

# The Communicator

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## Greetings

Well, it has finally warmed up here in Moscow, though not quite warm enough for the tomatoes to take off. My poppies are rangy and my peonies are puny, but I'll take what I can get. One session of summer school is ending as another begins. Retiring faculty are leaving piles of great books for the taking and turning in keys. Soon, new faculty will be getting keys and moving into offices.



Be sure to register soon for the Idaho Association of Family and Consumer Sciences conference August 6-8, 2008 in Clarkston, WA. Early Bird registration ends July 10, which is just around the corner.

This is the first state conference in 10 years, so there are many terrific presentations and activities to make up for lost time. The theme is "Head, Heart, and Soul." I also detect a theme of chocolate, which is, after all, a heart-healthy food.

The program includes Lisa Stoddard speaking on "A Definition of Poverty" and Mary Schmidt discussing "Building Community to End Poverty." Kathee Tiff will offer a Public Dialogue "Working Together Toward Prosperity for All." I will present on my Fulbright experience in India through the lens of FCS. There will be a StarPower Simulation titled "Economic and Social Power Structures" and a "Knee to Knee" evaluation activity. I'm quite curious about the Inner Nerd Silent Auction.

There is no price difference for members or non-members of AAFCS/IDAFCS. I hope this encourages you to invite and bring a friend or colleague.

Contact Kathee Tiff for more information at [nezperce@uidaho.edu](mailto:nezperce@uidaho.edu) or 208-799-3096.

I look forward to seeing you there!



## Summer Reading

Sometimes summer is the perfect time to pick up that epic novel of adventure and romance. Sometimes you want just a focused, thought-provoking little book that doesn't add much weight to the beach bag. Here are some titles I've enjoyed that have helped me think about what we do.

*Better: A Surgeon's Notes on Performance* by Atul Gawande is a series of essays on what it means to be good at something. As a new-ish department head, my greatest concern has been to simply become competent. My first year of a two-year stint is almost up and I ask myself how I can do this job better next year. What does "better" require? Dr. Gawande offers three suggestions—diligence, doing right, and ingenuity. He also describes the "positive deviant"—the person who does not do what everybody else does—and how to be one. He uses the example of a *Save the Children* program to reduce malnutrition in Vietnam. So often, programs brought in from the outside failed. One doctor looked at a handful of children in one village who were not malnourished and asked the mothers what they did. These mothers defied convention and fed their children when they had diarrhea and added sweet potato greens to their rice, even though such food was considered "low-class." These mothers are positive deviants and we can be, too.

*In Defense of Food: An Eater's Manifesto* by Michael Pollan is the result of questions to the author after he wrote *The Omnivore's Dilemma*, which took a look at the American way of eating. Mr. Pollan is a journalist who takes a critical look at the food industry. He states that much of what we eat is not actually food—it is highly processed collections of nutrients or “edible foodlike substances.” The food industry has focused on nutrients instead of what whole foods have to offer. He is pretty hard on nutritionists, but also very critical of the food industry. In many ways, this book is a good example of “post-modern”—questioning science and technology and their abilities to solve problems. Pollan offers guidelines on what we should eat: Eat food, not too much, mostly plants. How he spells out this advice is quite fascinating. In essence, he advocates whole foods for the whole body within the individual's social and cultural context—something dieticians have known all along. There is plenty of provocative material in this little book for FCS professionals. Whether you agree or disagree with the author, this book is on the New York Times Best Seller list—people are reading it and might want to know what you think.

*The Tipping Point: How Little Things Can Make a Big Difference* by Malcolm Gladwell has been out since 2000, but is still a popular read. Mr. Gladwell “looks at why major changes in our society so often happen suddenly and unexpectedly. Ideas, behavior, messages, and products, he argues, often spread like infectious diseases.” He describes *social* epidemics—like fashion trends, children's television, direct mail, smoking, and the American Revolution—as moments when ideas take off. That moment is the Tipping Point. Gladwell also describes the types of people who are “natural pollinators” of new ideas and trends. I bet each of us knows Connectors (people who know lots of people) and Mavens (people who collect information and like to share it). I share this book because I'm fascinated by how Extension Specialists and Educators are always looking for new ideas, new solutions, and new ways to get their content information out to the public. This little book offers ways to keep thinking about and being excited about spreading the word.

If you have a favorite book, fiction or non-fiction, send a two-sentence abstract and we'll compile a list for “on the airplane to conferences” reading.

## In Short

Here are some updates I found in the Cornell University Human Ecology magazine.

“An effort to help New York senior citizens wade through the myriad of choices in Medicare's prescription drug benefit has expanded from a pilot project in only five counties to a statewide effort reaching all of New York's 57 counties. The program—called Cornell University Resource Education on Medicare Part D or CURxED—offers clear, unbiased information to help eligible residents choose which Medicare drug plan is best for them. In New York alone, ...residents have to choose from 57 different plans—all with different drug prices, deductibles, premiums, and pharmacy networks” (Volume 36, Number 1, page 21). For more information see [www.curxed.human.cornell.edu](http://www.curxed.human.cornell.edu).

