

# The Communicator

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**March 2006**

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University of Idaho  
Extension

March 12-18th is



Living  
Well Week

Living Well Week was developed to encourage all Americans to improve their health and well-being by taking advantage of the educational opportunities offered by the local Extension Family and Consumer Sciences professionals through the state and national Cooperative Extension System. The week's theme is "Raising Kids, Eating Right, Spending Smart, Living Well," a theme that perfectly captures FCS goals. Marsha Lockard, president of the Idaho Extension Association of Family and Consumer Sciences, urges all of us to market our programs and efforts to our communities, county commissioners, public officials, and others. Marsha suggests, "If each of us could provide some of the Living Well literature, program marketing materials, or even a small basket to our commissioners this week, we could make an impact in marketing our programs and successes. Please try to pass along the message of living well during this week."



**Director**  
*March 2006*



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### Haberly Report from Kathee Tiff

The Northwest Community Development Institute (NWCDI) is a three-year certification program designed to train community development practitioners and community leaders to address complex issues related to economic and community vitality. The Haberly Endowment supported my attendance at Year 2 of NWCDI. The institute is sponsored by the Idaho Department of Commerce and Labor in partnership with the Association of Idaho Cities. After completing Year 3, I have the option of taking an exam to become a professional Certified Community Developer (CCD) or to receive a Community Partners Certification (CPC).

The institute is a week-long all-day training held in Boise every summer. Topics covered include leadership, strategic planning, international trade, working with volunteers, public policy, economic impact analysis, and media relations just to name a few. This training allowed me to learn about and work informally with other professionals in community development and to bring Extension into the professional networks of other agencies. I look forward to attending Year 3 and catching up with my classmates about the projects they are working on throughout the state and completing our final week of training together.

Being a part of the university's community development topic team, I have had many opportunities to use both people and paper resources from my 2 years of training thus far. (I've been dying to use "thus far"—now I can move on to "inasmuch as.")

## **Klein Leaves Estate Gift to FCS**

Elvera Klein was born on the family farm in Latah County on January 28, 1912. Elvera was the youngest of 12 children. She attended Moscow public schools and graduated from Moscow High School in 1928.

When Elvera was old enough, she began to cook for the harvest crews on the Palouse farms where her father did custom harvesting. She was always proud of her ability to cook nourishing food for as many as 10 hungry farm workers when she was as young as 13 years old.

In 1930, Elvera enrolled at the University of Idaho. She graduated with a bachelor of science in home economics from the UI in 1934. She was a member of the home economics honorary Phi Upsilon Omicron. For two years following her graduation, Elvera worked at St. Maries and Sandpoint, Idaho, for the Federal Health and Welfare, a program providing services to those affected by the Depression.

In June of 1936, Elvera moved back to Moscow to marry her college sweet heart, George M. Klein, who was employed by the US Department of Agriculture. They lived in Orofino, Coeur d'Alene, and Grangeville. The couple moved their family of three children to Boise when George was named the state director of the Farmers Home Administration.

The School of Family and Consumer Sciences is proud of the accomplishments of Elvera Klein. We are indebted to her and her family for their generous gift to the School.

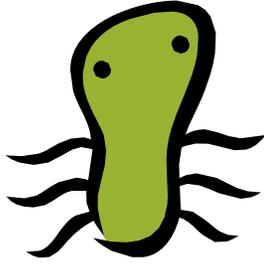
## **Alumna Remembered**

Since 1992 the School of Family and Consumer Sciences has had an endowment established in memory of Mary Dale Kupper. Mary received her Food and Nutrition degree from UI in 1942. She was commissioned as an officer in the Army Medical Corps, and served in dietetics at military hospitals in Great Britain. After the war she continued her hospital dietetics work in Toledo, Ohio. Upon Mary's death in September 1992, her brother Paul established the Mary Dale Kupper Endowment to honor her memory. Paul and Mary, along with brother Winthrop, are the children of Harrison Dale, the 11th president of the University of Idaho from 1937 to 1946.

Recently, Paul and his wife, Dorothy, created the Dorothy Jones Dale Gift Annuity, which will pay an income to Dorothy for her lifetime. Upon her passing, the remainder will be added to the Mary Dale Kupper Endowment. We are grateful to Paul and Dorothy Dale for continuing the tradition of advancing excellence in education epitomized by Harrison Dale during his tenure as UI President.

