

The Communicator

November 2008

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Greetings—October has been a staggeringly busy month for us in FCS, with many successful events and activities. We have also had lovely weather—little rain and no wind to whip the leaves off the trees. The transition to November will be a gentle one.

Congratulations

4-H Inducts 9 New Idaho Hall of Famers, including Joan Parr

Nine long-time 4-H volunteers will be honored as new inductees to the Idaho 4-H Hall of Fame during the annual statewide leaders' forum October 25 at Salmon, Idaho.

"It is our privilege to honor these citizens from across Idaho who have made a commitment to helping the state's youth develop valuable leadership skills and have fun while doing so," said Mary Jean Craig, University of Idaho Extension associate in the state 4-H office at Moscow.

The Idaho 4-H Hall of Fame was established as part of the 4-H centennial celebration in 2002 to honor those who have made a significant impact on 4-H and the lives of thousands of members.

Seven individuals and one couple have been selected to be inducted into the Hall of Fame during the 2008 Idaho State 4-H Leaders' Forum, joining the 100 inducted in 2002 and 14 inducted in 2005.

Those honored include Gay Willis of Bonneville County, Janice Bosse of Latah County, **Joan Parr** of Cassia County, Eileen Bennett of Clark County, Helen Larson of Canyon County, Ken and Claudia Brush of Canyon County, Wallace Brown of Twin Falls County, and Barbara DeShon of Bonneville County.

Joan Parr of Cassia County started her work for University of Idaho Extension in Cassia County focusing on 4-H, food safety, food preservation, leadership, child development, and communication skills. She served as Extension's county chair and interim District III director.



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Smart Women, Smart Money

Again, this year, the Idaho State Treasurer's Office sponsored the **Smart Women, Smart Money** conference, offering financial information to a wide spectrum of Idaho's women. FCS had a booth at both the Boise and Coeur d'Alene events. The booth included a spin wheel to draw people in, prizes for spin-wheel players, and information about Cooperative Extension System programming.

Specialist **Harriet Shaklee** reports that at the October 16th Boise Center on the Grove conference, there were:

230 total contacts—225 females, 5 males
216 Caucasian, 17 Hispanic, 4 Native American, 8 Asian, 2 African American

She notes, "These are the people we actually talked to—many more walked by and saw the exhibit. In fact we distributed 265 flyers showing the FCS programs of District II counties."

One comment by a 7:30am participant in our spin wheel: "I'm having fun already and I'm not even awake yet."

In Coeur d'Alene, at the October 25th conference, Educator **Karen Richel** reports that there were 278 total participants and 47 vendors.

Many thanks to **Joey Peutz, Bev Healy, Barb Abo, Marsha Lockard, Linda Gossett, Miki Kurosawa, Marilyn Bischoff, Martha Raidl, Harriet Shaklee, Karen Richel, and Carol Hampton** for all your work to make these events a success.

Alumni Brunch

On Saturday, October 4th, the FCS Alumni Board held its annual Alumni Brunch. The program this year was “**Adventures in Honduras**” presented by Alverna Thomas, Laura Miller, Betty Lea Trout, and Michele Dirks. They described their medical mission trip to Honduras, which was to celebrate, in part, Laura and Betty Lee’s 80th birthdays. Much of their work and service on this trip was facilitated by their knowledge of Family and Consumer Sciences content. It was an inspiration to see our alums and emeritus faculty in action. I see many opportunities for student internships and study abroad experiences.

Margaret Ritchie Distinguished Speaker

We did something a little different with the **Margaret Ritchie Distinguished Speaker Series** this year. Instead of bringing in one nationally recognized speaker, we brought together several well-known local speakers on the subject of poverty and hunger on the Palouse and coincided with World Food Day.

The October 15th university presentation featured **Mary Schmidt** speaking on “The Horizon’s Story: How Northern Idaho Residents are Building Community to End Poverty.” The presentation was well-attended, with students from FCS courses and members of the community.



In the evening of October 15th, we presented a panel discussion on the theme, “Hunger Here and Now: Palouse Solutions.” Panelists include **Amy Grey** (President, Backyard Harvest), **John Mix** (President, Empowering Families), **Linda Nickels** (Director, Moscow Food Bank), and **Connie Salisbury** (Executive Director, The HOPE Center). After

the panelists described their work, there were questions and discussion with audience members. I wrapped up the discussion with observations on the common themes they each expressed in the need to expand their services by growing more food, collecting more food, distributing food more widely to a steady stream of people who cannot make ends meet. Our neighbors are not experiencing true hunger in the global sense, but they are people on minimum wage or fixed incomes facing rising costs. FCS can play a role in helping to meet the needs of our neighbors.