“For 12 days this past summer, 360 4-H club members strapped on pedometers and logged 5,923 miles tromping around the New York State Fair in Syracuse New York... ‘The kids went all out to see who could walk the most steps for their county,’ said Barbara Shirmer, New York State program leader for 4-H Youth Development... Capitalizing on the naturally competitive nature of young people as a way to get them moving is one of the strategies employed in Choose Health, a Cornell Cooperative Extension 4-H program aimed at reducing childhood obesity and educating children about healthy lifestyles” (Volume 36, Number 1, page 17). For more information, see [www.4hchoosehealth.blogspot.com](http://www.4hchoosehealth.blogspot.com).

## Martha Raidl on Sabbatical Leave

Please join me in wishing Martha Raidl a rewarding sabbatical leave. Over the next six months, she will be converting the award-winning curriculum *The Healthy Diabetes Plate* into an online program that can be used by consumers or health care professionals. She will be on leave through December. We will miss her contributions to *The Communicator* and look forward to a full report in January 2009.



## Evaluating the Safety of Locally Grown Tomatoes and Other Produce

As of this writing, the outbreak of salmonellosis illnesses resulting from eating raw red plum, red Roma, and red round tomatoes has not been linked to tomatoes from a specific source, although a large number of tomato growing areas have been ruled out. The illness onset dates ranged from April 10 to June 5, 2008. The illnesses (383, including 3 in Idaho) were caused by an unusual strain of *Salmonella enterica*, the serotype Saintpaul. The Food and Drug Administration (FDA), with federal, state and local public health partners has been conducting epidemiological and traceback investigations, but has suggested that the specific source may be impossible to identify.

As with other large outbreaks of foodborne illness from produce, consumers have questions about the safety of fresh produce and wonder if locally grown produce is safer. However, consumers cannot assume that a tomato or other produce, because it was purchased from the farmer next door or the local farmers' market, is free of *Salmonella* or other pathogens.

To protect produce from contamination with pathogens, it is essential that safety guidelines are followed, beginning on the farm. Fresh fruits and vegetables can be contaminated in a variety of ways, including contact with untreated manure, contaminated water (used for irrigation or crop sprays or via flooded fields), workers with poor hygiene habits who might spread existing contamination or workers who work when ill with a contagious disease, unclean harvest equipment, containers, tools, storage, or transportation facilities.

What questions should consumers ask; when they want to know more about how local produce is handled? Dr. Doug Powell, associate professor of food safety at Kansas State University, has suggested the following questions will help consumers evaluate the practices of growers:

### Where is the farm located?

A common form of microbial contamination of fresh produce is through indirect or direct contact with animal or human feces. Animal feces are a source



## Food Safety

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of pathogens responsible of foodborne diseases. For this reason animals should be kept away from fields. If the field is adjacent to a forest, for example, where there is a higher concentration of wildlife, the potential for microbial contamination is increased and control measures may be needed.

### What type of fertilizer is used?

Manure, if properly handled, can be safe and effective; however, it could present a threat to produce safety if untreated. If manure is improperly treated, it can contain pathogens that could contaminate the produce. Animal and human fecal matter is known to harbor pathogens such as *Escherichia coli* O157:H7, *Salmonella*, *Cryptosporidium*, and others. If this matter is used untreated, there is a greater risk of contamination.

### What is the water source and how frequently is it tested?

Contaminated irrigation water can increase microbial food safety risks when coming in contact with edible parts of the produce. For this reason, the water source is important and quality should be routinely tested.

Surface water is more susceptible to contamination, since it could be subject to temporary contamination, such as wastewater discharge. Older wells or poorly maintained wells that could have cracked casings are also vulnerable to microbial contamination. Properly constructed and maintained wells are important to protect water from contamination.

## Is the staff working on the harvest, storage, and transportation processes practicing proper personal hygiene?

Outstanding worker hygiene is crucial for the prevention of microbial contamination of fresh produce. This plays a role whenever workers are in contact with the produce, whether it is during production, harvesting, sorting, or transporting. Everyone involved in the process must have a solid knowledge of personal hygiene and practice it regularly. If a person working with fresh produce is infected, the risk of transmitting the disease is increased.

Facilities and structures should also be thoroughly cleaned and properly maintained to prevent produce from microbial contamination. This includes walls, ceilings, floors, windows, doors, vents, and drains. Transportation means like trucks should also be properly sanitized. If surfaces that either directly or indirectly come in contact with produce are not sanitized, there is a high potential that the produce could be contaminated.

**Local vs Large Scale Produce.** Pathogen contamination of produce on large farms can become amplified through processing and distribution. Produce from large farms will be more widely distributed and thus can affect a higher number of consumers. However, this does not necessarily mean that produce from local farms are free of pathogens. Small farms have fewer resources for implementing food safety systems. But, because local farms may require less transporting and involve fewer people, there may be fewer chances for contamination.

