

The Communicator

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Signature Program Process Continues

Signature Programs for all units in the College were filed on September 20. Integrated Signature Program Teams will now come together to establish critical needs and determine program restructuring or realignment.

The two programs to emerge from the School were Food and Health and Early Childhood Development and Education. All four Districts included signature programs under the CALS umbrella of Health and Nutrition. There is strong consensus for a signature program in this area in the College and throughout the state.

Under the CALS umbrella of Individual and Family Wellbeing, Extension signature programs varied from an emphasis on Aging Preparedness to Financial Management with some aspect of the latter in all four Districts. It appears that there will be continued discussion on how to integrate signature programs from departments with those that have emerged from Districts. The results from the recent statewide survey will also inform our signature programs. I look forward to continued work to integrate academic programs with extension programming.

Haberly Fellowship Funds Trip to Parents as Teachers National Center, Born to Learn Conference

Linette Riley was awarded a Mildred Haberly Fellowship to attend the Born to Learn Conference, May 5-7, 2004 in St. Louis, MO, where Linette presented a concurrent session, "Take Learning Outdoors."

"How can I possibly teach my child about nature—I don't even know a moth from a butterfly?"



The outdoors is just a different setting for learning to take place. The same concepts and skills you are helping your child learn while sitting in your house can be done in the backyard or a park.

Director
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Instead of sorting plastic animals into a muffin cup, sort items found on the ground in your yard. Use hula-hoops or flying discs turned upside-down to divide the collection.

Not only is the outdoors a great learning environment, but you and your child can also learn in the outdoors by observing and exploring the natural environment together. Parents and caregivers act as their child's "tour guide" while exploring. Answers are not needed, only the ability to guide children through the process of learning. Just by being older than your child, you have so many more experiences and can draw upon those experiences to help answer questions. It's okay to not know all the answers. Together, you can explore, discover, and observe. Children frequently want to know the name of things. While you know the bird they are pointing at is a robin, ask your child, "What would you call it?"

Strategies for Learning in the Outdoors

- Start with what is familiar to the child.
- Provide frequent positive experiences outdoors.
- Focus on “experiencing” versus “teaching.”
- Your interest and enjoyment of the natural world are critical.
- Model caring and respect.



What To Do?

Sometimes with kids we have “teachable moments” like when the leopard frog hops across the trail and we have “sneaky education” where in the midst of having fun, the kids learn a thing or two. Sneaky education is a planned event, but the children don’t need to know you planned it!

Pre-plan an outing at a local park or nature center for you and your child. Check out what you’re likely to see, the park rules, and locate the restrooms and drinking fountain. Look for an area that has a variety of ground cover, colors, and shapes, nearby restrooms, and shelter in case of a change in weather. Many park areas have brochures or information about poisonous plants or animals that may be found at the park. Read over this material and familiarize yourself with what should be avoided. Check park rules for allowed activities. Many nature centers and parks do not allow the picking of anything living or taking items home. A good practice to start instilling in these young children is that “things” already laying on the ground may be picked up, examined, smelled, shared with your neighbor, and then before leaving the area, all “things” are left behind for others to find. Another thing to consider when planning is to start these “outdoor learning session” at your comfort level.

Things To Do!

Put together an “explorer’s bag.” Use a backpack or shoulder tote and put in plastic magnifying lenses, bug boxes, clear zipper bags, large plastic spoon, TP binoculars, paper or art book, crayons, colored pencils, trash bags, and other items to help children explore their natural environment. Teacher supply stores, nature centers, or museums may have bug

boxes, “bug inns,” and magnifying lenses. Magnifying lenses, bug boxes, and zipper bags can be used to look more closely at the smaller animals, (including insects), and plants that the children may find. The clear zipper bag can also hold some pond water for closer inspection! The large plastic spoon can be used to help reach items, especially in ponds. Use the art supplies to help your child record what they see on the outing. Be sure to date their artwork and include the place. You could even record the animals you saw, the trees you looked at, etc. The trash bags are there to collect trash (or for your own). Again, cleaning up trash is another habit that can be learned early and it helps keep the park clean.

Follow up your outdoor learning time with an outdoor themed book. Here are a few suggestions to get you started:

- *The Other Way to Listen*, Byrd Baylor
- *Guess Who My Favorite Person is?*, Byrd Baylor
- *Moon Song*, Byrd Baylor
- *Owl Moon*, Jane Yolen
- *The Big Sneeze*, William Van Horn
- *The Very Quiet Cricket*, Eric Carle

Your children will think you’re really cool if the snack or the dessert on your outdoor learning day also has a nature theme. Two favorites are Dirt Cups and Ants on a Log!



References:

Sharing Nature With Children
Joseph Cornell
1-883220-73-4



FDA Report on Occurrence of Foodborne Illness Risk Factors

The Food and Drug Administration has recently released a report identifying which food safety practices are most in need of correction in food service and retail establishments. The 204-page report details the data collected in 2003 by FDA Regional Retail Food Specialists in site-visits to over 900 establishments representing nine types of facilities:

Three Industry Segments Were Surveyed	Specific Facility Types Surveyed
Institutions	Hospitals
	Nursing Homes
	Elementary Schools
Restaurants	Fast Food Restaurants
	Full Service Restaurants
Retail Food Stores	Deli Departments
	Meat & Poultry Departments
	Seafood Departments
	Produce Departments

This report is the second in a planned series of three surveys. The first survey collected data from food establishments in 1998 (and was published in 2000) and the third survey will be conducted in 2008.

