

The Communicator

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Interim Director

Smart Women, Smart Money	1
International Textiles and Apparel Association	1
Search Committees Formed	1
Accreditation Site Visits	2
Study Abroad to India	2

Food Safety

FDA's Food Protection Plan	3
Does Washing of Ready-to-Eat Leafy Green Salads by Consumers Affect the Risk of Foodborne Illness?	4

Family Development

Unmarried and Living Together With Children Births to Cohabiting Couples at All-Time High	5
Americans Anxious About Their Health Security	5

Nutrition Education

Live Healthy and Save the U.S. \$1 Trillion Dollars	7
Subway's Versus McDonald's: The Halo Effect	8
Trans Fat and Saturated Fat Awareness has Increased	8

Family Economics

Achieve Your Financial Resolutions	9
Financial Literacy Identified As Extension Priority	9
Extension Family Economics Report Highlights—2007	10
Marketing Extension Family and Consumer Sciences Programs	11
Young Adults Use Coupons to Save Money	12
Family Economics Calendar	12

School of Family & Consumer Sciences

University of Idaho
Extension

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Greetings... I hope you all had a restful and enjoyable Thanksgiving break. Here at the University of Idaho, teaching faculty and students are careening into the end of the semester. Faculty march purposefully from classroom to office, with great stacks of papers to grade. Students look more haggard and dress more casually as final exams approach. Saturday December 6th is commencement.

Smart Women, Smart Money

In previous issues, I've described planning for the "Smart Women, Smart Money" conference in Boise. Our FCC Extension Specialists and Educators staffed a very colorful and attractive (literally) booth in the Boise Center on the Grove. The conference was sponsored by the Idaho State Treasurer's Office as a free public service aimed at providing financial education and information to the women of Idaho. Begun in 2002, it has been an annual success, this year drawing 1,500 participants. More than half of the participants stopped by the interactive booth, and tested their knowledge of FCS program concepts. The Educators felt this was a valuable opportunity to raise awareness of what FCS Extension programs have to offer, particularly highlighting the presence of the University of Idaho in the Treasure Valley.

International Textiles and Apparel Association

I attended the International Textiles and Apparel Association (ITAA), held in Los Angeles. Conferences are always energizing, but this year it was especially interesting to attend as a department head. Seeing connections among the various facets within the field of apparel and textiles made me appreciate the integration within Family and Consumer Sciences and what each program area brings to the whole. Sustainable solutions to environmental and human problems are certainly themes we share across disciplines.

One highlight of the meeting was recognition of our new Clothing, Textiles, and Design faculty member May Chae. Her original design "Power of Circle" was accepted into the ITAA design competition,



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where it was featured in the runway fashion show. We are proud to have such a talented colleague.

Search Committees Formed

We are both dismayed and delighted by the imminent retirement of two FCS faculty members. Virginia Junk and Maddy Houghton will be leaving us at the end of the academic year Spring 2008. We will miss their expertise and comradeship, but are thrilled by their new opportunities in retirement. We have begun the search for these two positions, and we could use your help in identifying prospective candidates.

Maddy Houghton supervises students in the Coordinated Program in Dietetics during their senior year clinical practice in Spokane. She also teaches FCS 411 Global Nutrition. Ginny Junk is faculty in Child, Family, and Consumer Studies, specializing in family economics, personal finance, and housing. She also teaches the graduate seminars. Watch the University of Idaho website <http://www.hr.uidaho.edu/default.aspx?pid=35496> for the vacancy announcements and please pass it on to colleagues who might be interested—including yourself!

Accreditation Site Visits

What makes the Margaret Ritchie School of Family and Consumer Sciences unique is that we house three programs that are accredited by national associations: Our Child Development Laboratory is accredited by the National Association for the Education of Young Children (NAEYC), the Coordinated Program in Dietetics (CPD) is accredited by the American Dietetics Association through the Commission on Accreditation for Dietetics Education (CADE), and the Family and Consumer Sciences Education program is accredited through the National Council for Accreditation of Teacher Education (NCATE).

This fall, we completed accreditation self-studies and site visits for both the child development lab and the CPD programs. The self-studies begin more than a year in advance of the final site visits and the faculty involved are charged with describing and exemplifying how each program fulfills each set of standards. It is a daunting task, requiring many hours of writing, documenting, editing, proofing, scanning, and photocopying. Suzanne Planck and her team of lead teachers are congratulated for the depth and detail of their portfolios. Kathe Gabel and the Food and Nutrition faculty are congratulated for the innovative use of a password-protected website to document each of the many components of the self-study. The staff—Lynette Brown, Debra Rumford, Kari Zagelow, and Dave Baumgartner—deserve a round of applause for all of the support work that went into these accreditations, from website development, to scanning, to budget reports, to locating the UI pest control procedures!

