

# The Communicator

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January 2006

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## Gossett Attends CTFI

Grateful for financial assistance from the Mildred Haberly Endowment, I attended the 6<sup>th</sup> Annual Consumer Trends Forum International (CTFI) in Minneapolis, MN. CTFI, formerly known as Home Economists in Business (HEIB), attracts speakers and attendees from all over the world to share and learn the latest trends and happenings affecting consumers.

Ben Allen, Executive Editor, Home Improvement, Meredith Corporation, told the group that in 2003 the home remodeling market translated into \$233 billion in sales. When people feel good about their home, they are willing to spend money. American's remodel their homes to: add additional space, re-shape rooms, create indoor-outdoor harmony, and create specialty spaces.

Charles Kennedy, Senior Vice President, Social Trends, DYG, Inc., said that the three major generation groups, Gen X, Gen Y, and the Baby Boomers, have the most influence. Three common themes for all groups were: 1) to make the next life stage fun...be a cheerleader...a solution provider, 2) to help me socialize...make or re-connect with friends and family, and 3) to enhance my emotional well-being...improve my state of mind.

Gen Y's grew up in a more structured time. They experienced circle time, day care, play dates, and a variety of after school lessons. Gen Y's have a very high sense of self-esteem and entitlement. Gen X'ers came of age in the 1980's and graduated college with few job opportunities. Because Gen X'ers saw their parents lose jobs to downsizing, many Gen X'ers lack deep loyalty to an employer. Baby Boomers are obsessed with youth and are searching for a new agenda. Boomers desire to be leaders of social causes and to influence the future by volunteering and supporting charities.

Discussing her Tour of Food Trends, Lynn Dornblaster of Mintel's Global New Products News reported that probiotics are big news around the world except in the US. To address the increase of diabetes, consumers will see less known foods, such as muesli, and new ones, such as Glucerna snack bars, on grocery shelves. The word glycemic has replaced carb as the nutrition buzz; "easy

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open" packaging is in demand for older consumers because "you can't eat it, if you can't open it"; and more interactive products such as dessert drinks are being developed for children.

Ammeriaan Taste and Trends Director Anneke Ammeriaan reported 10 percent of adults and 1 in 8 children are obese in the Netherlands. While the government is responsible for awareness campaigns, everyone is responsible for his or her own lifestyle and weight. Exercise and school sports are encouraged, only small sized portions of food are served at school, and the sale of snack foods is controlled. Salt is the newly christened public enemy in the UK; the focus is on processed foods. The next trend in Europe is natural fiber, vegetables and whole grains, while red and black rice are considered trendy.

David Wolfe, Creative Director, The Doneger Group, said that fashion trends are influenced by the same factors as other consumer goods: the economy, politics, and the weather. Dressing down (started by men) is out, dressing up is new again, and old is the new fabulous. New "old" items that are selling: Mont Blanc pens, Prada's old-fashioned styled atomizer for perfume, Old Spice (after-shave) with a new label that appeals to teenagers, high top NIKE shoes with Harris tweed tops, and band-aids in a variety of colors.

Pink is still a hot color, and lavender may become the new pink. Blue is big, especially in aquatic tones. Greens are moving from yellowish to bluish, while yellow finally comes into fashion focus. Black and white is a color backlash. Tailoring returns and jackets rule. Classic accessories are always in good taste. Stress relief can mean simple surroundings in restful environments that harmonize with nature, a spa experience, foods and herbs for better health, or casual clothing chosen for comfort.

For more information about future forums or becoming a CTFI member, contact Linda Gossett at [lgossett@uidaho.edu](mailto:lgossett@uidaho.edu).

## Haberly and Hepworth Reminder

As you make professional development plans for the coming year, please consider applying for the Haberly and Hepworth Fellowships to assist you with programmatic development activities. The **March 1<sup>st</sup>** deadline seems to sneak up on specialists and educators each year. Plan now to have a proposal to submit. Applications are limited to two pages and will be screened by the FCS Faculty Development Committee. Team applications are acceptable.

As you develop plans for your topic teamwork or other special projects in 2006, don't forget about this valuable resource. We are so fortunate to have these generous endowments. We have had several FCS educators share their experiences in *The Communicator* this past year and look forward to hearing from others of you who are fortunate to be able to have this support.

## Christensen Presents Poster at Annual CSREES Children, Youth, and Families at Risk Conference

The Mildred Haberly Fellowship award funded travel for me to present a poster on the challenges of grandparents raising grandchildren in the Program Showcase at the CYFAR conference in Boston, May 26, 2005.