The panel was well-attended, considering the second presidential debate was scheduled for the same evening. The discussion lasted for over half an hour and many people came up to the table and visited with the panelists afterwards.



Student Food Bagging Project

To round out World Food Week, the members of the Margaret Ritchie Distinguished Speaker Committee organized a food-bagging project with FCS students. The committee identified a lentil chili recipe that a 12-year-old could make in one pot.

Lentils were donated by a local distributor. At each of the MRDS events, we collected cans of tomatoes to go in the recipe and supplemented with purchased supplies funded by a generous donation from an emeritus faculty member. On Friday afternoon, after the MRDS events and mid-terms, the committee members and students joined forces to build the 100 bags of ingredients. Bags were then distributed to food banks in the Latah County area.



We were especially pleased by good press coverage in the UI Argonaut.



Cooking Parameters for Safe Seafood

Seafood consumption is responsible for 11 percent of foodborne illness outbreaks and 5 percent of cases in the US. (An “outbreak” is an incident in which two or more persons [cases] experience a similar illness resulting from the ingestion of a common food.) Three categories of illness account for 72 percent of the outbreaks (and 38% of the cases):

- Ciguatoxin (occurs in tropical reef fish that have consumed toxic one celled marine organisms; not destroyed by cooking)
- Scombrototoxin (histamine toxicity resulting from mishandling and temperature abuse of a few species of fish; not destroyed by cooking)
- Pathogens in molluscan shellfish (for example, scallops, clams, oysters; destroyed by cooking)

The first two categories are not relevant to cooking parameters; but correct cooking recommendations for destruction of pathogens in seafood is important information for consumers.

The bacterial, viral, and parasitic pathogens of most concern in seafood (finfish, crustaceans, or molluscan shellfish) are:

Bacterial	<i>Vibrio</i> spp., <i>Shigella sonnei</i> , <i>Salmonella</i> , <i>Campylobacter jejuni</i> , pathogenic <i>E. coli</i>
Viral	Norovirus, Hepatitis A
Parastic	<i>Anisakis simplex</i> (round worm)

While specific research-based cooking recommendations for red meat and poultry (to produce microbiologically safe products) have existed for decades, similar information for seafood has been scant. The National Advisory Committee on Microbiological Criteria for Foods (NACMCF) was asked by the US Food and Drug Administration to determine minimum requirements for microbiologically safe cooked seafood. The NACMCF noted that cookbooks and electronic resources frequently only provide subjective measures for determining seafood is adequately cooked, for example, when meat is opaque, flaky in the center, and separates



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easily from bones. Avoidance of overcooking is also frequently stressed in these resources. The NACMCF noted that scientific studies to support these endpoint criteria generally do not exist and that research to determine accurate endpoint temperatures and subjective criteria for various types of seafood is needed.

In the absence of adequate pathogen inactivation data for various seafood products, the cooking guidance provided in the 2005 FDA *Food Code* was recommended by NACMCF to consumers for inactivation of bacteria:

- Comminuted (minced or otherwise not intact muscle) fish, 155°F (68°C) for 15 seconds
- Stuffed fish or stuffing containing fish 165°F (74°C) for 15 seconds
- Other raw fish, 145°F (63°C) for 15 seconds

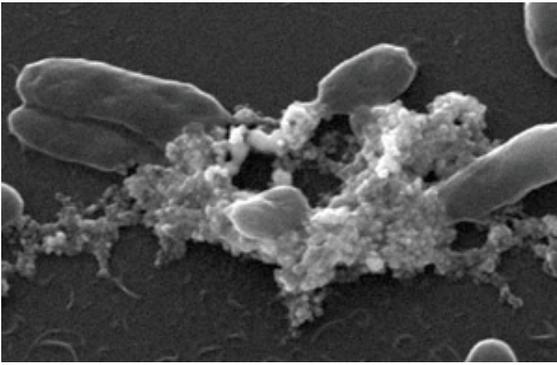
It was noted that higher temperatures are required for destruction of viral pathogens, for example, 194°F (90°C) for 1.5 minutes, but that this temperature would likely overcook the product. These cooking recommendations are sufficient to kill parasitic worms.