Study Abroad to India

Earlier this year, I was privileged to participate in a Fulbright-Hays Group Study to India, entitled “Fabric of Indian Life.” One requirement of participation is to infuse what we learned about India into our teaching. Because I do my research in India, I have used my knowledge of Indian life and culture in all my classes for many years, so I needed to do something different. I decided that the best way to bring India to students is to bring students to India.

As it happens, two of my colleagues from the Fulbright trip came to the same conclusion.

Over the winter break, from approximately December 26, 2008 to January 10, 2009, I will be co-leading a study trip for students, faculty, administrators, and parents to India. We are still very much in the planning stages, but at this writing we are scheduling visits to:

- Delhi, the political capital of India
- Varanasi, the holiest city in India
- Agra, home of the Taj Mahal
- Jaipur, the pink city
- Jodhpur, the blue city

We will have two to three days in each city, coordinating our visits to create a blend of both the classic “tourist” sites of India and how people live their lives.

In fact, what will make this study trip to India unique is that my co-leaders and I are all from either FCS programs or within colleges of agriculture. To attract a wide range of students and to maximize their experience, we will plan visits to textile workshops with hand-weaving and block printing, a textile mill, a garment factory, corporate offices for Coldwater Creek and Carlson Companies, the National Institute of Fashion Technology, the PUSA Agricultural Institute, an organic farm, a five-star kitchen, a day care center, and a home furnishings showroom, and, if possible, visit homes both urban and rural. I am particularly interested in visiting and NGO—a non-government organization that supports the work of village artisans while providing FCS-type support services such as information and education on nutrition, family finance, and child development. Our goal is to create an experience in which there is something for everyone. As instructors, we will help students see the connections among all of our experiences with a pre-trip class, during trip reflection opportunities, and post-trip research presentations to classes, clubs, and community groups.

An ambitious goal. This study abroad experience will be a tremendous opportunity for students to get to know the people and culture of India. We hope it will be a transformational experience that better prepares our graduate to live, work, compete, and prosper in a global environment.

Happy Holidays to you and yours—Sandra

FDA's Food Protection Plan

On November 6, 2007, the Food and Drug Administration released "Food Protection Plan: An integrated strategy for protecting the nation's food supply." You can view the 25-page document at <http://www.fda.gov/oc/initiatives/advance/food/plan.html>.

The Food Protection Plan, which focuses on both domestic and imported food, complements another plan called the Import Safety Action Plan, also announced November 6th. Both plans target preventing contaminated food from reaching the consumer by outlining a 3-pronged strategy, briefly described below.

(1) Prevention. FDA plans to strengthen support of food industry efforts to build safety into products manufactured either domestically or imported. The FDA will work with industry, state, local, and foreign governments to identify vulnerabilities and will look to industry to mitigate those vulnerabilities, using effective methods such as preventive controls.

(2) Intervention. The plan's intervention element emphasizes key points in the food production system. It focuses on inspections and sampling based on risk at the manufacturer and processor level, for both domestic and imported products. This approach is complemented by targeted, risk-based inspections at the points where foreign food products enter the United States. If problems are identified, the plan calls for immediate response.

(3) Rapid Response. The plan calls for enhancing FDA's information systems related to both domestic and imported foods to better respond to food safety threats and communicate during an emergency.

A critical aspect of this report is that FDA must have the legislative authority to implement the plan. FDA is requesting legislative changes under each of the three areas:

PREVENT Foodborne Contamination

- Allow FDA to Require Preventive Controls to Prevent Intentional Adulteration by Terrorists or Criminals at Points of High Vulnerability in the Food Chain
- Authorize FDA to Issue Additional Preventive Controls for High-Risk Foods



- Require Food Facilities to Renew Their FDA Registrations Every Two Years, and Allow FDA to Modify the Registration Categories

INTERVENE at Critical Points in the Food Supply Chain

- Authorize FDA to Accredit Highly Qualified Third Parties for Voluntary Food Inspections
- Require New Reinspection Fee from Facilities that Fail to Meet current Good Manufacturing Practices
- Authorize FDA to Require Electronic Import Certificates for Shipments of Designated High-Risk Products
- Require New Food and Animal Feed Export Certification Fee to Improve the Ability of U.S. Firms to Export Their Products
- Provide Parity Between Domestic and Imported Foods if FDA Inspection Access is Delayed, Limited, or Denied

RESPOND Rapidly to Minimize Harm

- Empower FDA to Issue a Mandatory Recall of Food Products When Voluntary Recalls Are Not Effective
- Give FDA Enhanced Access to Food Records During Emergencies

We will hear more about this plan as it evolves and is implemented.

