

The Communicator

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School of Family & Consumer Sciences

University of Idaho
Extension

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Greetings

The trees are finally budding out here on campus, though it is still in the 30s each morning. Weather predictions are good for commencement, when faculty, administrators, and graduating students, decked out in full academic regalia, march from the Administration Building to the Kibbie Dome, led by the Border Highlanders bagpipe and drum band. It is a stirring sight.

Kudos

April is an exciting month, with awards banquets, receptions, and lunches to recognize our outstanding student, faculty, and staff.

- **Katie Miner**, FCS Instructor in Food and Nutrition was awarded "Recognized Young Dietician of the Year" by the Idaho Dietetic Association.
- **Sue Reents**, awarded the Distinguished Alumni Award by the FCS Alumni Board last year, was recognized with the CALS Distinguished Associate Award this year.
- The CALS Distinguished Achievement Award was shared by three FCS professionals: our own **Carol Anderson**, **Betty Sawyer**, and **Kathee Tiff**.
- **Virginia Junk**, Child, Family, and Consumer Studies, is recognized with the FCS Excellence in Teaching Award for her extensive contributions to distance education and outreach.
- **Cindy Schmiege**, Child, Family, and Consumer Studies, is awarded the FCS Outstanding Advisor Award. Students have consistently nominated Dr. Schmiege since 2000.
- Our excellent team in the FCS office is recognized as the FCS Outstanding Staff Award for their seamless teamwork: **Dave Baumgartner**, **Debra Rumford**, **Kari Zagelow**, and **Lynette Brown** (Pictured left to right).



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- FCS Outstanding Student Awards gone to **Mary Schultz** (freshman), **Erica Stoddard** (sophomore), **Jacob Peterson** (junior), and **Chris Chandler** (senior).
- The IEAFCS 2007 Mary W. Wells Memorial Diversity Award goes to the "Idaho's Journey for Diversity and Human Rights" team of **Harriet Shaklee**, **Laura Laumatia**, **Audrey Liddil**, **Brian Lucky**, **Arlinda Nauman**, **Kathee Tiff**, and **Sue Traver**.
- The IEAFCS 2007 Communications Award went to **Rhea Lanting**, **Katie Miner**, and **Martha Raidl** for "Got Calcium?" and to **Marnie Spencer**, **Rhea Lanting**, and **Laura Sant** for "Meal Time in Less Time."
- **Laura Sant** and **Marnie Spencer** were awarded the IEAFCS 2007 Healthy Lifestyles Education Grant.
- The Long Term Care Workshops team was recognized with the IEAFCS Florence Hall Award: **Marilyn Bischoff**, **Luke Erikson**, **Donna Gillespie**, **Carol Hampton**, **Lyle Hansen**, **Bev Healy**, **Rhea Lanting**, **Audrey Liddil**, **Marsha Lockard**, **Barbara Petty**, **Marnie Spencer**, **Janice Stimpson**, **Kathee Tiff**, **Sharlene Woffinden**, and **Grace Wittman**.
- Epsilon Sigma Phi honored Medicare Prescription Drug Education Project team **Marilyn Bischoff**, **Marsha Lockard**, **Bev Healy**, **Audrey Liddil**, **Carol Hampton**, **Kathee Tiff**, **Sharlene Woffinden**, and **Barbara Petty**.

- The Mildred Haberly Extension Endowment grants for professional development were awarded to **Karen Richel, Lorie Dye, Marsha Lockard, Beverly Healy, Joey Peutz**, and the members of the “Hand Hygiene Program” team **Shelly Johnson, Joey Peutz, Grace Wittman, Audrey Liddil, and Sandy McCurdy**.
- FCS Advisory Board member **Jacie Jensen** was honored with the Washington State University 2008 College of Agricultural, Human, and Natural Resource Sciences Women’s History Recognition Award for Community Leadership and Public Service. Her career includes Extension Education and family and financial planning.

Congratulations to all of our shining stars!

BlockFest

BlockFest came to Moscow on April 24th, 2008. I had never seen how BlockFest works, so this was a great experience. It was held at the Latah County Fairgrounds in the main exhibition building, so there was controlled access to a lot of indoor space. There were five play areas, each with a different style of blocks to promote different math and science learning skills. **Diane Demerest** was the “Master of Ceremonies,” rotating play areas every 10 minutes. FCS graduate student **Kristi Overfeldt** coordinated volunteers, including other FCS graduate students and child development majors. My



daughter, Emma, 12, helped out at the 5:00pm session. FCS Student Records Specialist **Kari Zagelow** brought her two grandchildren and there were many familiar faces.