## **Save the Date**

The 2006 Margaret Ritchie Distinguished Speaker will be in Moscow September 21-23. Dr. Joanne Hogarth is Manager of the Consumer Education and Research Section of the Division of Consumer and Community Affairs at the Federal Reserve Board. Tentative plans are to have her present to the Moscow community on Thursday evening, to the UI community on Friday, and to the FCS Alumni Brunch on Saturday. Hope you'll make plans to join us for one or more of these events.



## The Economic Cost of *E. coli* O157 Illness

*Escherichia coli* O157 is an important cause of foodborne illness in the US. People can contract an *E. coli* O157 infection by eating beef or other foods contaminated with *E. coli* O157, by drinking or swimming in contaminated water, by person-to-person contact with an infected individual, and by contact with infected farm animals. The symptoms of *E. coli* O157 infection are usually diarrhea, which is often bloody, but some infections progress to the much more serious diseases of hemolytic uremic syndrome (HUS)<sup>1</sup> and end-stage renal disease (ESRD)<sup>2</sup>.

Recently, the USDA's Economic Research Service has used newly available data to re-estimate the economic cost of *E. coli* O157 infections. The estimated annual cost of illness due to *E. coli* O157 from all sources of infection was \$405 million dollars (2003 dollars).

The table reflects the type of analysis that goes into projecting foodborne illness costs. Note the very high cost per case for categories 4 to 7. The costs include medical care (physician visits, emergency room visits, hospitalizations, and outpatient medication), lost productivity, and premature deaths. Costs due to pain and suffering and government and business spending in response to outbreaks were not included.

The authors of the study suggested that the high cost warrants added efforts to control this pathogen.

<sup>1</sup> A systemic complication involving acute kidney failure.

<sup>2</sup> A chronic condition that reduces life expectancy.

### *Food Safety*

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Severity Category	Estimated number of annual cases	% of total cases	Average cost per case
1. Did not visit a physician; person not hospitalized and survived	57,656	78	\$26
2. Visited a physician; patient not hospitalized and survived	13,656	19	\$441
3. Hospitalized, did not develop HUS, patient survived	1,797	2.5	\$5,599
4. Hospitalized, developed HUS, but not ESRD, patient survived	300	0.4	\$30,998
5. Hospitalized, developed HUS and ESRD, patient survived	10	0.01	\$5,173,594
6. Patient died, did not develop HUS	23	0.03	\$3,998,265
7. Patient died, developed HUS	38	0.05	\$6,175,500
Total	73,480	100	\$5,515

Source: Frenzen, P.D., Drake, A., Angulo, F.J. & The Emerging Infections Program FoodNet Working Group. 2005. Economic cost of illness due to *Escherichia coli* O157 infections in the United States, *J. Food Protect* 68(12):2623-2630.

Key words: food safety, foodborne illness.



## Secret Shoppers Look at Grocery Store Employees

To learn more about food safety practices in grocery stores, researchers at the University of Guelph (Ontario, Canada) arranged observations of grocery stores in southern Ontario. The researchers hired 10 observers of various ages and appearances and trained them to pose as customers and to record store practices. The observers visited 13 stores (3 times each) and made observations from a checklist of 77 items in twelve areas of the stores. The observers also asked store employees 17 food safety related questions.

Examples of the observations and questions are shown in the table.

Store Area	Sample Observation/ Question
<b>Examples from the Observation Checklist</b>	
Restroom Sanitation	Is there hot and cold running water?
Fresh Produce	Are the misters clean (not slimy)?
Bakery	Are tongs available in self serve bins?
Food Bar (self serve)	Are sneeze guards in place?
Hot and Cold Deli	Do employees wear gloves to handle product?
<b>Examples of the Interview Questions</b>	
Butcher Department	How long can I keep this before I cook it?
General	What does this date mean (expiry date)?
Cashier	Why do you separate meat?

The unsafe food handling practices that were most commonly observed were:

- Employees not washing hands before and after glove use.
- Employees not changing gloves in between serving cooked and raw meat.
- Freezers and/or refrigerators stocked higher than the fill line.
- Cashiers failed to separate raw meat from ready-to-eat food items.

