

The Communicator

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School of Family & Consumer Sciences

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Greetings

After warm spring breezes in Boise, Idaho, at the University of Idaho Extension's Annual Conference 2008 "Synergizing Extension," it is a bleak week back in Moscow with snow showers and unseasonably cold weather. Still, the grounds keepers are optimistically trimming the umbrella trees in the front of the Niccolls building and some of us are courageously wearing sandals and pastel colors.

Since most readers of *The Communicator* are Idaho Extension, I don't feel too guilty about being the cause of its late publication. Most of you were at the conference and wouldn't be reading this anyway!

University of Idaho Extension Annual Conference

This was my first Extension conference and it was a very rich experience. Impressions from a newcomer to Extension:

As I expected, the 5:40pm flight out of Lewiston Monday evening was packed with North Idaho conference-goers, from Dean Hammel to new Latah County Extension Educator Karen Richel. Going through security is certainly an opportunity to get to know your colleagues a little too well.

During the General Session on Day 1, Charlotte Eberlein gave an especially informative "State of UI Extension." Funding in higher education has emerged for me as a true conundrum, but Dr. Eberlein traced funding sources and talked a bit about how our champions in Washington are often able to redress some shortages. County funding continues its upward trend and the FCS positions hit in 2002 are gradually being refilled, so there was good news. Charlotte also highlighted several new programs:

- 4-H has a series of new promotional pieces which tie 4-H more closely with UI.
- The Two Degrees Northwest program brings the arts, history, culture, and natural resources of a community together to promote tourism.



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- Horizons is partnering with the Building Sustainable Communities Initiative (BSCI) to nourish communities from within. Communities use study circles, leadership development training, and citizen created action plans to create change. Kathee Tifft noted to me that what she appreciated was all of the work was truly community centered—not a program brought in and supported from the outside.

As it happens, I'd had a conversation with BSCI staff member and FCS alumnus Nancy Deringer just before I left on identifying an FCS student for an internship opportunity with a local community through BSCI.

Provost Baker emphasized the "discovery, understanding, and global citizenship" focus of the UI Strategic Plan, which I took as a cue to promote the study abroad tour to India, which is open to all members of the university community. Students aren't the only participants in education who benefit from international experiences. Now more than ever, Extension Educators will be dealing with a more diverse clientele—or an existing clientele that is concerned about globalization. Being able to talk about experiences interacting with people with different world views and ways of life are important skills for everyone.

As keynote speaker, Allan Johnson offered his perspectives on “Understanding Privilege.” He defined privilege as an unearned advantage of which we are often unaware. As a white, heterosexual, able-bodied male, he can take an evening walk in a big city without fear or hindrance. Women, people of color, members of the GLBT (gay, lesbian, bisexual, and transgendered) community, or the disabled sometimes don’t have that privilege. As a scholar of dress and the body, I found his presentation fascinating. As much as we may resist the generalization, in many ways, privilege is all about the way you look—or about the way others interpret the way you look. One person might misinterpret the appearance cues of another person and act differently than they would otherwise. For example, when I was a teenager, I had a fashionably short hair cut, but was often mistaken for a boy. Dr. Johnson’s presentation was very America-centered and I’m not sure all the white, heterosexual, able-bodied men in the room were very happy about having their privilege presented as a social ill. However, Dr. Johnson’s afternoon session was very well attended and was chock-full of lively debate. The group seemed to agree that privilege is a social system and we as individuals can change the system. Extension is big enough to take that on.

I can’t think when I laughed as hard as I did at the JCEP Dinner and Auction. Gale Harding was the auctioneer and with his two cronies, they made quite a comedy team. I was informed that administrators are often buttonholed into making a purchase, so I took Arlinda Nauman’s cue and picked out items I would be willing to buy, if the auctioneer bid for me. I did wind up with a pair of enthusiastic green and white striped 4-H socks.