Harriet Shaklee reports that this great team served more than 125 children and the parents and caregivers who came with them. “It was a lively day of creativity, exploration, and learning for children and adults alike.”

Save the Dates—Poverty Topic Week

The FCS Alumni Board met April 19th at the Best Western in Moscow. The Alumni Brunch is scheduled for **October 4, 2008**, coinciding with Ag Days. There will a panel of speakers discussing how FCS addresses issues of poverty. This ties in with the theme of the Margaret Ritchie Distinguished Speaker Series.

The Margaret Ritchie Distinguished Speaker this year is Donna Beegle, nationally recognized for her work in breaking generational cycles of poverty.

She is the author of *See Poverty, Be the Difference* and has a PBS documentary airing this fall. To find out more on Donna Beegle and poverty issues, please visit www.combarriers.com.

The MRDS Committee has scheduled a full week of events surrounding Dr. Beegle’s visit. Times are approximate:

- Tuesday, October 14—**Poverty Simulation**, a 2-hour workshop designed to help participants understand the fears and frustrations of poverty.
- Wednesday, October 15—**Donna Beegle**
University presentation 10:30am
Lunch with graduate students
Workshop 2-4pm
Dinner with faculty
Community presentation, 7:00pm
- Thursday, October 16—**Poverty Panel: How FCS Addresses Poverty Issues**.
- Friday, October 17—**Service Learning project with Stop Hunger Now**, bagging 100,000 meals for areas needing relief, late afternoon.

It will be an exciting week. Watch this space for a detailed schedule in the fall.



Food Safety and College Students

Rutgers University has conducted an extensive study of food safety and college students via on-line surveys and direct observation. College students (n=4,548, mean age 20 years) enrolled at 21 colleges and universities in 17 states responded to an online survey that tested food safety knowledge, attitudes, and behavior. Direct observation of kitchens used by students (n=154) living in apartments and attending Rutgers University was also conducted. The investigators have used the information to develop an educational campaign, which will be reported later.

Knowledge of Food Safety. In the online survey, college students most frequently reported that they learned about food safety from their mothers (77%), fathers (34%), cooking classes at school (25%), television shows (21%), grandmothers (18%), and magazine articles (10%) (more than one answer choice could be selected).

On an 89-item knowledge instrument covering food purchasing to preparation to storage, students overall answered 60 percent of the questions correctly. Women scored better (62%) than men (58%). When the test items were grouped by similar concepts (see next table), the results showed students were most knowledgeable about population segments at greatest risk for foodborne disease and least knowledgeable about common food sources of foodborne pathogens.



Food Safety

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Knowledge Concept	Percentage Correct Answers
Groups at greatest risk for foodborne disease	71%
Foods that increase risk of foodborne disease	64%
Cross-contamination prevention and disinfection procedures	61%
Safe times/temperatures for cooking/storing food	59%
Common food sources of foodborne pathogens	32%

Eating Risky Foods. The online survey also asked students about which risky foods they consume. The young adults reported consuming the risky foods identified below, but the frequency of consumption of these items was not high.

Risky Food	Percentage Reporting they Consume the Food
Raw, homemade cookie dough	53%
Fried eggs with runny or soft yolks	33%
Sushi	29%
Raw sprouts	29%
Raw oysters, clams, or mussels	11%
Rare hamburger	7%

Men ate significantly more risky foods than women and white survey participants had more risky eating behaviors than nonwhite participants.

There was a weak correlation between food safety knowledge and risky eating score. Interesting, there was no difference in risky eating scores between students who had taken a college-level nutrition, microbiology or food science class and students who had not. The authors suggest that convincing young adults to adopt safer eating habits will be a challenge.

Kitchen Audits. The kitchens of 154 college students living in apartments were audited by the Rutgers researchers for 41 food safety-related items in 8 categories (shown in the table).

Category	Category Score
Kitchen cleanliness	81%
Appliance cleanliness	54%
Cleaning supplies availability	71%
Temperatures in refrigerator & freezer	9%
Cold food storage	52%
Dry food storage	84%
Poisons storage	96%

The authors noted that home kitchens of young adults appeared to be clean to sight and touch and had adequate cleaning supplies available. Packaged dry foods were properly stored. However, appliances were often dirty. A major concern was improper refrigerator temperatures and lack of refrigerator thermometers.