The safe food handling practices most commonly observed were:

- Good overall store cleanliness.
- Expired items removed from store shelves.
- Non-food kept separate from food.
- Washrooms in good working order and provided soap and paper towels for employees and customers to wash hands.
- Serving utensils were clean and available in self-service areas.
- Storage/serving temperatures (frozen, cold, and hot) were mostly correct.

Less than 15 percent of grocery store employees were able to give accurate answers to questions about the best way to cook meat or seafood, about whether pregnant women should cook deli meat, or provide information about sprouts and bacteria. Eighty percent or higher accurate responses were provided to questions about food expiry dates, storage of meat and seafood, and whether hot deli food could be eaten the next day.

The researchers concluded that grocery stores are doing a satisfactory job at ensuring the safety of food, but that there was room for improvement. They specifically recommended four areas for improvement: training on proper glove use; safe stocking of freezers; providing customer information on current food safety issues, such as *Listeria*, hepatitis A and organic food; and informing employees of the location of food safety information, so they can refer customers to it.

Source: Mathiasen, L. & Powell, D. 2005. Secret shopper: Grocery store employee food handling practices from a customer's perspective. *Food Protection Trends* 25(8):626.

Key words: food safety, shopping.

## Youth and Violence: Students Speak Out for a More Civil Society

Young people describe teasing that goes beyond being playful, put-downs, and cruel gossip as very real violence to them and as triggers for the physical violence that almost half of them endure, according to a recent study by Families and Work Institute and The Colorado Trust. Rather than blaming parents or schools as many youth violence experts have done, young people point to an overbearing culture that rejects diversity.

"By listening to what young people have to say about their experiences with violence and what they think will stop it, we learn important truths about ourselves and the world in which we live. Now more than ever, we must pay attention to how the experiences and relationships of young people affect the way they learn to handle and interpret conflict," said Ellen Galinsky, an author of the report and President of Families and Work Institute.

The report—Youth Violence: Students Speak Out for a More Civil Society—is the first study to ask a nationally representative sample of kids: "If you could make one change that would help stop the violence that young people experience today, what would that one change be?" Conducted by Harris Interactive and created by the Families and Work Institute, the study polled more than 1,000 youth in fifth through twelfth grades. A parallel study of more than 1,000 Colorado youth was also conducted.

"The issue of violence in the lives of young people—from bullying to school shootings—is a topic of enormous societal concern. By adding the experiences and thoughts of youth from across Colorado and America to what is known about this critical problem, we hope to further inspire and guide efforts to effectively address youth violence," said John R. Moran, Jr., President and CEO of The Colorado Trust.

Key findings of the study include:

The majority of young people experience some form of emotional violence.

- Two-thirds of young people have been teased or gossiped about in a mean way at least once in the past month. Fifty seven percent of young

## *Family Development*

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people have teased or gossiped about someone else at least once in the past month.

- Thirty two percent have been bullied at least once in the past month, and 23 percent have bullied someone else.

Almost half of young people experience physical violence.

- Forty six percent of young people have been hit, shoved, kicked, or tripped at least once in the past month, and 18 percent have been physically hurt five times or more in the past month.
- Thirty seven percent have inflicted such acts of violence.
- Eight percent have been attacked with a weapon at least once. And eight percent have been sexually assaulted.
- These statistics mean that in a hypothetical class of 25 kids, two or more of them could have been attacked by a weapon or sexually assaulted in the past month.

Young people who have been harmed are much more likely to harm others.

- Thirty five percent of those who have been attacked with a weapon attack others, compared with only 2 percent who have not had this experience.

The findings illustrate that while public debates about violence have focused on extreme violence—such as school shootings—as emblematic of a major societal problem, the largest proportion of young people write about teasing that goes beyond being playful; about put-downs and gossip that are cruel; and about rejection as very real violence to them. They say this emotional violence hurts, and that it triggers more extreme violence. In the words of one young person, to stop violence: "The one thing I would change is gossiping/talking behind people's back in a negative way. That tends to start 90 percent of the violence at school."

While blame and remedies for youth violence have focused on parents and/or the schools (and these relationships are indeed important), many young people have a larger focus: a seemingly inescapable culture that celebrates sameness, the one right way to be "in." One 14-year-old girl's wish is, "that kids got along and didn't care about appearances, money, or ethnic backgrounds. It's usually something like that which makes kids fight."