The purpose of the surveys is to identify those food preparation practices and employee behaviors that are most frequently not in compliance with the *Food Code*. The Food Specialists visited each of the 900+ randomly selected food service facilities and observed practices for 42 individual items. For example, two of the 42 data items observed are shown below:

Item 4B. Comminuted fish, meats game animals cooked to 155°F for 15 seconds.
Item 11A. Food contact surfaces and utensils are clean to slight and touch and sanitized before use.



Food Safety

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Compliance with each of the 42 items was marked as IN—"Item found in compliance," OUT—"Item found out of compliance," NO—"Item not observable at time of inspection, or NA—"Item not applicable to the food service establishment." For each facility type, the Out of Compliance percentages were calculated as:

$$\frac{\text{Total Number of Out of Compliance Observations for a Data Item}}{\text{Total Number of Observations (In and Out) for the Data Item}} \times 100$$

The report presents a summary table for each of the nine facility types identifying which of the 42 data items are most in need of attention. There is not room to present the results for all nine facility types, but the summary table for Fast Food Restaurants is shown on the next page.

In summary, the report states that the same risk factors and data items identified as problem areas in 2000 remain in need of priority attention. It emphasizes that active managerial control of these areas must be strengthened. In all facility types, the Out of Compliance percentages remained high for data items related to

- Improper Holding Time and Temperature
- Poor Personal Hygiene
- Contaminated Equipment/Prevention of Contamination

Restaurants – FAST FOOD

Summary of Foodborne Illness RISK FACTORS and DATA ITEMS in Need of Priority Attention

FOODBORNE ILLNESS RISK FACTOR in need of Priority Attention (From Section A)	INDIVIDUAL DATA ITEMS in need of Priority Attention (From Section B)
Improper Holding/ Time & Temperature	Commercially-processed RTE, PHF date marked
	PHF held cold at 41 °F or below
	RTE, PHF date marked after 24 hours
	PHF held hot at 140 °F or above
Poor Personal Hygiene	Proper, adequate handwashing
	Prevention of hand contamination
	Good hygienic practices
Other/Chemical	Poisonous or toxic materials properly identified, store, and used
Contaminated Equipment/ Protection from Contamination	Surfaces/Utensils cleaned/sanitized
	Raw animal food separated from ready-to-eat foods
Inadequate Cooking	Comminuted fish/meat/game animals cooked to 155 °F/15 seconds

(A 2-hour satellite broadcast discussing the report was aired by FDA on October 13, 2004. A copy of the broadcast may be borrowed from Sandy McCurdy.)

Source: FDA National Retail Food Team, "FDA Report on the Occurrence of Foodborne Illness Risk Factors in Selected Institutional Food-service, Restaurant, and Retail Food Store Facility Types" (2004), <http://www.cfsan.fda.gov/~acrobat/retrsk2.pdf> and *Measuring the Effectiveness of the Nation's Food Service and Retail Food Protection System*, FDA satellite broadcast, October 13, 2004, 1:00-3:00 EDT.

Key words: food service, food safety.

"That way we have control over the handling of the food. The minute it leaves the premises, we lose complete control."

Many restaurants which still do provide doggy bags are using stickers advising people how to treat the food to avoid any health problems. The stickers, developed by Queensland Health with Restaurant and Catering Queensland, explain the risks of leftover food and advice on storage and reheating. A consumer survey in 2000 found that 76 percent of Australians did not know that leftovers should be reheated food to 165°F, and 57 percent were unaware cold food should be stored under 41°F.

The change in restaurant policy is a response to growing fears of legal action being brought by people who became ill from food taken home and eaten later. In Australia, about 60 percent of foodborne illnesses are attributed to food service establishments.

When my husband and I were traveling in Australia this summer, we did not ever ask for a doggy bag, so I cannot comment on the use of this policy in the state of South Australia. - Sandy

Source: Passmore, D., "Why doggie bags are off the menu," *The Sunday Mail*, Queensland, Australia, October 3, 2004.

Key words: food service, food safety.



Some Australian Restaurants No Longer Allowing Patrons to Take Home Leftover Food

An article in an Australian newspaper has reported that restaurants downunder are starting to refuse to give diners doggy bags for fear of being sued for foodborne illness. The article further noted that while it was relatively rare for restaurant staff to ask diners to sign a legal disclaimer if they took food home, some were doing it. The chief executive of Restaurant and Catering Queensland, a trade association of food service establishments in the state of Queensland, James Visser explained the restrictive policy,

U.S. Meat Plant Spending on Food Safety



The meat industry has invested a lot of resources to upgrade plants for food safety purposes. The investments have exceeded what the U.S. Department of Agriculture (USDA) had estimated to be required.

The USDA's Economic Research Service recently released a survey of the types and amounts of food safety investments made by plants nationwide to comply with USDA's 1996 Pathogen Reduction/Hazard Analysis Critical Control Point (PR/HACCP) regulation. This regulation required major changes to the way meat plants implemented their food safety programs. The survey was sent to more than 1,700 plants that slaughter cattle, hog or poultry or that process cooked or raw meat, and almost 1,000 responded.

Survey results found the plants, as a group, spent about \$380 million annually and made \$570 million in long-term investments to comply with the PR/HACCP rule, during the period from 1996 to 2000. The U.S. meat and poultry industry spent an additional \$360 million during the same period on food safety investments unrelated to the PR/HACCP rule. The average long-term investment found by the survey of \$180 million per year exceeded cost estimates of \$50 million per year made by USDA's Food Safety and Inspection Service prior to enactment of the regulation.

The survey data suggests the PR/HACCP rule has raised beef and poultry plant slaughter costs by about one-third of 1 cent per pound of product, although small plants, which tend to produce more specialized products, had much higher average costs than larger plants, which produce mainly commodity products.