The authors conclude that with limited opportunities to learn safe food handling via observation, many young adults lack the knowledge needed to keep them safe from foodborne disease. It is important to reach young adults with food safety education to enable them to fulfill the role of protecting the health of their future families.

Sources: Byrd-Bredbenner, C., Abbot, J.M., Wheatley, V., Schaffner, D., Bruhn, C., & Blalock, L. 2008. "Risky eating behaviors of young adults—implications for food safety education." *J. Amer Dietet Asso.* 108(3):549. Byrd-Bredbenner, C., Mauer, J., Wheatley, V., Cottone, E. & Clancy, M. "Food safety hazards lurk in the kitchens of young adults," *J. Food Protection* 70(4):991. Byrd-Bredbenner, C., Mauer, J., Wheatley, V., Schaffner, D.,

Bruhn, C., & Blalock, L. "Food safety self-reported behaviors and cognitions of young adults: results of a national study," *J. Food Protection* 70(8):1917.

Keywords: food safety, college students.

Food Safety Basics



Food Safety Video Resource

The International Food Information Council (IFIC) Foundation has created a food safety video resource to help consumers tell when food has gone bad and is no longer safe to eat. The videos feature Christine Bruhn, PhD, Director, Center for Food Safety Research at the University of California, Davis, CA. In the videos, Dr. Bruhn provides practical and visual information to help consumers determine when foods such as bread, dairy products, leftovers, and pantry items have gone bad. The eleven video clips vary between about 2.5 and 7.75 minutes in length and can be accessed at <http://ific.org/videos/askanexpert.cfm>. (If you're having viewing problems, click on "View Problems?" you may need to download the latest Adobe Flash.)

- How to Tell if Your Food Has Gone Bad (2:25)
- Food Safety Basics (3:37)
- How to Tell if Your Bread Has Gone Bad (3:57)
- How to Tell if Your Lunch Meats Have Gone Bad (3:25)
- How to Tell if Your Dairy Products Have Gone Bad (5:29)
- How to Tell if Your Leftovers Have Gone Bad (5:11)
- How to Tell if Your Fruits and Vegetables Have Gone Bad (7:07)
- How to Tell if Your Frozen Foods Have Gone Bad (7:00)
- How to Tell if Your Pantry Foods Have Gone Bad (6:22)
- How to Properly Wash Your Produce (7:44)
- How to Properly Store Your Food in the Fridge (4:53)

Source: <http://ific.org/videos/askanexpert.cfm>.

Keywords: food safety, storage resources.

Trajectories of Family Life: Growing Up Within the Family Context

Demographic studies often characterize family forms in static terms at a single point in time, reporting the percentage of two-earner families, for example, or the number of single parent families. However, families themselves experience dynamic changes over the years as they marry or divorce, get hired or laid off at work, and experience crises of health, conflict, substance abuse, or overwork.

How are these substantial changes experienced by children over the years of family life as they grow and mature within the family context? This question was the focus of interviews Kathleen Gerson conducted with young adults between the ages of 18 and 32, randomly selected from urban and suburban communities. Questions explored the family life experiences of the young people, including their developmental paths and hopes and plans for the future. Accounts of these individuals show a view of the family, not as a static structure, but rather as “series of unfolding events, relationships, and critical transitions.”

Change Happens

Many family transitions can happen during the life of a child, including the loss of a parent through death or desertion, separation and/or divorce of parents, introduction of a step-parent, and parental employment or unemployment. Many children undergo several of these family transitions in the course of growing up. According to Gerson, “families have both ‘origins’ and ‘destinations.’” Among Gerson’s sample, 40 percent recalled one or more significant transition in their family before they reached adulthood:

- Of those born into traditional homes (breadwinner Dad and at-home Mom), 35 percent experienced a major shift when their mothers went to work or their parents divorced.
- Of those in dual-earner homes, 47 percent experienced either a family divorce or a mother’s withdrawal from the work force.
- Of those born to single mothers, 30 percent lived in a two-parent home at some later point in their family life.
- About two-thirds found their family supportive and secure in the early years, although about



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half of those recalled a loss of family stability over time.

- One-third of the sample had troubled, unstable family origins, though 75 percent of those individuals reported that their family life improved over time.

Circumstances that prompted these changes varied considerably among the homes represented. Several respondents recalled that life became more supportive at home when their mother took a job, finding more independence and greater economic support. In many cases, a job for Mom meant that Dad became more involved in childcare and household tasks, strengthening relationships between children and their fathers.