In addition, the study found that relationships are important. Young people with better relationships with their mothers, fathers, teachers, and friends are much less likely to experience violence, either as victims or as aggressors. Positive support from important people in kids' lives can be an important factor in preventing violence. As one young person explains, "Support is a big thing. I think one-person matters more than a group or clique. Knowing they're going through the same things you're going through. [Then] you're not struggling by yourself." The report describing the study also profiles programs that research has found are effective in stopping emotional violence.

The study was conducted by Families and Work Institute and funded by The Colorado Trust, with additional funding from the Open Society Institute. The group partnered with the National Conference of State Legislatures to help frame the study questions so that the findings could help inform public policy. Summary of the report are available at <http://www.familiesandwork.org> and <http://www.coloradotruster.org>.

Source: <http://familiesandwork.org/press/youthandviolencerelease.html>, July 2004.

Key words: diversity, violence.

## Hispanics in Rural United States

Hispanic representation in rural America has grown in recent decades, increasing from just over 3 percent of the nonmetro population in 1980 to 5.5 percent by the year 2000. These trends are evident throughout the nation, with increases in almost all nonmetro counties. The highest growth rates were in Midwestern and Southeastern states.

These increases in Hispanic residents in nonmetro areas have checked, and often reversed, the long-term population decline many rural counties have experienced since the 1950's. Over 100 nonmetro counties would have lost population between 1990 and 2000 if not for the increase in Latino residents.

Nonmetro Hispanics tend to be US citizens (75%) and to speak English well (73%). Recent arrivals are more likely than established residents to be foreign born with more limited fluency in English. Hispanic males are employed at high levels (79% for Hispanic men vs. 75% for Nonhispanic White men) and Hispanic females at somewhat lower levels (55% for Hispanic women vs. 66% for Nonhispanic White women).

<b>Selected Economic Indicators, NonMetro Counties, 2003</b>	
<i>Characteristics</i>	<i>Hispanic %</i>
<b>Employment sector</b>	
Agriculture, mining, construction	20
Manufacturing	23
Financial, professional, business	7
Education, health, public administration	16
All other sectors	34
<b>Occupations</b>	
Management, professional	12
Sales and administrative	17
Production and transportation	29
Service	22
Agricultural, construction, maintenance	21
<b>Income</b>	
Median household income (2003 dollars)	\$31,532
Percent of poverty-level individuals	26
Percent homeowners	58

Source: Compiled by ERS using the 2002-2004 Current Population Survey, March Supplement.

Source: Economic Research Service, USDA, Economic Information Bulletin Number 8, December 2005.

Key words: Hispanic, rural.

## Does Eating Soy or Using Soy Supplements Provide Significant Health Benefits?

Consuming soy foods or supplements has been promoted as a way of decreasing risk of heart disease, postmenopausal symptoms, osteoporosis, and cancer. Until recently, the American Heart Association (AHA) promoted consumption of soy products as a way of decreasing risk of heart disease. However, they may change their recommendation based on their analysis of 22 soy studies conducted over the last ten years. They found that individuals eating 50 grams of dietary soy protein daily reduced their LDL, or “bad” cholesterol by just 3 percent and had no effect on HDL or “good” cholesterol, or on blood pressure. When they analyzed studies that used soy supplements called isoflavones, they found that isoflavones had no effect on LDL cholesterol and other lipid risk factors.

The AHA also found that consuming soy-based foods and supplements (isoflavones) did not reduce symptoms of menopause such as hot flashes and did not help prevent development of breast, uterine, or prostate cancer. The results were mixed on whether soy prevented postmenopausal bone loss.

This does not mean that individuals should discontinue eating soy products, especially if these items are eaten in place of foods that are high in cholesterol. In addition, soy products like tofu, soy butter, soy nuts are heart-healthy because they are a good source of polyunsaturated fats, fiber, vitamins and minerals and are low in saturated fat.

Health claims that currently appear on soy products state that soy products might cut the risk of heart disease. The Food and Drug Administration (FDA) allowed manufacturers to make this claim in 1999 when studies showed that eating at least 25 grams of soy protein a day lowered cholesterol levels. One year later, the American Heart Association began recommending that soy be included in a diet low in saturated fat and cholesterol. Based on the results of this study, the FDA may re-evaluate whether or not companies that make soy products can include a cholesterol-lowering health claim on their product.

