

# The Communicator

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## Promotion and Tenure Awarded to FCS Educators and Faculty

Congratulations to all candidates who successfully navigated their way through the University tenure and promotion process during the 2004-05 academic year. Marsha Lockard, Shelly Johnson, and Joey Peutz were all promoted to associate Extension professor and county Extension educator, with tenure. Mary Pickard and Sandra McCurdy were promoted to associate professor of family and consumer sciences, with tenure. We're pleased for you and proud of this milestone accomplishment in your career.

## FCS Alumna Honored by CALS

Two FCS nominees have been selected for the CALS Distinguished Alumni and Young Alumni Achievement Award. Susan Nesbitt and Marci Schreiber were honored at the annual CALS awards banquet on April 18, 2005.

Susan Nesbitt received the FCS Distinguished Alumna Award at the 2004 Alumni Brunch. She was nominated by her college roommate, Betty Meloy. Sue is Vice President, Graduate and Professional Studies at Saint Joseph's College of Maine. Last fall Sue shared the following comments as she accepted her FCS award.



*Susan Nesbitt at the 2004 Alumni Brunch.*

## *Director*

*April 2005*

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"As I reflected back through the past 40 years to my days at the UI I realized how much I learned during the four years I was here and what a tremendous impact it has had on all the other things I've done since then."

"The education I received here was excellent and a degree in Home Economics (as it was called then) is a very valuable degree. The methods by which we were taught and the attitudes of our professors provided us with a strong foundation on which to build not only our careers, but our lives. I don't ever recall anyone telling me not to try something. Instead, we were encouraged to consider other alternatives and options. It took me a while to realize what a wonderful gift they demonstrated for us with their "can do" attitude. Things don't always happen the way you planned. Doors close and new ones open. You need to remain flexible and remember you can do different things a different way. When I was here at the University of Idaho, if you had told me I would live in the Northeast and study and work in New York City, I would have said—oh no! I want to work for the Idaho Cooperative Extension Service as a 4-H Extension agent. I did this for eight

years. But, almost thirty years ago Gene and I decided to move with our two small children to the NYC area for a “few years.” I took a deep breath, said, “I can do this,” and got in the car. Studying and working in NYC was a wonderful experience.”

“This degree helps you realize that the world is a very exciting place and that there are many interesting things to do. You may be amazed at what you find interesting. The variety in the curriculum we studied and the passion of our professors for their subject matter encouraged us to stretch our minds, explore new concepts and ideas, learn new skills and try new things. I spent 2 years doing research full time (learned that I really prefer being with people more), discovered teaching is a wonderful profession (of course, I said I would never teach because my mother was a teacher) and then discovered that administration is even more interesting and fun.”

Marci Schreiber received the CALS Young Alumni Achievement Award at the banquet. Marci graduated from the UI in 1997 with a BS in FCS, majoring in Child, Family and Consumer Studies, with an option in Child Development and Family Relations. She is currently the Director of Young Children and Families on the Palouse. She has served in this role since 1998.

In that role she has been responsible for development and operation of multiple parent health and education programs for families with children birth to 5 years. She has had direct and secondary supervision of staff and volunteers. She has successfully managed multiple grants exceeding a million dollars over the past five years.

Marci has been making a difference in the lives of young children and families in many capacities. Marci has been a volunteer team leader for Stand for Children, a member of the statewide coalition Covering Kids and Families in Idaho, a member of the steering committee for the Idaho Governor’s Roundtable for Children and Families, an advisory board member for the UI Extension Nutrition Program, and a member and community service chair for the Moscow Rotary Club.

Marci has established a strong record as a community volunteer and leader. She has over eight years experience in program management and development in Latah County. Her current role puts her in the forefront of young professionals who have used their grant writing skills to secure funds that allow them to work across state lines for the benefit of children and families.

We are proud of both Sue and Marci’s professional accomplishments and extend our congratulations to both of them.

### **Kudos to Jamie Anderson**

Jamie Baker Anderson (FCS alumna, 2001) will be honored on April 25 as one of the outstanding UI employees of the year. Jamie is the management assistant in the District I Extension office in Coeur d’Alene. Congratulations, Jamie, and thanks for all you do to support UI Extension.

### **Kudos to Dr. Janice Fletcher**

Dr. Janice Fletcher will be honored as the Athena Faculty Woman of the Year on April 25. She is the only faculty member at the UI to have received the Award for Excellence in Teaching, Outreach, and Advising. Congratulations, Janice, for your outstanding contributions to FCS students and programs.





## The Food Reference Website

I recently came across the Food Reference Website in a quest for some food humor, but it has much more. This site has a very wide variety of information on food topics and I found it to be informative and fun to browse.

According to the website, all content is written, compiled, edited, created, and published by James T. Ehler, Chef, Key West, Florida, although it is so big, one wonders how one person could do it all. The site says it contains over 9,000 pages, new content is added daily to various areas, and it receives more than 21,000 unique visitors each day. It is both a reference and casual browsing site. According to the author, "There are long articles on food history and usage; short food facts and trivia; an extensive collection of quotes; who's who in food; cooking tips; culinary humor, poems and crossword puzzles, and a Culinary Calendar. Recipes, modern, classic, and historical are also presented. Also Culinary education resources, a job board; food art, book reviews, and food contests."

I selected a few examples to give you an idea of what you can find:

### Food Quotes

"I believe that if ever I had to practice cannibalism, I might manage if there were enough tarragon around."  
*James Beard (1903-1985)*

### Food Trivia

**Food contamination.** According to U.S. Food and Drug Administration regulations, ground Paprika is allowed up to 20 percent mold, 75 insect fragments and 11 rodent hairs per 25 grams, and that Tomato Puree may contain 9 fly eggs and 1 maggot per 100 grams. For more on what may be in your food, visit <http://www.cfsan.fda.gov/~dms/dalbook.html>.

WARNING: This page is not for the squeamish!

## Food Safety April 2005

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### Food History Calendar

Did you know that April is Fresh Florida Tomato Month, National Food Month, National Pecan Month, National Soft Pretzel Month, and National Soyfoods Month?