Separation and divorce also brought mixed results. In some cases, children lost a father they loved when he stopped visiting them after a divorce. In other cases, child custody arrangements increased father contact and allowed children to get to know their dad better. Circumstances for mothers also changed substantially through family separation and divorce. In some cases mothers became overwhelmed by child care and breadwinning responsibilities, while in other cases, shared custody with Dad allowed Mom time to develop her independent interests.

Parental remarriage also led to changes for children, often introducing a caring new adult into their lives. Good partnerships led to increased stability at

home and a more supportive environment for growing up. However, a poor marital match could undermine a previously stable home for children.

Role Change and Adaptability

According to Gerson, “children who experienced declining family fortunes reached a common conclusion: that rigid gender arrangements and relationships had left their families unable to respond successfully to unanticipated contingencies.” That is, new roles for one parent may require adjustments for the other parent. When Mom goes to work, Dad may need to expand his cooking repertoire, or become a more involved parent. When parents separate, Moms may need to learn more independence as they face the challenges of single parenthood. In the view of these adult children, problems in making such role adjustments led to parental frustration and conflict.

Adult children also sympathized with the challenges their parents faced, recognizing the pressures of family life in a culture with limited family support resources. Family-unfriendly work places, limited income employment, and/or poor quality child care are some of the ways options are limited for parents who need to work and care for children.

Gerson concludes that “children viewed their families as unfolding pathways, not static structures... Family life remained or grew secure when adult caretakers responded in flexible ways to challenges that undermined the viability of traditional arrangements.

Looking back over their years of family life, these young adults wondered what the future would hold for them. Most anticipated a future in which they would share work, housekeeping, and childrearing roles with their spouse. However, many worried that constricted opportunities would put these ideals out of reach. In the words of respondent, Maria, “Sometimes I ask myself if it’s unrealistic to want everything. I think a lot of people will settle for something that is not what they wished.”

Source: Based on K. Gerson (2006). Families as Trajectories: Children’s views of family life in contemporary America” In *The Family Between Flexibility and Dependability: Perspectives for a Life Cycle Family Policy*, H. Ber-

tram, H. Kruger & K. Spiel (Eds.), Farmington Hills, MI: Verlag Barbara Budrich.

Keywords: family, divorce, marriage, employment.

School Readiness Challenges for Rural Children

An ongoing study by the US Department of Education affords an opportunity to compare rural children to their urban agemates as they approach school entry. A review of the data by the National Center for Rural Early Childhood Learning Initiatives shows that young children in rural areas lag in key areas of school readiness. In particular, rural children are significantly less likely to show important literacy skills and are also more likely to be placed in special education classes when they enter school.

The study findings also show that rural children have less access to early learning opportunities that can help prepare them for school. For example rural children are less likely to be in center-based child care (other than Head Start) in the year before school entry. Instead they tend to be cared for in family-based child care. This is a difference especially important in Idaho, where there are few state requirements for family child care, compared to those for center-based care. These trends show the importance of equal concern for the quality of care offered in home-based settings where small numbers of children are cared for.

Other aspects of rural children’s lives may also contribute to their deficits in school readiness. Poverty rates for rural children are 33 percent higher than for urban children, a factor associated with poor achievement throughout the school years. Rural parents also have the lowest education levels of any demographic group, also shown by research to be relevant to their children’s school success.

These data suggest that programs devoted to school success for all, including No Child Left Behind, may need to develop strategies that are well suited to the special challenges of rural areas.

Source: Based on *The Rural Monitor, Winter 2007*, published by the Rural Assistance Center, www.raconline.org.

Keywords: rural, school, early childhood.

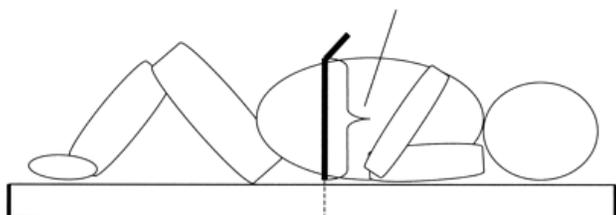
Belly Fat Linked to Dementia

Previous studies have found that individuals with excess fat in the abdominal area are at an increased risk of developing diabetes, heart disease, and stroke. A new study published in the April 2008 issue of *Neurology* has revealed that having excess belly fat in midlife is linked to an increase risk of developing dementia three decades later.

Researchers at Kaiser Permanente in Northern California first collected abdominal fat measurements from medical charts of 6,583 patients who had participated in a health study from 1964 to 1973, when the patients were 40-45 years-old. Then they looked at the medical records of these patients 30-40 years later (when they were in their 70s) and recorded how many of them had been diagnosed with dementia.