The title of my poster was "Providing support for grandparent parents to improve outcomes for children." Research has shown that when grandparents and other relative caregivers are connected to others in similar situations, they function better and the children in their care are more likely to thrive.

The number of grandparents who are acting as parents is rapidly increasing. Idaho is third in the nation in the rate of increase in grandparents raising grandchildren. Numerous challenges face these "de facto" caregivers. On this poster I listed what these challenges are and gave suggestions for empowering the grandparents. As people visited during the poster session, I described what Idaho is doing through the Idaho KinCare Coalition (of which University of Idaho Extension is a member) and the efforts of University of Idaho faculty. Included in the exhibit were the resources developed by University of Idaho faculty. The book by Doris Williams, former faculty member, titled *Grand Families: Raising Our Children's Children* was available for purchase. The University of Idaho Extension information series, "Grandparents Raising Grandchildren" C1365 in English and Spanish, developed by Harriett Shaklee, UI Family Development Specialist, was also available to purchase. At the poster as free handouts were the 18 tip sheets with Idaho resources for grandparents raising grandchildren that I authored with the Idaho KinCare Coalition. University of Idaho's resources for grandparents are also listed on several nationwide resource lists. Having a poster in the CYFAR conference helped to get these resources into the hands of many more grandparents, support groups, and agencies working with grandparents.

I would like to thank the School of Family and Consumer Sciences for awarding me funds from the Mildred Haberly endowment to attend the CYFAR conference.—Diana Christensen, FCS Extension Educator, Gooding County.



## Home-prepared Refrigerator Dill Pickles Considered an Unsafe Process

Current recipes for the home preparation of refrigerator pickles do not adequately destroy the pathogen *Listeria monocytogenes* according to information recently published by researchers at the University of Georgia (UG).

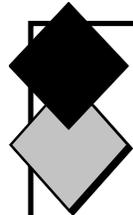
Home fermented refrigerator dill pickles are made by immersing pickling cucumbers in a salt brine solution that includes garlic, pickling spices, and dill and keeping them at room temperature for 1 week, then storing them at refrigerator temperature during the consumption period.

*L. monocytogenes* is a pathogen that is widely distributed in the environment. It can be present on a number of foods, including unpasteurized dairy products, raw (or post-cooking contaminated) meats, vegetables, and seafood. While most healthy people can ingest this pathogen without becoming infected (unless the food is heavily contaminated), pregnant women, elderly persons, and those with compromised immune systems can develop serious, possibly fatal infections, from consuming food containing this pathogen. Pregnant women may miscarry.

The UG scientists investigated whether *L. monocytogenes* could survive during the production of refrigerator dill pickles, using *L. monocytogenes*-inoculated cucumbers. Three different concentrations of salt brine (1.3, 3.8, and 7.6% salt) were studied.

Results showed that *L. monocytogenes* increased in number during the room temperature fermentation, followed by a decrease during refrigerator storage. However, even after 3 months of refrigerated storage (the duration of the experiment) and at all three salt concentrations, pickle surfaces still had viable *L. monocytogenes*.

Past recommendations have indicated that refrigerator pickles are safe after 3 days of refrigerated storage, but the UG research reveals that this recommendation cannot be supported. Home



### Food Safety

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preparation of refrigerator pickles can no longer be recommended because these products do not include a heating step, as with other pickle recipes.

Source: Kim, J.K., D'Sa, E.M., Harrison, M.A., Harrison, J.A. & Andress, E.L. 2005. *Listeria monocytogenes* Survival in Refrigerator Dill Pickles. *J. Food Protection* 68(11): 2356-2361.

Key words: food preservation, food safety.

## Illnesses from Raw Milk



The recent (December 2005) outbreak of *Escherichia coli* O157:H7 infections of 17 people in southwest Washington State reminds us that raw milk consumption is an unsafe practice, particularly for children. Two of the infected children were in critical condition.

The raw or unpasteurized milk came from a farm that sold "cow shares" to customers who bought a share in the farm and paid a monthly fee to obtain raw milk. There appears to be a growing number of consumers who say they prefer raw milk because of taste or who believe it is more healthful because nutrients and enzymes are not destroyed during heating.

However, raw milk can contain pathogens, such as *Listeria*, *Salmonella*, and *E. coli* O157:H7. *E. coli*

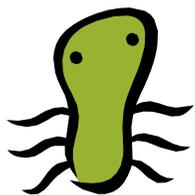
often causes more severe infections in children than other populations. Although dairies handle milk as cleanly as possible, the farm environment may contain these pathogens, which can get into the milk. It is important to tell consumers who ask about raw milk that the benefit of destroying the harmful bacteria through pasteurization far outweighs the supposed benefits of retaining enzymes or the small amount of nutrients destroyed in pasteurization. And, there is no scientific evidence that raw milk enhances resistance to diseases.