Source: *Circulation*, January 17, 2006,  
[www.americanheart.org](http://www.americanheart.org).

Key words: heart disease, soy.

## *Nutrition Education*

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## Incidence of Diabetes and Pre-Diabetes

There are two types of diabetes. Type 1 occurs in youth and is called juvenile diabetes. In type 1 diabetes the body produces little or no insulin. Type 2 is called adult onset and occurs mainly in adults. It is characterized by the body not being able to properly use the hormone insulin, which helps regulate blood sugar levels. Type 2 diabetes occurs mainly in individuals who are overweight and inactive. In type 1 and type 2 diabetes, blood sugar levels are elevated. The result can be heart disease, kidney failure, nerve damage, and blindness.

The most recent Centers for Disease Control and Prevention (CDC) study has found that approximately 20.8 million Americans or 7 percent of the population have diabetes. The majority of Americans that have diabetes are adults and have type 2 diabetes. There are approximately 177,000 Americans under age 20 with diabetes and most of these cases are type 1 diabetes. However, there has been an increase in the number of youth with type 2 diabetes. In Children’s Hospital in Los Angeles, approximately 25 percent of the diabetic children treated there have type 2 diabetes, compared with just 4 percent a decade ago.

It is important to remember that before people develop type 2 diabetes, they almost always have "pre-diabetes"—blood glucose levels that are higher than normal but not yet high enough to be diagnosed as diabetes. It is estimated that 41 million people in the United States, ages 40 to 74, have pre-diabetes.

Pre-diabetes also occurs in youth. A 1999-2000 health survey conducted on 915 children found that one in 14 boys and girls had pre-diabetes. Among the overweight adolescents, the incidence was one in six. Based on the results from this study published in the November 2005 issue of *Pediatrics*, it is estimated that 2 million children ages 12-19 years old have pre-diabetes. Those adolescents diagnosed with pre-diabetes were also more likely to have elevated cholesterol and triglyceride levels. This puts them at risk for developing heart disease.

Recent research has shown that some long-term damage to the body, especially the heart and circulatory system, may already be occurring during pre-diabetes. However, if action is taken to manage blood glucose in the pre-diabetes stage, then it is possible to delay or prevent type 2 diabetes from ever developing.

Source: *Pediatrics*, November 2005.  
<http://www.diabetes.org>,  
<http://www.diabetes.org/pre-diabetes.jsp>.

Key word: diabetes.

## How Much Physical Activity Do You Need?

The most recent federal guidelines recommend a minimum of 30-minutes a day of moderate exercise five days per week. How much physical activity is necessary to show a health benefit? Researchers who conducted a nine month physical activity study at Duke University Medical Center concluded that as little as 12 miles of brisk walking per week can result in aerobic fitness gains and reduce the risk of developing cardiovascular disease. That averages out to 3,200 steps a day.

The study contained 133 overweight men and women ranging in age from 40 to 65 years old. All

of them were sedentary before the study and had elevated cholesterol levels. They were randomly assigned to one of four groups: (1) walking 12 miles per week; (2) jogging 12 miles per week, (3) jogging 20 miles per week, and (4) told not to exercise.

The results showed that people in all three exercise groups lost weight (an average of three pounds), and there was no significant difference in weight loss among the three exercise groups.

What lead researcher Brian Duscha found more meaningful was that even those individuals who did not lose weight showed an improvement in their aerobic fitness. He stated that, "People stop exercising when they don't lose weight. This study says, "You will still gain a lot of benefit even in the absence of weight loss."

Source: *Chest*, a publication of the American College of Chest Physicians, October 2005.

Key word: exercise.

## One in Three Teens Out of Shape

It is estimated that one in three teens has poor cardiorespiratory fitness, which is defined as the ability of the heart and lungs to respond to an increased workload. This is a known risk factor for heart disease and death from heart-related causes.

Researchers at Northwestern University in Chicago studied 3,110 adolescents aged 12 to 19. All underwent treadmill tests to determine their level of physical fitness. The results showed that 33.3 percent (or one in three) had low fitness and a two to four-fold increased risk of being overweight or obese.

Lead researcher Dr. Mercedes R. Carnethon stated, "This was the first study to actually put a number on the problem in the US population.

Source: *Journal of the American Medical Association*, December 21, 2005.

Key words: exercise, teenagers.