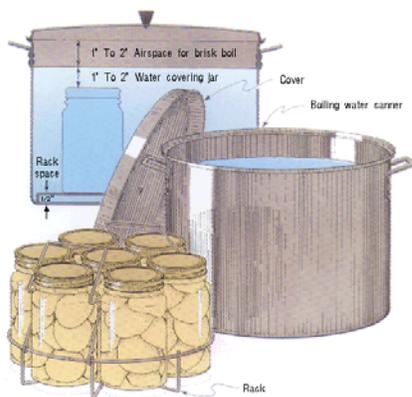
Wednesday’s General Session on Energy was illuminating. Paul Kjellander, Administrator of the Idaho Office on Energy and Resources outlined Idaho’s energy picture, Jon Van Gerpen, from CALS department of Biological and Agricultural Engineering, reviewed sources of energy, and Larry Makus, of CALS Agricultural Economics and Rural Sociology department, took the economist’s view on energy. A grim and uncertain future, but educating the agricultural sector, the public, and business held promise for conservation and careful decision making.

The best part of the conference for me was meeting the Extension Educators. I’ve signed travel authorizations, reviewed Impact Reports, and read grant proposals with many now-familiar names, but no faces. On Thursday morning and evening, I was able to hear presentations, read posters, and visit with individuals on Extension programming. Here on campus there is a lot of talk about marketing and branding, but this is old hat to Extension. Marilyn Bischoff knows that Boomers will be willing to do a little homework before a session on retirement planning—they might even read a book. Luke Erickson and Lyle Hansen know that Millennials want podcasts with humor. Sue Traver knows that fellow Educators need templates and data tools they can easily modify to their own audience needs. Harriet Shaklee knows blocks aren’t just for babies—the math and science skills honed while building towers within specified parameters also meets the learning goals of 4-Hers. And Sue Philly knows that program consistency among 4-H programs on military bases provides consistency and support for military families and their children. Extension sees the need and figures out the best way to fill that need.

Our final speaker was Keith Allred from The Common Interest, a grassroots “lobbyist” for the people. The goal of this non-profit organization is to build community involvement and support by overcoming factionalism. His message gave us a political angle on community development and a strategy for citizens to get involved in “politics” by being part of the process.

What made this conference so satisfying was the range of speakers. We heard from a nationally recognized author on privilege, from the Governor’s office, from the Idaho Small Business Development Center, from CALS and WSU professors, from Extension Specialists, and from Educators in the field. Big ideas, action plans, and hands-on strategies all around.

It was terrific to meet so many of you and put names to faces. I look forward to our next meeting.



Heat Processing of Home Canned Foods

Home canning season is still several months away, but this background information provides excellent preparation for those questions that we know will be coming. The questions/answers below are reprinted from the National Center for Home Food Preservation.

Why do individual home-canned foods have different heat processing times?

There are several factors that affect the way in which heat is distributed through the food in a jar during a home-canning process. It is this variation in heat penetration that determines the position of the “cold spot” (the slowest heating area) of the jar, which can be different for different jar sizes and shapes as well as different foods. The heating rate at the cold spot determines how long the process time needs to be. In the case of low-acid foods, this is to ensure that the food receives the heat necessary to kill *Clostridium botulinum* spores. Left alive inside a sealed jar of low-acid food at room temperature, the spores become bacterial cells that multiply and produce the toxin that causes botulism poisoning.

The time and temperature combinations at which *C. botulinum*, its spores and other bacteria are killed are established under certain conditions. However, the substrate (food) in which these bacteria are found is an important variable factor in the rate of destruction. The food factors that will influence the amount of heating needed to kill bacteria include: the consistency of the food; the pH (acidity); and,



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the presence of nutrients that are “protective” for bacteria (e.g., high protein and sugar levels). Other influences on the amount of heat delivered to the food in the jar are: the shape and size of the jar; the size, shape and texture of food pieces; the solid to liquid ratio; the temperature of the food at the beginning of the process; and, the temperature inside the canner. For example, heat penetration through a mass of liquid (faster) will be very different from heat penetration through puréed or mashed food (slower). This is apparent during stove-top cooking too, where different foods heat up differently based on their composition and consistency.

If the food is thick, puréed, or mashed; if there are large pieces of food in the jar; or, if the food is packed in too tightly, heat penetration can be slower than in more liquid or loosely packed foods. If a specific heat process is not calculated for each food and style of pack, the heating may not be adequate, and the food will be underprocessed.

Why do some foods have both hot and raw pack processing times, while others have one or the other?

