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University of Idaho

Contact Debra Rumford, drumford@uidaho.edu, about the email listserve or address correction.

Greetings

Here in Moscow, the mornings are cool and the tops of the trees are shading from red to orange and yellow. October is our busiest month in Family and Consumer Sciences, though late September is a close second.

Kudos

Idaho was well represented at the National Extension Association of Family and Consumer Sciences (NEAFCS) held in St. Paul, MN, September 17-20, 2007. In fact, they brought back numerous awards and honors. Idaho National Award winners were:

National Florence Hall Award winners were a team from Idaho including Marilyn Bischoff, Beverly Healy, Lyle Hansen, Kathee Tifft, Barbara Petty, Marsha Lockard, Audrey Liddil, Carol Hampton, Janice Stimpson, Sharlene Woffinden, Rhea Lanting, Marnie Spencer, Donna Gillespie, and Luke Erickson; for their work with AARP in presenting Long Term Care Workshops.

National Award for Educational Technology went to Marnie Spencer, Laura Sant, and Rhea Lanting for Meal Time is Less Time.

Western Regional Award winners were Laura Sant and Marnie Spencer for a Healthy Lifestyles Education Grant.

Educational Curriculum Package Western Regional Winners for Got Calcium were Rhea Lanting, Martha Raidl, Joey Peutz, and Katie Miner.

In addition, Marsha Lockard, Owyhee County Extension Educator was elected National Vice President for Awards and Recognition. Linda Gossett is currently serving as Western Regional representative on the NEAFCS board.

Idaho Educators presenting concurrent sessions at the conference included Lyle Hansen, Joey Peutz, Laura Sant, and Shelly Johnson. Poster presentations were done by Audrey Liddil, Marsha Lockard, Harriet Shaklee, Lori Dye, Rhea Lanting, Marnie Spencer, and Laura Sant.

As Specialist Marilyn Bischoff observed, "for a state with an association membership of only 24, we made quite an impact!"



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Ag Days

Once again, FCS had a significant presence at the College of Agricultural and Life Sciences annual Ag Days September 28-29, 2007. It is always a fun weekend with livestock and dairy judging and a barbecue before the game. FCS clubs staffed food booths and PAEYCSA (the Palouse Area for the Education of Young Children—Student Affiliate) organized its fourth annual Children's Carnival.

In recent years CALS has used Ag Days as an important recruiting event, offering many workshops and activities for high schools students. FCS workshops included six National FCCLA (Family, Career and Community Leaders of America) programs covering leadership, community action, healthy choices, and careers in FCS plus workshops on "Inside the Fashion Business," "International Cooking and Study Abroad," and "The Science of Play." Over 200 prospective students and their families attended.

Take the Journey

One program offered by University of Idaho Extension is "Idaho's Journey for Diversity and Human Rights," an opportunity to "see the sights and relive the experiences that forged the Idaho of today." This year the theme is Cultures Along the Clearwater, from October 4-5, 2007.

The 2-day tour begins in Lewiston, Idaho and participants spend the night at the Monastery of St. Gertrude in Cottonwood, Idaho. In between, participants explore the lands and traditions of the Nez Perce tribe, learn about the links between the Nez Perce and early explorers and later miners, and hear from human rights advocates about current challenges for Idaho. As Specialist Harriet Shaklee observed, Idaho's mining towns were really global villages, with immigrants from all over the world figuring out how to make a better life for themselves.

By the time this goes to press, registration will be closed, but this workshop is available for academic, CEU, and professional development credit. Visit the website at http://www.agls.uidaho.edu/idahohourney for more details.

FCS Advisory Board Meets

Each unit in the College is encouraged to create and convene an advisory board. The FCS Advisory Board meets Wednesday and Thursday October 17-18, 2007. We have some new faces on the board this year, so we plan to spend some time spelling out the integrative, applied, and interdisciplinary nature of our work. We also plan to seek input on upcoming issues important to the School, such as recruitment and retention of students, the upcoming capital campaign, and future research directions. In turn, we hope to learn the needs and questions members have for which we can provide knowledge and expertise. On Thursday night, CALS Dean John Hammel will host a dinner for all advisory board members.

The Board is composed of a diverse cross-section of state and community leaders and providers. If you have an interest in advising FCS as it moves forward, please contact me at sevenson@uidaho.edu.

