen will team with Idaho Credit Union League personnel to implement three regional teacher trainings in Meridian, Lewiston, and Pocatello, Idaho.

Source: University of Idaho FY 2005 IDEAS reports and University of Minnesota Youth and Money website, <http://www.extension.umn.edu/Youth&Money>.

Key words: youth financial literacy, teens and money.

Long-Term Care Workshops Being Offered Throughout Idaho

Financial security is impacted by changing health and loss of independence. Most Idahoans will encounter the need for long-term care, either for themselves or a loved one. One year in an Idaho nursing home averages more than \$50,000; the average stay is 2.3 years. For an Alzheimer patient, the average stay is eight years.

The University of Idaho Extension partners with AARP-Idaho to offer long-term care (LTC) workshops in all regions of Idaho. Workshop presentations teach how to plan, manage the risk of LTC, and protect your financial security against LTC's

cost. Each workshop will feature presentations from three long-term care experts:

- A representative from a regional Area Offices on Aging will describe **“Local Resources for Long-Term Care.”** The Area Agency on Aging provides various services to help people stay at home. The services and how to obtain them will be discussed.
- Lyle Hansen, Jerome County educator, or a representative from the Idaho Department of Insurance will explain **“Should You Purchase Long-Term Care Insurance?”** This session will help you decide if long-term care insurance (LTCI) is right for you. You’ll learn what LTCI covers, what Medicare does and does not cover, and how to compare LTCI policies.
- A representative from Legal Aid or Health and Welfare will answer **“Can I Get Help With My Medical Costs?”** Who will qualify for Medicaid and legal ramifications will be explained.

The following LTC workshops are scheduled this year:

Date	Location	Extension Educator facilitator	Email contact & phone (208)
April 29	Orofino	Kathee Tifft	ktifft@uidaho.edu 799-3096
May 5	Montpelier	Sharlene Woffinden	sharlene@uidaho.edu 945-2265
May 6	Idaho Falls	Barbara Petty	bpetty@uidaho.edu 529-1390 x102
May 13	Lewiston	Kathee Tifft	ktifft@uidaho.edu 799-3096
May 13	Twin Falls	Rhea Lanting or Lyle Hansen	rhlanting@uidaho.edu 734-9590 X21 or lhansen@uidaho.edu 324-7578
May 20	Rupert	Donna Gillespie	donna@uidaho.edu 436-7184
June 3	Nampa	Beverly Healy	bhealy@uidaho.edu 377-2107
June 17	Boise	Beverly Healy	bhealy@uidaho.edu 377-2107
Sept. 16	Homedale	Marsha Lockard	mlockard@uidaho.edu 896-4104
Oct.	Pocatello	Audrey Liddil	aliddil@uidaho.edu 236-7318

Most workshops are scheduled from 8:30am to 12:30pm. There is no cost to participate in a workshop; expenses are underwritten by AARP-Idaho. Pre-registration is required seven days before each workshop. Contact the educators listed for more information or to register.

Key words: financial security, seniors, health care.

Family Economics Calendar

May 10 & 17. Legally Secure Your Financial Future Seminars. The seminars will teach: how to organize personal records, write and communicate Advance Directives for Health Care, how to plan your estate so that your property will be distributed as you desire. The seminars will be held at the Ada County Extension office from 1:30-4pm. For more information contact Beverly Healy, bhealy@uidaho.edu, 208-377-2107, or to: <http://extension.ag.uidaho.edu/swfcs>.

June 1, 2006. Presentation proposals postmark deadline for the Association of Financial Counseling and Planning Education Annual Meeting. The November 15-17, 2006 meeting will be held in San Antonio, TX. Cooperative Extension will hold a pre-conference on November 14. For more information go to www.afcpe.org.

September 21-23, 2006. Margaret Ritchie Distinguished Speaker Series, Moscow, ID. Jeanne Hogarth, Federal Reserve Board Manager of Consumer Education and Research, will make three different presentations about personal finance. More information will appear in future issues of *The Communicator*.