The offering of hot and/or raw packs is usually based on quality issues with the finished product. However, USDA process recommendations have been developed over time by different laboratories and researchers. Sometimes it has been the choice of the researchers who developed the process recommendation to only use one method. Individual

food characteristics can also lead to the need for specific preparation procedures. For example, in a hot pack process for a starchy food like potatoes, the food is precooked in water that is then discarded (some of the starch is drawn out into the water) and replaced by fresh boiling water when filling jars. If a raw pack process was chosen for the same product, the starch that now cooks out in the jar may later gelatinize and/or cause excessive cloudiness in the finished “raw pack.” This amount of starch in the jar also causes safety concerns during the canning processing, and makes it hard to detect any post-processing spoilage in the stored jar. As another example, many pickled products are hot packs because the pre-heating starts to acidify the food before it goes in the jar and results in a safer product.

Why are hot and raw pack processing times sometimes the same?

Hot pack and raw pack variations, if they are offered in USDA recommendations, have each been researched separately. This includes collecting heat penetration data and calculating an independent process time for each. So the process time is determined by the actual heating characteristics of the pack. Depending on preparation procedures and the type of process, the final result may be the same. Other times, it might be different. The temperature of the process (boiling water or pressure) and the length of the process needed can influence the differences between hot and rack pack rates of heating. Another consideration is that USDA home-canning processes are rounded off to the next higher 5-minute interval. If the hot and raw pack process times vary by less than 5 minutes, but in the same interval, the recommended process time will be the same. For example, if the hot pack is calculated as 11 minutes and the raw pack requires 14 minutes, they will both get rounded off to, and published as, a 15-minute process time.

Why should I not make up a processing time for a food that I wish to can?

Underprocessed low-acid foods run the risk of allowing survival of *Clostridium botulinum* and its spores, and consumption of these foods can lead to botulism, an often fatal disease, and one that involves expensive health-care costs and health

complications for those that do survive. Again, there is no formula for converting a process time for one low-acid food to that for another food or jar size. Too many characteristics of the particular food and processing procedures can influence the rate of heating. If you are experimenting with untested recipes for pickled products or other acidified foods such as salsas and there is not enough acid to treat them as a boiling-water canned food, you may also end up with the same risk of botulism by underprocessing. Even if you have an acid food and do not process it long enough, food spoilage can result.

Why should I not make additions/deletions of my own to the canning recipe? I want the canned food to taste exactly like one of my own recipes.

We all would like the convenience of great-tasting “one jar meals.” But, any additions or deletions made to an approved canning recipe would need a new process time calculated for it. It is not safe to change the recipe and use the same process time. One-dish meals often include thickening ingredients or are cooked down to a thicker consistency than expected for the process time for an individual ingredient. These situations are likely to result in hazardous foods. You may add your special ingredients after you open up the jar, when reheating or assembling the dish. Also keep in mind that after canning and storage, your special recipe may no longer taste exactly the same as when it is made fresh. Sometimes special recipes are best enjoyed as freshly made dishes.

Room does not permit reprinting of all the Q/As; the answers to the following questions can be found at the NCHFP website:

- *How is the processing time for a food determined experimentally?*
- *Why should I not purée or mash foods before canning them?*
- *What should I do if I desire to preserve one of my own recipes that does not have a matching canning process?*

Source: E. D'Sa & E. Andress. 2005. Backgrounder: Heat processing of home-canned foods. Athens, GA: The University of Georgia, Cooperative Extension Service.
<http://www.uga.edu/nchfp/publications/nchfp/factsheets/heatprocessingbackgrounder.html>.

Keyword: food preservation.

What Will Keep Boomers on the Job?

Older workers will usher in new patterns of working and retirement according to The Center on Aging and Work/Workplace Flexibility and the Families and Work Institute, in the most comprehensive analyses to date of the demographics and working situations of older workers, defined as workers 50 years-of-age or older. The reports reveal the work preferences of older workers as well as how they perceive the workplace of the future.

“The Baby Boomer Generation has always approached life differently,” says Ellen Galinsky, president and co-founder of Families and Work Institute. “In 2006, Boomers began turning 60 years-old, and they will likely change what we know about aging and retirement in America. For example, we know that Baby Boomers are more likely to be work-centric than other generations and the majority of older workers do not want to reduce their job responsibilities, but rather want to keep the same level of responsibilities in the future.”