The NACMCF also noted that there are no non-thermal methods applicable at the consumer level that can inactivate microbiological pathogens in fishery products. This specifically includes cerviche (marinated in lime juice), drunken crabs (marinated in wine), and cold smoking.

At this time, the work of the NACMCF does not provide additional information to pass on to consumers regarding the safe cooking of seafood. In fact the recommendation of the *Food Code* cooking endpoints is unhelpful, since these recommendations include a holding time for 15 seconds, that has not been used in consumer cooking recommendations for red meat and poultry. However, the report does identify areas where research is needed to provide future consumer recommendations and includes a call for action; hopefully we will have more complete recommendations in the not too distant future.

Source: National Advisory Committee on Microbiological Criteria for Foods. 2008. "Response to the questions posed by the Food and Drug Administration and the National Marine Fisheries Service Regarding determination of cooking parameters for safe seafood for consumers," *J. Food Protection* 71(6): 1287-1308.

Keywords: seafood, food preparation, food safety.



E. coli after being exposed to silver ion products

Use of Silver as a Disinfectant

The metal silver has long been known for antimicrobial properties. The reference notes that in 344 B.C. Aristotle advised his student Alexander the Great to store boiled water in silver vessels to prevent waterborne diseases. However, more modern applications of silver as a disinfectant were stimulated in 2004 when the US National Aeronautics and Space Administration (NASA) found that odor development in clothing could be prevented by impregnating it with silver (to prevent bacteria and mold growth) during tests simulating extended living conditions on space stations.

As a result, entrepreneurs have been using nanotechnology to incorporate silver ions into fabrics and other products to provide antimicrobial effects. In 2005, the electronic giant Samsung was the first company to market a range of consumer appliances containing silver nano-particles to reduce bacterial contamination. The "Silver Nano" appliances included washing machines (with silver particles released into the wash water), refrigerators, vacuum cleaners, and air conditioners. Several companies are marketing nano-silver containing plastic food storage containers, claiming food will stay fresher longer. There are currently over 200 consumer products impregnated with silver nano-particles, including socks, underwear, baby bottles, toothbrushes, spatulas, and down sleeping bags, in addition to those mentioned above. The medical industry is also using nano-silver in a wide variety of applications. In 2007, the Hong Kong government applied silver-titanium dioxide coatings to all surfaces inside the city's subway cars, escalator handrails, ticket machines, and poles to reduce instances of flu and other hand-transmissible illness. Preliminary tests have indicated that the disinfectant reduces 60 percent of bacteria; it will be interesting to hear whether a measurable effect on illness is observed.

Because silver is highly toxic to aquatic life at low concentrations and also accumulates in some aquatic organisms such as clams, in 2006, the US Environmental Protection Agency began regulating this technology. A primary concern is that nano-silver particles washed or leached from products will end up in sensitive environments causing unintended effects. Companies wishing to sell a product that it claims will kill "germs" by the release of silver, copper, or zinc ions are currently required to provide scientific evidence that the product does not pose an environmental risk. This has led some of the companies selling nano-silver impregnated food storage containers to stop advertising the antibacterial properties of the containers. The use of nano-silver to control microbe growth continues to be an active area of research.

Source: Fok, N. 2007. "The Silver Lining," *Environmental Public Health Monitor*, Vol. 9 Issue 4, August, Capital Health Environmental Public Health Services, Edmonton, AB, http://www.cphp.ca/ephmonitor/pub/2007/ephm_2007_08.pdf.

Keywords: new products, storage.

Kincare in Idaho: A Profile of Idaho Families

Our best hope for children is that they will be raised in happy healthy homes, loved and cared for by their parents. However, family crisis sometimes leads to out-of-home placement for children, sometimes a formal foster placement made by a social service agency with kin or non kin caregivers.

More frequently, though, out of home care is arranged without formal social service intervention, when relatives take children into their homes to keep them safe in time of family crisis. To underscore the scope of informal placements like these, the 2000 Census shows Idaho with nearly 18,000 children living in households headed by grandparents and other relatives. Only 1,860 children are currently in the foster care system in Idaho, a ratio of 1 child in formal foster care for every 9 children in informal care with relatives (Idaho Department of Health and Welfare data 2008). These data show that families are the first line of defense in protecting and nurturing children in times of family crisis.

Grandparents as Caregivers

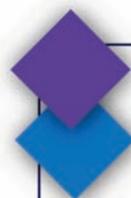
For most children in kincare, grandparents are the ones raising their young kin—national data show that 59 percent of children in the care of relatives are with grandparents. In fact, 1 in 10 grandparents have been responsible for their grandchildren for six months or more at some point in their lives.