### Food Humor Riddles

**Question:** What do you get if you divide the circumference of a pumpkin by its diameter?

**Answer:** Pumpkin pi.

**Question:** What did the grape say when he was sat on?

**Answer:** Nothing, he just let out a little whine.

**Question:** What do you call a stolen yam?

**Answer:** A hot potato.

Source: <http://www.foodreference.com>.

Key words: foods, resources, websites.

## Germ City Website

A newly developed UI Germ City website is now available [www.agls.uidaho.edu/germcity](http://www.agls.uidaho.edu/germcity). The website contains access to written and video materials:

- A program description/recruiting tool.
- The set up instructions.
- The video on setting up and using Germ City.
- The curricula for school and fair programs.
- Handouts.
- Reporting forms and an evaluation tool.



## Research: Gloves Not That Effective in Fast Food Restaurants

A recent study in the *Journal of Food Protection* suggests that the use of gloves by fast-food restaurant workers does not necessarily result in cleaner food. This is due to improper use of the gloves during food handling.

The Food and Drug Administration's model *Food Code*, which serves as a guide for states to use in establishing rules for food service establishments, prohibits contact between hands and ready-to-eat foods; this is the "no bare hand contact" rule. However, whether this provision is adopted varies from state to state. For example, Kansas requires glove use and Oklahoma does not. (Idaho does require glove use.)

Researchers at the University of Oklahoma examined the effect of glove use on food contamination in the states of Kansas and Oklahoma.

The researchers tested flour tortillas purchased at about 140 fast-food restaurants in three metropolitan areas in Oklahoma and Kansas. When researchers purchased the tortillas, they observed whether the food worker used gloved or bare hands to handle the tortilla, among other details. The tortillas were transported to the laboratory and tested for the presence of selected bacteria. The researchers also purchased unopened packages of tortillas to test pre-handling levels of bacteria.

Of the 371 tortilla samples collected, 46 percent were handled by gloved hands and 52 percent had bare hand contact. Glove use was 93 percent for the 172 samples from Kansas and 5 percent for the 191 samples collected from Oklahoma.

Overall, bacterial testing showed coliform bacteria on 6.5 percent (24 of 359) of samples for which data were complete. Potentially pathogenic (coliform) bacteria were detected on 10 percent of samples handled by gloved hands and 4 percent of samples handled by bare hands. However, the number of samples was not large enough to show a

statistically significant difference. No potentially pathogenic bacteria were detected on the tortillas from unopened packages.

The researchers found low rates of contamination when they tested for particular bacterial species: 0.3 percent (1 of 371 samples) for *Escherichia coli*, 2.2 percent (8 of 371) for *Staphylococcus aureus*, and 0.5 percent (2 of 371) for *Klebsiella* species. The investigators did not actually count bacterial organisms.

The authors state that "overall, the results of this study suggest that use of gloves by food handlers does not reduce bacterial contamination of foods and might even increase the risk of microbial contamination." The results suggest a "lack of attention to good glove use practices." The authors go on to say, "During this study we observed several instances in which previously used gloves were re-used [a prohibited practice], and we never observed glove wearers changing gloves in the midst of food preparation. Given the level of surface bacteria that have been reported in food service settings, it is not surprising that organisms were transferred to the foods that were tested."

They also say that food managers and workers prefer to use gloves because glove use is easier to monitor than handwashing is. However, "It has often been found that glove use provides a false sense of security because food handlers misuse gloves or neglect washing their hands when gloves are worn," the article concludes.

Source: Lynch R. A., Phillips M.L., Elledge B.L. Hanumanthaiah, S. & Boatright, D.T. 2005. A preliminary evaluation of the effect of glove use by food handlers in fast food restaurants. *J. Food Protect*, 68(1):187-190.

Key word: food service.

## Settlements in Food-borne Illness Cases

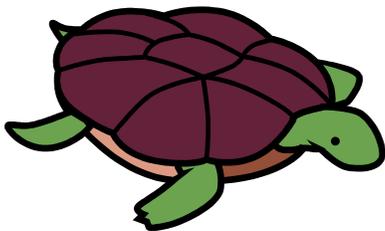


Last month's *The Communicator* printed an opinion piece, "E. coli and the County Fair" by William Marler of Marler Clark, the Washington state law firm which has

made a specialty of litigating food safety cases. A recent article by Bill Marler notes, that since 1993, Marler Clark has achieved settlements and verdicts in foodborne illness cases of nearly \$200,000,000! That's over \$16 million per year. Food safety can be an expensive problem if a company does not take it seriously.

Source: Marler, B. "Food Claims and Litigation," *Food Safety In-Sight* newsletter, Environ Health Associations, Inc. 3(2):1, February 2005.

Key words: food safety, food industry.



## Salmonellosis and Pet Turtles

It appears to be time for a consumer reminder about salmonellosis associated with small pet turtles. This was a major public health concern in the 1970s. In 1975, the Food and Drug Administration (FDA) banned commercial distribution of small turtles (those with a shell of less than 4 inches). It is estimated that this ban prevents an estimated 100,000 cases of salmonellosis among children each year.

There has been a resurgence in the sale of small turtles, which has generated concern among public health officials. Two cases (both from Wyoming) of six cases reported in a recent *Morbidity Mortality Weekly Report* are reproduced below. In the first case, it appears that contamination of the kitchen sink may have been responsible for illness.

- **Case 1.** In July 2004, a woman aged 80 years from central Wyoming visited her health-care provider with a 5-day history of fever, severe diarrhea, and increased urinary frequency. Cultures of urine, feces, and blood all yielded *Salmonella enterica* serotype Typhimurium. The patient was hospitalized for 5 days, then discharged to a transitional care unit for an additional 9 days. She received intravenous antibi-

otics for 10 days during her stay in the hospital and transitional care unit. At the time of discharge, her condition had improved. Investigation by the local health department determined that the woman lived with her daughter and the extended family owned a turtle, but the woman had no known direct contact with the turtle. However, the turtle bowl was cleaned in the family kitchen sink. Cultures of environmental samples obtained from the turtle habitat grew *S. Typhimurium* and analysis showed it to be the same as that isolated from the patient.