Margaret Ritchie Distinguished Speaker

A reminder that the Margaret Ritchie Distinguished Speaker this year is June Henton, Dean of the School of Human Sciences at Auburn University. She provides leadership for the student-led "War On Hunger" Campaign. Students from FCS attended the first War on Hunger summit in 2006 and have actively ramped up the program on the UI campus. Dr. Henton will be here October 18-19, 2007.

On Thursday evening at 7:00 pm at the University Inn-Best Western in Moscow, Dr. Henton presents "Engaging the Community in Sustainable Solutions for Global Issues." On Friday the 19th at 10:30 am in the UI Administration Building Auditorium, Dr. Henton speaks on "Universities Fighting World Hunger: Accelerating the Movement." See the FCS website for more details. Dr. Henton's visit follows President White's inaugural Sustainability Symposium on the Moscow Campus in the Student Union Building October 1-2, 2007. The MRDS committee is planning a summit with Dr. Henton, President White and University of Idaho deans on the issue of sustainability during her visit.

Alumni Brunch

Following Dr. Henton's visit, is the annual Alumni Brunch on Saturday, October 20th in the Silver & Gold Room on the second floor of the Student Union Building. Brunch begins at 10:00 am. I will be picking up on Dr. Henton's themes of sustainability with a report on non-governmental organizations in India that preserve traditional skills and ways of life while using FCS types of programming to enhance family well-being. The title of the presentation is "The Fabric of Indian Life." A registration form for the brunch is available on the FCS website. I hope to see you at these events!

Strong Women/Strong Money

Watch for announcements in the Boise area for the "Strong Women, Strong Money" conference to be held at the Boise Centre on the Grove Convention Center on Thursday, November 1, 2007. Over 1,000 women ages 22-80 from all walks of life are expected to attend. UI Extension will staff an exhibit with an interactive Wheel of Fortune-type spin wheel and prizes. This will be a tremendous opportunity to advertise what Extension has to offer to an audience primed for information on financial literacy as well as other FCS program areas.

Best wishes for a productive autumn season—Sandra

Practical Advice on Sanitizing Sponges

There have been a number of popular press articles about a recent University of Florida study reporting that cellulose sponges can be sanitized in a microwave. The Florida study verifies research reported earlier by other investigators. However, the press reports generally have omitted details about how to sanitize a sponge in a microwave oven; often they suggested consumers heat their kitchen sponge in the microwave for 2 minutes.

Two minutes may be too much or too little, depending on the size of the sponge, how much water it contains, and the wattage of the microwave oven. Excessive microwave time can result in the sponge scorching or catching fire.

Recommended instructions for the cleaning and sanitizing of kitchen sponges are provided below. These instructions help consumers know when the sponge is hot enough, so they can avoid scorching or burning.

- Clean sponges after each use by removing visible food and dirt particles with hot soapy water
- 2. Every other day, **sanitize** the clean sponge.
- To sanitize in the microwave oven, thoroughly wet the sponge and wring out the excess water. Then, place it in a zipper-closing plastic bag, seal the bag, and heat in the microwave until the bag "bloats" due to the production of steam. (Comment: This required just 20 seconds with my small sponge.)
- 4. Let the bag and sponge cool for 30 seconds before opening the bag.
- 5. Sponges can also be sanitized in a dishwasher with a sanitize cycle.

The zipper bag provides a closed environment, so that the sponge heats more evenly and is in 100 percent relative humidity, which is most effective in killing microbes. The bag also indicates that the correct temperature—as evidenced by the bloating of the bag—has been reached. Alternatively, an



instant read thermometer can be used to check that the sponge inside the bag has reached at least 180°F. (Comment: My small sponge reached 178°F in 20 seconds.) It is important to clean sponges before sanitizing. If this is not done, leftover food and other soil will provide food for microbes to grow right back.

Source:

"Conversation Starter #80," Cosmopolitan magazine, http://www.cosmopolitan.com/you/conversation-starters/icebreaker80; D.K. Park, G. Bitton, & R. Melker. 2006. Microbial inactivation by microwave radiation in the home environment. J. Environ. Health 69(5):17-24; P.K. Park & D.O. Cliver. 1997. Disinfection of kitchen sponges and dishcloths by microwave oven. Dairy, Food and Environmental-Sanitation 17(3):146-149; R.A. LaBudde, "Sponge Steaming," Foodsafe-list discussion group, August 27, 2007.