Source: HHS Press Office, News Release HHS Unveils Plan to Strengthen, Update Food Safety

Efforts November 6, 2007,
<http://www.hhs.gov/news/press/2007pres/11/pr20071106a.html>; <http://www.fda.gov/oc/initiatives/advance/food/plan.html>.

Keywords: food safety, government, food industry.

Does Washing of Ready-to-Eat Leafy Green Salads by Consumers Affect the Risk of Foodborne Illness?

A panel of scientists with expertise in microbial safety of fresh produce recently convened to answer the question posed in the title of this article. The panel evaluated recent research and regulatory guidelines and came to the conclusions below. This provides the most current advice that we can provide to consumers. Panel conclusions:

- Lettuce/leafy green salad in sealed bags labeled “washed” or “ready-to-eat” does not need additional washing.
- Additional washing of ready-to-eat green salads will not enhance safety.
- The risk of cross contamination during washing may outweigh any safety benefit of further washing.

The panel’s specific recommendations to consumers were:

(1) Read Labels to Identify Product Type. Carefully read labels to determine whether a product is one that should be washed before consumption (for example, hearts of Romaine) or is a ready-to-eat item (for example, pre-washed salad greens).

- If the product is not labeled “washed,” “triple washed,” or “ready-to-eat (RTE),” the product needs to be washed before eating.
- If lettuce/leafy green salad is in a sealed bag or rigid container labeled “washed,” “triple washed,” or “ready-to-eat,” it does not need additional washing before consumption (unless specifically directed on the label).

(2) Additional Washing of Ready-to-Eat Is Not Recommended.

- Additional washing treatments are not likely to enhance the safety of RTE lettuce/leafy green salads.

- Harmful bacteria are rarely found on RTE lettuce/leafy green salads.
- In the unlikely event that harmful bacteria are present in a RTE lettuce/leafy green salad, they are likely to resist removal or inactivation by further washing.
- If the washing instructions listed in item 3 are not followed, there is a risk of cross contamination from hands, sinks, colanders, pans, and utensils used during washing. This may outweigh any safety benefit that further washing may provide to pre-washed RTE salads.

(3) Procedure for Washing Leafy Green salads.

Consumers who still wish to wash RTE lettuce/leafy green salads before use should:

- Wash hands thoroughly with soap and water for 20 seconds before handling the salad.
- Clean the sink, colander, salad spinners, and any utensils that will contact the lettuce/leafy green salad with hot, soapy water.
- Use cold running water to wash the RTE lettuce/leafy green salads (do not soak the leaves as it will increase the potential for cross contamination).
- Dry lettuce/leafy green salad with a clean salad spinner or paper towel not previously used for another purpose.
- Never use detergent or bleach to wash fresh vegetables. These products are not intended for consumption.

(4) Use the FightBAC!™ procedures for handling fresh fruits and vegetables: Check, Clean, Separate, Cook, Chill, Throw Away. The FightBAC!™ brochure on safe handling fresh fruits and vegetables is at:

<http://www.fightbac.org/content/view/203>.

Source: Palumbo, M.S., Gorny, J.R., Gombas, D.E., Beuchat, L.R., Bruhn, C.M., Cassens, B., Delaquis, P., Farber, J.M., Harris, L.J., Ito, K., Osterholm, M.T., Smith, M., & Swanson, K.M.J. 2007. Recommendations for Handling Fresh-cut Leafy Green Salads by Consumers and Retail Foodservice Operators. *Food Protection Trends* 27(11):892-898.

Keywords: food safety, fruits and vegetables.

Unmarried and Living Together With Children Births to Cohabiting Couples at All-Time High

Movie stars do it. Big-time athletes do it. Musicians and artists do it. And ordinary Janes and Joes do it, too. "It," in this case, is having children outside of marriage. The proportion of births in the United States that occur outside of marriage has climbed dramatically over the last few decades—reaching 36 percent in 2004, up from 22 percent in 1985. And more of these births are occurring to unmarried couples who live together (or cohabit).

A new research brief published by *Child Trends* takes a closer look at trends in childbearing outside of marriage, in general, and trends within cohabiting relationships, in particular. Using nationally-representative data on babies born in 2001, the research brief finds:

- Of all the babies born in the United States in 2001, one in five, or 19 percent, were born to women who were in cohabiting (unmarried) relationships.
- Of all babies born to unmarried women in the United States in 2001, 52 percent were born to women in cohabiting relationships—up from 29 percent in 1980.