Table 1: Recent increases in grandparent households raising grandchildren

	2000	2006	Change
Idaho	8,110	9,792	+20.7%
U.S.	2,426,730	2,455,102	+1.2%

Source: US Census 2000 and American Community Survey, 2006.

Table 1 shows recent trends for grandparent caregivers in Idaho and the nation, including both formal foster care and informal kinship care. The most recent year for which data are available is 2006, when Idaho had nearly 10,000 households in which grandparents were raising their grandchildren, an



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increase of 20.7 percent since 2000. Growth in grandparenting households is considerably greater in Idaho than in the nation, which had an increase of 1.2 percent over the same time period. These have been growth years for Idaho's population as a whole, increasing 13.3 percent since 2000. However, the number of grandparents raising grandchildren has grown at a much greater rate.

As shown in Table 2, half of grandparent caregivers have been responsible for their grandchildren for 2 years or less, while about 1/3 have been raising their grandchildren for five years or more. National data show that those in kinship care tend to be older children, with 52 percent eleven years or older. Children six to ten years of age comprise 28 percent of children in kincare and 20 percent are five years or younger. Less than 2 percent are infants under one year of age.

Table 2: Length of time grandparents have been raising their grandchildren

	ID	US
Less than 1 year	24.6%	22.5%
1-2 years	25.7%	24.0%
3-4 years	17.4%	16.1%
5+ years	32.3%	37.4%

Source: American Community Survey, 2006.

Table 3 shows a profile of grandparents raising grandchildren in Idaho and in the nation as a whole. About 2/3 of grandparents raising grandchildren are under 60 years of age, while 1/3 are 60 years and older. In Idaho grandparents raising grandchildren are predominantly white, with many Hispanic households as well, in proportion to their population. However, national trends show a slim majority of grandparenting households as white, with African American and Hispanic grandparent caregiving households about double their proportion in the population. Many of the family crises that bring grandchildren to their grandparents' houses are more common in low-income families, and family incomes for minority groups in the U.S. are notably lower than those for white Americans. Because of low numbers, Native Americans are not shown separately in Table 3 at the state or national level, but other analyses show grandparent caregiving at similar levels to that of African American families. Asian children are the least likely of the cultural groups to be in the care of grandparents. The willingness of grandparents to step into the child-rearing role speaks well for the commitment to extended family in all of these cultural groups.

Disability		
Yes	23.8%	29.8%
No	76.2%	70.2%
Income		
At/above poverty level	92.1%	80.6%
Below poverty level	7.9%	19.4%
Housing		
Own	83.0%	72.5%
Rent	17.0%	27.5%
** Due to small numbers, African Americans are included in "Other" for Idaho data. Source: American Community Survey, 2006		

Table 3 shows that Idaho grandparents raising grandchildren are marginally more likely to be married and to be working than their peers nationally. Idaho grandparents are also somewhat less likely to be disabled and more likely to own a home.

Idaho grandparents have a lower poverty level than their peers nationally, which may be a reflection of the fact that more of them are healthy, married, and working. However, trends in the general Idaho population often show somewhat lower rates for family poverty, but higher than national rates for families between 100 and 200 percent of poverty. Families at this income level are often employed at low wage work, earning too much money to qualify for state programs such as food stamps or subsidies for child care. However, they are very challenged to make ends meet on their limited income.

Concerns for Idaho grandparents raising grandchildren increase as they age. Many of the indicators reviewed show that challenges are greater for Idaho grandparents after the age of 60, when only 66 percent have the support of a spouse, as few as 27 percent still have the income of employment, 38.5 percent are disabled, and 11.8 percent live below the poverty level.

Challenges of Transition

An out of home placement for children with kin can be a challenge for adults and children alike. Relatives raising their kin are often thrust into the child-rearing role with little warning. Grandparents and other relatives rearrange their lives to care for young kin. Retirees may return to work to cover the additional expenses, while other relatives may have

Table 3: Grandparents raising grandchildren

	ID	US
Age		
30-59 years	67.9%	67.7%
60+ years	32.1%	32.3%
Race/Ethnicity		
White – not Hispanic	86.7%	51.0%
Hispanic	8.1%	17.9%
African American	**	25.0%
Other	5.2%	13.2%
Gender		
Male	39.9%	36.5%
Female	60.1%	63.5%
Marital Status		
Married	76.0%	70.1%
Not married	24.0%	29.9%
Labor Status		
Employed	64.7%	58.8%
Not Employed	35.3%	41.2%
Citizenship		
U.S.	96.7%	84.5%
Foreign	3.3%	15.5%

to quit work to provide care, especially for children with special needs. Many will need a lawyer to establish their rights as caregivers, while others will have to learn to navigate the maze of public assistance.