## Idaho Extension Family Economics Programming: 2005 Summary

The February issue of *The Communicator* (page 9) featured an article about University of Idaho (UI) Extension's Basic Financial Management programs offered during 2005. This month "Financial Security in Later Life" educational programs are featured. In April UI Extension's "Youth Financial Literacy" education will be described.

### Did You Know?

- According the 2000 Census, individuals age 65 and older comprise 11.3 percent of Idaho's population. In some rural Idaho counties the percentage of residents over age 65 ranges from 13 to 18 percent.
- As the Baby Boomer generation reaches age 65 the percentage of older Idahoans will increase dramatically.
- Roughly 4 in 10 workers have taken the time and effort to complete a retirement needs calculation, the basic planning step that can help individuals determine how much money they are likely to need in retirement and how much they will need to save to meet that goal.
- As would be expected, older workers tend to have saved more than younger workers, but overall savings levels tend to be modest. More than half of all workers report less than \$50,000 in total savings and investments (excluding their home).
- Many of today's workers will not be eligible to receive Social Security benefits without a reduction for early retirement until they are 67, but most continue to be unaware of the phased increase in the normal retirement age from 65 to 67.
- Although the financial difficulties threatening Medicare (the government program that pays for health care and prescription drugs) are more imminent than those facing Social Security, workers are less likely to feel uncertain about its future. More than 6 in 10 workers are *not too* or *not at all* confident that Medicare will continue to provide benefits of at least equal value to the benefits retirees receive today (61%).

## *Family Economics*

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- Most Idahoans will encounter the need for long term care, either for themselves or a loved one. One year in an Idaho nursing home averages \$50,000; the average stay is 2.3 years.
- A recent survey indicates that 83 percent of respondents age 50 and older lack both an up-to-date will and living will.
- Only three Extension educators have financial education as their major programming responsibility. Fortunately ten UI Extension educators implemented and evaluated "Financial Security in Later Life" (FSSL) programs during 2005.
- Educators and the specialist presented 70 FSSL classes, workshops, or seminars attended by nearly 3,000 people.
- We shared FSSL programs in 10 displays or poster sessions.
- Three UI FSSL abstracts were published in national reviewed, scholarly proceedings.
- We published four miscellaneous Extension publications and five popular press articles.
- The specialist and an educator are members of the USDA *Financial Security for All* eXtension pioneer Community of Practice. They meet with multi-state team members via Breeze conferencing. We edit educational materials on a wiki website.

## **Highlights of Financial Security in Later Life Programs Offered During FY 2005**

### ***Medicare-approved Prescription Drug Discount Card Education***

UI Extension received a \$50,000 grant from the Centers for Medicare and Medicaid Services (CMS)/USDA to implement Medicare-approved Prescription Drug Discount Card (MAPDDC) education during FY 2005. Eight Extension FCS educators: Carol Hampton, Beverly Healy, Audrey Liddil, Marsha Lockard, Barbara Petty, Kathee Tifft, Julia Welch and Sharlene Woffinden provided education, with assistance from Marilyn Bischoff and a part-time coordinator, Becky Dahl.

The UI Extension team promoted MAPDDCs in newsletters, flyers, posters, pharmacy bag inserts, and table tents displayed in Senior Centers. We developed paid ads and public service announcements (PSA's) appearing on 11 television and radio stations. Newspaper paid ads and articles were printed in 14 newspapers. Purchased advertisements and PSA's were aired/printed in Idaho mass media 580 times reaching the majority of Idaho's 1.4 million residents.

Educators collaborated with regional Senior Health Insurance Benefits Advisors (SHIBA) and regional Area Offices on Aging to provide education and MAPDDC enrollment events. They also formed 38 additional partnerships. Educators trained 22 volunteers to assist with enrollment events. UI FCS Extension educators offered 31 presentations reaching 1,173 seniors, their relatives and caregivers. Educators Hampton and Woffinden provided office consultations to an additional 103 individuals.

Idahoans who enrolled in the Drug Card program as a result of our outreach saved an estimated \$500,000 on the cost of prescription drugs. Idaho drug card enrollees used their savings to purchase other necessities, thus improving their well-being and the economic vitality of their communities.