The study found that older workers are more likely to continue working when they have more control over their work hours, workplace flexibility, job autonomy and learning opportunities. Other key findings include:

- Older workers have higher rates of self-employment and small business ownership than do younger workers.
- More than one out of four (26%) wage and salaried employees, particularly younger employees (43% of workers under 30), plan to “be their own boss,” which strongly suggests that today’s employers need to devote serious attention to creating work environments that embody some of the important positive characteristics of self employment and business ownership, such as control over hours, workplace flexibility, learning opportunities and job autonomy.

The data also reveal differences between older men and women in the workforce. For instance, older women earn only 55 cents for every dollar that men earn from *all* hours worked at *all* jobs. When comparing hourly rates of pay at main jobs



(with salaries converted to hourly rates), older women earn 69 cents for every dollar older men earn.

“Women workers over the age of 50 are at a distinct disadvantage to older men workers and, in many cases, the challenges get worse over time,” says Marcie Pitt-Catsouphes, PhD, co-director of the Center on Aging & Work at Boston College. “Policy makers need to consider options that will minimize the impact of these disadvantages so women’s transitions into retirement won’t be jeopardized.”

Other gender differences include:

- On average, the family income of older women in the workforce was \$64,444 in 2002 compared to the \$80,839 family income of older men.
- Older men (80%) are more likely than women (62%) to be married or living with a partner, providing them with a potential source of social support.
- Older men employees are more likely than women to indicate that they are “very satisfied” with their family life (58% vs. 49%). Furthermore, older men have better mental health on average than older women, with 40% of men versus 26% of women experiencing good mental health.

The National Study of the Changing Workforce, released in 2002, surveys representative samples of the US workforce every five years.

Source: The Families and Work Institute,
<http://familiesandwork.org>.

Keywords: seniors, employment.

Groundbreaking National Study: Youth Development Programs Build Stronger Communities

The more time youth spend participating in youth development programs like 4-H, Boy Scouts, Girl Scouts, and Boys & Girls Clubs, the more likely they are to experience positive youth development and contribute to their communities, according to a 2007 longitudinal study by National 4-H Council.

Findings from The 4-H Study of Positive Youth Development (PYD) indicate that all youth, regardless of where they live, their family situations, their socioeconomic status, and their race or gender, have the capacity to thrive. Findings also show that when communities, families and schools provide access to youth development programs as well as opportunities for sustained adult interaction and mentoring, youth experience success.

“This study has allowed us to track the behaviors of youth over several years and to learn how family, school and community experiences are shaping their development,” said Tufts University Professor Richard M. Lerner, PhD, director of The 4-H Study of PYD and author of *The Good Teen* (Crown Publishers, October 2007). “We know that all youth have the potential to succeed, but we’ve found that the likelihood of success is greatest when youth regularly experience positive adult interaction and mentorship and are involved in youth development programs. We’ve also found that the nature and frequency of 4-H programs is associated with youth doing their best.”

The characteristics of a successful youth development program are being measured for the first time with The 4-H Study of PYD. Key findings of the study show that:

- Youth development programs are proven to affect youth success.
- All youth can succeed—involvement in youth development programs increases a young person’s potential of doing well.
- All youth need positive youth development. No young person is immune to the risks and challenges present in today’s society.
- Involvement in youth development programs reduces the likelihood that young people will engage in risk behaviors, such as underage drinking, smoking, bullying, etc.
- The quality and quantity of structured, out-of-school-time programs that youth are involved with matters. The more often youth are involved in high-quality youth development programs, the more they and their communities benefit.
- 4-H youth are leaders, contribute to their communities and are civically engaged.

While involvement in general out-of-school-time activities aids in positive youth development, those involved in 4-H are much more likely to contribute to themselves, their families and their communities by living a healthy lifestyle, supporting family activities and volunteering. Results also show that the more time youth spend involved in high-quality youth development programs the more likely they are to experience high-levels of positive youth development. This correlation is especially true of young people involved in 4-H programs that ensure environments that encourage sustained positive relationships with adult mentors, skill-building activities and leadership.

“As a leader in positive youth development programs, 4-H wants to better understand the environmental contexts and educational elements that provide young people with opportunities to experience success,” said Donald Floyd, Jr., president and CEO, National 4-H Council. “What we learn from this study will help 4-H programs across the nation ensure that 4-H continues to support young people’s growth into successful, contributing members of their communities.”

Source: www.fourhcouncil.edu.

Keywords: youth, children at risk.

Sodium Update



Sodium is an essential nutrient that has several important functions. It helps maintain the right balance of fluids in the body which affects blood volume and blood pressure. In addition sodium helps in the transmission of nerve impulses.