Idaho regulations do not permit raw milk to be sold by retailers (for example, restaurants or grocery stores). Raw milk may be sold from farms directly to consumers, if the farm is licensed through the Idaho Department of Agriculture. There are no farms licensed to sell raw milk at this time. The issue of "cow shares" is not dealt with by Idaho regulations, although the Idaho Department of Agriculture has been approached by some interested in developing this kind of business.

The Food and Drug Administration recently issued a warning for consumers to avoid raw milk (<http://www.fda.gov/bbs/topics/NEWS/2005/NEW01278.html>).

Source: Carinci, J. "5 more cases of *E. coli* linked to dairy's raw milk," *The Columbian (Washington State)*, 12-18-05; Flowers, E. "Raw milk: Local dairy serves up unpasteurized milk to eager customers," *The Bulletin (Oregon) & Fsnet*, December 18, 2005; Communication with Patrick Guzzle, Food Protection Program Manager, Idaho Department of Health and Welfare, December 20, 2005.

Key words: food safety, dairy, children.



## Where Do Germs Lurk in Schools?

A recently conducted study measured the quantity of bacteria found on a variety of surfaces in two Michigan elementary schools. The results suggest which locations in schools could use increased attention during cleaning. The analysis was conducted by NSF International, an independent, not-for-profit organization, that certifies products, writes standards and conducts

safety audits for food, water, air, and consumer goods. (You may have seen the NSF symbol on food service equipment.)

This study measured total aerobic bacteria and did not further analyze to identify the types of bacteria present. Bacteria are ubiquitous in the environment and it is probable that most of the bacteria enumerated are harmless. However, transfer of pathogens via contaminated surfaces does occur and the presence of large numbers of bacteria increases the probability of the presence of pathogens.

The following table shows quantity of bacteria obtained at various school locations by NSF scientists:

Sample Location	Total Aerobic Bacteria per Square Inch (CFU = Colony Forming Units)
Drinking Water Fountain Spigot (classroom)	2,700,000 CFU/in <sup>2</sup>
Water Fountain Spigot (cafeteria)	62,000 CFU/in <sup>2</sup>
Plastic Reusable Cafeteria Tray	33,800 CFU/in <sup>2</sup>
Faucet (cold water handle)	32,000 CFU/in <sup>2</sup>
Faucet (hot water handle)	18,000 CFU/in <sup>2</sup>
Cafeteria Plate	15,800 CFU/in <sup>2</sup>
Keyboard (classroom)	3,300 CFU/in <sup>2</sup>
Toilet Seat	3,200 CFU/in <sup>2</sup>
Student's Hand	1,500 CFU/in <sup>2</sup>
Animal Cage	1,200 CFU/in <sup>2</sup>

It is interesting there were more bacteria found on an average classroom water fountain spigot than there were on a toilet seat. An NSF microbiologist noted that the results reveal that more vigilance is needed in sanitizing those hard-to-reach areas in schools that people may forget to clean. A case can be made for more frequent cleaning of water fountains.

Source: "NSF Releases Top Ten Places Germs Lurk in Schools," NSF International Press Release November 21, 2005, [http://nsf.org/business/newsroom/press\\_release.asp?p\\_id=11781](http://nsf.org/business/newsroom/press_release.asp?p_id=11781).

Key words: bacteria, school, health.

## Bridge to Adulthood for American Youth

If you have a young adult in your life you may have noticed that the path to independence these days comes with twists and turns—even loops! Do the kids keep coming home after spurts of independence in the “real world?” Do they need financial support long after you thought they’d be on their own? Are they living with their “significant other” without the commitment of marriage? Are they burdened with college and/or credit card debt?

Well, welcome to the new world for young adults. The Network on Transitions to Adulthood is a research consortium studying the years between adolescence and full adulthood for young people. These statistics from the Network project begin to tell the story:

### Basic Demographics

- 67 million Americans were between the ages of 18 and 34 in 2000.
- Almost 20 percent of young adults aged 25-34 were born outside the United States.
- About one-fourth of young adults aged 18-34 are not in the labor force.
- About one in five (20%) aged 18-34 do not have a high school degree
  - o 61 percent have some college and one in five (20%) aged 18-34 have a 4-year college degree or higher.