Our efforts were recognized by CMS. The Idaho Extension MAPDDC team received National Extension Association of Family and Consumer Sciences regional and national Marketing awards for our educational campaign. The national award was

presented in Philadelphia by USDA National Program leaders Anna Mae Kobbe and Caroline Crocoll. Carol Hampton and Kathee Tifft are continuing Medicare Part D (prescription coverage) education during FY06.

### ***Long Term Care Workshops***

Seven Idaho FCS Extension educators provided eight Long Term Care workshops in collaboration with AARP-Idaho. Educators Diana Christensen, Beverly Healy, Audrey Liddil, Marnie Spencer, Janice Stimpson, Julia Welch and Sharlene Woffinden offered the workshops in Boise, Caldwell, Moscow, Pocatello, Preston, Rexburg, and Wendell attended by 540 participants.

Long Term Care (LTC) workshop presenters included a regional Area Offices on Aging employee who explained community services that enable frail elderly to remain in their homes; a SHIBA employee or Educator Lyle Hansen who discussed Long Term Care Insurance; and a representative of Legal Aid or Health and Welfare who provided information about Medicaid.

LTC workshop participants completed end-of-program evaluations indicating they significantly increased their awareness (92%) and understanding (90%) of long term care issues and options. Participants gained knowledge of long term care insurance (81%), ways to pay for long term care (69%), and new resources to help them make long term care decisions (83%). When asked what actions they might take as a result of the workshop, 82 percent said they will review the publications they received; 73 percent will discuss information gained with a family member or friend and nearly half (48%) will determine the type of long term care they prefer and discuss it with a family member.

AARP-Idaho provided \$3,500 cash contribution for workshop expenses and more than \$57,000 of in-kind contributions. AARP sends a direct mail letter and workshop brochure to their members residing in the counties near each workshop. The direct mailing assures attendance of up to 175 participants in urban locations and up to 50 in rural communities. During FY 2006 eight educators will offer ten long term care workshops throughout the state.

## ***Legally Secure Your Financial Future: Organize, Communicate, Prepare***

Marilyn Bischoff, Extension Family Economics Specialist, led a multi-state team from six states to develop a legal education curriculum for the USDA-CSREES *Financial Security in Later Life* national initiative. Six specialists and Ada County Extension educator, Beverly Healy, worked for more than a year to develop 43 materials that are part of the *Legally Secure Your Financial Future: Organize, Communicate, Prepare* curriculum. The program includes three seminars—1) Explains how to organize records and legal goal setting; 2) Teaches about Advance Directives for Health Care, communicating your wishes with loved ones and how to hire and work with an attorney; and 3) Covers estate planning—wills, trusts, probate, property ownership, etc. taught by a volunteer attorney. Teaching materials—three PowerPoint lessons, participant fact sheets, educator’s guide, marketing, and evaluation surveys—are available on the internet at [www.ag.uidaho.edu/lsyff](http://www.ag.uidaho.edu/lsyff). During the website’s first 6 months it was visited more than 16,000 times by people residing on every continent except Antarctica and every state in the US. Funding for the internet site was provided by a USDA Family Economics grant and the Association of Financial Counseling and Planning Education Association’s Project 20/20 award.

The team was invited and funded to adapt the educator materials for consumer use on eXtension. It will be one of the first educational programs launched by eXtension.

Healy and/or Bischoff taught nine LSYFF seminars reaching 598 individuals. They made three presentations at Boise-area meetings to promote the seminar series, reaching 305 people. Healy reported that six month follow-up evaluations completed by attendees of her first LSYFF seminar series indicated that: 71 percent of participants had organized family records, 57 percent had written wills, 50 percent had inventoried important papers, and 50 percent developed household recordkeeping systems. In addition 81 percent said they were better prepared for end-of-life issues and 70

percent indicated they increased their estate planning knowledge as a result of attending the seminars.

## ***Isn’t It Time to Take the Time: Talking About End-of-life Health Care Decisions Website***

In May Marilyn Bischoff, educator Beverly Healy, a specialist from South Dakota State University, and CALS Educational Communications staff/faculty teamed to develop a website funded by an eXtension sub-contract. By December the team completed *Isn’t It Time to Take the Time: Talking about end-of-life health care decisions*, a website that provides information about Advance Directives for Health Care—living will and durable power of attorney for health care. The website, located at [www.ag.uidaho.edu/lsyff/communicate](http://www.ag.uidaho.edu/lsyff/communicate), includes streaming video interviews of a medical center chaplain and a social work professor, and seven diverse adults; nine fact sheets; and references to other resources. The site is being promoted now; the authors hope it will generate as much interest as the LSYFF internet site.