The results showed that the risk for dementia increased based on the amount of fat in the abdomen. The measurement taken, called the sagittal abdominal diameter (SAD), measures the distance between the subject's back and the front of the subject's abdomen (See diagram below).

Sagittal abdominal diameter (SAD)



A sagittal abdominal diameter of 25 centimeters or more was considered high and reflects excess abdominal fat. Waist circumference measurements were not collected.

When subjects were compared to people who had a normal weight (BMI<25) and belly size (SAD< 25 cm):

- Those who were obese (BMI>30) and had a SAD \geq 25 cm were 3.6 times more likely to develop dementia.
- Those who were overweight (BMI=25-29.9) and had a SAD \geq 25 cm were 2.3 times more likely to develop dementia.



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- Those who had a normal body mass index (BMI<25) and a SAD \geq 25 cm were 1.89 times more likely to develop dementia.

This study didn't look at why belly fat increases dementia risk, but lead researcher Rachel Whitmer speculates: "We are hypothesizing that the mechanism must have something to do with some of the substances the belly fat secretes," she says, "and those may have an effect on the brain."

Source: www.neurology.org, April 2008.

Keyword: fat.

Plain and Flavored Milk Improves Nutrient Intake and BMI in Youth



Researchers at the University of Vermont found that children who drink flavored or plain milk ingest more nutrients and have a lower body mass index (BMI) than children who don't drink milk. In this study, 24-hour dietary recalls were collected on 7,557 US children and adolescents who were 2-18 years-old.

Some of the major findings of the studies were:
(1) Subjects who drank flavored or plain milk had significantly higher intakes of vitamin A, calcium, phosphorus, magnesium, and potassium;

(2) Among females 12-18 years-old, average calcium intakes of milk drinkers were nearly double the calcium intakes of non-milk drinkers; (3) BMI measures of milk drinkers were comparable to or lower than measures of non-milk drinkers; and (4) Intakes of added sugars did not differ between flavored milk drinkers and non-milk drinkers.

Karen Kafer, National Dairy Council, stated “Flavored milk is a great tasting, nutrient-rich beverage that makes it easy for consumers of all ages to meet the recommended servings of dairy foods each day.”

Source: www.adajournal.org, April 2008.

Keywords: milk, dairy.



MyPyramid Menu Planner

In 2005, the United States Department of Agriculture (USDA) released the food guidance system called MyPyramid which replaced the Food Guide Pyramid. MyPyramid provides information on how to make healthy food choices and be physically active.

On March 27, 2008, the Center for Nutrition Policy and Promotion, an agency of USDA's Food, Nutrition, and Consumer Services, released a free Internet program called MyPyramid Menu Planner. It allows users to enter information on what they are eating and see if their diets are nutritious.

On the MyPyramid Menu Planner, users enter their age, gender, weight, height, level of physical activity, and their food intake. The planner assesses a person's eating habits and provides tips on how to make small changes that would make the diet healthier. For example, if a person's vegetable intake is low, the planner will provide specific ideas on how to improve vegetable intake.

Users can use the planner daily or once a week and do not need to register with a username or

password. The developers of this planner hope people will use it and see how small dietary changes can make a positive impact.

Source: <http://www.cnpp.usda.gov>.

Keyword: diet.

Soft Drinks and Gout

A study published in the January 2008 issue of the *British Medical Journal* suggests that soft drink consumption may be linked to an increased incidence of gout in men. Gout is a joint disease that causes extreme pain and swelling. It occurs most frequently in men aged 40 and older. It is caused when excessive amounts of uric acid in the blood result in uric acid crystals collecting around the joint.

The researchers theorized that increasing gout levels in the US were linked to an increase in regular soft drink consumption. They analyzed data from 46,393 men who completed a food frequency questionnaire and monitored incidence of gout over a 12-year period.

The two lead researchers, Hyon Choi from the University of British Columbia, and Gary Curhan from Brigham and Women's Hospital, Harvard Medical School report that the *consumption of sugar sweetened soft drinks and fructose is strongly associated with an increased risk of gout*.

Subjects who consumed:

- One serving of soft drink per day had a 45 percent increase in risk of gout.
- Two or more servings of soft drinks per day had an 85 percent increase in gout.

There was no association between diet soft drink consumption and gout.

The researchers theorize that fructose, the sugar found in soft drinks, may stimulate uric acid production and uric acid crystal formation which causes the gout symptoms.