Plant size, which impacts market incentives, also influenced choice of food safety technology, according to the survey. Large plants favored equipment and testing technologies; small plants relied more on manual sanitation and adjusting plant operations. In addition, plants that exported products

and were subject to food safety requirements by those customers made greater investments in food safety operations across a range of technologies than plants that did not export to other countries.

Source: Bagel, A. "Survey: Costs of HACCP regulations hit small plants harder," *Meatingplace.com*, June 2, 2004, <http://www.meatingplace.com> and Ollinger, M., Moore, D. & Chandran, R. "Meat and Poultry Plants' Food Safety Investments: Survey Findings," Technical Bulletin No. 1911, 48 pp, May 2004, <http://www.ers.usda.gov/publications/tb1911>.

Key words: food industry, meat and poultry, food safety.



"Sell by" Dates and Egg Storage and Quality

Table eggs are labeled with a "sell-by" date. The industry standard is that this date is 30 days after the eggs are packed into cartons. Properly refrigerated, eggs are considered safe for consumption 4 to 5 weeks beyond the date they are packed. Recently, USDA food technologists tested the microbial safety and functionality of shell eggs during 10 weeks of storage past the packing date.

Shell Egg Processing. After eggs are collected, they are washed with water that is between 90°F and 120°F, then rinsed with hot water and chlorine. A thin layer of oil is applied to preserve the egg's internal quality, since the natural protective coating's (called the cuticle) removed by washing. (The cuticle, eggshell, and the membranes under the shell provide a barrier that limits the ability of microorganisms to enter the egg. The shell surface has from 7,000 to 17,000 tiny pores that permit moisture and carbon dioxide to move out and air to move in. The oil coating reduces the rate of loss of moisture and carbon dioxide.) The eggs are then placed in cold storage and shipped.

Egg Safety. The USDA scientists examined washed and packaged eggs for *Salmonella*, *Escherichia*, *Enterobacter*, *Klebsiella*, and *Yersinia*. All of these pathogens can contaminate eggshells as eggs exit the hen's body or contact surfaces in the

nesting area or during collection. Repeated testing of cleaned eggs showed none of these pathogenic bacteria on eggshells until the 5th week after processing. Fewer bacteria on the surface of the egg means fewer can get into the egg when they are cracked in preparation for consumption.

Egg Quality. Eggs provide structure and texture to many foods including baked goods and mayonnaise. Over time, eggs can lose their ability to fluff up an angel food cake or make mayonnaise creamy. But, during USDA's study of egg functionality over 10 weeks of storage, there were no marked decrease in quality. Angel food cakes did not lose volume when made using eggs stored up to 10 weeks. The scientists point that microbial safety is not an issue for eggs that are fully cooked, because the high temperature destroys harmful microbes, as long as raw eggs are handled properly in the kitchen.

Source: Durham, S. "An Egg Story: Does the Date Mean 'Too Late'?" *Agricultural Research*, June 2004.

Key words: food safety, storage, food production.

Emergence of Antimicrobial Resistance in *Campylobacter*

A recent report has summarized antimicrobial resistance in strains of *Campylobacter* isolated from persons ill with campylobacteriosis and from chicken products purchased from grocery stores.

Campylobacter is the most common cause of bacterial gastroenteritis in the United States, causing an estimated 2.4 million human infections annually. Although most *Campylobacter* infections cause a short duration, self-limited illness characterized by diarrhea, fever, and abdominal cramps, severe infections can occur. Poultry is the principal source of *Campylobacter* infections; in some studies, up to 100 percent of raw, retail chicken has been found to be contaminated with this pathogen.

Treatment with antibiotics can shorten the duration of campylobacteriosis and may be life-saving in invasive infections. The antibiotic class fluoroquinolones are often used to treat *Campylobacter* infections. The first fluoroquinolone antibiotic (ciprofloxacin) was approved for use in humans in 1986.

Two fluoroquinolones (sarafloxacin and enrofloxacin) were approved for use in poultry by the U.S. Food and Drug Administration in 1995 and 1996, respectively.

Campylobacter strains resistant to fluoroquinolones were first detected in humans in Europe in the late 1980s. Subsequently, an increasing proportion of *Campylobacter* isolates around the world have been found to be fluoroquinolone-resistant.

The study noted that from 1989 through 1990, no strains of *Campylobacter* isolated from persons with the infection was ciprofloxacin-resistant. However, the prevalence of ciprofloxacin-resistant *Campylobacter* was 13 percent in 1997 and 19 percent in 2001. Ciprofloxacin-resistant *Campylobacter* was isolated from 10 percent of 180 chicken products purchased from grocery stores in three states in 1999.

The research report concluded that ciprofloxacin resistance has emerged among *Campylobacter* since 1990 and has increased in prevalence since 1997. Antibiotic-resistance in bacteria pathogenic to humans has been of concern for some time (particularly related to hospital acquired *Staphylococcus* infections), but the concern that humans can acquire antibiotic-resistant infections from foods has been increasingly receiving attention.

In fact, a report released recently by the General Accounting Office (GAO) has urged federal agencies to step up their efforts to determine if the use of certain antibiotic in animals endangers human health by making bacteria resistant to those antibiotics. The U.S. Departments of Agriculture and of Health and Human Services were urged to work together to collect data on types and amounts of antibiotics used in animals.

Source: Gupta A, Nelson JM, Barrett TJ, Tauxe RV, Rossiter SP, Friedman CR, et al. Antimicrobial resistance among *Campylobacter* strains, United States, 1997–2001. *Emerg Infect Dis*. June 2004, <http://www.cdc.gov/ncidod/EID/vol10no6/03-0635.htm>; "Antibiotic Resistance: Federal agencies need to better focus efforts to address risk to humans from antibiotic use in animals." GAO-04-490, April 2004, <http://www.gao.gov/new.items/d044490.pdf>.