- **Case 2.** In August 2004, a boy aged 6 years from west-central Wyoming visited his health-care provider with a 3-day history of nausea, diarrhea, and vomiting. On clinical examination, he had a temperature of 103°F and abdominal pain. He was admitted to a community hospital, where intravenous fluids and antibiotics were administered. A stool sample yielded *S. Typhimurium*. The family owned two pet turtles. The boy was allowed to handle the turtles, but his mother fed them and cleaned their aquarium because she was aware of the risk for *Salmonella* infection. Specimens obtained from the turtles and their living environment and from the patient revealed the same *Salmonella* source.

In both cases, the turtles had been purchased from the same pet store, which had been contacted by the health department on two previous occasions regarding its illegal sale of turtles. The pet store said that the turtles were being used solely for educational purposes. The health department confiscated the remaining turtles. The Wyoming Department of Health plans to mail an informational packet about reptiles and *Salmonella* to all pet stores in the state in summer 2005.

*Salmonella* infections usually result in a mild, self-limiting gastroenteritis but can also lead to severe invasive illness, especially in infants and immunocompromised persons. Reptiles are a known source of human salmonellosis, with more than 90 percent shedding *Salmonella* in their feces. Contact with reptiles and amphibians accounts for an estimated 74,000 (6%) of the approximately 1.2 million sporadic human *Salmonella* infections that occur annually in the United States.

The authors report that many pet stores are aware of the FDA ban on small turtles, but attempt to circumvent it by giving turtles away with purchase of a turtle habitat or by claiming that turtles are being distributed for educational purposes only. (The ban does have an exemption for true scientific, educational purposes—that is, sale to an educational institute or organization—but not to a family for a child's educational benefit.) Auction or raffle of turtles over the Internet or free distribution of turtles with purchase of a turtle habitat constitute is banned.

The Centers for Disease Control and Prevention maintain an information page about reptiles as pets: <http://www.cdc.gov/healthypets/animals/reptiles>.

Source: B Salna, T Monson, T Kurzynski, K Gundlach, PE Fox, J Kazmierczak, M Wegner, JP Davis, R Harrington, M Dowell, R Heald; R Harris, W Manley, J Snow, A Heryford, S Seys. 2005. "Salmonellosis Associated with Pet Turtles—Wisconsin and Wyoming, 2004," *MMWR* 54(9): 223, March 11.

Key words: pets, childcare.

## Who Are the Largest Food Companies?

Every year the food trade magazine, *Prepared Foods*, lists the 100 largest food companies in the world by food sales. One hundred is too many to list, but for your general information, the top twenty are listed in the table below.

Rank	Company	Headquarters	Food Sales in \$US millions	Products
1	Nestle S.A.	Vevey, Switzerland	\$61,615	Diversified
2	Archer Daniels Midland Co.	Decatur, Ill.	36,151	Ingredients, grain-based products
3	Kraft Foods Inc.	Northfield, Ill.	31,010	Diversified
4	Unilever plc	London, England, & Rotterdam, the Netherlands	29,938	Diversified
5	Cargill Inc.	Minneapolis, Minn.	27,260	Grain-based foods
6	PepsiCo Inc.	Purchase, NY	26,971	Beverages & snack foods
7	Tyson Foods Inc.	Springdale, Ark.	24,549	Meat & poultry
8	Coca-Cola Co.	Atlanta, Ga.	21,044	Beverages
9	Mars Inc.	McLean, Va.	17,000	Confections
10	Groupe Danone	Paris, France	14,850	Dairy, biscuits, water
11	Diageo plc	London, England	14,642	Alcoholic beverages
12	ConAgra Inc.	Omaha, Neb.	14,522	Diversified
13	Anheuser-Busch Inc.	St. Louis, Mo.	14,147	Brewery
14	Kirin Brewery Co. Ltd.	Tokyo, Japan	11,452	Beverage
15	SABMiller plc	Johannesburg, S. Africa	11,366	Brewery
16	General Mills Inc.	Minneapolis, Minn.	11,070	Grain-based foods
17	Sara Lee Corp.	Chicago, Ill.	10,743	Meats, bakery, beverage
18	Cadbury Schweppes plc	London, England	10,525	Beverages, confections
19	Heineken N.V.	Amsterdam, the Netherlands	10,467	Brewery
20	Asahi Breweries Ltd.	Tokyo, Japan	10,150	Brewery

Source: Roberts, W.A., Weighing Success, *Prepared Foods* 174(1): 51, January 2005.

Key word: food industry.

## Beating the Odds: Risk and Resilience for Families and Youth

Parents often think of the teenage years as a time of risk. Concerns about adolescence include hazards such as drugs, alcohol, and early sexuality, all of which can have consequences that undermine young people's opportunities for years to come. The growing peer influence on youth and increasing time spent away from home can make parents wonder what they can do to keep their teenagers on a positive course.

However, research shows that parents can be very resourceful in offering direction to their youth even as their teens pull away into independent lives of their own. Parent strategies were especially impressive in an extensive study of Philadelphia families, reported in *Managing to Make It* by Frank Furstenberg, Thomas Cook, Jacquelynne Eccles, Glen Elder, and Arnold Sameroff. All of the investigators on the project have worked for years in the field of adolescent development, developing an interest in the ability of some youth to make it even though the odds seem to be stacked against them. Researchers call this survivor instinct "resilience."

Furstenberg and colleagues designed a large-scale study to find out how family and community contribute to risk or resilience for youth. Researchers involved families in 65 census tracts across the city of Philadelphia, including nearly 500 families in low income and poverty level areas of the city. Living circumstances varied considerably for families in the study. In moderate resource communities, families were comfortable with modest incomes, residing in stable neighborhoods with parks and friendly neighbors. At the low end of the spectrum families were desperately poor, living in communities with abandoned houses, graffiti on school and store walls, and drugs and sex for sale on street corners.