### Parents' Time and Money

- Parents provide, on average, \$38,000 in material assistance for their child, or about \$2,200 for every year between ages 18 and 34—considerably more than in the past.
- Since the 1970s, there has been a 50 percent increase in the number of youth living at home, which alone has led to a 19 percent increase in parental time and money contributions.



*Family Development*  
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- Children in the top one-fourth of income categories receive at least 70 percent more in material assistance than do children in the bottom one-fourth. This occurs even though higher-income youth are only 10-15 percent more likely to attend college than low-income youth. Both low-income and high-income parents spend almost identical amounts of time helping their children, at 3,864 and 3,869 hours, per year, respectively.
- Although slightly more than half of men and nearly two-thirds of women had left their parents' home by age 22, 16 percent of both returned home at some point before age 35.

### Youth Today Doing More with Less

- Even after marriage, men and women combine a variety of roles more often than in the past, such as attending school and working, both before and after childbearing.
- Young adults are sacrificing leisure time and housework for more paid work and child care. In large part, traditional gender roles prevail in the split between housework, child care, and paid employment, although the gap has narrowed somewhat.

- Among youth aged 18–24 in 1973, 1985, and 1997, earnings in 1997 were the lowest of all three-time periods.
- Employment rates for youth ages 16-24 are at an historic low. However, the gender gap has disappeared. Small businesses are key employers of youth.
- 30 percent of young adults aged 18–24 were living below the poverty line in 2000, a rate about double that of 25–34-year-olds, and triple that of middle aged adults (aged 35–64).
- Part of their economic vulnerability is a function of the transition they are undergoing. Many 18–24-year-olds have not completed their education yet. Similarly, only 71 percent of this younger group was in the labor force, compared with nearly 80 percent of the 25–34-year-olds. When they were working, they were often in low-paying jobs.
- More than 40 percent of college graduates now leave their campuses owing more than \$20,000 in student loans. Among those earning doctoral degrees, more than 60 percent leave with more than \$30,000 in student-loan debt. The State Public Interest Research Groups' Higher Education Project reports that 39 percent of student borrowers leave academia with unmanageable debt (loan payments in excess of 8 percent of monthly income are considered unmanageable).

*Vulnerable Populations:* Rates of joblessness were high for youth exiting foster care (14-51%), juvenile justice (31%), and special education (19-36%).

*Youth Incarcerated:* The juvenile justice system processes more than 2.5 million juvenile arrests annually. The system affects the lives of some 8-10 percent of all American youth between ages 10 and 17, a figure that has almost quadrupled within the last few decades.

- Although most youth mature with age, the maturing process for those incarcerated in the juvenile justice system slows considerably.

- The incarceration rate for young adults aged 20-24 in the adult prison system nearly doubled in the last decade: from 652 to 1,173 per 100,000.
- These youth will eventually return to communities. About 100,000 young adults aged 18-24 will be released from prison (adult) in 2004. About 1 million individuals aged 18-24 were under probation supervision in 2002.

*Social Connections:* Youth today are more disconnected from society via conventional indicators (they are less likely to read a newspaper, attend church, belong to a religion or a union, vote for President, or identify with a political party than previously).

However, youth are more likely today to have done community service, to use the internet for communication and political information, and to get political information from unconventional sources, such as “mock” news.

Youth are more pessimistic about society in general and of people in particular, but they are more liberal on a wide range of measures, especially on civil liberties, modern gender roles, racial equality, and secularism.

These data on America’s young adults help clarify the terms under which youth enter adulthood in today’s world. Maybe the kids keep coming back to Mom and Dad’s house for good reason—it’s a challenging economic world out there for those starting out on their own. Stay tuned for updates in the future as continued research allows a better understanding of the transition to adulthood for American youth.

Source: Data in this presentation are used with permission from the Network on Transitions to Adulthood, and are available on their website, [www.pop.upenn.edu/transad](http://www.pop.upenn.edu/transad).

Key words: young adults, financial security, college.

*Losing weight is one of the top resolutions Americans make each year. Most people are aware that decreasing food intake and increasing physical activity are needed to lose weight. What does the latest research show that can help people lose weight and maintain that weight loss?*

## **Weigh Yourself Often or Daily**

Two studies show how effective this strategy can be in losing and maintaining weight loss. The first study was conducted by Rena Wing, a psychologist and director of the weight control center at Brown University Medical School in Rhode Island. In the study were approximately 300 adults who had lost an average of 44 pounds (which was at least 10 percent of their body weight) over the last two years. They were randomly placed into three groups—internet, face-to-face, or newsletter group. At the beginning of the study, all three groups received information on diet and exercise and were given scales and encouraged to use them daily.