"The good news is that more than half of children born to unmarried parents begin life with both of their biological parents, and these kids are better off economically than are children born into single-mother households. The bad news is that these children still face greater risks than do children in married-couple households. Also, cohabiting relationships have high rates of dissolution and if that happens, the children can be hurt, both emotionally and financially," says Jennifer Manlove, PhD, one of the brief's authors.

Demographic data show trends for women who have children within cohabiting unions:

- Hispanic women and non-Hispanic white women are more likely than are non-Hispanic black women to be in a cohabiting union when they have a child outside of marriage.
- The most highly educated women are the least likely to have a child outside of marriage, but if



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they do, they are the most likely to do so within a cohabiting union.

- The majority of women over the age of 20 who have a nonmarital birth do so within a cohabiting relationship; nonmarital births to teens are far less likely to occur within such relationships.

The research on which the brief was based was supported by a grant from the William and Flora Hewlett Foundation. More information on the study is available at www.childtrends.org.

Source: www.childtrends.org.

Key words: infants, children at risk, marriage.

Americans Anxious About Their Health Security

High costs, fear of losing their health coverage, and concern about managing chronic disease drive Americans' insecurity about their health and healthcare, according to a national survey by Catholic Healthcare West (CHW), the nation's eighth largest hospital system. The survey findings were tabulated into the first *Health Security Index*, which ranks Americans' health security at 66 out of 100 "The *Health Security Index* measures Americans' sentiments about their health and healthcare," said Lloyd H. Dean, president/chief executive officer of CHW.

According to the survey, more than one-third (34 percent) of U.S. adults indicate they are not secure about their healthcare and only one-quarter say they are extremely secure. The rest of the nation hovers in the middle, secure for now because they are relatively healthy and have employer-sponsored health insurance.

The *Health Security Index* is calculated from responses to a 20-minute, nationwide telephone survey. A subset of 17 questions were used to construct the *Index*, which measures respondents' attitudes and perceptions about subjects including affordability, quality, and access to healthcare in their communities. It also explored their feelings about health insurance coverage and the state of the nation's healthcare system. A score of 75 or higher would be considered relatively high; more than 59, but less than 75, is considered medium; and 59 or lower is considered low.

Income, health status, and insurance coverage separate those who are secure and those who are not secure in their health. Individuals with incomes in excess of \$75K score an average of 74 on the *Index*, while those earning less than \$35K score an average of 60.

"The results of the *Health Security Index* paint a mixed and troubling portrait of health security in the United States," said Steve Bodhaine, president of The Segmentation Company, the division of Yankelovich, Inc. that conducted the survey. "The level of insecurity varies across the different economic and ethnic sectors of our society, and a potentially dangerous economic divide separates those who are secure and those who are not secure in their health."

In addition to the overall *Index* ranking, the national survey provides key insights into the perceptions Americans have about their health and the healthcare system.

- The number one concern regarding health security is affordability. Sixty percent worry about their ability to afford the healthcare services they need.
- Almost three-quarters (72%) believe the time has come for universal healthcare and nearly two-thirds (63%) support universal healthcare coverage even if it means increasing taxes.

- Eighty-three percent feel Congress should make affordable healthcare a top priority for the coming year.
- One-fourth (26%) perceive the U.S. healthcare system as worse than that of other developed countries; almost half (46%) think it is getting worse.
- Nearly two-thirds (65%) are concerned about their ability to manage a chronic disease.
- In the past year, one in five (20%) Americans did not get a recommended health test because they could not afford it. In the uninsured population, the number more than doubles to 44 percent.

"The *Health Security Index* raises significant concern about our ability to prevent or manage chronic disease," said Dr. Lori Mosca, director of preventive cardiology at New York-Presbyterian Hospital and associate professor of medicine at Columbia University. "Our best efforts in health promotion and disease prevention are futile if Americans do not have the ability or resources to access the programs and services they need."

CHW will update the *Index* annually to track the status of the nation's health security over time.

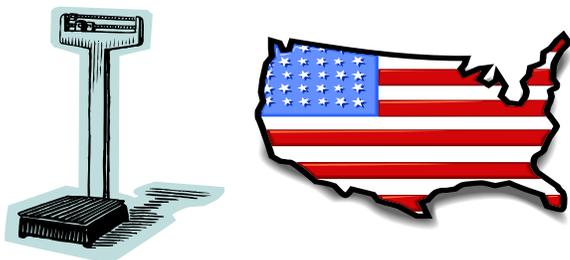
Survey Methodology

CHW commissioned The Segmentation Company (TSC), a division of Yankelovich, Inc. to administer the survey. TSC conducted a total of 1,771 interviews by phone in the first quarter of 2007, among a random, nationwide sample of American adults age 18 and older. The general sample was statistically weighted based on sex, age, and ethnicity to ensure proper representation of the U.S. population. Respondents were asked about their current health, their feelings on the state of healthcare in the nation, and their thoughts on current proposals for healthcare reform. In addition, the *Index* included questions involving attitudes about healthcare affordability, quality, and access. For more information about the *Health Security Index* please visit www.healthsecurityindex.org.