Key words: food safety, clean and sanitize.

Preventing and Controlling Norovirus Infection

A recent report authored by state health departments and the Centers for Disease Control and Prevention (CDC) identifies increased frequency of norovirus outbreaks in late 2006 and the first half of 2007.

Noroviruses are the most common cause of acute gastroenteritis (infection of the gastrointestinal tract, often involving stomach pain, diarrhea, and/or vomiting) in the US. Norovirus infection can occur via contaminated foods, via contact with infected persons and by touching contaminated environmental surfaces. Norovirus is very contagious because of a very low infectious dose (<10 viral particles), because it persists in the environment for long periods, and because ill persons shed viral particles after symptoms have resolved. Long-termcare facilities tend to have more prolonged outbreaks of norovirus infection with high attack rates than the free living populations. Control of norovirus outbreaks depends on consistent enforcement of measures such as strict hand hygiene and use of effective environmental disinfectants.

CDC has recommended measures for the prevention and control of norovirus infection. The box below, copied from the recommended measures, identifies the best practice for disinfecting contaminated surfaces. Note the high concentration of chlorine required for disinfection of surfaces. For sanitizing in consumer or food services kitchens, the recommended concentration of chlorine is 50 ppm. When disinfecting surfaces known to be contaminated with norovirus particles, much higher concentrations of 1,000-5,000 ppm are required. Gloves and goggles should be worn. Information about environmental disinfection with other chemical disinfectants and heat and additional recommended measures is available at

Disinfect contaminated surfaces with either of the

http://www.cdc.gov/ncidod/dhqp/id norovirusFS.html#.

Disinfect contaminated surfaces with either of the following methods:

- Use a chlorine bleach solution with a concentration of 1,000–5,000 ppm (1:50–1:10 dilution of household bleach [5.25%]) for hard, nonporous surfaces.
- Use disinfectants registered as effective against norovirus by the Environmental Protection Agency (EPA)* in accordance with the manufacturers' instructions.

Source:

"Norovirus Activity—United States, 2006-2007," *Morbidity Mortality Weekly Report* 56(33):842-846, August 24, 2007; CDC, 2006, "Norovirus in healthcare facilities fact sheet," Available at

http://www.cdc.gov/ncidod/dhqp/id norovirus FS.html#.

Key words: food safety, virus, caregiving.

Food Safety and Farmers' Markets

University of Florida extension investigators have reported food safety practices of vendors at farmers' markets. Although this survey research was conducted in Florida, information obtained can be useful in other states, and the facts reported about these markets are of interest.

- There are more than 3,700 farmers' markets operating in the US.
- The number of farmers' markets in the US increased 111% between 1994 and 2004.
- No foodborne illnesses associated with farmers' markets have been reported to date.
- In the survey of Florida vendors, Florida Cooperative Extension Service was the major source of food safety information (identified by 28%), followed by the Florida Department of Agriculture (19%).
- Although 56% of vendors knew about the FDA publication "Guide to Minimize Microbial Food Safety Hazards of Fresh Fruits and Vegetables," only 11% used the publication on a regular basis.
- In Florida, 60% of farmers' market vendors had never completed a food safety training program.
- 90% of Florida farmers' market vendors said food safety was "important" or "very important."

The authors concluded that the majority of vendors showed interest in food safety and were willing to learn more. Extension faculty could develop food safety educational programming that both producers and consumers at farmers' markets can use successfully.

Source: Simmone, A., Swisher, M., & Saunders-

Ferguson, K. "Food Safety Practices of Vendors at Farmers' Markets in Florida," *Food Protection Trends* 26:386-392, 2006.

Key words: food safety, marketing.

Most Teenagers Protect Privacy Online

The majority of teens actively manage their online profiles to keep the information they believe is most sensitive away from the unwanted gaze of strangers, parents, and other adults. While many teens post their first name and photos on their profiles, they rarely post information on public profiles they believe would help strangers actually locate them such as their full name, home phone number, or cell phone number.

At the same time, nearly two-thirds of teens with profiles (63%) believe that a motivated person could eventually identify them from the information they publicly provide on their profiles.