The American Heart Association and the Dietary Guidelines for Americans recommend that healthy adults consume no more than 2,300 milligrams of sodium per day. That's the amount found in one teaspoon of salt. Individuals with high blood pressure ($\geq 140/90$ mm Hg) should limit their sodium intake to 1,500 milligrams per day.

In 1997 the National Institute of Health recommended that individuals with high blood pressure restrict their sodium intake by following the Dietary Approach to Stop Hypertension or DASH diet. This diet recommends participants increase their consumption of fruits, vegetables, low-fat dairy, legumes, lean protein and whole grain products, and limit their intake of fats and sweets.

Studies have shown that this eating plan can start to lower an individual's high blood pressure in 14 days. On average, the systolic pressure (the top blood pressure number) decreases by 6 mmHg and the diastolic pressure (the bottom blood pressure number) by 3 mmHg. Unfortunately, an article published in the February 11, 2008 issue of the *Archives of Internal Medicine* reported that less than 20 percent of 4,386 U.S. adults surveyed with hypertension from 1999-2004 were following the DASH diet. This may be due to individuals with hypertension not receiving information about the DASH diet or if they did receive information they thought the diet difficult to implement.

Another way individuals can reduce their salt intake is by limiting their intake of processed foods. Most Americans consume 3,500-4,000 mg of sodium a day, and most of it does not come from the salt shaker. Government data indicates that 77 percent of a person's daily sodium intake comes from processed foods.



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One way to limit the amount of sodium in processed foods would be to remove salt from the "Generally Recognized as Safe" list developed by the Food and Drug Administration (FDA). A substance is put on the GRAS list if it has a long, safe history of common use in foods, or is determined to be safe based on proven science. Salt or sodium chloride has been on the GRAS list since 1958 based on scientists' recommendations.

If new evidence suggests a GRAS substance may no longer be safe, the FDA can prohibit its use or require further studies to determine its safety. This past year scientists and consumers asked FDA to consider removing salt from the GRAS list. The Center for Science in the Public Interest, an independent science-based organization, estimated that 150,000 American lives could be saved each year if salt consumption could be limited. If salt were taken off the GRAS list, manufacturers would be limited on how much sodium they could add to their products.



Some food companies have already started decreasing the sodium content of their products. In February 2008 the Campbell Soup Company reduced the sodium content of 12 kid oriented soups. For example the Chicken and Stars soup will decrease in sodium content from 640 milligrams to 480 milligrams. At 480 milligrams of sodium per serving, these soups can now

legally be labeled as healthy. Most of these reformulated soups should be available in the stores by fall 2008.

Lower sodium soups have been a big money maker for the Campbell company. In 2003, it sold \$100 million worth of reduced-sodium soups and in 2007, this amount increased to \$650 million in retail sales.

Source: *Arch Int Med* 2008; 168(3):308-314.
www.campbells.com; www.dashdiet.org;
<http://www.cfsan.fda.gov/~comm/registre7.html>.

Keyword: sodium.

Recycling Versus Nutrition Information



It appears that consumers are more interested in the recycling information on a product than its nutrition information.

A consumer market research group called Mintel surveyed 1,000 British consumers, 16 years and older, on the types of information they wanted on a food package. The results indicated they were more interested in seeing recycling information on food labels than fat, sugar, and calorie information.

Between 70-84 percent responded that recycling information on the package was either more important or just as important as displaying the fat content, salt content, sugar content, calorie content of a product.

The majority of respondents also found the print on the food labels was too small and cluttered. British food manufacturers are considering alternatives to providing nutrition information to the consumer, including providing more nutrition information on websites or making this information available using in-store scanners.

Source: www.mintel.com, Food Labeling UK, January 2008.

Keyword: food label.

Eating One Large Meal A Day Has Health Risks

Researchers from the US Agricultural Research Service (ARS) and the National Institute on Aging (NIA) found that individuals who eat one large meal a day instead of three smaller meals a day might develop health problems.

Male and female subjects participated in two eight-week meal-treatment periods. Each subject consumed either all of their required calories in one meal a day or in three meals a day.