Source: www.chwhealth.org.

Key words: healthcare, health insurance.

Live Healthy and Save the U.S. \$1 Trillion Dollars



Seven chronic diseases that impact the U.S. economy the most are cancer, diabetes, hypertension, stroke, heart disease, pulmonary conditions, and mental illness. The Milken Institute, a nonpartisan, independent economic think tank, recently reported that if health care dollars were allocated toward prevention and early detection of these seven chronic diseases instead of treatment, the U.S. would save \$1.3 trillion annually. By focusing on prevention and early detection, it is estimated that 40 million cases of these seven chronic diseases could be prevented by the year 2023.

The report entitled “*An Unhealthy America: The Economic Burden of Chronic Disease*,” found that Medicare (the government’s health insurance program for seniors) and private insurers are more likely to pay the cost of surgeries and treatment procedures than for prevention counseling in a physician’s office. Former U.S. Surgeon General Richard Carmona stated “The system we have is archaic. It really doesn’t work.”

Two of the recommendations by the Milken Institute are: (1) have more incentives to promote prevention and early intervention of diseases, and (2) renew the national commitment to achieve a “healthy body weight.”

The U.S. also spends twice as much on health care as European countries. A recent study published in the online journal *Health Affairs* estimated that 75 percent of health care costs are for patients that have one or more chronic conditions and the increase in costs is due to obesity. They found that Americans were almost twice as likely to be obese as Europeans (33.1% versus 17.1%).



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Researcher Kenneth Thorpe stated, “If the U.S. could bring its obesity rates more in line with Europe’s, it could save 100 billion dollars a year or more in health care costs.”

When comparing the U.S. to their European counterparts, Americans fifty years and older had higher rates of cancer, diabetes, and heart disease. Approximately twice as many Americans were diagnosed with heart disease and cancer and more than 16 percent of Americans seniors were diagnosed with diabetes, compared with about 11 percent of their European peers.

Are these higher rates of illness due to being sicker than Europeans or are Americans more likely to be diagnosed and treated? According to researchers, the answer is both. The higher cancer rate in Americans is due to more intensive screening in the U.S., but the higher rates of obesity related diseases and conditions suggest that Americans are sicker.

Due to the escalating health care costs, some large U.S. companies are promoting wellness in the workforce. A 2007 survey of 573 U.S. employers found that 72 percent were offering Health Risk Assessments (questionnaires and screening tests to identify risk factors), 42 percent had obesity-reduction programs, and 28 percent offered reduced health insurance premiums for participants in health-management programs. These companies are trying to shift health care spending away from

treatment and toward prevention. General Mills, one of the companies with a health promotion program, has been successful in reducing heart disease claims. They are now focusing on diet and fitness programs.

Most Americans work for smaller companies, but Michael Critelli, CEO at Pitney Bowes, believes such programs make economic sense for small companies because having one or two workers with high-cost illness can be catastrophic for a small business. Critelli stated, "Our philosophy was [that] people get sick for the most part because of behaviors that are preventable and changeable. Taking care of your health is free. If you do it right up front, it's by far the most cost-effective way to deliver health."

Source: www.milkeninstitute.org;
<http://www.healthaffairs.org/press/sep0ct0704.htm>;
<http://content.nejm.org/cgi/content/full/357/15/1465>.

Keywords: disease, health.

Subway Versus McDonald's: The Halo Effect

Researcher Brian Wansink has conducted two studies looking at the different amount of calories individuals consumed at McDonald's versus Subway. In one study, he gave subjects coupons for either a Big Mac meal at McDonald's (which was 600 calories) or a 12-inch Italian sub with meat, cheese, and mayonnaise at Subway (which had 900 calories). Subjects did not know the amount of calories in either sandwiches and they were given a menu and asked which extras they would like to order.

Wansink found that people consumed more calories if they ate at Subway than at McDonald's. At Subway they consumed 1,011 calories and at McDonald's they averaged 648 calories. This may be due to Subway advertising that it has more healthful options. Wansink refers to this as a "health halo." As a result people were more likely to grab chips, cookies, and a regular soda with their Subway sandwich or eat more snacks later in the day.