The internet group and the face-to-face group met in online chat rooms or in person respectively, with a weight-loss counselor weekly for four weeks and then monthly for 17 months. The newsletter group received counseling via a monthly newsletter. They all submitted weekly weight reports and were counseled if they had regained 5 pounds or more which was called the “red zone.”

After 18 months, the results showed that 46 percent of the face-to-face group, 55 percent of the internet group, and 72 percent of the newsletter group were in the red zone. The median weight gain was 2.5 pounds in the face-to-face group, 6 pounds in the internet group, and 10.4 pounds in the newsletter group. These results support earlier studies, which showed that intensive support and contact in person and online help dieters keep weight off. But what surprised the researchers was the relationship between weight loss and frequency of stepping on the scales.

At the beginning of the study, approximately 40 percent of individuals in each of the three groups

## ***Nutrition Education***

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were weighing themselves daily. At the end of the study, approximately 30 percent of the newsletter group, 65 percent of the internet group, and 72 percent of the face-to-face group were weighing themselves daily.

Thirty-nine percent of individuals weighing themselves daily regained 5 or more pounds, while 68 percent of those who weighed themselves less frequently did. Researcher Wing states, “You’re more likely to catch small changes in body weight if checking weight daily. It’s much easier to get back on track if you’ve just gained a pound or two.” Results of this study were presented at the North American Association for the Study of Obesity (NAASO) conference in Vancouver, British Columbia in October 2005.

The second weight scale study was conducted at the University of Minnesota and published in the December 2005 issue of the *Annals of Behavioral Medicine*. Jennifer Linde, lead researcher, studied two groups. The first group consisted of 1,800 overweight or obese adults enrolled in a weight loss program. The second group consisted of 1,226 adults in a weight prevention program.

After one year, those enrolled in the weight loss trial who weighed themselves daily lost the most amount of weight, approximately 8 pounds. Adults in the weight prevention group who weighed themselves daily lost 2-3 pounds. Those who weighed themselves less often or not at all, actually gained weight. It should be noted that those who weighed themselves also exercised more but the self-weighing effect was statistically significant on its own.

Dr. James Hill, director of the Center for Human Nutrition at the University of Colorado, states that frequent weighing (at least weekly and often daily) is a behavior of individuals who have successfully lost a large amount of weight (at least 30 pounds) and maintained that weight loss for a year or longer.

There are some downsides to daily weighing. Gail Manginelli, a Jenny Craig spokesperson, states "We encourage clients to take a break from daily weigh-ins because weight fluctuates. It can be demoralizing." Also, psychologists and psychiatrists who work with eating disorder patients note that encouraging people to weigh themselves might exacerbate such pathologies.

The bottom line is to remember that weight will vary from day to day. The trend is what is important. It may be useful to make a graph of your weight. Psychologist Patrick M. O'Neil, director of the weight management center in Charleston, South Carolina states, "It's sort of like tracking stock prices. You know they're going to vary day to day."

Source: NAASO, October 2005. *Annals of Behavioral Medicine*, December 2005.

Key word: weight loss.

## Non Dieting Improves Health

If you're tired of all the diet fads but still want to improve your health, then learn to become an intuitive eater. Researchers Linda Bacon and Judith Stern at the University of California found that behavior change and self-acceptance were more successful than dieting in achieving long-term health improvements in obese women. This two-year study fol-

lowed approximately 80 female participants, ranging in age from 30 to 45 years old.

Bacon states, "We have been ingrained to think that seriously large people can only make improvements in their health if they diet and slim down. But this study tells us that you can make significant improvements in both metabolic and psychological health without ever stepping on the scales or counting calories. You can relax about food and eat what you want. "

Participants were placed into either a dieting or not-dieting group. The dieting group was told to restrict their food consumption, maintain food diaries, and monitor their weight. They were also given information on the benefits of physical activity, on behavioral strategies for successful dieting and how to count calories. The non-dieting group was told to let go of their restrictive eating habits and were counseled on how to respond to internal body cues indicating when they were truly hungry or full. They also received standard nutrition information on healthy eating, physical activity, plus information on body image and body acceptance. Each group met weekly for 24 weeks and then had the option of attending support group meetings for six months.

When comparing the non-dieting group to the dieting group at the end of the two year study, the non-dieters:

- Had maintained the same weight throughout the study while the dieting group initially lost weight and then regained it.
- Had lower total and LDL-cholesterol levels.
- Had higher levels of physical activity.
- Had higher levels of self-esteem.

Stern states "Given the difficulties most obese people experience in sustaining weight loss, the findings suggest that people are better advised to focus on behavior change than weight to achieve their health goals."