Social and emotional challenges can be great as well. The addition of children to the household can shake up established friendship networks for caregivers, especially those with friends whose children have grown. Relative caregivers may have continued conflict with the children's parents, as well as tension with their spouse and other relatives about the caregiving arrangement.

However, state and national trends show grandparents and other relatives stepping forward to protect their young family members in time of crisis. This extensive network of kincare is strong testimony to the power of extended family in America today.

Financial Needs of Idaho's Kincare Families

Families who take young relatives into their homes have many new expenses to cover. Those who are employed with young kin at home will have child care expenses; many families will need additional living space. Other expenses include clothes, school supplies and activity fees, medical care, food, furnishings, legal counsel, medical and counseling services, and higher education costs as the children get older. Some relative caregivers will deplete life savings and retirement accounts to meet the expenses associated with kincare.

In some cases, relatives go through the process of becoming licensed foster parents in order to care for their young kin, providing them access to special resources. Those who raise their young relatives in Idaho within the foster care system are eligible for foster care payments of up to \$431 per child per month, with additional funds for children requiring specialized care. Other supports include funds for school supplies, gifts, and special needs, as well as health insurance for the children through Medicaid, all resources managed by the Idaho Department of Health and Welfare.

However, kin who take in children informally lack these crucial supports. In general, informal kincare families are eligible to receive a child-only grant

from TANF (Temporary Assistance for Needy Families), the welfare system administered by the state. In Idaho, families receive the same amount of money, \$309 per month, regardless of the number of children being cared for. This is a limited subsidy, particularly for families caring for 2 or more children. Only 1,301 Idaho families received child-only TANF grants in 2003, though there were over 10 times that many eligible kincare households. Children in kincare are also eligible for Medicaid, providing health care access.

Despite the financial and resource advantages, most relatives raising kin avoid seeking assistance from the formal child protection system. To do so would require that the state assume custody of the children for abuse, neglect or abandonment, and the Idaho Department of Health and Welfare would then be obligated to notify and work with the children's parents to ensure the children have a permanent living arrangement. Re-involving the children's parents in child protection proceedings could upset the often tenuous relationships between the parent and the relative caregiver and potentially disrupt the stability of the child's living arrangement.

In addition, when a child living with a relative does enter formal foster care through child protection, the kinship caregiver must become a licensed foster parent and comply with all licensing standards including substantial training. This can be an onerous requirement for those already struggling with the demands of raising their young relatives.

Limited Resources of Relative Caregivers

Data show that kincare providers have fewer resources to meet foster home licensing requirements, including having lower incomes than non-kin foster parents and being less likely to own their homes. Kincare providers are less likely than non-kin foster parents to have graduated from high school, they are older, more likely to be single and in poorer health—all factors that may make it hard for them to qualify as foster parents.

In fact, national data show that few kin caregivers receive funds to help them meet the needs of the children in their home. The 2002 Survey of America's Families showed that, even when children were placed by the courts with kin, only 1/3-1/2 re-

ceived foster care payments. Other funds which could have been available include Social Security payments available to children whose parents have died (4% of children in kincare receive these funds) and SSI payments for those with a diagnosed disability (6% were awarded SSI payments).

The same survey found that most informal kin caregivers received no payments at all (78%). Child-only TANF payments, for which all families would have been eligible, were received by only 6 percent of the homes. In addition, 10 percent of the homes received some other type of payment (e.g. child support). Most grandparents reported having difficulty in getting one or more services they need for their grandchild (56%), with problems most frequently cited in accessing medical or legal services.

Evidence at the national level also suggests that kincare households are financially stretched. Families in both formal and informal kincare report having difficulty paying for housing or live in crowded quarters (39-40%), and experience food insecurity (48%). Kin caregivers in the foster care system were more likely to be receiving food stamps (59% vs. 37% for informal kin caregivers) and Medicaid (75% formal vs. 35% informal kin caregivers).

Support for Idaho's Kincare Families

In overview, in Idaho as well as in the nation, the great majority of children in out of home care are living in informal arrangements with relatives rather than in the formal foster care system. The state invests substantial funds in payments and programs for children in foster care, but families caring informally for kin lack these supports, and are minimal users of the few programs they are eligible for.