The investigators used interviews and surveys to discover parent's strategies of childrearing in these various neighborhood contexts. The youth were interviewed as well about their behaviors and hopes for the future, and their parent's disciplinary practices. The core interest of the study was the effect of family living context on family strategies and youth outcomes. How do families work within their community environment to maximize opportu-

## Family Development

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nities and/or to minimize risks to their adolescents as they develop increasing independence?

### Neighborhoods and Youth

Parent and youth responses showed that some young people in the sample were doing better than others in life course. Furstenberg and colleagues sorted youth trajectories into four different categories. *Academically competent youth* (30% of the sample) were strongly committed to school and doing well academically. *Organizationally involved youth* (17% of the sample) were actively engaged in clubs, after-school activities, and youth groups. Both academically competent and organizationally involved youth were viewed as successfully navigating the teenage years. On the other hand, *at-risk youth* (48% of the sample) were on the brink of serious problems at school, in the community, or at home. Finally, *delinquent youth* were involved in problem behavior, and scored below average on all positive behavioral dimensions.

Interviews showed that the young people tended to hang out with like-minded youth who shared their inclinations, whether for good or for ill. According to the researchers, "The youth in the study were embedded in social worlds that reinforced their activities, frequently supporting but sometimes undermining the influence of parents and teachers."

Interestingly, the relationships between neighborhood characteristics and youth outcomes were

modest at best. The strongest link showed that organizationally involved youth were more likely to live in working class neighborhoods than in poverty-level communities. Working class neighborhoods had more community-based resources to draw youth into sports, clubs etc. compared to poverty-level communities. Parents in poverty-level communities thought it was too hazardous for their young people to travel on their own to youth activities in the neighborhood, curtailing participation in clubs and organizations.

Teens in poverty-level neighborhoods, on the other hand, showed strengths of their own, with more academically competent and fewer delinquent youth than in higher resource neighborhoods.

These results show that teenagers can find a positive path regardless of their community, though community factors may channel the direction they take. Neighborhoods with more social resources provided a better opportunity for their youth to get involved in organizations, but the lowest income neighborhoods had young people with more school success and lower delinquency.

### **Neighborhood and Parenting Strategies**

Interviews of parents showed a wide range of strategies for child rearing in these various community settings. Furstenberg and colleagues clustered parenting practices into two broad groupings. *Family process* strategies include aspects of family life within the home, including the family climate parents establish, discipline practices, and the autonomy parents grant their children as they enter the teenage years. These are some of the tools parents use to build the skills, self-confidence, and decision making abilities their children will need.

*Family management* practices are the relationships parents establish outside of the home with institutions (e.g. school, church), social networks (e.g. friends and extended family), and clubs and organizations (e.g. girl scouts). Strong links to these groups extend the learning opportunities for youth in athletics, leadership, community service, and social skill. Families in higher resource neighborhoods reported actively engaging their children in the organizations available to them.

However, families in impoverished neighborhoods didn't feel it was safe for their children to leave the home on their own to participate in organizations

and clubs. This is one clear disadvantage for youth living in unsafe neighborhoods. According to the researchers, "Parents may need to exert exceptional control and efficacy in these neighborhoods to protect their adolescents from the dangers and risks in their communities."

Parent engagement with their children's schooling had a potent effect on youth outcomes. Furstenberg and colleagues found that active participation in school choice was one of the most influential ways parents could garner opportunities for their children. In particular, children who attended private, parochial, or public magnet schools had more favorable outcomes than those attending neighborhood comprehensive schools. Many families in the study couldn't afford to send children to private or parochial schools. Lower income families often competed to get their children into public magnet schools, but those schools didn't have the capacity to accommodate all of the families interested in having their children attend.

These study results show most parents as being very resourceful in finding for their children even under difficult circumstances. Families in higher resource neighborhoods had the advantage of access to community-based supports not available to those in the lowest income neighborhoods. Families in the lowest income neighborhoods relied more strongly on effective family process strategies to build a positive environment for their teen.

### **Neighborhood, Family, and Outcomes for Youth**

The Philadelphia study shows a wide range in the risk factors in youth environments, as well as differences in strategies families use within the neighborhood context. The study design can show how environmental risk and family variables combine to affect developmental outcomes for youth.

Previous research shows a strong effect of cumulative risk on youth outcomes. That is, the environments in which young people live can undermine their success. Youth with only one or two risk factors in their environment are generally successful in navigating the adolescent years. However, as more and more risk factors enter a young life, youth increasingly drift toward negative behavior. In the present study, researchers noted the environmental risk factors for each adolescent in areas of caregiver's resources (e.g. mental health, resourceful-

ness), demographic factors (e.g. race, household income) and neighborhood variables (e.g. % of families in poverty, institutional resources).

The present study shows considerable family resourcefulness in counteracting neighborhood forces that might pose a risk to youth. Investigators were interested in the ability of family strategies to effectively protect teenagers from the hazards around them. Furstenberg and colleagues used their data to categorize families as strong or weak in family management and family process strategies.

Analyses looked at the combined effect of family effectiveness variables and environmental risk factors in youth outcomes. Results of these analyses show that risk factors and family effectiveness were each strongly linked to youth behaviors. Families who combine strong in-home family processes with effective out-of-home management strategies had the most favorable outcomes for children. Even in high-risk environments, families strong in both in-home and out-of-home strategies were almost five times as likely to have successful teenagers as those weak in both areas. However, strong family process or family management strategies alone were not enough to protect youth from the negative influences of a high-risk environment. According to the investigators, “Parents operate in household and community contexts that can reinforce or erode their capacities to parent effectively.”

The combined effect of environmental risk and family practice is most dramatic when we compare youth who get the best of home and community environments with those who grow up with weak family strategies in risky community environments. Youth in the most positive developmental circumstances are *fourteen times* as successful as those with limited family and community resources. This dramatic difference in youth outcomes underscores the challenges in raising children in disadvantaged communities.