Source: <http://www.foodsafety.ksu.edu/en/article-details.php?a=3&c=32&sc=419&id=1207>; <http://www.fda.gov/oc/opacom/hottopics/tomatoes.html>.

Keywords: food safety, vegetables.

## Favorite Food Thermometer

My favorite instant-read digital food thermometer for consumer use is the Comark model PDT 300. I like it for the thin tip and fast response time (it uses a thermistor



for temperature measurement). It is somewhat pricey (\$23.50 plus \$4 shipping), but functions nearly as well as the \$100 ThermoPen ([www.thermoworks.com](http://www.thermoworks.com), which uses a thermocouple for temperature measurement). I frequently show the PDT 300 when talking to groups about thermometers. Since I am often asked, here is the source from which I purchase these thermometers: <http://www.hi-tm.com/Documents2007/therms-PDT300-flyer.pdf>.

Keywords: food safety, temperatures.



After a month:

Green Bag: Moldy berries

Ziploc bag: Soft berries

## Consumer Reports Evaluation of Green Bags

The July 2008 issue of *Consumer Reports* has a short piece on the testing of Debbie Meyer Green Bags, which claim to prolong the life of fruits and vegetables by absorbing and removing ethylene gas released by produce. Ethylene gas accelerates ripening; this is why placing a yellow banana with unripe fruit will accelerate ripening.

CR tested the Green Bags versus ordinary resealable bags with bananas, peaches, apples, melons, blackberries, strawberries, basil, asparagus, tomatoes, broccoli, grapes, lettuce, and carrots. Produce was stored for up to 5 weeks.

CR noted that produce often became moldy sooner in Green Bags. They did find that Green Bags worked well for bananas, slowing down the ripening process.

Source: ["http://www.consumerreports.org/cro/food/news/2008/07/debbie-meyer-green-bags/overview/storing-fruit-ov.htm?resultPageIndex=1&resultIndex=1&searchTerm=green%20bags"](http://www.consumerreports.org/cro/food/news/2008/07/debbie-meyer-green-bags/overview/storing-fruit-ov.htm?resultPageIndex=1&resultIndex=1&searchTerm=green%20bags).

Keywords: fruit, vegetable, storage, packaging.



## How Are the Children?

The standard greeting when Masai tribal members meet in Africa is “Kasserian Ingera,” which means “How are the children?” This traditional exchange acknowledges the high value placed on the tribe’s youngest members, for therein lies the future of the group. We can wonder what the impact would be if Americans adopted this greeting, focusing on children as we meet each other.

Fortunately, since the mid-90’s children and youth have been doing better and better with each passing year. In fact, the last 15 years have brought sizeable drops in a number of negative indicators for American youth, with important consequences for the youth themselves and for our society as a whole.

- Births to teen mothers (per 1,000 females, 15-17yrs): **Idaho** 30 (1991) vs. 17 (2004); **US** 36 (1995) vs. 22 (2004). This decline in teen pregnancies will allow more teenagers to finish their educations, and will give more babies the advantage of starting life with mature parents.
- Teens who are high school dropouts: **Idaho** 10% (2000) vs. 6% (2004); **US** 11% (2000) vs. 8% (2004). This decline in high school dropout rates means that more of our young people can be adequately prepared for living wage work, in many cases going on to post-secondary training.
- High school youth who use alcohol: **Idaho** 44% (1993) vs. 35% (2003); **US** 48% (1993) vs. 45% (2003). Lower alcohol use is excellent news for teen brains undergoing important development during this time period. Teen brains are especially vulnerable to addictions.



*Family  
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- High school youth who use tobacco: **Idaho** 27% (1993) vs. 14% (2003); **US** 31% (1993) vs. 22% (2003). Here’s a trend that is good news for the future health of the adults in our nation and for the children nurtured in tobacco-free wombs and smoke-free homes.
- Youth arrests (per 100 youth 10-17 yrs): **Idaho** 15 (1995) vs. 10 (2003); **US** 9 (1995) vs. 7 (2003). This trend is very favorable for youth educational attainment and later employability, as well as resulting in safer communities with fewer victims of youth crime (who also tend to be youth).

These many positive trends for children and youth contrast with public perceptions on the subject, as shown by a 2002 poll by *Child Trends*. For example, only 22 percent of the public thought the rate of teen births had decreased, even though the birth rate had declined dramatically over the previous years. Only 5 percent were aware that juvenile crime rates had declined, despite a 50 percent drop in youth crime between 1990 and 2000 and the fact that violent crime was at its lowest level in 25 years.

The media may contribute to this public disconnect between belief and reality. An analysis of 5 major newspapers by the Annie E. Casey Foundation showed few articles on the status and well-being of children. There were only 494 articles on five major issues relevant to children over a 13 month period, compared to 6,700 articles on the stock market over the same time period. Media coverage of

youth tended to focus on dramatic stories of children in dire circumstances. Perhaps it is not surprising that American adults are so ill informed about trends for youth.

Americans might well benefit from a routine greeting of "How are the children?" And these days they might be pleasantly surprised by the answer to the question.