In the second study, Wansink asked participants to estimate the number of calories they consumed at McDonald's or at Subway. He found that people who consumed approximately 1,300 calories at a meal underestimated their calorie intake by approximately 484 calories if they ate at McDonald's and by 681 calories if they ate at Subway.

Wansink states, "There's a double curse to the health halo because you grossly underestimate the calories, and you overeat afterward because you think you deserve it."

Source: *Journal of Consumer Research*, October 2007, <http://jcr.wisc.edu/october-2007.html>.

Keyword: fast food.

Trans Fat and Saturated Fat Awareness has Increased

A recent survey on trans fat and saturated fat conducted by the American Heart Association (AHA) revealed that:

- Over 90 percent of consumers are aware of trans fat and saturated fat.
- Between 73-77 percent of consumers are aware of the link between these two fats and heart disease.
- Consumers often buy products when they are labeled "trans free," but few of them understand what trans fats are, or where they came from.
- Between 21-30 percent of consumers could name three sources of trans fats (e.g. in commercial baked foods, fried foods, snack foods) and saturated fats (e.g. beef, cheese, butter).

Dr. Robert Eckel, past president of the AHA, stated "Food labels help, but consumers need to be more aware of the food products they eat in order to be able to make informed decisions about food products purchased without labels in the grocery or when eating out." Review the AHA educational campaign called Face the Fats, an interactive website to learn more about healthy and unhealthy fats.

Source: www.americanheart.org.

Keywords: trans fat, heart disease.

Achieve Your Financial Resolutions

At the beginning of every new year, many people promise to get their personal finances straight. They vow to budget, save, or get out of debt—or in some cases resolve to do all three. Unfortunately, many of those promises will go unfulfilled long before the year ends. In a 2007 survey sponsored by *Money Magazine* only 24 percent of respondents who made financial resolutions in the past were successful. Why do so many people fail to keep their goals?

Research shows that they don't have a plan from the start. Or they falter because they aren't accountable to anyone. If no one is tracking their progress or pushing them to succeed, they fall back to the same bad habits that landed them in financial jeopardy in the first place.

According to another survey, of those people who have made financial resolutions in the past, only 24 percent were successful. Why such a huge failure rate? People fail to plan. To achieve your financial goal in 2008 make time to map out how to save more and get out of debt. Here are some tips to meet your financial goals:

- *Be specific and realistic.* Don't just say you'll save more; you have to have a plan, not just a promise. Set a clearly defined goal that's within reach.
- *Make a budget.* This is a key part of meeting your New Year's resolution. Track your expenses for a month to identify areas where you can cut back. Include savings and paying down debt in this budget.
- *Develop a long-term approach.* For example, if your target is to save \$2,500 for the year, plan to put away \$50 a week. This will help you create a realistic budget that you can meet.
- *Write down your goals.* It's easier to follow what you put in writing. You may want to post your goals where they'll be seen every day.
- *Don't give up.* You will have periodic setbacks. Once you have decided what you want to accomplish, be confident.

Source: Adapted from: Singletary, M. December 31, 2006; Page F01, Resolved to Save in 2007, *Washington Post*.

Keywords: financial planning, goal setting.



Family Economics

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Financial Literacy Identified As Extension Priority

A recent report released by the National Association of State Universities and Land Grant Colleges titled *Strategic Opportunities for Cooperative Extension*, lists *financial literacy and financial independence of youth and adults* as a top Extension priority. The report portrays opportunities the Cooperative Extension System (CES) envisions as priorities in serving the country and its citizens.

Cooperative Extension Directors/Administrators were surveyed to determine their level of agreement with seven programming opportunities and specific priorities under each. Sixty-two (62) institutions with Cooperative Extension programs responded to the survey. Eighty-four percent of respondents identified "Prepare youth, families, and individuals for success in the global workforce and all aspects of life" as an Extension priority. *Financial literacy and independence* was one of the top priorities in this category.

Source: National Association of State Universities and Land Grant Colleges, October 2007, *Strategic Opportunities for Cooperative Extension*, accessed 11/30/07 from <http://www.nasulgc.org/NetCommunity/Document.Doc?id=369>.

Keyword: financial literacy.

Extension Family Economics Report Highlights—2007

University of Idaho (UI) Extension educators and the specialist provide financial literacy to Idaho residents through an array of financial education programs. We teach Basic Financial Management topics such as budgeting, wise use of credit, and preventing identity theft. We provide Financial Security in Later Life education to help Idahoans prepare for their senior years. And we teach youth how to manage their money now and in the future. Each fall educators summarize a year's programming results into a UI Extension reporting system. In Fiscal Year 2007 (November 1, 2006 to October 31, 2007) seventeen educators reported teaching financial education. This article highlights UI Extension Family Economics programs reported in 2007.