Source: www.bmj.com.

Keywords: soft drinks, fructose.

2008 Survey Reveals Serious Gaps in Financial Literacy Among Consumers

Many economists suggest that America is either in a recession or facing one. Consumers struggling today may find themselves in deep financial trouble tomorrow as the economy weakens. Jobs are in jeopardy; prices for food and fuel are on the rise, all while wages are stagnant. It will take a steady rudder to ride out this financial storm, a storm for which many consumers are ill-prepared due to their lack of understanding of the basic tenets of sound financial health and responsibility, their financial literacy. Consumer financial literacy is more important now than ever, and identifying what Americans know about their finances and the decisions they make surrounding them, is a critical first step.

The 2008 Financial Literacy Survey, conducted by Princeton Survey Research Associates on behalf of the National Foundation for Credit Counseling and MSN Money, was released on April 29. Its key findings are useful for us to consider, and for us to reflect on our own financial situation and financial education needs of Idaho's at-risk residents. Key findings were as follows:

Significant numbers struggle with mortgage payments and the complexity of buying a home.

One in every 10 Americans with a mortgage, or roughly 10 million adults, report being late or missing a mortgage payment in the last year. Adding more stress to the current housing market, almost one-quarter of renters say they do not know enough about owning a home to consider buying one.

Millions have serious difficulties paying bills each month. Higher income households and older Americans are more likely to stay on top of their bills. While a majority of the public reports that they pay their bills on time and do not have any debts in collections, a notable minority has fallen behind and is struggling, with seven percent, or roughly 15 million adults, either getting calls from collectors or seriously considering filing for bankruptcy.

Alarming, only 59 percent or roughly 23 million of the young adults in Generation Y, those ages 18-



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29, pay their bills on time every month. That translates into millions of tomorrow's leaders, those who will drive the engine of our economy for years to come, who are not practicing a most basic financial principle. The previous generation of consumers, those ages 30-49, also do not appear to be modeling good financial behavior.

Only a minority keep close track of expenses/spending. Financial experts generally agree that having a household budget is sound financial management. Contrary to some stereotypes, how closely Americans manage their money does not vary by gender, age, or income. Women continue to be as likely as men, younger people as likely as older people, and lower income households as likely as higher income ones to keep close track of what they spend.

Savings and emergency funds are lacking. A majority of the public does not have a sufficient emergency fund, defined as three to six months income saved. More than one-third, or roughly 76 million adults, say they do not have any non-retirement savings. Although a majority is currently saving for their retirement, more than one-quarter are not.

Many Americans are under-insured. Latinos are at higher risk. Even though the baby boomer generation has come of age, only a little more than one quarter say they have long-term care insurance. Another at-risk group is renters, with only one in 10

saying they have renters insurance. Latinos are also less likely to have medical and life insurance than whites or blacks.

Minority has ordered credit report. Financial experts recommend that consumers check their credit history at least once a year. Yet, only a minority of Americans has ordered their credit report in the past year, in spite of the fact that it can be acquired for free. And one-third, or roughly 72 million adults, readily admit that they do not know their all-important credit score.

Parents and home are the biggest influence on financial education. A plurality of the public says they have learned the most about personal finance from their parents or at home. Almost half of those who closely monitor their finances are more likely to say that they learned about personal finance from their parents or at home, underscoring the potential positive influence parents can have on their children financially. To a lesser extent, some say they learned the most about personal finance on their own, followed by a financial professional, self-help sources, school, work, friends, and their spouse or partner.

Americans worry about future income growth. And matters are not likely to improve, according to some Americans. Only one-quarter expect their income to outpace inflation. More than half of all Americans believe their income will shrink, not keep pace with inflation, or stay even.

If there were ever a time that Idahoans need to embrace financial literacy, it is now. The findings of this study are staggering, especially given the current economic outlook. The survey results can help financial educators target critical financial education. University of Idaho Extension has the following tools to address the identified problems:

- Dollar Decisions: tracking spending, budgeting, savings; <http://www.agls.uidaho.edu/fcs/extension/Familyecon.htm>.
- Credit Cents: credit scores, credit reports, and debt control; <http://www.agls.uidaho.edu/fcs/extension/Familyecon.htm>.
- Long Term Care Insurance: Is long term care insurance is appropriate for you? how to select a policy; <http://extension.ag.uidaho.edu/jerome/LongTermCare.htm#top>.