Source: Based on data available at Child Trends, [www.childtrends.org](http://www.childtrends.org), and the Idaho Kids Count 2005 data book and website, [www.idahokidscount.org](http://www.idahokidscount.org).

Keywords: children, youth risk taking.

## Hispanic Buying Power Increases in Idaho Communities

Hispanic populations have grown in Idaho in the past two decades and incomes for Hispanic families have grown as well. These two trends combine to produce an increase in buying power for Hispanic families, with implications for communities throughout the state.

A recent analysis shows significant economic changes for Hispanic Idahoans:

- During the 1990's median income of Hispanic households increased nearly 50%.
- The number of Hispanic businesses in Idaho increased 49% between 1992 and 2002, compared with a 37% increase for Idaho businesses overall.
- Sales of Idaho Hispanic businesses increased from \$102.8 million in 1992 to \$285.9 million ten years later. Payroll for Hispanic businesses in Idaho more than tripled over the same time period, from \$21.7 million to \$65.5 million.

Buying power is considered to be the total personal income available after taxes for spending, including necessities as well as luxuries. Buying power for Hispanic households in Idaho was nearly \$1.8 million in 2005, a 350 percent increase from 1990. Over the same period overall buying power for Idahoans increased less than half as much, at 158 percent.

Data at the county level show some substantial changes in how the Hispanic community may im-

pact local business. In 1990, Minidoka County was the only place where Hispanic households held 10 percent of the buying power in the county. By 2005, Hispanic households claimed 10 percent or more of the buying power in seven Idaho counties, including Minidoka, Clark, Power, Canyon, Jerome, Owyhee, and Gooding counties.

Future trends in population and income show Hispanic residents continuing to play a key role in economic growth for many Idaho communities.

Source: Based on *Hispanic Buying Power in Idaho*, 2006, Idaho Department of Commerce and Labor and Idaho Commission on Hispanic Affairs, <http://www2.state.id.us/icha>.

Keywords: Hispanic, income.

## Teen Employment Linked to Smoking

A recent study by Rand Health researcher Rajeev Ramchand showed that teen employment is linked to smoking. Researchers studied youth who did not use tobacco and found that those who started to work in grade 10 and continued working for two years were three times more likely to begin smoking than teens who did not work over the same time period. This relationship held even when controlling for other factors commonly associated with youth smoking. These patterns were shown for youth in affluent suburban areas as well as those in low income urban areas.

Investigators speculated about possible reasons for the relationship, including the possibility that:

- Teen earnings enable them to buy cigarettes they otherwise couldn't afford.
- Teens are exposed to older workers who look forward to smoking at break time, and join in this workplace norm.
- Teens smoke to reduce the stress of balancing work and school demands.

These findings may call for youth-oriented anti-smoking campaigns specifically targeted to the workplace setting.

Source: Based on "Teens who work are more likely to smoke," RAND Health Fact Sheet, [www.rand.org](http://www.rand.org), 2008.

Keywords: teenagers, youth, health.



## Nonalcoholic and Alcoholic Energy Drinks

Energy drinks are beverages that contain caffeine as one of their main ingredients. Examples of energy drinks are Red Bull, Monster, Full Throttle, Amp, Redline, and Spike Shooter. The caffeine content in a 12-ounce serving ranges from 107 mg in Amp to 428 mg in Spike Shooter. Caffeine intake should be kept at no more than 300 mg per day.

In addition to caffeine, energy drinks may contain some of the following ingredients: guarana (a plant-based stimulant), herbs (e.g. ginkgo and ginseng), sugar, amino acids (such as taurine), and vitamins (B-6, B-12, and C). In 2007, approximately 300 new energy drink products were released and sales of these products amounted to \$3 billion dollars.

Companies advertise their energy drinks as a way to improve mental and physical performance. Unfortunately when some individuals consume excess quantities of these products, they may experience nausea, abnormal heart rhythms, sweating, and end up in the emergency room.

Energy drinks are consumed mainly by teenagers and young adults. It is estimated that 31 percent of 12- to 17-year olds and 34 percent of 18 to 24-year olds regularly consume energy drinks. The percentage of energy drinkers decreases with age, and only three percent of adults 65 years and older consume energy drinks.

In two different studies, researchers analyzed how energy drinks affect college students. In the first study, Dr. Kathleen Miller from the University of Buffalo surveyed 795 undergraduate students. She



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found a link between students who consumed energy drinks and exhibited violent behavior, had unprotected sex and were binge drinkers. The results were published in the March 2008 issue of *The Journal of American College Health*.

In the second study, Dr. Mary O'Brien of Wake Forest University surveyed energy drink and alcohol use among 4,000 college students at 10 universities in North Carolina. Dr. O'Brien found that this stimulant/depressant mixture prevented students from recognizing when they were intoxicated or when others were intoxicated. Students who mixed energy drinks with alcohol got drunk twice as often as those who consumed alcohol by itself and were far more likely to be injured or require medical treatment while drinking. The results were published in the May 2008 issue of *Academic Emergency Medicine*.