Basic Financial Management

Eleven educators reached 2,305 consumers with face-to-face Basic Financial education. The UI *Dollar Decision\$* program, which teaches how to identify needs vs. wants, tracking expenses, budgeting, setting financial goals, savings, and ways to increase income and decrease expenses was taught in all four UI Extension Districts by seven educators. Fifty-five *Dollar Decision\$* educational materials (video or curriculum) were sold to out-of-state educators.

Credit Basics topics including how to select a credit card or loan, the true "costs" of credit, and credit scores and reports were taught by three educators and the specialist. These credit topics and *Guard Against Identity Theft* are part of the UI Extension *Credit Cents* curriculum published in April 2007.

Identity Theft prevention is a popular topic with audiences of all ages and income levels. Four educators reported teaching *Guard Against Identity Theft* many times. This was also a popular topic for newsletter, newspaper, radio and TV interviews. The *Credit Cents* curriculum, which includes many resources to teach Credit Basics, How Does Your Credit Score? Take Control of Debt, and Guard Against Identity Theft, was adopted by Extension Family Economics educators in North Carolina and Kansas; 128 curriculum compact discs were sold within five months of publication.

Madison County Extension educator, Luke Erickson, taught many **housing** classes in Eastern Idaho. Beverly Healy, Ada County educator, provided **recordkeeping** in-service training to Extension office staff and paraprofessionals in Southwest Idaho. Our Generation X Extension educators, Luke Erickson and Lyle Hansen (Jerome County), are providing personal finance information to tech savvy clients via an electronic newsletter and podcasts.

Financial Security in Later Life

Nearly every day the media describes financial crises facing later life Americans. Nine UI Extension faculty educated nearly 1,900 Idahoans how to prevent later life financial problems through diverse educational topics such as enrolling in the Medicare Prescription Drug program, how to finance long term care, and how to plan an estate. Educators received significant media exposure for UI with feature articles about our later life programs in Idaho's largest newspapers.

We continued our collaboration with AARP-Idaho to offer five **Long Term Care** seminars across southern Idaho. Educators partner with Idaho Area Agencies on Aging who describe community resources that enable frail seniors to remain in their home. Extension educator, Lyle Hansen, taught how to determine if Long Term Care insurance is appropriate for individuals, and if so, how to purchase it. Medicaid and its qualification process is presented by representatives from Health and Welfare, Legal Aide, or an elder care attorney. Since 2003 UI Extension has facilitated 31 Long Term Care (LTC) seminars around the state. In September our LTC education was recognized with the national Florence Hall Award by the National Extension Association of Family and Consumer Sciences.

Estate Planning education was provided by four educators and the specialist. We taught the *Legally Secure Your Financial Future* curriculum (developed by UI Extension and four multi-state partners) and about the *American Indian Probate Reform Act* with materials developed by Montana State Extension that were disseminated on the Fort Hall Indian Reservation. The specialist; educator, Beverly Healy; and three multi-state Extension team members

published the eXtension web-based version of *Legally Secure Your Financial Future* for consumers.

Medicare Prescription Drug insurance selection and counseling continues to be provided by Boundary County educator, Carol Hampton. Eight UI educators and the specialist, along with Extension colleagues from three other rural states received the national Outstanding Team award from Epsilon Sigma Phi, an Extension professional organization, for our work to disseminate Medicare Prescription Drug education and information in 2004-05.

A holistic study of **Retirement planning** was the focus of a six month Sabbatical Leave completed by the specialist. She developed a one-session *Paths to Creative Retirement* class and is teaming with four educators and an Extension volunteer to develop a retirement planning class series and publications.

Youth Financial Literacy

Youth are an important target audience for Extension programming. Ten UI educators taught financial education concepts to nearly 2,300 children and teens. *Welcome to the Real World* (WTRW), an experiential two-class program, was taught 73 times in regular and alternative high schools by nine educators and assistants. In WTRW youth randomly select a job and must make spending decisions based on the income provided by their "employment." They learn to write checks, reconcile their account, and use electronic banking and credit.

Four Extension educators, led by *High School Financial Planning Program* (HSFPP) coordinator, Lyle Hansen, trained 74 teachers how to implement the seven-unit curriculum in their classes. Teacher Trainings were conducted during the summer in Lewiston, Meridian, Twin Falls, and Pocatello. Teachers have ordered more than 7,000 HSFPP Student Workbooks for use in regular and alternative high schools, as well as in prison education programs. UI Extension received support and funding for the teacher trainings from the National Endowment for Financial Education, the Idaho Credit Union League, and local credit unions in each of the training locations.