Key words: antibiotic resistance, meat and poultry.

Teen Birth Rate Down, Youth Less Likely to Be Involved In Violent Crimes

Kids More Likely To Be Overweight

The well-being of America's children has shown strong gains in some areas but has declined in others, according to a yearly report by federal agencies compiling statistics on children.

The teen birth rate hit a record low, youth are less likely to commit violent crimes or become the victims of violent crimes, and the death rate has declined for children and young teens.

The prevalence of overweight among children has increased. In addition, there has been a small increase in the percentage of low birth weight infants, the percentage of infants who die before their first birthday, and the percentage of children related to their householders who are living in poverty.

These findings are described in *America's Children in Brief: Key National Indicators of Well-Being 2004*, the U.S. government's 8th annual monitoring report on the well-being of the nation's children and youth. The report was compiled by the Federal Interagency Forum on Child and Family Statistics, and presents a comprehensive look at critical areas of child well-being, including economic security, health status, behavior and social environment, and education.

"The adolescent birth rate dropped to a record low in 2002," said Duane Alexander, MD, Director of the National Institute of Child Health and Human Development at the National Institutes of Health. "This is an extremely favorable development, as teen childbearing poses added burdens for both mothers and infants."

Dr. Alexander explained that girls who give birth during their teen years and the infants to which they give birth face a number of problems. Teen mothers are much less likely to finish high school or to graduate from college than are other girls their age. Similarly, infants born to teen mothers are more likely to be of low birth weight, which increases an infant's chances for dying during infancy and for

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such health problems as blindness, deafness, mental retardation, mental illness, and cerebral palsy.

According to the report, birth rates for adolescents have declined steadily since 1991, reaching a record low in 2002—23 births for every 1,000 girls ages 15 to 17, compared to 39 in 1991. Black, non-Hispanic teens showed the greatest decline, from 86 per 1,000 in 1991 to 41 per 1,000 in 2002. The report noted that the drop in adolescent birth rates was a direct result of the declining adolescent pregnancy rates, as evidenced by a decline in live births as well as declines in the rates of induced abortions and miscarriages.

Coverage for the varicella vaccine (chicken pox) reached an all-time high of 81 percent in 2002, and coverage for the Hepatitis B vaccine was at 90 percent in 2002. The percentage of children from 19 to 35 months of age who received coverage for the recommended combined series of four key vaccines was 78 percent in 2002, not statistically different from 77 percent in 2001. Coverage for the vaccine series has ranged from 76 percent to 78 percent, since reaching a high of 79 percent in 1998.

In contrast to these improvements, the prevalence of overweight among U.S. children increased in recent years. During the time period 1988 to 1994, 11

percent of children from ages 6 to 18 were overweight. That figure had increased to 16 percent for the period from 1999 to 2002. From 1976 to 1980, only 6 percent of children were overweight.

"This increase in overweight jeopardizes our children's future, making them vulnerable to chronic conditions such as diabetes and hypertension previously associated more with adults than with children," said Edward J. Sondik, PhD, Director of CDC's National Center for Health Statistics. "Overweight is not only a problem for our children but a problem for our Nation, as overweight children too often become overweight adults, with the accompanying increase in health problems."

According to the report, Mexican American boys were at the highest risk, with 27 percent overweight, followed by Black, non-Hispanic girls, at 23 percent overweight.

Among the favorable developments cited in the report was the decline in child mortality. In 2000, there were 18 deaths for every 100,000 children from ages 5 to 14, whereas in 2001 there were 17 deaths for every 100,000 children in this age group.

However, there was a slight increase in the infant mortality rate. In 2002, 7 out of every 1,000 infants died before their first birthday, increasing from a record low of 6.8 per thousand in 2001. The report said that preliminary analyses indicated that most of the increase in deaths occurred among infants less than 28 days old, with most in the first week of life.

One factor that may be contributing to this small increase, Dr. Sondik said, is that improvements in fetal medicine have allowed infants who would otherwise have died before delivery to survive into the early newborn period. Dr. Sondik hopes that additional information, due this fall, will provide a more detailed explanation for the increase.

Among the report's economic security indicators, the percentage of children under age 18 who were related to the householder and living in poverty increased from 15.8 percent in 2001 to 16.3 percent in 2002. However, the poverty rate for all people under age 18—which includes some children who were not related to the householder—showed no

statistical change between 2001 (16.3 percent) and 2002 (16.7 percent).

"Although this was the first statistically significant annual increase in the poverty rate for related children since 1991, this increase followed a period of decline from a recent peak of 22 percent in 1993," the report said. "The drop in poverty from 1996 to the recent low point in 2000 was larger than the decline from 1993 to 1996."

The report noted, however, that the 2001 poverty rate for children related to the householder did not change significantly from the rate in 2000.

The poverty rate for children related to the householder also varied among groups. For children living in female householder families with no husband present, 40 percent were living in poverty. This is in comparison to 9 percent of children living in married-couple families.

Children classified as Black and of no other race had a poverty rate of 32 percent and Hispanic children had a poverty rate of 28 percent in 2002, compared to a poverty rate of 9 percent among white non-Hispanic children of no other race.

With respect to the behavioral and social environment indicators, American youth were less likely to be victimized in a serious violent crime—murder, rape, robbery, or aggravated assault—or to commit one. In 2002, there were 11 serious violent crimes per 1,000 youth ages 12 to 17, down from 15 in 2001.