Based on these research results, there is concern about new alcoholic energy drinks that have appeared on the market. Examples of these products are Sparks, Tilt, and Bud Extra which are produced by the two largest US brewers, Miller Brewing Company and Anheuser-Busch and contain between 6-7 percent alcohol. The Marin Institute, a California watch group which monitors activities of the alcohol industry, has found the cans and graphics covering the alcoholic energy products are similar to the nonalcoholic energy drink products. As a result, they feel consumers, retailers, parents, law

enforcement officers, and others will be confused about which products do and do not contain alcohol. They also feel that these companies are marketing alcoholic energy drinks to young people.

Individuals who consume energy drinks should be aware of the possible effects consuming these products will have on their health and behavior. Individuals who consume nonalcoholic energy drinks should keep their caffeine intake to no more than 300 mg a day. It is currently not recommended that individuals consume alcoholic energy drinks or mix alcohol with energy drinks.

Source: Miller, K. Wired: Energy Drinks, Jock Identity, Masculine Norms, and Risk Taking, *Journal of American College Health*, Volume 56, Number 5/March-April 2008, pg: 481 - 490., <http://www.blackwell-synergy.com/doi/abs/10.1111/j.1553-2712.2008.00085.x>, <http://www.marininstitute.org/alcopops/resources/EnergyDrinkReport.pdf>.

Keyword: beverages.



## Preserve Muscle Mass by Eating More Fruits and Vegetables

Starting around the age of 40, people start to lose lean muscle mass, a condition called sarcopenia, and it accelerates after the age of 75. Some of the causes of sarcopenia are inadequate dietary protein intake, lack of exercise, and metabolic acidosis.

Many individuals are familiar with the role dietary protein and physical activity play in maintaining lean muscle mass. In order to understand metabolic acidosis it is important to know that when foods are digested, they produce either an acidic or an alkaline residue. When protein and cereal grains are digested, they produce an acidic residue (mainly sulfuric acid) and when fruits and vegetables are digested they produce an alkaline residue (mainly potassium bicarbonate).

If protein and cereal grain intake is too high, the body produces too much acid when these products are digested, resulting in metabolic acidosis. Acidosis triggers breakdown of muscle mass. One way to neutralize the acidosis is to consume fruits and vegetables which produce an alkaline-residue when digested. Meat, milk, and cereal products also contain potassium, but only fruits and vegetables are suppliers of a potassium-rich bicarbonate-rich combination. Following the MyPyramid guidelines would prevent metabolic acidosis from occurring.

To study the effect diet had on lean muscle mass of older subjects, researchers at Tufts University measured dietary intake and urinary potassium levels of subjects at the beginning of the study and three years later. Data were collected on approximately 400 male and female subjects that were 65 years or older. They found that those who had a potassium intake of around 5,000 mg/day (the recommended intake is 4,700 mg/day) had approximately 3.6 more pounds of lean muscle mass than those whose potassium intake was half that amount. This 3.6 pounds of lean tissue helps offset the 4.4 pounds of lean tissue that healthy men and women age 65 years and older lose in a decade.

Elderly individuals who lose too much muscle mass are more likely to fall due to weakened leg muscles. The authors concluded that higher intake of foods rich in potassium, such as fruit and vegetables, may favor the preservation of muscle mass in older men and women.

Source: *American Journal of Clinical Nutrition*, March 2008, <http://www.ajcn.org/cgi/content/full/87/3/662>, <http://www.mypyramid.gov/guidelines/index.html>.

Keywords: fruits, vegetables.

## The Financial State of Gen X and Gen Y

There is no doubt that in today's political, social and economic climate, young Americans are faced with new challenges. Key issues include earlier access to credit, rising costs of higher education, upward inflationary pressures, raising health care costs, increasing life expectancies, movement away from defined benefit (traditional pensions) to defined contribution (401-K and similar) retirement plans, and rapidly changing technology. Twenty- and thirty-somethings, encompassing both Generation X and Generation Y, are employing a myriad of new approaches to their professional, financial, and family lives that will inevitably have far-reaching consequences for how they manage their finances and prepare for their long-term financial security.

In March 2008, The American Savings Education Council and AARP published a new study of financial issues facing Generations X and Y. For this study Gen X is defined to include those born between 1968 and 1979 and Gen Y includes those born between 1980 and 1988.

Note: Gen X is typically considered to include those born between 1965 and 1979, and Gen Y includes those born in 1980 or later. For the purpose of this study, some older Gen Xers and some younger Gen Yers were excluded. The study surveyed 1,752 individuals ages 19 to 39 years old. Some of the findings are summarized below:

**Financial independence** appears to be more a state of mind, than a strict financial assessment of one's self-sufficiency. Nearly 57 percent of respondents describe themselves as "financially independent." Interestingly, those in the younger Gen Y (62% of those ages 19 to 27) are significantly more likely than those in the older Gen X cohort (54% of those ages 28 to 39) to feel financially independent.