## ***Who Gets Grandma’s Yellow Pie Plate?***

Extension educators Barbara Petty and Beverly Healy taught 53 consumers how to transfer non-titled property (furniture, guns, sporting equipment, jewelry, etc.) through the Who Get’s Grandma’s Yellow Pie Plate curriculum. This class is a good follow-up to the LSYFF program. As a result of Healy’s class: 100 percent of respondents are more aware of the importance of identifying who will receive non-titled property; 100 percent increased their perception of “what is fair”; 93 percent plan to prepare a list designating the distribution of non-titled property; and 86 percent plan to share the information with others. When asked to list one action they will take as a result of attending the class, participants responded: “Talk to family members”; “Make a list of my non-titled property”; “Get together with my brother to discuss how items will be divided.”

Financial Security in Later Life (FSSL) programming is generating lots of consumer participation and

recognition for UI Extension. Our educational work in this area will continue during FY 2006. Next year we plan to develop retirement planning curriculum available to educators for teaching. Some of our FSSL programs will be included in a UI Urban Extension internet site that will be launched this year.

Source: <http://quickfacts.census.gov>; Saving for Retirement in America: 2005 Retirement Confidence Survey fact sheet & Health Confidence Survey, 2005 Results, Employee Benefits Research Institute (EBRI), <http://www.ebri.org>; Idaho Extension educators FY 2005 IDEAS reports.

Key words: financial education, retirement, internet, record keeping, health insurance.

## There are Tax Benefits for People Who Work: Earned Income Credit and Child Tax Credit

Get more from your regular paycheck! The Earned Income Credit (EIC) is a special tax benefit for people who work full- or part-time. If you qualify, you'll pay less in taxes and you may get cash back. Even if you don't owe income tax you can get credit. But, you must file a federal tax return. Last year 95,000 Idaho taxpayers received \$169 million in EIC money, over and above their normal refund, according to IRS officials. It's estimated the money generates three times that amount as it ripples through the states economy, so it benefits all of us.

### Who Can Get the Earned Income Credit?

- Workers who were raising children in their homes and who earned less than \$35,263\* in 2005 can receive an EIC up to \$4,400. (Workers raising one child who earned less than \$31,030\* can receive an EIC up to \$2,662.) File Form 1040 or 1040A, and attach Schedule EIC.
- Workers between ages 25 and 64, who were not raising children in their homes, and who earned less than \$11,750 in 2005 can receive an EIC up to \$399. File any tax form.

**The EIC Advance Payment** option allows some workers who are raising children to get back part of the EIC in their paychecks throughout the year and part in a check from the IRS after they file their re-

turn. A worker can get up to \$60 *extra in each bi-weekly paycheck*. To get EIC Advance Payments, eligible workers give a Form W-5 to their employer. You can get the W-5 form from your employer, or by calling the IRS at 1-800-TAX-FORM.

**Tax time can pay you even more—claim your CTC refund!** Many families who earned more than \$11,000 and were raising children in their homes may qualify for the Child Tax Credit (CTC) refund worth up to \$1,000 for each qualifying child under age 17. See the instructions for Form 1040 or 1040A and attach Form 8812. Note: Some non-custodial parents may be able to claim the CTC.

\*If you are married, the income limit is \$2,000 higher than this amount. Many married workers will get a larger EIC.

Source: EIC Outreach Campaign Tools for 2006, Center on Budget and Policy Priorities, Washington, DC. Estrella, J., February 17, 2006. Free help is available to low-income, elderly, disabled residents. *The Idaho Statesman*, p. B1.

Key words: taxes, income.

## Family Economics Calendar

March 21-22, 2006. Federal Retirement Training for Extension faculty. Doubletree Riverside Hotel, Boise. Class is filled. Contact Marilyn for more information.

April 2006. Financial Literacy and Living Well Month.

June 1, 2006. Presentation proposals postmark deadline for the Association of Financial Counseling and Planning Education Annual Meeting. The November 15-17, 2006 meeting will be held in San Antonio, TX. Cooperative Extension will hold a pre-conference on November 14. For more information go to [www.afcpe.org](http://www.afcpe.org).