"The reductions in youth violence are part of a longer-term trend which has been occurring over the last 10 years," said Lawrence Greenfeld, the Director of the Bureau of Justice Statistics in the U.S. Department of Justice. The serious violent crime victimization rate against youths fell from a high of 44 crimes per 1,000 youth ages 12 to 17 in 1993, a decline of 74 percent by 2002.

"The dramatic consequences of the decline in violence among youth, both as victims and offenders, are especially powerful when we examine how many victimizations did not take place because of the reduction in serious crime," Mr. Greenfeld said. "Had the rate of violence recorded in 1993 occurred

in each year over the decade, by 2002 we would have seen more than 4.2 million additional serious violent victimizations of youth including nearly 10,000 additional murder victims."

Declines in the rates of commission of serious violent crimes by juveniles also continued into 2002. Over the last decade, based upon the self-reports of victims, the serious violent crime-offending rate dropped 78 percent—from 52 crimes per 1,000 youth (ages 12-17) in 1993 to 11 crimes per 1,000 youth in 2002.

Mr. Greenfeld noted that there were substantial differences in crime commission behavior between children born in the 1970s and those born more recently. Individuals born in 1979 had an arrest rate for murder, rape, robbery, or aggravated assault by age 15 that translated into about 1 arrest for every 122 children born that year. In contrast, he said, those born in 1986, had, by the time they reached age 15, a violent crime arrest rate that was about half that for those born in 1979. This was about 1 arrest for violence for every 222 individuals born that year. In fact, for each birth year and at each age in their teenage years, individuals born after the latter part of the 1970's have experienced declining arrest rates for violence.

"Part of the research challenge is to try to learn what positive changes affecting children born most recently are associated with the reductions in both victimization and offending," Mr. Greenfeld said.

All of the indicators for regular teen smoking were at their lowest level since the information was first collected, beginning in 1975. In 2003, 5 percent of 8th graders, 9 percent of 10th graders, and 16 percent of 12th graders reported that they had smoked cigarettes in the past 30 days.

The percentage of youth in 2003 who said they had used illicit drugs during the past 30 days did not change significantly from 2002. Among 8th graders, 10 percent had used illicit drugs in the last 30 days, the lowest level since 1993; 20 percent of 10th graders had used illicit drugs in the past 30 days, the lowest level since 1994; and 24 percent of 12th graders had used illicit drugs in the past 30 days, the lowest level since 1995.

The report noted that White and Hispanic secondary school students were more likely to use illicit drugs or to be heavy drinkers than were Black secondary school students.

Some of the report's Education indicators showed changes from previous years, with an increase in the percentage of young children having been read to, an increase in the number of high school graduates completing high-level coursework in English, and a decline in the percentage of young children enrolled in early childhood centers. Since 1982, there has been a marked increase in the percentage of high school graduates taking advanced courses in mathematics, science, English, and a foreign language.

"The data in *America's Children* suggest the challenges that we face in improving the educational performance of all children, particularly those from disadvantaged families," stated Robert Lerner, PhD, Commissioner of the National Center for Education Statistics. "Yet we also see the promise of improvement in such indicators as the increase in parents reading to their children and in students taking more advanced coursework."

Among the report's population and family characteristics, the birth rate for unmarried adolescents from 15 to 19 years of age declined by more than one-fifth since 1994, while the birth rates for unmarried women ages 20 and older have continued to increase.

The report noted that 68 percent of children under age 18 lived with two married parents, down from 77 percent in 1980. The percentage of children living with two married parents has remained stable since 1995, the end of a long-term downward trend. The report stated that 32 percent of children do not live with two married parents. In 2003, 23 percent of children lived with only their mothers, 5 percent lived with only their fathers, and 4 percent lived with neither of their parents.

"Family structure is associated with the economic, parental, and community resources available to children, as well as their overall well-being," the report said. "On average, living with two parents who are married to each other is associated with more favorable outcomes for children both through, and

independent of, the higher income that characterizes these families."

The percentage of children living with at least one foreign-born parent rose from 15 percent in 1994 to 20 percent in 2003. The report noted that children with foreign-born parents may need additional resources at school and at home as a result of language and cultural barriers confronting both the children and their parents.

The report also showed that the number of children in the United States has increased, from 72.6 million in 2001 to 72.9 million in 2002. Children comprised 25 percent of the U.S. population, down from a peak of 36 percent in 1964. The report said children are projected to make up 24 percent of the U.S. population by 2020.

Source: <http://childstats.gov>.

Key words: children, youth.

Strong Links Found between Parent Education and Family Income

Recent data on families shows a strong link between parents' education and their earning power. Over the past 20 years, those with less education have steadily lost ground economically, with negative consequences for the children who depend on them. National data show that:

Almost 2/3 of children in low-income families have parents without a college education. ("Low income" includes those with incomes up to twice the federal poverty level).

- 26 percent of children in low-income families had parents who were high school dropouts, while 36 percent of parents had a high school diploma, but no college training.
- Only 22 percent of children whose parents have at least some college education live in low-income families.

Parents with low educational levels struggle to provide for their families, even when they work full time.

- 73 percent of children of full time working parents without a high school diploma live in low-income families, while 43 percent of children of parents with a high school diploma have low incomes.
- Only 15 percent of children of full time working parents with at least some college education live in low-income families.

The link between education and earnings for working adults has grown stronger in the past 20 years. Studies show that high school dropouts suffered a devastating 24 percent loss in earning power, while high school graduates lost 10 percent in income over the past two decades. However, well-educated adults gained income over the same time period—college grads gained 14 percent in wages and those with graduate degrees gained 19 percent.