Source: *Journal of the American Dietetic Association*, June 2005; 105:929-936.

Key words: weight loss, diet.

## Financial Planning Advice for the New Year

What's the most important step you can take in 2006 to improve your personal finances? If you're not sure, financial planning experts around the nation offer advice.

**Plan for Retirement.** "There is no time like today to prepare for tomorrow. This means making the commitment to allocate as much money as possible each month for retirement, and then following through on that commitment by participating in a 401(k) or other retirement plan, or increasing your contribution to such a plan. Whether you think of it as 'paying yourself first,' 'investing in your future,' or 'another type of spending,' the day will come when you appreciate having made this commitment. And, no matter your age, it's never too early or too late to start!"—Ted Beck, president of the National Endowment for Financial Education, a nonprofit organization based in Colorado that specializes in personal finance education.

**Improve Your Financial Literacy.** "Commit to managing your money and expanding your financial literacy. Start by setting goals based on what is important to you. Create a budget to ensure that you are not spending more than the amount that you earn. Dedicate time each week to learning more about your finances, how to improve your financial health, savings priorities, and developing an efficient way to maintain your records."—Susan C. Keating, president of the National Foundation for Credit Counseling in Washington, DC.

**Research Purchases on the Internet.** "Even if you never buy online, making the most of your shopping dollar is much easier thanks to the internet. Now everyone has the tools to make good buying decisions. The web makes it possible to thoroughly research an item before you head for the store. You don't have to make snap decisions about which features you'll really use. You can check for reliability and ease of use from your home, with no sales personnel hovering over you while you compare prices for competing models and competing stores. The web even makes it easy to find coupons and special offers for your choice."—Gary Foreman, editor of *The Dollar Stretcher* newsletter in Bradenton, FL.

## *Family Economics*

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**Reconsider Home Equity Lines of Credit.** "At lot of people have been dining at the home equity buffet because interest rates have been low and home price appreciation has been strong. The problem is, those home equity lines of credit are tied to the prime rate. As the Federal Reserve raises short-term interest rates, those HELOC rates have been moving higher at the same pace. If you had taken a \$30,000 HELOC 18 months ago, you got a rate of 4 percent. Now it's 7.25 percent, and your minimum payment—just interest—has gone from \$100 to \$181 a month. And that's not repaying any of the balance. If you're looking to pay off your HELOC with the sale of property or a large year-end bonus, by all means do that. Otherwise, consider refinancing into a fixed-rate home equity loan."—Greg McBride, senior financial analyst at Bankrate.com in North Palm Beach, FL.

**Review Investment Financial Statements.** "Resolve to join the fewer than one in four American investors who currently do all four of the following important things: read prospectuses; regularly review brokerage and mutual fund account statements; check out the disciplinary backgrounds of brokers/financial planners; and have a financial plan in place. Knowledge is an important part of being a savvy investor, but you have to combine those 'book smarts' with the right behavior if you are going to be successful in growing your financial nest egg for all life stages including retirement."—Don Blandin, president of the Investor Protection Trust, a consumer education group in Washington, DC.

**Keep Insurance Updated; Improve Financial Recordkeeping;** “Call your insurance agent or company representative and make sure your policies are up-to-date—life, home, and auto. Things change, so your needs change. And a good resolution would be to keep better financial records. You need a home inventory, and you also need a list of all your important financial documents in case of a disaster. Make a list of your insurance policies, names and numbers of agents, your attorney. If you do it on your computer, you can email it to somebody for safekeeping and make a copy on a CD and put it in a safe place.”—Jeanne M. Salvatore, vice president for consumer affairs at the Insurance Information Institute in New York.

Source: Adapted from: Powell, E.A., December 21, 2005, Financial Planning Experts Offer Advice, *The Washington Post*, <http://www.washingtonpost.com/wp-dyn/content/article/2005/12/21/AR2005122101350.html>.

Key words: financial literacy, retirement, record keeping, investing, internet, shopping, insurance.

## Resources for Medicare Prescription Drug Coverage Decisions

The window is now open for Medicare beneficiaries to make choices about whether to participate in the new Medicare Prescription Drug Coverage, sometimes called “Part D,” and which plan would be best for them to join. While the Prescription Drug program went into effect on January 1, 2006, beneficiaries are able to enroll in a plan through May 15, 2006.

If you or someone you know is now in the process of making this important Medicare decision, but would like more information or advice before doing so, here is a short list of Federal government and non-profit internet resources you may want to go to for help.