- Buying a home: <http://extension.ag.uidaho.edu/madison/payoffhome.htm>.
- Financial education for high school students: High School Financial Planning Program taught in partnership with the Idaho Credit Union League; http://www.idahocul.org/CreditUnions/Education/Financial_Education/NEFE_Program/NEFE.html.

Source: National Foundation for Credit Counseling, April 29, 2008. 2008 Financial Literacy Survey. Retrieved April 29, 2008 from [http://www.nfcc.org/2008FinancialLiteracySummaryReport percent20_Topline.pdf](http://www.nfcc.org/2008FinancialLiteracySummaryReportpercent20_Topline.pdf).

Keywords: financial literacy, financial management, mortgage, debt, savings, credit reports, Hispanic, financial education, resources.

Finding Money Where You Least Expect It...

If I were to offer you \$10, with no strings attached, would you turn it down? Of course you wouldn't! That \$10 would immediately apply to the asset side of your personal ledger and your net worth would immediately be \$10 greater. Knowing this, however, does not stop you from eating, spending, or driving this same \$10 away from your assets each and every day and week. Over a year these decisions can amount to hundreds, perhaps thousands, of dollars. Here are some ways to reduce the cost of items you likely pay for, while still having access to these goods and services. Sounds like a win-win to me, so let's begin.

Cell-phone service: How many minutes per month do you use your cell phone? If you're paying for 2,000 but only using 400, you might be able to change your plan and save some money. Be careful of early termination charges. An economics professor recently surveyed Sprint plans, as an example, and found that if one were to reduce their minutes from 1,450 to 1,350, he would save \$10 per month, or \$120 a year. Not a bad start.

Checking Account: Have you compared the charge on your checking account with other options, since you opened it? Have you ever looked at a credit union to see what interest you will receive and at what cost? How many checks do you write

and would paying a small fee per check cost as much as the lost interest from the “free” account that requires you to keep a balance of \$2,500 earning today’s low rates? Compare this to the 3 percent per year that you could earn at an alternative bank.

Auto Insurance: Don’t expect your insurance agent to ask you if you’re eligible for a discount; you should ask them. Are you a good driver? Did you take a driver’s safety class? Do you have a clean driving record for an extended period of time? If you can answer yes to these questions, you might save some money. GET YOUR EMERGENCY FUND ESTABLISHED and raise your deductibles to \$1,000 from \$250. This can save you 30 percent of your premium dollars, amounting to \$500 per year, according to the Insurance Information Institute. If you have an old car, drop your collision insurance and cover the loss from your emergency fund. These savings can be saved each year to maintain your emergency fund or to add to your savings for other financial goals.

Clothing: Reduce your clothing expenditures by shopping around for items that you need. We can all think of something that is hanging in our closet that we don’t wear that we wish we hadn’t purchased on impulse. How many of you have ever shopped at a used clothing store for clothing items that you wear infrequently like ski sweaters, umbrellas (lose them often), or costumes (usually worn once)? Many Idaho communities have Idaho Youth Ranch, Goodwill, or Desert Industries stores that sell good quality, slightly used clothing for a fraction of the cost charged at mall or Main Street stores.

Drinks: Occasionally I see colleagues in line at a local coffee shop spending \$2.00 for a cup of coffee they could purchase elsewhere for \$0.85. I’ve asked them why they do this and they say that the coffee is better at Barstucks. When I ask them how they know that, they admit that they’ve never purchased coffee at a less expensive alternative. This problem is greater if you like to buy the chocolatey, sugary concoctions (besides the empty calories). Think what saving a little over \$1/day can mean at the end of the month and what it could do for your ability to pay for the things you really need. Advice: Save the lattes for when you’re truly able to afford

them. Then, with your savings over the years, buy stock in the company that sells them!

Credit cards: Your credit card is a convenient way to pay for purchases; don’t carry a balance and pay high interest finance charges. If you do carry a balance, shop around for a card with a lower rate of interest. An interest rate of 14 percent instead of 16 percent can make a difference. If you have a balance of \$2,000 and, assuming you make the minimum payment of 3 percent of the original balance or \$60 per month, you’ll spend \$547 in interest, compared to \$662 in interest at 16 percent. Moreover, you’ll repay the loan 2 months sooner. When you get the balance paid, try very hard not to accrue a new balance on your credit card. We need very few things badly enough to pay 30 percent more for them ($\$662/\$2,000 = 33\%$)!

These six ideas can save you \$1,380 per year, an amount which could add up to more than \$300,000, if you invested the savings at a modest rate of 7 percent for the next 40 years. Moreover, with most of these changes in behavior, no one will notice—except your banker, investment advisor, or significant other!