In seeming contradiction to that, however, Gen Yers (45%) are significantly more likely than Gen Xers (25%) to say that they have received financial support from family or friends in the past year or financial assistance from government programs (23% of Gen Yers, 14% of Gen Xers). The disconnect between considering oneself independent and receiving outside financial support appears to be evidence that, at different stages of life, being financially independent has different definitions.

Among those who consider themselves financially independent, the largest share of young adults seem to agree that the start of their financial independence occurred either at the time of college graduation or when they got their first job (34%). Another one quarter



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indicate that the milestone was their high school graduation (23%).

**Current financial situations.** Fewer than one in ten are highly satisfied with their current financial situations; even fewer feel they are financially secure. Overall, 53 percent of younger adult Americans say they are at least somewhat satisfied with their current financial situations; however, this includes only 9 percent who describe themselves as very satisfied. Perhaps at the root of the issue, the majority state that they struggle to make ends meet (59% agree). Young people's perceived struggles are clearly impacting their overall feelings of financial security. Similar to satisfaction with their current circumstances, only 7 percent feel very secure. When those who feel somewhat secure are added to this figure, the proportion rises to 49 percent.

**Savings.** While only half of today's Gen Yers and Gen Xers are managing to save money on a regular basis, the vast majority admit there's room for improvement. In each generation, half of respondents report that they currently save money on a regular basis, not including employer-sponsored retirement plans (52% of Gen Yers and 48% of Gen Xers). Homeowners (57%), those with higher incomes (59% of those with household incomes of \$50,000 or more) and higher educational attainment (66% of those with a college degree or more) are among those who are especially likely to be savers.

Still, a far larger share somewhat or strongly agree they should be more prepared for a "rainy day" (86%). In fact, half strongly agree with this (50%). Perhaps this explains why these young adults grade themselves poorly on

their savings and investment habits. Forty-two percent give themselves a failing or nearly failing grade of D or F when describing how well they are saving; 31 percent give themselves an A or B. Even more give themselves a poor grade when it comes to how well they are investing their money (47% grade themselves a D or F).

**Debt.** Young people are clearly facing challenges with regard to debt. Eighty-three percent of younger Americans report having some type of non-mortgage debt. Specifically, 63 percent say they have credit card debt, 48 percent have a car loan, 31 percent have student loans, 27 percent have medical debt, and 22 percent say they have some other type of non-mortgage debt. Additionally, 35 percent report that they have a mortgage and 11 percent say they have a home equity loan (11%).

Still, 63 percent of those with any kind of debt and a similar share of those with non-mortgage debt only (62%) describe their debt obligations as either a minor problem or not a problem at all. This leaves just 35 percent of debtors overall who believe their debt is a major problem; Gen Xers with debt (38%) are more likely than the younger Gen Yers (30%) to feel their debt is a major problem.

**Financial goals.** Whatever their current financial circumstances, young Americans are looking ahead toward their financial futures. Ninety-one percent at least somewhat agree that they have financial goals for themselves, including just over half who strongly agree (52%). Young people who save on a regular basis (93% at least somewhat agree) are more inclined than non-savers (89%) to say they have goals for their financial futures.

When respondents are asked to identify some of their goals from a list of 15 potential objectives, advancing one's career and earning more money rise to the top; 76 percent of young adults identify this as a goal. Also at the top of the list—putting money away for retirement (75%), minimizing stress (74%), and paying off debt (73%).

**Financial education and literacy.** Young Americans do not feel very knowledgeable about several critical financial tasks. In fact, young Americans are likely to admit they know more about their iPod (40% very knowledgeable) than how to file their taxes (26%), buy a home (21%), invest outside of the workplace (15%), and save for retirement (15%). As might be expected, higher levels of education increase propensity for feeling knowledgeable about these matters. Only 32 percent of young adults describe themselves as very knowledgeable about eliminating or avoiding debt or sticking to a budget (32% each). Young adults who earn at least \$80,000 are among the most knowledgeable when it comes to avoid-

ing or eliminating debt. Furthermore, financially independent individuals (38%) are more likely than those who are not (23%) to claim that they are very knowledgeable concerning sticking to a budget. This also rings true for savers (41%), who are almost twice as likely as their counterparts who do not save (22%) to state they are very knowledgeable regarding budgeting.

**Sources of financial advice.** Many of these young people express feelings that their parents' generation is more financially savvy than their generation; therefore, it's not surprising that 70 percent of young adults say they turn to their parents or in-laws for financial advice, and 36 percent say their parents are their primary source of such advice. Forty-eight percent say they turn to other relatives as well. By comparison, 60 percent suggest that their friends or co-workers are at least a minor source of financial advice, though far fewer cite their peers as their primary source (5%).