[www.medicare.gov](http://www.medicare.gov) This website is the home of Medicare, and it has a wealth of helpful materials for visitors, including “Basic Information” about the Medicare Prescription Drug Program, “Things to Consider” in making a decision, a “Cost Estimator,”

a “Medicare Prescription Drug Plan Finder,” and an “Enrollment Center.”

[www.socialsecurity.gov](http://www.socialsecurity.gov) The Social Security website focuses on extra help that is available to people with limited income and resources that can help them pay for their prescription drugs. You may qualify for extra help if your income is less than \$14,355 for an individual or \$19,245 for a married couple living together, and your resources are less than \$11,500 for an individual or \$23,000 if you are married and living with your spouse. If you qualify, the extra help could save you an average of \$2,100 per year in premiums, deductibles, and co-payments related to your prescription drug costs. Social Security’s website includes information and an online application for the extra help.

[www.benefitscheckup.org](http://www.benefitscheckup.org) This website, a service of The National Council on the Aging and sponsored by the Department of Health and Human Services and the Administration on Aging, is a great source of easy-to-understand information. By answering a short series of questions, website visitors will learn how current insurance or other prescription drug coverage affects their options and rights under the new Medicare Prescription Drug Coverage, whether they are likely eligible for additional government benefits that can save money on medications and whether it is advisable to start comparing prescription drug plans that are available in their area.

If you do not have access to the internet, or simply prefer to get information by phone or by mail, you can call the following numbers:

**Medicare**—1-800-MEDICARE (TTY 1-877-486-2048) for information about Medicare Prescription Drug program or the plans.

**Social Security**—1-800-772-1213 (TTY 1-800-325-0778) for information about the extra help available to persons with limited income and resources to help pay for their prescription drug costs.

Source: Neuber, C., December 2005; Help Available With Medicare Prescription Drug Program Decisions, Social Security Administration-Boise, Press Release.

Key words: medicare, prescriptions, financial security.

## Children and Identity Theft

You probably know that identity theft is one of the fastest growing financial problems facing us today. Did you know that children are the fastest growing group of identity theft victims?

It's apparently true. The December 2005 issue of "Money" magazine offered examples of victims: a second-grader in Florida with \$13,000 in credit card debt, a suburban Seattle infant who was delinquent on paying their medical bills, and a five-year-old working as a cook in a Utah steak house. All of these things seem amusing enough, but what about years from now when they apply for their first loan or credit card to discover that they have terrible credit.

How can this happen? There seem to be at least a couple different culprits. It used to be that you didn't get a social security number until you began to earn a paycheck. Obviously, that's no longer the case. Today, 90 percent of newborns are signed up for a number before they leave the hospital. Obviously the lack of a credit record makes kids a bigger target. Thieves don't have to worry about a bad credit history. Security needs are being ignored by the financial service industry in the search for higher profits. Linda Foley, Executive Director for the Identity Theft Resource Center stated that for companies "It's cheaper to absorb the losses than to try to reduce the fraud." A sentiment, that if believed, indicates that the problem is likely to grow...

The numbers of child ID theft are still relatively small. Children and young teenagers account for an estimated 4 percent of all cases. According to the Federal Trade Commission, that is double the amount in 2002. Given the fact that there are nearly 10 million cases of identity theft each year, 4 percent would represent about 400,000 children. The Identity Theft Resource Center in San Diego reports that cases involving children account for nearly 1/4<sup>th</sup> of the phone calls it receives.

Obviously you can't entirely control whether your child will become a victim. Even the most conscientious and vigilant person can be victimized. There are things you can do to "minimize" the risk. More information is available in the "Resources section" to help you minimize your own risk of becoming a victim as well as what to do if it happens and other helpful resources.

- Avoid giving out the child's social security number.
- Be sure the child knows not to respond to email asking for data.

### Identity Theft Resources

- Steps to take if it happens: [http://www.consumer.gov/idtheft/con\\_steps.htm](http://www.consumer.gov/idtheft/con_steps.htm)
- Resource Center: [http://www.consumer.gov/idtheft/con\\_about.htm](http://www.consumer.gov/idtheft/con_about.htm)
- Minimizing risk: [http://www.consumer.gov/idtheft/con\\_minimize.htm#theft](http://www.consumer.gov/idtheft/con_minimize.htm#theft)
- Complain: [https://rn.ftc.gov/pls/dod/widtpubl\\$.startup?Z\\_ORG\\_CODE=PU03](https://rn.ftc.gov/pls/dod/widtpubl$.startup?Z_ORG_CODE=PU03)
- FTC Publications: [http://www.consumer.gov/idtheft/con\\_pubs.htm](http://www.consumer.gov/idtheft/con_pubs.htm)
- ID Theft Resource Center: <http://www.idtheftcenter.org>
- Privacy Rights Clearinghouse: <http://www.privacyrights.org/identity.htm>
- Annual Credit Report.com: ([www.annualcreditreport.com](http://www.annualcreditreport.com)). Order free credit reports from the three credit bureaus annually (there shouldn't be one for your child if they have never had a credit line).