When subjects consumed the one-meal-a-day diet, they had a significant increase in total cholesterol, LDL or "bad" cholesterol and in blood pressure, compared to the three-meal-a-day diet. The one-meal-a-day diet also resulted in higher morning fasting blood sugar levels, and higher and more sustained elevations in blood sugar concentrations. This study was published in the April 2007 issue of the *American Journal of Clinical Nutrition*.

Many adults have difficulty regulating their food intake when served large portions. Researchers from Penn State University reported at a 2005 Obesity Society meeting that when adults are served large portions, they eat more.

Dr. Barbara Rolls from Penn State University found that when adults were served larger portions for an extended period of time (11 days), they did not decrease their food intake but ate more food during this entire time period. They consumed an average of 400 more calories a day for a total of 4,473 more calories over 11 days.

Rolls recommends that if individuals are served large portions that they either share the large portions or set some food aside for later.

Source: *Am J Clin Nutr* 2007; 85(4):981-988. *Metabolism* 2007; 56(12): 1729-1734. 2005 Obesity Society Annual meeting.

Keywords: meals, portion sizes.



Promote Financial Literacy

Financial Literacy will be highlighted by educators, businesses, non-profit groups, and others during April. On March 27 Governor Otter designated April 2008 as Idaho Financial Literacy Month to highlight the importance of financial literacy and encourage all Idahoans to increase their understanding of saving, investing, and credit choices.

Financial literacy empowers Idahoans to make wise financial decisions. Idaho consumers face many choices which affect their financial future. Every day, consumers conduct some type of financial transaction requiring a well-informed and educated decision: reconciling credit card statements; securing affordable financing for a new or used car; saving for their children's college education and retirement; starting a family business or realizing the American dream of homeownership.

One feature of Idaho's financial literacy month is a free *Money Matters* conference on April 18 at the Nampa Civic Center from 8:30am to noon. University of Idaho Extension will partner with the Idaho Financial Literacy Coalition to implement this conference. We'll teach a *Dollar Decision\$* concurrent session and District II Family and Consumer Sciences educators will staff an exhibit. I urge you to use the articles and resources in this issue of *The Communicator* to promote financial literacy!

Why is Financial Literacy Important?

In a nation where nearly a third of high school seniors already use a credit card, a higher proportion have an ATM card, and more than 1.5 million families filed for personal bankruptcy last year, the need for personal financial literacy is apparent. The following statistics further describe the state of financial literacy in America today.

Children, Teenagers, and Young Adults

- Of the 6,000 students who took the Jump\$tart personal finance survey in 2006, 62% received



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failing scores with 60% being the lowest passing grade.

- A study of 1,065 teens found that 21% of 18 and 19-year-olds have credit cards.
- People in the 18 to 24 age bracket spend nearly 30% of their monthly income just on debt repayment—double the percentage spent in 1992 (10% of net income is a recommended amount for debt obligation).
- The average 21-year-old in the U.S. will spend more than 2.2 million in their lifetime.
- In 2007, a Charles Schwab survey on teens and money reported that only 45% of teens know how to use a credit card, while just 26% understood credit-card interest and fees.
- Only 1 in 3 teens knows how to read a bank statement, balance a checkbook, and pay bills. Barely 1 in 5 had an idea how to invest.

Families

- In 2007, 1,089 personal bankruptcies were filed in Idaho, a 203% increase over the 2006 rate of 359 personal bankruptcies.
- About 20% of U.S. households, representing 22.2 million families are "unbanked." (i.e. not using mainstream, insured financial institutions).
- The average household with debt carries approximately \$10,000 to \$12,000 in total revolving debt and has 9 credit cards.
- In 2005, savings rates dipped to minus 0.5%, something that hasn't happened since the Great

Depression in 1932 and 1933. A negative savings rate means that Americans spent all their disposable income and dipped into past savings or increased their borrowing.

- Americans shelled out more than \$24 billion in credit card fees in 2004, an 18% increase over the previous year.
- About half of adults (49%) say they are concerned they have not paid enough attention to managing their finances as they should have and 48% are concerned they don't know enough about financial planning.

Source: Young Americans Center for Financial Education, accessed March 26, 2008 from <http://www.yacenter.org/index.cfm?fuseAction=financialLiteracyStatistics.financialLiteracyStatistics>; Idaho Trustees Office, US Bankruptcy Court, March 17, 2008, telephone conversation.

Keywords: financial literacy, statistics.