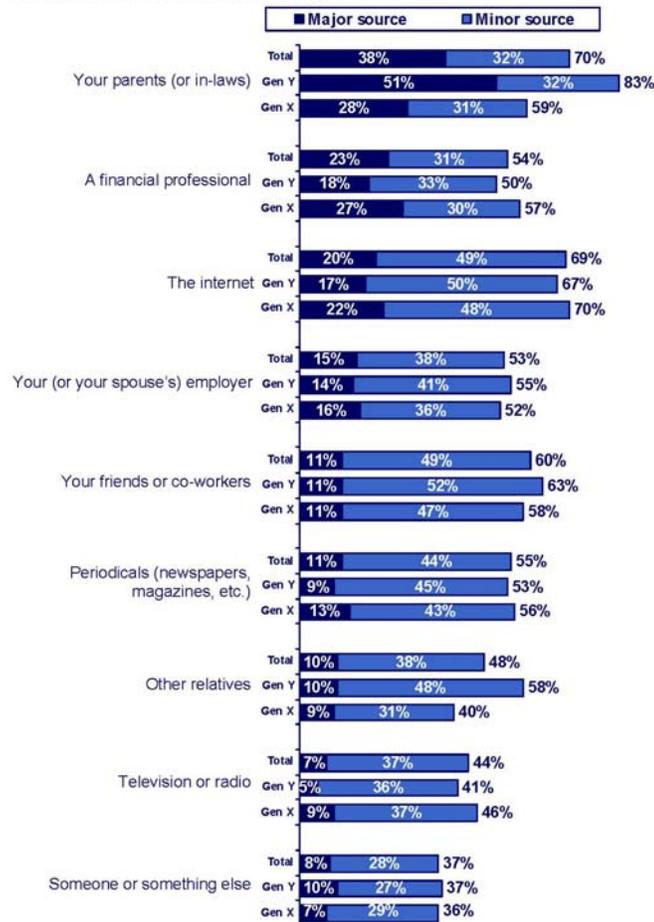
These young Americans also get financial advice from the internet and the media. Just as many say they search the internet for financial guidance (69% cite the internet as a major or minor source) as say they consider their parents a source of advice. However, far fewer indicate that the internet is their primary source of financial advice (16%). Likewise, although sizeable shares identify periodicals, including newspapers and magazines (55%), and television and radio (44%) as at least a minor source of financial advice (55%), few turn to broadcast or print media as a primary source of financial guidance (5% say periodicals are primary source, 2% say TV or radio). (Figure 1 on next page.)

Slightly more than half report that they use a financial professional to obtain advice about their finances (54% say this is a major or minor source of advice). Twenty-three percent say a financial professional serves as a major source of advice for them, and 20 percent say a professional is their primary source of financial guidance, second only to parents.

**Implications.** What's the relevance of this study for University of Idaho (UI) Extension? Nearly 25 percent of Idaho's population falls within the ages studied. A task force of UI Extension Gen X and Gen Y educators will soon study methods of targeting education to these young adults. This report may be helpful in their investigation. Additionally, since financial professionals are a major source of advice (after parents) for Gens X and Y, educators need education, experience, and confidence to market themselves as "financial professionals."

**Figure 1: Sources of Financial Advice, by Generation**

Please indicate whether the following is a major, minor, or not a source of financial advice.  
Total n=1,752; Gen Y n=613; Gen X n=1,139



Source: Mathew Greenwalt & Associates, March 2008, *Preparing for Their Future: A Look at the Financial State of Gen X and Gen Y*. Study for the American Savings Education Council and AARP. Retrieved 5/9/08 [www.choosetosave.org/pdf/preparing.pdf](http://www.choosetosave.org/pdf/preparing.pdf).

Keywords: financial literacy, savings, debt, financial education.

## Debit Card Realities

Debit card use is taking off. The cards look like credit cards, but when consumers make purchases using debit cards, the dollar amounts are deducted from their checking accounts. It's a pay-as-you-go mechanism; there's no loan balance and no interest to pay.

In 2003 credit and debit card payments in stores outpaced cash and checks, and debit card use surpassed credit. Credit cards accounted for 21 percent of all in-

store payments, and debit cards for 31 percent, according to a study conducted in 2004. Check use fell significantly, accounting for only 15 percent of in-store purchases.

Consumers cite speed, convenience, and security as the chief debit card attractions, along with rewards card issuers offer for some debit card transactions. Debit's a handy way to pay, but to use the cards most effectively you understand how they differ from credit cards.

The Privacy Rights Clearinghouse (a consumer rights organization, to learn more, visit: [www.privacyrights.org](http://www.privacyrights.org)) does a great job outlining the drawbacks of debit cards...

**-Do not have the same legal protections as credit cards.** Legal liability with a lost or stolen credit card is a maximum of \$50. With a debit card, federal law limits your liability to \$50 only if you notify your financial institution within two business days of the theft (\$500 if you don't meet the two day deadline). Experience has found that in many instances, although stolen funds are eventually replenished, the compromised funds are usually not available during the interim (a deficiency most people aren't prepared financially to deal with effectively).

**-Consumer protections for debit cards are not as strong as those for credit cards.** Because funds are withdrawn from your account quickly, you aren't able to "stop payment" during a dispute.

**-Payment acceptance.** Many large rental car firms [namely Hertz and Avis] have stopped people from renting cars using debit cards (you can pay for the rental after; you simply can't reserve the car with a debit card).