The Idaho Department of Health and Welfare estimates the annual cost of a child in foster care at \$3,300. At this rate, the nearly 18,000 Idaho children in the care of their kin (US Census 2000) would cost up to \$60 million to support if they were to enter foster care. Relatives currently caring for their family members are stressed in many ways to meet the children's needs, including access to medical and psychological services, legal counsel, food, housing and child care, and support and training for their new caregiving responsibilities—many of the same supports that would be available if they were in the formal foster care system.

In recognition of the important role of kin caregivers for child protection in Idaho, public and private agencies have taken several steps to develop necessary supports for this family-based system, under the guidance of the state-wide Kincare Coalition. Over the past few years grants from the Brookdale Foundation have helped fund the development and maintenance of kincare support groups in regions around the state.

In addition, the Department of Health and Welfare has reviewed programs and policies to lower barriers to access for relative caregivers. As an example, relative caregivers were often unable to obtain TANF funds for the children in their care because they feared that the children's parents would take the children away if Health and Welfare pursued child support (a TANF requirement). Acknowledging the seriousness of this concern for children's welfare, Health and Welfare now finds "good cause" not to pursue child support if relatives express this concern, increasing caregiver access to TANF funds as well as Medicaid and food stamps.

Navigators within the Idaho Department of Health and Welfare can help kincare families access needed services. Navigators help families identify programs for which they qualify and complete the applications necessary to obtain services. Flexible funds are provided by the Casey Family Program to navigators specifically to help meet the needs of relative caregivers. These funds can be an important resource since many of the families served do not receive or are not eligible for Health and Welfare support.

Extension and other family-serving professionals may be able to help kincare families meet their financial needs by connecting them with Idaho Health and Welfare navigators. Communities, families, and children will benefit when families have access to the resources they need to adequately provide for the children in their care.

More information on kincare in Idaho is available from: Grand Families Count in Idaho, by Harriet Shaklee, Jeri Bigbee and Misty Wall, *Idaho Kids-Count Policy Brief*, www.idahokidscount.org.

Keywords: grandparents, children at risk, financial security.

Share Financial Information with Your Partner

Most couples divide and conquer when it comes to household tasks. Maybe you do the laundry and your spouse does yard work. Or perhaps he empties the trash and you do the grocery shopping. Handling financial affairs is another one of those tasks that usually falls to one spouse or the other. There are some couples who equally engage in the process of budgeting, bill-paying, saving, and investing, but in many families, financial tasks are the exclusive domain of just one partner.

You may be the person in your household who handles the financial affairs. Perhaps you had hands-on work or educational experience with financial matters, or maybe you simply have a greater aptitude and interest in personal finance than your spouse.

A risk you run in single-handedly managing your family's financial affairs, is that you could leave your partner out of the loop. If something were to happen to you, would he or she know how to manage the family nest egg? And even if you expect that your spouse will have to turn to a financial advisor for help when you're gone, would he or she even know where to look for advice?

Even if you're fit as a fiddle, make sure that your spouse would know how to handle the following issues if something were to happen to you.

1. Whom to Contact

Your first step in leaving your partner well prepared is to draw up a list of your important financial contacts: financial planners, insurance agents, accountants, and attorneys. Include their names, phone numbers, and email addresses, and also provide a brief overview of what they've helped you with.

2. Where to Find Everything

Your next step is to list the assets you have and where to find them. Even if you're not an investment junkie, you're no doubt holding a number of different accounts scattered across several different financial-service providers. You may have it all straight in your head, but it



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could seem like a confusing mess to your spouse. Try to streamline your investment accounts as much as possible. Your partner will have a much easier time managing the family nest egg if something should happen to you. Maintaining a relatively short list of investments has another positive side effect: You'll have fewer accounts to monitor. It also lessens the chance that you'll wind up with a portfolio that behaves a lot like an index mutual fund but costs a lot more.

In addition to streamlining your portfolio, it also makes sense to develop a filing system that makes sense to both of you. Start by creating a folder—either paper or electronic—for each separate account, and be judicious about what papers you store in each. (Stash: Brokerage and mutual fund statements, along with trade confirmations. Trash: Annual reports, prospectuses, and marketing literature.) Once you've done that, create a master directory, listing all of your accounts and account numbers (don't forget life-insurance policies), the names and phone numbers of any individuals you deal with at various financial institutions, and any URLs and passwords you need to gain access to your accounts. Store this information in an ultrasafe place, such as a safe-deposit box, and let your spouse know it's there.