The Philadelphia study shows that family and community are mutually influential factors in risk and resilience for youth. When strong families live in good neighborhoods, home and community-based forces combine to promote opportunity for youth. However, weak family strategies can undermine positive community effects, just as a dangerous community can counteract the positive impact of strong family practices. Furstenberg and col-

leagues conclude “children are not able to reap the benefits of a better environment when their parents are incapable of or inept at capitalizing on those advantages. Nonetheless, disadvantage exacts its price even on children of the most skilled parents.”

In sum, this extensive study of low income and poverty level communities finds that:

- The great majority of parents in these various neighborhoods were competent parents—poor parenting is not the main reason children from disadvantaged neighborhoods do poorly.
- Community-based supports for families and youth vary widely among neighborhoods, with resource-rich neighborhoods bolstering parent’s positive efforts at home, but resource-poor living conditions undermining parenting strategies.

According to the investigators, “Good parenting appears to be more available than good neighborhoods, good schools, and good social services.” This paucity of resources challenges families’ abilities to do the job of childrearing of which they are fully capable. “Too often, families are having to make do with an inadequate system that leaves them too few real chances and choices. We have constructed a system that can only increase economic inequality while maintaining an ideology that professes to do just the opposite.”

Furstenberg and colleagues argue strongly for public policy that ensures adequate resources for families in communities of all varieties, so all families have access to the programs, schools, and organizations that foster positive development for youth.

Source: Written by Harriet Shaklee, based on *Managing to Make it* by Frank Furstenberg, Jr, Thomas Cook, Jacquelynne Eccles, Glen Elder, Jr. & Arnold Sameroff, Chicago: University of Chicago Press, 1999.

Key words: parenting, youth risk taking, teenagers.

## The Family in Five Countries: How Do We Compare?

First, the good news. According to a briefing paper by the Council on Contemporary Families, American men do more housework and child care than men in any of the other four developed countries that CCF researcher Rachel Henneck surveyed in her paper: France, Italy, Germany, and Japan.

The bad news is that the American government does less to support working wives and mothers than any of the other countries surveyed. America is the only nation that does not guarantee all women workers paid maternity leave and/or subsidized high quality childcare. Nor do its financial benefits for families with children measure up to those provided by other nations.

Western European nations, by contrast, offer very generous policies for working parents, with France clearly in the lead. "Whatever else you may say about France," commented CCF Co-Chair Stephanie Coontz, "they put their money where their mouth is when it comes to supporting families, especially working moms."

Although Japan is the only industrial nation surveyed to spend less on social welfare programs for families than the United States, even in Japan families receive far more benefits over all than in the United States. Below are the study's highlights.

### Parental Leave

- France was the most generous with parental leave: All women workers get a fully paid, job-protected, mandatory maternity leave six weeks before and ten weeks after birth (with more time for twins and multiple births). After this period, paid leave is available to either parent until the child's third birthday, or as long as at least two children at home need care.
- Germany provides mothers with a 14-week job-protected maternity leave, paid at 100 percent of the worker's net earnings. After this initial maternity leave, paid parental leave is available to both parents until the child's third birthday.
- In Italy, after a five-month period of maternity leave paid at 80 percent of the mother's wage, parents can take leave together or separately for ten-month periods at 30 percent of their earnings up until the child's eighth birthday.

### Cash Transfers for Families

- France is also the most generous in terms of the value of family benefits. French families receive a universal benefit for every child they have after the first. Family benefits constitute more than 10 percent of a qualifying family's

income, about 14 percent for those with two children, 29 percent for families with children, and 45 percent for those with four or more. Other benefits for single parents, young children, housing, and schooling are available on a means-tested basis. In consequence, the child poverty rate in France is less than three percent.

- Italy and Germany both pay child benefits that are low compared to France, but still worth much more than tax deductions or (for those eligible) welfare benefits are worth to American families. Japanese families are paid a benefit equal to \$2,488.98 upon the birth of a child.

### Child Care

- In France, all children are entitled to places in high-quality, state-run childcare centers, beginning at age two-and-a-half. The sliding payment scale typically costs lower-income families nothing and better-off families no more than 10 to 15 percent of their incomes.
- The report also covers the different consequences of family policies among the Western European nations. For example, German maternity leave policy helps parents who want to have one partner stay home for an extended time. Yet, the extended absence from the labor force, combined with poor child care coverage for women once they return to work, has been found to interfere with women's work-force participation and equity, in contrast to French policies. This may be why many working women in Germany do not have children at all.

One surprising finding of comparative studies is that the provision by states of childcare is associated with increased fertility rates more than the provision of maternity leave.

Henneck's analysis relied on examination of national legislative bills, governmental policies, and diverse international data sources.

Source: "Housework, parental leave, family benefits, and childcare in perspective: Family policies in the US, France, Germany, Italy, and Japan" <http://www.contemporaryfamilies.org/Int%27I%20Family%20Policy.htm>.

Key word: work and family.

## Trans Fat Free—The Next Food Craze?

Have trans fat free products replaced low carb foods as the next food craze? The 2005 Dietary Guidelines for Americans recommend that individuals keep their trans fatty acid intake as low as possible and many companies are reformulating their products to make them trans fat free.

Here's a brief overview of trans fatty acids. There are two categories of trans fatty acids: man-made and naturally occurring. From these two sources, the average trans fat intake is 5.84 grams/day.

### Man-made Trans Fats

Approximately 80 percent of trans fatty acids consumed are man-made and are found in processed foods such as:

- Cakes, cookies, pies, bread (40%)
- Margarine (17%)
- Fried potatoes (8%)
- Potato chips, corn chips, popcorn (5%)
- Household shortening (4%)
- Breakfast cereals and candy (5%)

Due to the Food and Drug Administration (FDA) requirement that trans fat content appear on food labels by January 1, 2006, the trans fat content of some processed foods has changed and is likely to change in other products. The new label will have a trans fat line directly below the saturated fat line on all products that contain at least 0.5 grams of trans fat per serving.