This evidence shows the importance of preparing young people for the roles they will serve as adults. Family poverty is one of the greatest risk factors for children, and is associated with poor health, educational, and mental health outcomes for parents and children alike. Programs and policies that help all young adults develop the skills they need to ensure economic success for themselves and their dependant children. Such policies would include programs that:

- Ensure that children are ready to learn when they enter school.
- Support successful progress through the k-12 educational system.
- Lower the barriers to post-high school education and training opportunities.
- Reconnect those who have left the educational system to job training and educational opportunities.

Source: Written by Harriet Shaklee, based on *The Effects of Parental Education on Income*, September 2004, *National Center for Children in Poverty*, www.nccp.org.

Key words: education, income, poverty.

Dietary Guidelines Update

After meeting for one year, a 13 member advisory panel developed nine messages that may become the new 2005 Dietary Guidelines. As you read through them, you will notice they are quite broad and have some subtle changes from the last set of guidelines.

1. Eat a variety of foods within and among the basic food groups while staying within energy needs.
2. Control calorie intake to manage body weight.
3. Be physically active every day.
4. Increase daily intake of fruits and vegetables, whole grains, and nonfat or low-fat milk and milk products.
5. Choose fats wisely for good health.
6. Choose carbohydrates wisely for good health.
7. Choose and prepare foods with little salt.
8. If you drink alcoholic beverages, do so in moderation.
9. Keep food safe to eat.

Some of the specific recommendations under these messages are:

- When eating a variety of foods, focus on food “commodities”—not processed items.
- Consume more dark green vegetables, whole grains, legumes, fruits, milk, and fiber. Eat fewer refined grains and fats.
- Salt intake should be limited to 2,300 mg per day.
- Avoid trans fats.
- Consume at least two servings of fish per week.
- Adults should get at least 30 minutes of physical activity daily; those wanting to lose weight should aim for 60 minutes a day.

The next step will be an internal scientific review of this document and later this fall, Health and Human Services (HHS) and United States Department of Agriculture (USDA) will consider public comments as they translate this report into the 2005 Dietary Guidelines for Americans. These new guidelines will be released early in 2005.

Source: Full report on this website
www.health.gov/dietaryguidelines.

Key word: dietary guidelines.

Nutrition Education

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Sugar Sweetened Beverages

Two studies were released on consumption of sugar-sweetened beverages. The first study focused on factors that play a role in soft-drink consumption in school-aged children. The second study discussed the role sugar-sweetened beverage consumption plays in incidence of type 2 diabetes in women.

Who do you think plays a more important role in determining whether or not a child drinks sugar-sweetened beverages—peers or parents? According to researchers at the University of Minnesota, parental soft drink intake has a stronger influence than children’s peers. They found that parents who consumed soft drinks on a regular basis were 2.88 times more likely to allow their children to consume soft drinks five or more times per week, compared with those whose parents did not regularly drink soft drinks.

Registered dietitian Althea Zanecosky said, “Research has shown that parents are primary role models for kids and that includes their eating habits too. Parents need to be aware of what their kids are consuming and encourage foods and beverages that are packed with nutrients. As your best guidelines, be sure soft drinks are not crowding out water and other nutritious beverages like fruit juices and milk.”

Results from a second study found that women who drank more than one sweetened soft drink a day were slightly more likely to develop diabetes than women who drank less than one a month. One of the study's co-authors, Dr. Walter Willet, suggested that, in addition to extra calories, the beverages might also increase diabetes risk because their high amount of rapidly absorbed sugars causes a dramatic rise in glucose and insulin concentrations in the body.

Critics of the study claimed that the same conclusion could occur by examining eating habits involving other forms of junk food. Also, two diabetes experts, not associated with the study, cautioned against making a direct connection between the sugars found in soda and diabetes risk without more research.

Source: *J. Am. Diet Assoc*, August 2004; *JAMA*, August 25, 2004.

Key words: soda, sweetener.

Confused About Produce

The "5 A Day for Better Health" program is a public service campaign designed to get people to eat more produce. Unfortunately, most Americans aren't getting the message. Not only are they not eating 5 servings a day, but they also don't know how many servings a day they should be eating.

A survey conducted by A.C. Nielsen in February 2004 on approximately 3,000 households found that:

- 85 percent were not eating 5 or more servings of fruits and vegetables per day.
- Only 12 percent ate 5 or more servings of fruits and vegetables per day.
- Most parents encouraged their children to eat fruits and vegetables at meals, but only 17 percent served fruits and vegetables as snacks.

Source: A.C. Nielsen Survey, conducted February 2004.

Key words: fruit, vegetables.

Lower Your Cholesterol

People classified as being "very high risk heart patients" need to follow the new LDL cholesterol recommendations of lowering it to 70. That includes individuals who have just had a heart attack or those who already have cardiovascular disease plus diabetes, are persistent smokers and have high blood pressure, or other multiple risk factors. The previous LDL cholesterol guideline was 100. These new guidelines are based on studies that show lives can be saved when individuals who have had a heart attack drastically lower their LDL cholesterol.

For individuals at high risk, the overall goal remains an LDL level of less than 100. High-risk individuals are defined as those who have heart disease or multiple risk factors (e.g. smoking, high blood pressure).

The report, issued by the National Heart, Lung, and Blood Institute, American College of Cardiology and American Heart Association, emphasizes that nutrition, physical activity, and weight management are important for cholesterol management.

Source: www.nhlbi.nih.gov.

Key word: cholesterol.