Americans Report Mixed Savings Progress

Nearly three-quarters of Americans (73%) report that they "spend less than their income and save the difference." But little more than half of them (53% of all respondents) say they save at least 5 percent of their income, and only 28 percent say that they save at least 10 percent of their income. Experts urge people to save at least 10 percent of their income. Savings habits of adult Americans were gathered through interviews of a representative sample of more than 1,000 adults in early February 2008. The national survey was commissioned by the American Savings Education Council and America Saves and carried out by Opinion Research Corporation. The margin of error for this survey is plus or minus three percentage points.

More than two-thirds (71%) report that they "have sufficient emergency savings to pay for unexpected expenses like car repairs or a doctor visit." Yet, little more than half of those not retired (57%) say they are "saving enough for a retirement in which you will have a desirable standard of living." An important reason for inadequate retirement savings is the failure or inability to "save for retirement at work

through a 401(k) or other contributory plan," which only 55 percent of the nonretired report having.

Self-reported savings habits also help account for inadequate saving progress. Only 62 percent of Americans have a "savings plan with specific goals"; only 49 percent have a "spending plan that allows you to save enough money to achieve the goals of your saving plan"; only 42 percent "save automatically through regular preauthorized transfers from checking to saving or investments"; and only 41 percent "save a portion of tax refunds, gifts, bonuses, or other financial windfalls."

Relatively few Americans, however, report serious debt problems. Only 21 percent say their consumer debt is "growing" or "remains at the same level." And more than three-quarters with mortgage loans (76%) say they "will pay off all mortgage debt before retirement."

These findings are even more sobering considering the tendency of some Americans to report their savings habits and progress as positively as possible. "Hard data about savings behavior suggest that responses to several questions were buoyed by the personal optimism of respondents," said Stephen Brobeck, Consumer Federation of America Executive Director.

Income Differences Provide Best Explanation for Savings Differences

Past research has revealed that age, gender, ethnicity, and education help explain differences in savings habits and progress. But this survey strongly suggests that income is a much greater influence on savings than are these other four factors.

The survey data reveal that a large majority of households with incomes of at least \$75,000, about half of those with incomes between \$35,000 and \$75,000, and a small minority of those with incomes below \$35,000 are adequate savers. Among all households in 2005, about one-quarter (27%) were high-income (incomes \$75,000 and over), one-third (33%) were middle-income, and two-fifths (40%) were low-income (incomes below \$35,000).

- 81% of the high-income group, but only 34% of the low-income group, report saving at least 5% of their income;

- 90% of the high-income group, but only 48% of the low-income group, report adequate emergency savings;
- among those who are not retired, 85% of the high-income group, but only 28% of the low-income group, say they are saving adequately for retirement;
- among this non-retired population, 77% of the high-income group, but only 24% of the low-income group, report participating in a retirement plan at work;
- 85% of the high-income group, but only 36% of the low-income group, report having a savings plan; and
- 72% of the high-income group, but only 29% of the low-income group, report having a spending plan.

Furthermore, members of the high-income group are much more likely than those in the low income group to: know their net worth (72% vs 38%), save automatically through checking transfers (54% vs 28%), and save financial windfalls (55% vs 30%).

"A low income certainly makes it difficult to build adequate retirement savings but does not prevent developing saving and spending plans," said CFA's Brobeck. "And we know from earlier research that, regardless of income level, having a financial plan increases saving and financial stability," he added.

How is your savings progress? Consumers can assess their savings through a savings checklist on the America Saves website, <http://www.americasavesweek.org>.

Source: American Savings Education Council, February 25, 2008, Americans Report Their Savings Progress, ASEC Press Release.

Keywords: savings, financial management.

Financial Education for a New Generation: The High School Financial Planning Program

Join Extension educators this summer to learn how to teach a classroom-tested curriculum written in language teens understand! University of Idaho Ex-

tension will partner with the Idaho Credit Union League, local credit unions, and the National Endowment for Financial Education® (NEFE®) to train Extension educators, high school teachers, and youth leaders how to use the High School Financial Planning Program® (HSFPP). Free HSFPP workshops will be offered in five Idaho locations:

June 18 & 19, Meridian—Capitol Educators Credit Union, 275 South Stratford Dr. (in conjunction with the Idaho Professional-Technical Education Conference, June 18, 5-7:30pm [supper included] and June 19, 9:30am-1pm).