Source: Adapted from Weagly, B., April 14, 2008. “Finding money where you least expect it.” Electronic Financial Tips of the Week, Personal Financial Planning Department, University of Missouri.

Keywords: savings, spending.



Cutting the Cost of Wedding Gifts

Wedding season is upon us and invitations may be rolling in. You’re probably wondering how you can afford to get your betrothed friends something nice without racking up big credit-card bills or looking like a cheapskate when you give them a present that’s actually in your price range. You can minimize the toll of wedding gifts on your finances; here’s how:

Set a budget. Examine your finances to figure out how much you can afford; avoid the urge to give

too much. Just because you're being invited to a \$100-per-person dinner doesn't mean your gift must match the entrée price.

Get creative. Homemade and heartfelt gifts can have a big impact at little cost to you. The key to pulling it off, though, is to personalize the gift—match your homemade gift to the bride or groom's favorite things. For example, you could make a scrapbook of a great golf outing you had with the groom or a special vacation you had with the bride. If you're not crafty, consider a DVD photo album. Or pick something for their shared interests, such as a travel magazine subscription and a pair of binoculars for a globe-trotting couple, or a DVD collector's set for film buffs.

Get a group gift. Go in together to get a big-impact item. Group gifts are a common practice among baby-shower guests, and they work just as well for wedding presents. Ask other friends invited to the ceremony to pitch in so you can give the couple one of the more pricey items on their registry.

Stick to the registry. If you don't know the couple well, the registry definitely is your best bet. If you try to pick out something on your own but don't know the couple's tastes, your gift might be the butt of jokes for years to come. More important, by selecting an item from the registry you know you're going to get them something they really want.

Offer your services. If you can't afford a pricey item off the couple's registry, then give your skills. For example, if you're short on cash but a whiz at editing home movies, offer to edit any amateur video that's taken at the wedding. Then the couple will have a special keepsake. If you play an instrument or sing well, you could offer your musical talents for the ceremony or reception—and save the couple the cost of hiring a musician.

Source: Loeb, M., April 29, 2008. Five Ways to Cut Costs on Wedding Gifts. New York: MarketWatch. The Wall Street Journal Digital Network. Accessed April 30, 2008 from <http://www.marketwatch.com/news/story/five-ways-cut-costs-wedding/story.aspx>.

Keywords: spending, savings, marriage.

Family Economics Calendar

May 3, Grangeville. Long Term Care Seminar, 8:30 - 11:30am, Syringa Hospital Community Education Center. Idaho Department of Insurance will provide Long term care insurance counseling between 11:30am - 12:30pm. Preregister with Kathee Tifft, 799-3096 or ktifft@uidaho.edu.

May 10, Twin Falls. Long Term Care Seminar, 8:30 - 11:30am, Shilo Inn. Idaho Department of Insurance will provide Long term care insurance counseling between 11:30am to 12:30pm. To preregister contact Lyle Hansen (Twin Falls and Burley) at 324-7578 or lhansen@uidaho.edu.

May 17, Burley. Long Term Care Seminar, 8:30 - 11:30 AM, Fairfield Inn. Idaho Department of Insurance will provide Long term care insurance counseling between 11:30am to 12:30pm.

June 2, Association of Financial Counseling and Planning Education submissions due. For details on submitting a poster, concurrent session or paper, go to <http://www.afcpe.org/pages/index.cfm>, click on Conference, then Program-Invitation to present.

June 3 & 10, Boise. Legally Secure Your Financial Future, 7 - 9:30 pm, Ada County Courthouse. Preregister, Beverly Healy at 377-2107 or bhealy@uidaho.edu.

June 14, Boise. Long Term Care Seminar, 8:30 - 11:30am, Ada County Courthouse. Idaho Department of Insurance will provide Long term care insurance counseling between 11:30am to 12:30pm. Preregister by contacting Beverly Healy (Boise and Nampa) at 377-2107 or bhealy@uidaho.edu.

June 18 & 19, Meridian. High School Financial Planning Program Teacher Workshop. Capitol Educators Federal Credit Union. One University of Idaho teacher in-service or graduate credit available. Preregister, contact Lyle Hansen, 324-7578 or lhansen@uidaho.edu.

June 28, Nampa. Long Term Care Seminar, 8:30 - 11:30am, Nampa Civic Center. Idaho Department of Insurance will provide Long term care insurance counseling between 11:30am to 12:30pm.