For other ideas on handling your financial records, go to an eXtension website:

http://www.extension.org/pages/Organize_Your_Important_Household_Papers:_Introduction. The “Resources and Tools” section of the site includes an electronic form, *Record of Important Papers*, to download and enter information about your financial advisors, financial accounts, and additional information.

3. How You're Doing

Even if you don't inform your spouse of every investment decision you make, you should take time periodically to give him or her a big-picture view of where your finances stand. How much do you have overall, and how much of that is liquid (i.e., assets that you could easily convert to cash)? Are you on track to meet your shared goals or do you need to increase your savings rate? Deciding how much to spend each month and how much to save and invest is a basic decision for every household, and both partners should be involved.

4. Which Assets to Tap First

Some of your assets, like a savings or money market account, can be tapped at any time, while others may carry penalties and tax costs if your spouse withdraws the money prematurely. To prevent your partner from making a serious and costly mistake, it pays to clearly delineate which of your assets are liquid and which are not. As a general rule of thumb, you'll want to keep at least six months' worth of living expenses in highly liquid assets, such as money market funds, CDs, or money market alternatives.

5. Where to Go for Help

If you've been an investment do-it-yourselfer but expect that your spouse will have to seek outside help in managing your financial affairs after you've gone, it can't hurt to lay the groundwork for that possibility. Scout around for financial planners who share your investing philosophy and have served clients with needs similar to yours. For details on how to find a financial advisor who suits your needs, check out the FINRA website: <http://www.finra.org/Investors/SmartInvesting/GettingStarted/SelectingInvestmentProfessional/index.htm>. FINRA is the US government's financial industry regulation organization.

6. How to Learn More

Even if you expect that your spouse will use the services of a financial planner or advisor after you're gone, he or she will still need a basic grounding in money and investing. A financial book isn't beach reading, but a handful of commonsense investment books provide a lot of information in an easy-to-digest format. Contact Marilyn for a list of helpful books written for individuals who are relatively new to investing.

Source: Adapted from Benz, C., September 4, 2008, What Your Spouse Must Know About Investing, Morningstar. Retrieved 9/5/08 from <http://news.morningstar.com/articlenet/article.aspx?id=251556>.

Keywords: financial management, communication, record keeping.

Small Expenses Add Up

Everyone has different priorities, and no one can make financial decisions for you and your family better than you. In today's economic environment, most of us are looking at ways to reduce expenses and increase an emergency savings fund. So, if you're trying to save money, there's a very good chance that you can find a way—if you start with little steps each day, often by changing your habits.

Every time you spend money on one thing, you make a choice to not spend it on some other item/service, or worse yet, to not save it. Only you can decide whether what you desire to buy is worth what you're giving up. The trick is to make sure you ask yourself the question, “Is there anything else that I need/want more than *name of your desired item*.” Then, if there is something you want/need more, do not buy the lower priority good or service. Make sure you consider the tradeoffs before you spend.

Changes in spending can free up money for things you need, paying bills or saving for your future. Small changes can make a bigger difference than you think. Page 11 lists some small expenses that add up over time. If you eliminate these expenses for a year, you'll have hundreds of dollars for debt payment or savings. Think about the small purchases you make. Be certain they're worth it to you!

Expense	Savings over one year if expense is eliminated
Movie & Game Rentals	
Rent 3 DVD movies each week @ \$2.99	\$466
Rent 1 new release movie each week @ \$4.65 each	\$242
Rent 1 videogame each week @ \$4.99	\$259
Videogame (one) one day late fee each week @ \$2.00/day	\$104
Soda, Candy, Cigarettes & Coffee	
One can soda per day from vending machine @ \$1.25 each	\$456
One bottle 1-liter soda or water per day @ \$1.50 each	\$548
One large candy bar per day @ \$.95 each	\$347
One large candy bar & soda/water per day @ \$2.20 for both	\$803
Cigarettes @ \$3.33 per pack, 3 packs a week	\$519
One Grande Latte Coffee at Starbucks @ \$3.29/cup, 5 days a week	\$855
Eating Out	
One meal per day @ \$5.00 each	\$1,825
Lottery Tickets	
One Idaho Powerball per day @ \$1.00 each	\$365
Two Idaho Powerballs per day @ \$2.00 each	\$730
One Idaho Cash Word per day @ \$3.00 each	\$1,092
Reading Material	
2 paperback books per month @ \$7.00 each	\$168
1 magazine per week @ \$4.00 each	\$208
One tabloid per week @ \$1.60 each	\$83
Cable Television Extras	
One Premium Movie Channel per month @ \$12.00 each	\$144
One Pay-Per-View per week @ \$4.00 each	\$208
Personal Care Extras	
One tanning bed visit per month @ \$12.00 each	\$144
One manicure 2 times per month @ \$15.00 each	\$360

Note: Prices are accurate for Boise metropolitan area on 10/24/08.