July Sessions • 9am-3:30pm

July 9, Twin Falls—University of Idaho Extension—Twin Falls County, 246 3rd Ave. E.

July 10, Idaho Falls—University Place, Samuel Bennion Student Union Bldg., Rm 109, 1784 Science Center Drive.

July 15, Lewiston—University of Idaho Extension—Nez Perce County, Brammer Building, 1225 Idaho Street.

July 17, Coeur d'Alene—North Idaho College, Meyer Health and Sciences Bldg. College Dr. (<http://www.nic.edu/about.asp>, click on "campus map").

Participants will:

- Receive a free copy of the High School Financial Planning Program curriculum (Including Instructor's Manual, Student Guide, and ordering information for free classroom materials).
- Learn how to effectively use the seven unit High School Financial Planning Program curriculum.
- Network and share effective teaching ideas, best practices, and additional resources.
- Be eligible for In-service credit (University of Idaho, \$82 and assignment required).

The HSFPP teaches the decision-making process, financial goal setting, tracking spending, budgeting, investing, credit, using financial services, insurance and career selection. In 2007 the program became available online in Spanish to help Spanish speaking youth and teachers learn or teach about personal finances.

Watch and listen to local media for HSFPP promotional advertising! The Idaho Credit Union League received a grant from their national foundation to promote the HSFPP this spring. Ads featuring Idaho's first lady, Lorie Otter, will be aired on cable TV and radio stations starting April 14.

The NEFE High School Financial Planning Program was recently revised and has been linked to education standards in all 50 states. In addition, the new HSFPP is supported by a dynamic website that offers a large, continually changing collection of materials for teachers, students, and parents. For more information on the HSFPP, visit <http://hsfpp.nefe.org>.

To register for an Idaho educator training, contact Jerome County Extension Educator, Lyle Hansen, 208-324-7578 or lhansen@uidaho.edu.

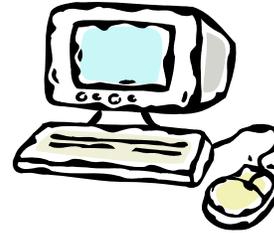
Keywords: financial education, teenagers, financial literacy.



New on eXtension: Interactive Chat on Investing in Mutual Funds

Cooperative Extension System's eXtension Financial Security for All (FSA) Community of Practice (COP) is sponsoring its second interactive chat for consumers and professionals on May 7, 2008, from 11am-noon MT or 10-11am PT. The topic of the chat is "Investing in Mutual Funds: Answers to Your Questions from eXtension Experts." Participants will receive unbiased, research-based information about some of the most popular investment products. Dr. Liz Gorham, extension family resource management specialist at South Dakota State University, will moderate. In addition, three FSA COP members will serve as content experts: Dr. Michael Gutter, financial management specialist at the University of Florida; Dr. Celia Hayhoe, family financial management specialist with Virginia Cooperative Extension; and Dr. Barbara O'Neill, specialist in financial resource management for Rutgers Cooperative Extension. To register for the chat, [send an email message to O'Neill by May 2](#).

Keywords: mutual funds, investing, resources.



Financial Literacy Websites

American Institute of Certified Public Accountants. Financial topics across the lifespan are included. <http://www.360financialliteracy.org>.

AnnualCreditReport.com—This central site allows you to request a free credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian, and TransUnion.

Bankrate's Guide to Financial Literacy. Though this is a commercial site, my specialist colleagues and I frequent it because the topics are timely and extensive. http://www.bankrate.com/brm/news/Financial_Literacy/Financial_Literacy_toc_a1.asp.

Jump\$tart Coalition for Personal Financial Literacy seeks to improve the personal financial literacy of young adults. Teaching resources are available on the site, <http://www.jumpstart.org>.

The National Endowment for Financial Education® (NEFE®) is a non-profit 501(c)(3) foundation dedicated to helping all Americans acquire the information and gain the skills necessary to take control of their personal finances. NEFE accomplishes its mission primarily by partnering with other concerned organizations to provide financial education to members of the public—in particular, to underserved individuals whose financial education issues are not being addressed by others. These partnerships are an effective means of responding to the needs of many different groups within the general population. <http://www.nefe.org>.

U.S. Financial Literacy and Education Commission. This site links to federal agency financial education information. Agencies include the Department of Labor, Social Security Administration, and the Cooperative Extension System. <http://www.mymoney.gov>.