Numerous studies have shown that consumption of man-made trans fat raises LDL (bad) cholesterol levels and also lowers HDL (good) cholesterol levels, which increases the risk for heart disease.

Researchers reported in the January 28, 2005 issue of *Cell* that trans fat causes the liver to increase its production of very low-density lipoprotein (VLDL) cholesterol, which is the precursor of LDL cholesterol and triglycerides.

## *Nutrition Education*

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Some of the companies that have reformulated their products include:

- Campbell's has some varieties of trans fat free Chunky Soups and Spaghetti-Os with meatballs.
- Pepperidge Farm plans to have zero grams trans fat in its entire line of Goldfish crackers by December 2005.
- J.M. Smucker Company introduced a version of Crisco with zero grams of trans fat last April. This new product comes in a new container—a green colored tub. It is believed that consumers equate the color green with being healthy.
- Gorton, Inc. has removed trans fats from all of its 56 frozen seafood products.
- Kraft Foods, Inc. has removed trans fats from Triscuits and Oreos and is now working on other cookies and crackers.
- Frito-Lay was one of the pioneers in removing trans fat from its products in 2002 and within one year has changed over to using corn oil in all of its Tostitos, Doritos, and Cheetos products.
- Food companies such as Dow AgroSciences, Bunge and Dupont, Archer Daniels Midland, and most recently Cargil and Bayer have launched either zero or low trans oil products onto the market. Some examples are soybean and canola oils.

Does this reformulation of food products mean that trans fat content of the diet will decrease? Not necessarily. The restaurant industry has not responded by changing over to shortening or oil products that are free of trans fat when they fry their products. French fries present a challenge because they usually arrive at restaurants blanched, or pre-cooked, in oil containing trans fats. So even if a restaurant has switched over to healthier oil, these fries can still have trans fat. But some manufacturers have started offering trans fat-free fries.

The reason they are still using these trans fat products is that they are less expensive. Kelly Brintle, senior vice president at food service supplier Ventura Foods estimates that switching to a trans fat free product would probably add a penny to the cost of an individual order of French fries.

Several restaurant chains that have switched over to using trans fat free products are Legal Sea Foods, an East Coast chain of 30 restaurants and Ruby Tuesday's, a chain of more than 700 restaurants. Ruby Tuesday's has asked its suppliers to switch from hydrogenated soybean oil to trans fat free canola oil. One way to avoid trans fat when eating out is to order broiled or baked foods instead of fried foods. This may be difficult for some people to do since the fastest growing restaurant food last year was fried chicken.

It can be costly if a company does not follow through on reducing trans fat content of its products. In February 2005, McDonald's agreed to pay \$8.5 million dollars to settle a lawsuit over trans fats in its cooking oils. It appears that even though McDonald's had reduced the trans fat content in its Chicken McNuggets, Crispy Chicken Sandwich, and McChicken Sandwich, it had not properly informed the public that it had encountered delays in reducing the trans fat content in their cooking oil.

McDonald's said it would donate \$7 million to the American Heart Association and spend another \$1.5 million to inform the public of its trans fat plans. Stephen Joseph, a lawyer who founded BanTransFats.com, brought the suit. His name may be familiar to you; he sued Kraft Foods approximately two years ago to highlight the trans fat content of Oreo cookies. The company has since removed trans fats from this and some other products.

## Naturally Occurring Trans Fat

Not all trans fats are bad. Approximately 20 percent of trans fatty acids consumed in the diet are naturally occurring and are found in meats and dairy products. The difference between man-made and naturally occurring trans fatty acids is a shift in the location of the double bonds of the naturally occurring trans fatty acids. These naturally occurring trans fats, such as conjugated linoleic acid (CLA) and vagenic acid (VA), have been shown to have positive health benefits. Animal studies have shown that consumption of naturally occurring trans fatty acids such as CLA and VA may decrease risk of developing cancer and CLA has also been shown to decrease risk of heart disease.

Even though some meats and dairy products contain trans fatty acids, don't expect to see trans fat content on their food label. That's because USDA regulates nutrition labeling on meat and fish products while FDA regulates what's put on the Nutrition Facts label of most processed foods.

Source: 2005 Dietary Guidelines for Americans, *Cell*, January 28, 2005; [www.msnbc.msn.com](http://www.msnbc.msn.com), January 18, 2005; [www.foodnavigator.com](http://www.foodnavigator.com), February 2, 2005; [www.reuters.com](http://www.reuters.com), February 11, 2005; <http://www.beefnutrition.org/>; [www.npd.com](http://www.npd.com); [www.nytimes.com](http://www.nytimes.com), February 12, 2005.

Key word: trans fatty acid.

## Why Calcium Foods Cause Weight Loss

The mechanism that causes individuals following a low-calorie, high calcium diet to lose more weight than those on a low-calorie, low calcium diet has been unknown, until now. Researchers in Denmark found that individuals who consumed a high calcium diet (1,800 mg/day) excreted 14.2 gm of fat per day compared to 6.0 gm of fat in individuals who consumed a low calcium (500 mg) diet. Over a one-year period of time, this could result in an 8.8 lb weight loss.

Source: *International Journal of Obesity*, vol. 29, pp 292-301, March 2005.

Key word: weight loss.



## Create and Discuss Your Living Will

Most of us might never have heard of Terri Schiavo if she had put her medical wishes in writing. The emotional case in Florida has many people across the country scrambling to get documents in place to spell out their wishes on life-sustaining treatment. This is not important only for the elderly; Schiavo, Karen Ann Quinlan and Nancy Cruzan—all high-profile right-to-die cases—were in their 20s when they suffered brain damage. That's why legal experts advise that anyone age 18 or older should have these documents.

Advance Directives, a term for these documents, can go a long way toward helping family members who must make hard choices on behalf of loved ones who are unable to speak for themselves. The documents are also necessary for unmarried couples who want their partners, rather than a relative, to make medical decisions for them.

Advance Directives vary from state to state. Basically, you need two. A health care power of attorney lets you name a person or health care agent who would make medical decisions on your behalf if you became incapacitated. A living will allows you to express the life-prolonging measures you want, or don't want, if you fall into a persistent vegetative state.