Source: Adapted from Procter, B., McKinnon, S., Weagley, R.O. (October 17, 2008) Little Things Add Up. Financial Tip of the Week electronic newsletter, Office of Financial Success, University of Missouri-Columbia.

Keywords: expenses, savings.

Managing Money in Tough Economic Times

More Americans feel stress and anxiety about their financial future as rising consumer debt, falling housing prices, rising costs of living, declining retail sales, and declining assets in retirement accounts bring up worries about the nation's economic health.

Money is often on the minds of most Americans. In fact, according to the American Psychological Association's 2007 *Stress in America* survey, money and work are two of the top sources of stress for almost 75 percent of Americans. Add to the mix headlines declaring an economic recession, and many begin to fear how they can handle any further financial crunch.

Learning positive money management techniques can help individuals and their families adapt to tough economic times. Extension specialists in several states developed a new eXtension website to help consumers with financial issues. More than 30 topics are addressed on the website titled, *Managing Money in Tough Economic Times*. Your clients can access the information at http://www.extension.org/pages/Financial_Security:_Managing_Money_in_Tough_Times.

Keyword: financial management.

Social Security Primer: Test Your Knowledge of Social Security

Social Security is a vital program that touches the lives of almost everyone in the country. Test your knowledge by answering the following questions. Check your accuracy by visiting Social Security websites using the links provided.

- 1. If you are an average wage earner, how much of your pre-retirement earnings will Social Security replace?**
 - A. About 20 percent
 - B. About 40 percent
 - C. About 70 percent

www.socialsecurity.gov/pubs/10035.html
- 2. In 1940, a 65 year old male could expect to live another 12 years, but today it is:**
 - A. 10 years
 - B. 12 years
 - C. 16 years
 - D. 25 years

www.socialsecurity.gov/pubs/background.htm
- 3. How many years of earnings will your basic Social Security retirement benefit be based on?**
 - A. Your last 10 years of earnings
 - B. Your highest 3 years of earnings
 - C. Your highest 35 years of earnings

www.socialsecurity.gov/OACT/COLA/Benefits.html
- 4. How much is the average Social Security benefit?**
 - A. About \$507
 - B. About \$1,079
 - C. About \$1,201
 - D. About \$2,024

www.socialsecurity.gov/pressoffice/factsheets/colafacts2008.htm
- 5. If you don't retire at your full retirement age, will your eventual benefit be higher?**
 - A. Yes, your benefit will increase.
 - B. No, your benefit amount is final once you reach your full retirement age.

www.socialsecurity.gov/retire2/delayret.htm

- 6. How many baby boomers are expected to reach retirement age over the next 20 years?**
 - A. About 20 million
 - B. About 50 million
 - C. About 80 million

www.socialsecurity.gov/pressoffice/pr/babyboomerfiles-pr.htm

How did you do? The answer key is below. But remember this: you don't have to answer all the questions right to be a winner. Go to www.socialsecurity.gov where the prize is an informative and easy-to-use website.

KEY: 1.B; 2.C; 3.C; 4.B; 5.A; 6.C

Source: Adapted from Tyler, J., October 16, 2008. October Media Releases. Boise Office, Social Security Administration.

Keywords: retirement, Social Security.

Family Economics Calendar

November 19, Extension Pre-Conference: Extension Opportunities in Troubled Times. 7 am-1 pm, Garden Grove, CA. Extension Pre-conference at the Association of Financial Planning and Counseling Education conference.

November 19-21, Association of Financial Planning and Counseling Education conference. 2 pm Wednesday start, 5 pm Friday end, Garden Grove, CA. Eight University of Idaho faculty will attend. UI Extension faculty were selected to make two poster and three concurrent session presentations during the conference. For information: http://www.afcpe.org/doc/2008_AFCPE_Conference_Packet.pdf.

Coming in December. **Family Economics Topic Team Compressed video meeting.** Details will be emailed soon.