**-Merchant "blocking."** A common practice where merchants withhold an amount on a debit card until the transaction is fully processed. Hotels, gas stations, and rental car agencies are the most common culprits of this practice. Because the "held" amount is "unavailable" in your account, it can cause the account to be over drafted.

**-Can be charged for "potential" overdrafts.** With signature (non-pin) transactions, the debit is processed through a credit card payment system [meaning the money will take a couple days to clear your account]. Even though the money is "physically" in your account, some banks will charge an overdraft fee if the pending activity exceeds the available balance, even if the balance is sufficient to cover the debit when it finally posts.

**-Debit cards aren't necessarily a way to avoid debt.** One common reason debit cards are favored by some

over credit cards is "fiscal responsibility"—not allowing one to spend money they don't have. The reality? Some banks will process debit card charges despite insufficient account balances, creating overdraft fees and undermining your management system.

**-Debit card usage.** Many card issuers limit the number of uses each month; after that, fees are charged. Some will enforce maximum daily spending limits.

**-Credit.** Using a debit card to the exclusion of a credit card can affect your creditworthiness... a debit card won't build your credit. That may or may not matter to you, but is worth consideration. Obviously good credit is important when searching for credit (car loan, mortgage, insurance, etc.).

Source: Adapted from: Oleson, M., June 16, 2008, *Debit Card Realities*, Financial Tip of the Week electronic newsletter. Accessed 6/16/08 <http://financialtip.blogspot.com/2008/06/debit-card-realities.html>; Dahl, J., 2008. *We Love Our Debit Cards*. Credit Union National Association. Accessed 6/25/08 <http://hffo.cuna.org/12433/article/868/html>.

Keyword: debit card.

## Family Economics Calendar

### July 9, Twin Falls. Financial Education for a New Generation: High School Financial Planning Program.

Extension educators and Idaho Credit Union League personnel will train teachers, extension educators, home schoolers, and youth group leaders how to use this *free* seven-unit financial education program (now available in English and Spanish). Participants will:

1. Receive a free copy of the *High School Financial Planning Program* curriculum (Including Instructor's Manual, Student Guide, & ordering info. for free classroom materials)
2. Learn how to effectively use the *High School Financial Planning Program* curriculum
3. Network and share effective teaching ideas, best practices, and additional resources
4. Enroll for In-service credit—optional (University of Idaho, \$82 and assignment required)

*No charge*, thanks to funding provided by the Idaho Credit Union League and the National Endowment for Financial Education.

Location: University of Idaho Extension—Twin Falls County, 246 3<sup>rd</sup> Ave. E. Preregister by contacting Lyle Hansen, University of Idaho Extension—Jerome County,

208-324-7578, [lhansen@uidaho.edu](mailto:lhansen@uidaho.edu). The course will also be held on the following dates in Extension Districts IV and I, preregister by contacting Lyle Hansen:

**July 10, Idaho Falls**—University Place, Samuel Ben-  
nion Student Union Bldg., Rm 109, 1784 Science Center  
Drive

**July 15, Lewiston**—Lewis Clark Credit Union, 1626  
17th Street

**July 17, Coeur d'Alene**—North Idaho College, Meyer  
Health & Sciences Bldg., Rm 125, College Dr.  
([www.nic.edu/about.asp](http://www.nic.edu/about.asp), click on "campus map")

### August 19, 21, 26, and 28. Jerome. Retire Well.

Adults ages 40-65 who desire to *Retire Well* are invited to a four-session course offered in cooperation with the Idaho Department of Finance and the Social Security Administration. Topics include:

- "It's More than Money"—participants explore whether they're *really* ready to retire. Instructors presents the ingredients for retiring well, offer tips from successful retirees and include discussions of physical and mental health, use of time, communication of goals, and expected longevity.
- "Crunching the Numbers"—estimate living expenses and project savings needed. Participants will learn about Social Security and Medicare, review their balance sheets, prepare a savings estimate and hear about late-saver strategies and "stepping down" their expectations.
- "Taking the Mystery Out of Investing"—determine risk tolerance, learn about investment choices, selecting financial planners, avoiding scams, and needlessly expensive financial products.
- "Making Your Money Last"—speakers will address asset diversification, dollar-cost averaging, portfolio rebalancing, risks and rewards of short- and long-term investing, effects of taxes on wealth-building and developing wise withdrawal strategies for savings and investments.

Participants will receive valuable reference tools along with a binder of materials containing session summaries, classroom presentations, and worksheets. This is a pilot of the program and is offered at *no charge* thanks to a grant from AARP-Idaho.

Location: Winham Hotel, off Hwy. 93 in Jerome. For more information contact Marilyn Bischoff, 208-364-9910 or [mbischof@uidaho.edu](mailto:mbischof@uidaho.edu). Preregistration required by August 11. Contact Lyle Hansen at 208-324-7578 or [lhansen@uidaho.edu](mailto:lhansen@uidaho.edu) in Jerome.

Note: The course will be offered in Idaho Falls starting October 7 and in other locations winter 2009.