Educator Hansen also conducted financial literacy classes for preschoolers using the *Money on the Bookshelf* storybook program and for youth with a program he developed titled *Kids Kredit*. Owyhee educator, Marsha Lockard, received funding to develop a workforce preparation program during FY 2008.

Congratulations to Extension educators for increasing financial literacy of thousands of Idahoans and providing outreach education identified as an Extension priority by local advisory committees and administrators! We plan to continue the programs listed above, as well as develop a UI Extension Personal Finance website, during 2008.

Source: University of Idaho Extension IDEAS Compiled Topic Team Reports, Retrieved 11/27/07 from <http://sdg.ag.uidaho.edu/ExtensionWeb/ExtensionReport2007Team.htm>.

Keywords: financial literacy, financial education, financial security.

Marketing Extension Family and Consumer Sciences Programs

Southwest Idaho Extension Family and Consumer Sciences (FCS) educators and Boise-based specialists promoted our programs to hundreds of southern Idaho residents through an exhibit at the November 1 *Smart Women, Smart Money* conference held in Boise. The event, facilitated by the Idaho State Treasurer's office, is held annually and attracts more than 1,000 women to the Boise conference. The Extension Family Economics specialist adapted existing resources—including an Extension display developed by the UI Educational Communications staff for regional Fairs and a Spin Wheel purchased by the Food Safety specialist—to provide an interactive experience for conference attendees. FCS specialists developed eight subject area, two Extension and two UI questions and answers (Q & As). The Q & As were printed and placed into a "spoke" on the Spin Wheel and printed on a Fact Sheet handout. Conference participants who tried a "spin" of the wheel and answered one of the questions selected from one of three prizes—a cardboard savings calculator, a refrigerator thermometer, or a food guide pyramid

magnet. Extension educators provided a pamphlet listing Extension FCS classes. Our exhibit traffic was steady throughout the conference. In fact, some spin wheel participants showed their prizes to other attendees, increasing our traffic in the afternoon. Educators and the specialists rated this effort as worthwhile and plan to repeat this promotion next year.



Young Adults Use Coupons to Save Money

One way to extend the value of your shopping dollars is to take advantage of coupons. The Promotion Marketing Association (PMA) Coupon Council unveiled data recently that indicates 71 percent of people between ages 18-24 use coupons when purchasing a product or service. Coupon clipping is a time-honored ritual that saves Americans billions of dollars annually on grocery, healthcare, and household items. The PMA says "coupon clippers" represent 86 percent of the overall U.S. population, up ten percent from 2006. Some interesting data on coupon usage of 18-24 year olds was revealed.

- Coupons are more influential in purchasing decisions of 18-24 year olds than the general population in four retail categories, including:
 - Electronics (37% vs. 23%)
 - Apparel/Clothing (31% vs. 24%)
 - Car/Truck (11% vs. 8%)
 - Telecom Services (9% vs. 7%)

- 54% of 18-24 year olds were influenced to purchase a grocery product (food/cleaning/beauty) because of a coupon.
- 46% of 18-24 year olds were influenced to eat at a particular restaurant because of a coupon.
- 37% of 18-24 year olds were influenced to purchase a particular electronics product as a result of a coupon.

Basic Coupon Facts

Saving money by shopping with coupons isn't just for middle-aged housewives! Many households use coupons when shopping. The PMA states that...

- Shoppers saved approximately \$2.6 billion last year by using manufacturer's coupons.
- The typical manufacturer's coupon was worth \$1.15 savings in 2006.
- Coupon users report an average of 11.5 percent savings on their grocery bill with coupons.
- Manufacturers offered approximately \$330 billion in coupon savings in 2006.

Some tips that the PMA Coupon Council suggests to help anyone maximize coupon usage include registering on rewards and coupon program web sites to access exclusive "members-only" coupons (however, this practice can result in unwanted email or "cookies!"); look for coupons in the Sunday newspaper, coupon books, in magazines, in your mailbox, at the grocery store shelf, on the Internet and with your cash register receipts; and organize your coupons in the order that you shop the store for quicker savings trips. The author of a financial newsletter reported that he enjoyed rebates and coupon savings of \$749.10 from January-October 2007 and \$1,127.41 for all of 2006.

Source: Adapted from Richard, P., November 8, 2007, Smart for All Ages: Stats Show Young Adults Embracing Coupon Usage. *ICFE eNews*, #07-20, [Institute of Consumer Financial Education \(ICFE\)](http://www.icfe.org), San Diego, CA.

Keywords: savings, coupons.

Family Economics Calendar

<http://www.agls.uidaho.edu/fcs/calendar.htm>

"Live as if you were to die tomorrow. Learn as if you were to live forever."—*Mahatma Gandhi*