Home Milk Delivery Making a Comeback

Do any of you remember getting your milk delivered to your home? In 1963, approximately 33 percent of Americans had their milk delivered but by 2001, it was 0.4 percent. In some parts of the Northeast, it is making a comeback, and accounts for 20 percent of milk sold.

Source: www.cnn.com/2004/US/Northeast/07/21/milkman.ap/index.html.

Key word: foods.

Hold Down Holiday Spending

Each year, do you wish for a less stressful, less costly holiday season? Don't just dream about reducing holiday spending this year. Make it a reality by taking action! Follow these tips for ensuring less expensive, more meaningful holidays:

- Set a holiday-spending budget. Include gifts, decorations, entertaining, groceries, greeting cards, postage, festive clothing, and fees for special events.
- Include all family members in your plan. The holidays offer a great opportunity to teach financial responsibility to youngsters while working as a team. Childhood memories are often the "warm fuzzies of things we did together," rather than expensive gifts.
- Consider giving gift items you already have, such as family heritage pieces, new plants started from yours, homemade preserves, baking or crafts. Or how about recycled items, with an added new touch?
- Personal gift certificates that focus on creatively giving of ourselves to family members and friends can be a low- or no-cost alternative to purchased gifts. The possibilities are limited only by your imagination. A 12 year-old young man might give his stepmother a Saturday morning off, starting with breakfast in bed. An older teenager might give his or her nearby grandparent several gift certificates, each one good for a round-trip drive to the grocery, a friend's home or the doctor's office. A father might take his daughter out to her favorite restaurant. An uncle might take his nephew to a major-league baseball game.
- Gradually purchase special baking ingredients, meats, and other grocery items within each pre-holiday week's shopping list. This way you can take advantage of sales and spread the additional costs of holiday meals over a number of weeks. Freeze some items for later use, as appropriate.

Family Economics

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Remember to keep holiday spending in perspective. Overspending can take the joy out of these special occasions.

Key words: spending, holidays.

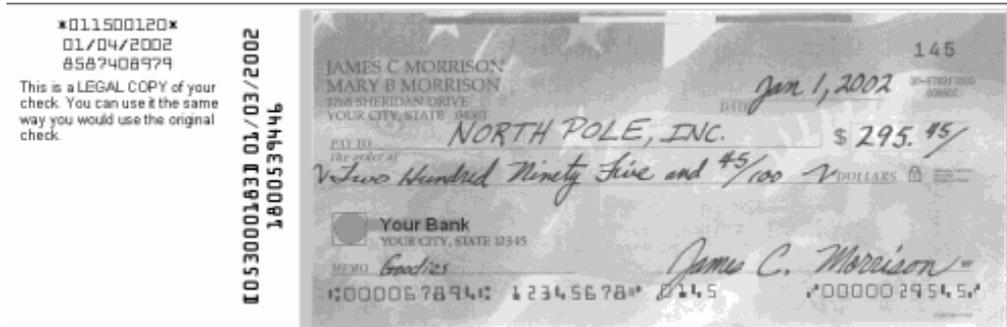
Checks Are Changing

A new law made canceled paper checks a thing of the past.

The *Check Clearing for the 21st Century Act* became law at the end of October 2004. Previously, most checks had to be physically transported—whether across town or across the country—before they could be cleared. This was expensive and time consuming. Check 21 provides a new option: legal acceptance of paper reproductions of original checks. This reproduction is called a “substitute check” and is produced from a digital image of the original check.

Now every bank will be required to accept substitute checks, just as they formerly accepted your original paper checks. If you received your cancelled checks or electronic images of your cancelled checks with your bank account statement, you will receive substitute checks this month. A substitute check is a legal equivalent of the original check and will include all the information contained on the original.

Sample "Check 21" image



- You may not get access to the funds from checks you deposit any sooner, because the new law does not shorten check hold times. After 30 months, there must be a study on whether banks are making funds available to consumers earlier than the allowable hold periods.
- Banks will save money on processing checks, but banks are not required to share these savings with consumers.

Different kinds of copies of a check will have different rights attached. Check 21 creates a new kind of paper copy of an electronic image of a check called a "substitute check." Only a substitute check can be the legal equivalent of the original check, and only a substitute check triggers your

What are the main effects of "Check 21" on consumers?

- You won't be able to get your original paper checks back, because your bank will no longer have them. A bank other than your bank will have your original check, and will decide whether to destroy it. Neither Check 21 nor other law requires a bank to keep your original check for any period of time. Before Check 21, your own bank decided how long to keep your original checks, if you didn't get them returned with your statement. Under Check 21, the bank of the person you wrote the check to may decide when to destroy your check.
- Checks you write will clear sooner, increasing the risk that a check will bounce if funds are not in the account when you write the check. Don't write a check unless funds are already in your checking account to cover it. Ask your employer to electronically deposit your paycheck directly into your checking account so that your paycheck will clear more quickly and provide funds for checks you write.

right to "recredit" of disputed funds. A regular copy of a check does not carry these same protections. If you ask for a copy of a check, your bank may send you an ordinary copy instead of a "substitute check" which triggers legal rights and protections.

When a so-called "substitute check" is provided to a consumer, Check 21 gives the consumer a right to have funds of up to \$2,500 recredited to the consumer's account in 10 business days if the check is paid twice, paid for the wrong amount, or otherwise paid in error. The regulations restrict the right of recredit only to checks where the consumer was provided with a substitute check. If a check is processed electronically by all the banks it is routed through without the use of a substitute check and the consumer is not provided with a substitute check, then the check remains under state check law. In that case, the consumer does not receive a 10 day right of recredit even if the electronic image of the check is paid twice, paid for the wrong amount, or if both the electronic image and the paper check are paid.