Currently, Advance Directives in Idaho are two separate documents. Starting July 1, 2005, a new law passed by the 2005 Idaho legislature rolls the documents into one. You don't need an attorney to draw up documents, although some suggest that a lawyer can make sure your forms comply with state law if you have questions. The forms are available from doctors, private and public hospitals, and Legal Aid. A new Boise-based non-profit coalition, called A Better Way, will make the documents available to anyone who emails: [abetterway@cableone.net](mailto:abetterway@cableone.net). Soon, Advance Directives documents will be on the coalition's website (in progress).

One of the most important decisions you'll make is the choice of health care agent. This is your

## *Family Economics*

*April 2005*

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medical advocate for end-of-life treatment and for more basic care decisions, such as the choice of doctor. Choose someone who shares your values and would be able to carry out your wishes. Sometimes a spouse is not the best person to be the health care agent because they may become too emotional. You want someone who could remain objective despite their own personal desires for the patient. Persons who are not permitted to serve as a health care agent include your treating health care provider, and owners and employees of health care facilities.

But even with the right documents, there's no guarantee that your wishes will be carried out. Relatives can challenge medical decisions in court. And hospitals are reluctant to act on a health care agent's decision if family members are fighting it, according to some experts. Sometimes, health care agents just don't understand patients' wishes. A 2001 study by the University of California in Irvine found that surrogate decision-makers—typically spouses and adult children—failed to accurately predict a patient's wishes for medical treatment nearly one-third of the time. Their predictions were no more accurate even when they had read the living will and discussed it with the patients. Most erred on the side of over-treatment.

That's why after getting the documents, the next crucial step is letting your doctor, family members, and health care agent know what care you would

want. Sometimes, families won't want to hear a parent or adult child discuss their own death, but don't give up. Keep trying to have the conversation. The more you talk to them about your medical wishes, the more likely they will understand what you want and fulfill them. This is not a one-time conversation. Often as one gets older, views on life-prolonging measures change.

Don't put an Advance Directive in a safe-deposit box. The bank might be closed when your health care agent needs the document. And access can be delayed if only your name is on the safe-deposit box. Instead, keep one copy for yourself and give others to your health care agent, doctor, lawyer, hospital, and family members. People need to review their documents at least every five years to make sure they are up-to-date.

Note: Living Wills and Durable Powers of Attorney for Health Care are covered in Seminar 2 of the new Extension *Legally Secure Your Financial Future: Organize, Communicate, Prepare* curriculum. The materials may be accessed in late April from the national Cooperative Extension *Financial Security in Later Life* website, [www.csrees.usda.gov/fsll](http://www.csrees.usda.gov/fsll) under the Educator's Toolkit. For Idaho-specific materials, contact Marilyn.

Source: Adapted from: Ambrose, E., March 27, 2005, Create your living will, then be sure to discuss it, *The Los Angeles Times*; Telephone conversations 3/23/05 with Cheryl Simpson Whitaker, Executive Director, A Better Way Coalition, Boise, Idaho.

Key words: law, health care.

## Discussing Life Situations



Although an infinite number of medical situations can arise, be sure to discuss the following treatments when you discuss your living will. You may first wish to talk with your doctor about terminology and end of life issues. In determining your wishes, think about your values, such as how important independence and self-sufficiency are to you and what you feel would make your life not worth living. Is the treatment life-saving or life-sustaining? Does that make a difference to you?

Treatments to consider include:

- **Resuscitation.** Restarts the heart when it has stopped beating (cardiac death). Determine if and when you would want to be resuscitated by cardiopulmonary resuscitation (CPR) or by a device that delivers an electric shock to stimulate the heart. Would it matter what stage of an illness or injury you were in?
- **Mechanical ventilation.** Takes over your breathing if you're unable to do so. Consider if, when and for how long you would want to be placed on a mechanical ventilator. Would it matter what your prognosis was or if your condition was improving?
- **Nutritional and hydration assistance.** Supplies the body with nutrients and fluids intravenously or via a tube in the stomach. Decide if, when and for how long you would want to be fed in this manner. Would it matter what your prognosis was or if your condition was improving?
- **Hemodialysis.** Removes waste from your blood and manages fluid levels if your kidneys no longer function. Determine if, when and for how long you would want to receive this treatment. Would it matter whether the treatment would be permanent rather than temporary?
- **Treatments in the end stages of life.** Examples include but are not limited to antibiotics, pain medication, and mechanical ventilation. Would you want to receive these as comfort (palliative) care if your prognosis was that it would only delay imminent death?

Also determine whether you'd like to donate your organs for transplantation or your body for scientific study.

Source: Mayo Clinic, March 23, 2005. Retrieved on March 30, 2005, from <http://www.mayoclinic.com/invoke.cfm?objectid=83E7580F-6506-4D06-B9424AC6ED1CA79A&si=2774>.

Key word: health care.

## Rental Housing is Out of Reach



Despite the emphasis on homeownership and the marginalization of renters, renter households still make up one-third of the households in the United States—nearly 36 million households. The National Low-Income Housing Coalition published *Out of Reach*, during 2004. The study is a side-by-side comparison of wages and rents in every county, state, and Metropolitan Statistical Area (MSA) in the United States. For each jurisdiction, the report calculates the amount of money a household must earn in order to afford a rental unit of a range of sizes (Studio to 4 bedroom) at the area's Fair Market Rent (FMR), based on the generally accepted affordability standard of paying no more than 30 percent of income for housing costs. From these calculations the hourly wage a worker must earn to afford the FMR for a two-bedroom home is derived. This figure is the Housing Wage.

**The Housing Wage in Idaho is \$11.20.** This is the amount a full time (40 hours per week) worker must earn per hour in order to afford a two-bedroom unit at Idaho's Fair Market Rent. An extremely low income household (earning \$14,842, 30% of Idaho's median income of \$49,473) can afford monthly rent of no more than \$371, while the Fair Market Rent for a two bedroom unit is \$582. A minimum wage earner (earning \$5.15 per hour) can afford monthly rent of no more than \$268.