Source: Oleson, M., December 2005, The Financial Tip of the Week, Office for Financial Success, University of Missouri-Columbia.

Key words: identity theft, children.

## Retirement Age vs. Social Security Retirement Income: Striking the Right Balance Can Be a Critical Decision

Deciding what age to retire and start collecting Social Security retirement benefits is a personal decision that depends on a person's financial resources, health, retirement plans, and many other variables. But there **are** some basic Social Security facts about the retirement age and the benefits a worker would receive that can help people make the decision that is right for them.

As a famous American athlete once said, "The question isn't at what age I want to retire, it's at what income." That's true for many folks, and it is why you need to know what your "full retirement" age is as it relates to Social Security. And you need

to know what retiring **earlier** than your full retirement age might mean in actual dollars and cents.

Many people still do not know that an increase in the retirement age was included in the Social Security Amendments of 1983. Based on the provision in those amendments, the age for receiving full benefits is gradually rising from 65 to 67. The age for receiving full Social Security retirement benefits will continue to rise until 2027, when it reaches 67 for those born in 1960 or later. Workers can still retire as early as age 62 and collect a reduced benefit.

If you were born in 1941 and are planning to retire in 2006, your full retirement age will be 65 years and 8 months. But what does the change mean in terms of benefit payments? There is a formula that you could use to figure out the difference between retiring at age 62 or 64 or 65 or 65 and 8 months—but it can be time-consuming and require several computations.

Thankfully, Social Security has a convenient online chart at [www.socialsecurity.gov/retire2/retirechart.htm](http://www.socialsecurity.gov/retire2/retirechart.htm) that you can use to get the same information at a quick glance. For example, if you were born in 1941, your full retirement age is 65 years and 8 months. If you were to retire at age 62, you would receive about 77 percent of your full retirement benefit—or a 23 percent reduction for retiring early.

The question a worker who is contemplating retirement would need to ask is: can I meet my financial needs or expectations with that level of income? Of course, private pensions and savings or investments that you may have would need to be figured into the decision, as would any income from a spouse if you are married.

And you should know that Social Security benefits are increased by a certain percentage (depending on date of birth) if you delay your retirement beyond full retirement age. For more information, visit Social Security's website at [www.socialsecurity.gov/retire2/delayret.htm](http://www.socialsecurity.gov/retire2/delayret.htm).

Because Social Security is the financial foundation that most retirees build on, most workers would be well-advised to evaluate the financial pros and cons of retiring early or waiting until they reach full retirement age or later. One of the best places to begin weighing these alternatives is with a visit to Social Security's website at [www.socialsecurity.gov/retire2](http://www.socialsecurity.gov/retire2). Find out what your full retirement age is and

how deciding at what age to retire could affect your Social Security benefit.

Source: Neuber, C., December 2005; Retirement Age VS. Social Security Retirement Income: Striking the Right Balance Can Be a Critical Decision, Social Security Administration Office, Boise Press Release.

Key words: retirement, social security.

## Family Economics Resources

### Spanish Language Publications

Extension en Espanol's website contains more than a dozen Spanish language financial publications. Go to: <http://extensionenespanol.net>, then click on "Publications Collection," then "Work and Money," then "Money." Publication titles are:

- Beware of Fraud
- Buying by Mail
- Caring for Important Papers After a Flood
- Dealing with Disaster: Be Aware of Con Artists
- Dealing with Disaster: Getting Your Home Repaired
- Making a Spending and Savings Plan—A University of Idaho publication!
- Managing Your Credit After a Flood
- Reaching Your Goals
- Smart Car Buying
- Total Resource Management
- Tracking Your Expenses—A University of Idaho publication!
- Warrantees
- Your Annual Financial Check-up
- Your Time and Your Life

## Family Economics Calendar

January 20, 2006 Deadline. Idaho Extension educators contribute comments about the Family Economics 6-year Plan of Work to Marilyn.

January 24, 2006. 12:30-4:30pm. Family Economics Internet Training, UI Boise Computer Lab.

January 25, 2006. Idaho Statehouse, Boise. University of Idaho day at the Legislature.

April 2006. Financial Literacy Month.