Consumers who want to maximize their consumer rights should ask for return of "substitute checks" with their checking account statements. Watch out

for fees associated with a substitute check-returning account. Look for another bank if your bank charges a high fee to get copies of all your checks as substitute checks. Only the special "substitute check" can be legally equivalent to the original check to prove payment. The copies that a bank sends to consumers under a so-called "voluntary truncation" agreement, where the consumer agrees not to get the checks back, do not prove that a payment has been made, and do not trigger your Check 21 recredit right.

Source: Adapted from American Bankers Association, 2004, "Checks Are Changing," Financial Education Corporation; Weston, L.P., September 6, 2004, "Your checkbook just became obsolete." *MSN Money*. <http://moneycentral.msn.com/content/Banking/Betterbanking/P90617.asp> retrieved October 28, 2004; *Consumer's Union*, July 27, 2004, "Questions and Answers About the Check Clearing for the 21st Century Act-Check 21," <http://www.consumersunion.org/finance/ckclear1002.htm>.

Key words: banking, law.

Family Economics Resources

The federal bank, thrift, and credit union regulatory agencies have produced a new publication to help consumers avoid overdraft and bounced check fees. Available in HTML and PDF formats from <http://www.federalreserve.gov/pubs/bounce/default.htm>, the publication defines overdraft and bounce protection plans, what consumers need to know about such plans, and what to do for problems or complaints.

"Getting Ready for Estate Planning" by the Purdue University Cooperative Extension Service is a web-based resource designed to help consumers organize their thoughts and information before seeing an advisor about an estate plan. Available at <http://www.csrees.usda.gov/nea/economics/fsll/estate.html>.

MyMoney.gov is the Federal Government's web site designed to help consumers understand more about their money, how to save it, invest it, and manage it to meet personal goals. Managed by the

Financial Literacy and Education Commission, <http://mymoney.gov/> features a variety of educational resources organized into nine content areas (i.e., credit, financial planning, and retirement planning). Visitors to the site can order a free "My Money" tool kit containing helpful publications for consumers.

The Consumer Literacy Consortium has revised "66 Ways to Save Money." The third edition of this popular publication is available at http://www.pueblo.gsa.gov/cic_text/money/66ways.

Idaho Extension Family Economics Activities

Idaho Extension Receives Grant to Teach Seniors and Disabled Persons How to Save Money with Medicare-approved Drug Discount Cards

Idahoans who are eligible for Medicare may save from 17 to 40 percent on the cost of prescription drugs with Medicare-approved prescription drug discount cards. University of Idaho Extension received a one-year, \$50,000 grant from the Centers for Medicare and Medicaid Services to teach Medicare-eligible persons how to reap these savings. Eight extension FCS educators will be partnering with the Senior Health Insurance Advisor (SHIBA) program and/or Area Offices on Aging to teach hands-on workshops. Medicare-eligible Idaho residents will be able to find out if they qualify for the new program and to compare savings offered by various Medicare-approved Drug Discount Cards.

Seniors and disabled Idahoans who buy prescription drugs will likely qualify for the card if they:

- Have no health insurance that covers prescription drugs;
- Have health insurance that limits how much it will pay for prescriptions;
- Have health insurance that pays only for generic drugs;
- Don't currently get a discount when they buy prescriptions; or

- Have a current discount that is less than what they would get with a Medicare-approved card.

Because savings vary depending on the drug card, Extension educators will help workshop participants sort through the many cards being offered. Computers will be available so that participants can input their data and get immediate results. Workshop participants can then sign up for a card that may allow them 11 to 18 percent savings on brand-name drugs, 37 to 65 percent savings on generic drugs, and up to 40 percent savings on mail-order drug purchases.

Seniors can sign up for only one card, so knowing which card offers the best discounts is essential. Enrollment fees can be as high as \$30 and co-pays can vary.

Medicare-eligible Idahoans with incomes of less than \$12,569 for singles and \$16,862 for couples may also qualify for a special \$600 drug-discount credit. They can use the credit every time they co-pay for a prescription until the \$600 is used up. By enrolling before early December, eligible Idahoans can get a \$600 credit for 2004 and carry over any amounts remaining from 2004 to the \$600 they will get for 2005.

Extension Educators who are implementing Medicare-approved prescription drug discount card education include: Carol Hampton, Boundary County; Beverly Healy, Ada County; Audrey Liddil, Bannock County; Marsha Lockard, Owyhee County; Barbara Petty, Bonneville County; Kathee Tifft, Nez Perce County; Julia Welch, Idaho County; and Sharlene Woffinden, Bear Lake County. If you know someone who may qualify for a prescription drug discount card, have them contact one of the educators listed above.

Legally Secure Your Financial Future: Organize, Communicate, Prepare Curriculum Wins National Award

Ada County Extension Educator, Beverly Healy, and Family Economics specialist and team leader, Marilyn Bischoff, are members of a seven-person team (representing six land grant universities) who are developing a new national legal education program for Cooperative Extension. *Legally Secure Your Financial Future: Organize, Communicate, Prepare* (LSYFF) is designed to help participants:

- **Recognize** importance of records, wills, advance health directives, and estate planning documents.
- Gain **awareness** and knowledge of personal information needed.
- **Develop** a list of important documents.
- **Understand**—family communication, developing SMART legal goals, and how to select an attorney.
- Increase **knowledge** of estate planning.
- **Develop** a legal plan.

The program was selected to win the first Educational Program Award of the Association of Financial Counseling and Planning Educators at their annual meeting on November 19, 2004. Bischoff and Healy will introduce the new curriculum in January to Idaho Extension educators who desire to teach the 3-lesson program. Watch for details!