An SSI recipient (receiving \$564 monthly) can afford monthly rent of no more than \$169, while the Fair Market Rent for a one-bedroom unit is \$477. In Idaho a worker earning the Minimum Wage (\$5.15 per hour) must work 87 hours per week in order to afford a two-bedroom unit at the state's Fair Market Rent.

The percent of rental households in Idaho varies greatly—from a low of 15 percent in Oneida County to a high of 43 percent in Elmore County. Fair Market Rents for a one-bedroom apartment range from \$360 a month in Madison County to \$716 in Blaine County. In Idaho's two Metropolitan Statistical Areas, a renter must earn a yearly income of over

\$22,000 in Boise and nearly \$16,000 in Pocatello to afford a one-bedroom apartment. To find data for your county go to the National Low-Income Housing Coalition's website, listed below.

Source: National Low Income Housing Coalition (2004), *Out of Reach 2004*. Retrieved on March 24, 2005 from <http://www.nlihc.org/oor2004/area.php?state%5B%5D=ID>.

Key words: housing, income, poverty.



## Higher Interest Rates Coming: Protect Your Money

In mid-March the Federal Reserve Board raised interest rates to 2.75 percent, marking the fourth increase of one-quarter percent since June 2004. Experts predict more increases. Consumers can protect themselves in the following ways:

**Credit Card Debt.** The best defense is a good offense. Pay down credit card debt as aggressively as you can. Your credit card issuer has considerable flexibility to change your card's terms at any time, sometimes with as little as two week's notice.

**Variable Rate Debt.** Consumers with variable rate debt, such as a home equity loan or mortgage, should refinance to lock in fixed rates before the cost of borrowing goes up. For example, the average fixed rate on home equity lines of credit is about 7 percent, compared with about 6 percent on adjustable rates. But a year from now, depending on how aggressively the Federal Reserve raises rates, the adjustable line of credit may well be above 7 percent. By 2007, the rate is likely to be even higher.

**Savings.** The average yield on a one-year Certificate of Deposit (CD) is now approaching 2.5 percent. A year from now one-year CDs could be 4 percent or more. Financial planners advise you to avoid five-year CDs, even though their rates are starting to look good. Although returns are better than on a one-year or three-year CD now, in a few years the current yield on a five-year CD may not look like such a good deal. Stick with short term

CDs, and as they mature, the money can be reinvested into successively higher yielding CDs. (This method is termed "laddering.")

Shop around for savings or money market accounts that offer more attractive yields. Often local banks or credit unions offer higher rates than national or regional banks.

Source: Adapted from Foss, B., Protect your money as rates increase. *The Associated Press*. March 23, 2005.

Key words: debt, savings.

## Family Economics Calendar

This spring and early fall Extension Family and Consumer Sciences educators in each region of Idaho will be offering workshops to benefit mid-life and older Idahoans and their families. Please help us promote these workshops and increase your knowledge by attending one or more.

### LONG TERM CARE Workshops offered in partnership with AARP/Idaho

Content: In-home services for seniors; Long Term Care insurance; Methods to pay for long term care; and How to evaluate quality in Idaho nursing homes and assisted living facilities. Pre-registration required.

- **April 16, Caldwell.** Caldwell Senior Citizen's Center. Free. To register contact Beverly Healy, [bhealy@uidaho.edu](mailto:bhealy@uidaho.edu) or 208-377-2107.
- **April 30, Wendell.** Wendell High School Auditorium. Free. To register contact Diana Christensen, [dianac@uidaho.edu](mailto:dianac@uidaho.edu) or 208-934-4417.
- **May 7, Moscow.** University Inn. Free. To register contact Julia Welch, [jwelch@uidaho.edu](mailto:jwelch@uidaho.edu) or 208-983-2667.
- **May 14, Boise.** Ada County Extension. Free. To register contact Beverly Healy, [bhealy@uidaho.edu](mailto:bhealy@uidaho.edu) or 208-377-2107.

- **May 20, Preston.** Robinson Building (Fairgrounds). Free. To register contact Sharlene Woffinden, [sharlene@uidaho.edu](mailto:sharlene@uidaho.edu) or 208-945-2265.
- **May 21, Pocatello.** Senior Citizens Center. Free. To register contact Audrey Liddil, [aliddil@uidaho.edu](mailto:aliddil@uidaho.edu) or 208-236-7318.
- **September 10 or 17, Clearwater County.** Free. To register contact Julia Welch, [jwelch@uidaho.edu](mailto:jwelch@uidaho.edu) or 208-983-2667.
- **Fall 2005, Rexburg.** Free. To register contact Janice Stimpson, [jstimpson@uidaho.edu](mailto:jstimpson@uidaho.edu) or 208-624-3102.

### LEGALLY SECURE YOUR FINANCIAL FUTURE: Organize, Communicate, Prepare

Content: Legal and Financial recordkeeping, legal goal setting, writing living wills and Durable Powers of Attorney for Health Care, how to select and work with an attorney, wills, probate, property distribution upon death, estate planning, and more! Pre-registration required.

Several educators will offer this seminar series this Fall. Beverly Healy, Ada County Educator, has sites secured and will soon be setting seminar dates.

- **Fall 2005, Caldwell, Caldwell Library.** \$10 fee. To register or for more information contact Beverly Healy, [bhealy@uidaho.edu](mailto:bhealy@uidaho.edu) or 208-377-2107.
- **Fall 2005, Boise, Ada County Extension.** \$10 fee. To register or for more information contact Beverly Healy, [bhealy@uidaho.edu](mailto:bhealy@uidaho.edu) or 208-377-2107.

**November 16-18, 2005.** Mark your calendars! The Association of Financial Counseling and Planning Educators (AFCPE) Annual conference (the BEST personal finance conference for educators) will be held in Scottsdale, Arizona. For more information go to: <http://www.AFCPE.org>. Click on Annual Conference.