A new report, based on a survey and a series of focus groups conducted by the Pew Internet & American Life Project examines how teens, particularly those with profiles online, make decisions about disclosing or shielding personal information.

Some 55 percent of online teens have profiles and most of them restrict access to their profile in some way. Of those with profiles, 66 percent say their profile is not visible to all internet users. Of those whose profile can be accessed by anyone online, nearly half (46%) say they give at least some false information. Teens post fake information to protect themselves and also to be playful or silly.

Here is a rundown of the kinds of information they post on their profiles, whether they are public or shielded:

- 82% of profile creators have included their first name in their profiles.
- 79% have included photos of themselves.
- 66% have included photos of their friends.
- 61% have included the name of their city or town.
- 49% have included the name of their school.
- 40% have included their instant message screen name.
- 40% have streamed audio to their profile.
- 39% have linked to their blog.
- 29% have included their email address.
- 29% have included their last name.



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- 2% have included their cell phone numbers.
- 29% have included videos.
- 6% of online teens and 11% of profile-owning teens post their first and last names on publiclyaccessible profiles.

The new survey shows that many youth actively manage their personal information as they perform a balancing act between keeping some important pieces of information confined to their network of trusted friends and, at the same time, participating in a new, exciting process of creating content for their profiles and making new friends. Most teens believe some information seems acceptable—even desirable—to share, while other information needs to be protected.

The majority of teen profile creators suspect that a motivated person could eventually identify them. While most teens take steps to limit what others can know about them from their profiles and postings, they also know that the powerful search tools available to internet users could help motivated individuals to track them down. Some 23 percent of teen profile creators say it would be "pretty easy" for someone to find out who they are from the information posted to their profile, and 40 percent of teens with profiles online think that it would be hard for someone to find out who they are from their profile, but that they could eventually be found online. Another 36 percent say they think it would be "very

difficult" for someone to identify them from their online profile.

"Teens realize that in some ways they are more accessible when they are online," says Amanda Lenhart, senior research specialist at the Pew Internet Project and co-author of a new report based on the survey. "They try to strike a balance between being safe from strangers and keeping things private from their parents and other adults, while at the same time sharing enough information that allows them to socialize with friends and perhaps even make new friends."

The survey also suggests that today's teens face potential risks associated with online life. Some 32 percent of online teenagers (and 43% of social-networking teens) have been contacted online by complete strangers and 17 percent of online teens (31% of social networking teens) have "friends" on their social network profile who they have never personally met. The report also addresses how teens make new friends and interact with strangers online.

- 32% of online teens have been contacted by strangers online—this could be any kind of online contact, not necessarily contact through social network sites.
- 21% of teens who have been contacted by strangers have engaged an online stranger to find out more information about that person (that translates to 7% of all online teens).
- 23% of teens who have been contacted by a stranger online say they felt scared or uncomfortable because of the online encounter (that translates to 7% of all online teens).

"Social networking sites are not the first online application to spark worries among parents," says Mary Madden, senior research specialist at the Pew Internet Project and co-author of the report. "In our first study of teen internet usage in 2000, well before social networking sites emerged, many parents were worried that strangers would contact their children online through email and chat rooms. At the time, parents responded to these worries by taking precautions such as monitoring their child's internet use and placing the computer in a public area of the home—much as they do today."

The report, entitled, "Teens, Privacy, and Online Social Networks," is based on a survey conducted by telephone from October 23 through November 19, 2006 among a national sample of 935 youths ages 12 to 17 and on a series of seven focus groups conducted with middle and high-school aged teens in June 2006. The survey has a margin of error in the overall sample of plus or minus 3 percentage points.

Source: The Internet Project at the Pew Charitable

Trusts, www.pewinternet.org.

Key words: internet, teenager, youth.

Youth Smoking Declines

Tobacco use stands as the leading preventable cause of death in the United States. More than 430,000 Americans die each year from tobaccorelated illnesses.

However, the good news is that tobacco use is on the decline among youth. Over the past decade cigarette use dropped by more than half among junior high and high school students, according to the Youth Risk Behavior Survey. In 2006, 4 percent of eighth graders and 8 percent of tenth graders reported daily cigarette use, compared with 10 and 18 percent, respectively, in 1996. Daily cigarette use among twelfth graders peaked at 25 percent in 1997, but dropped to 12 percent by 2006.

Cigarette use is even lower among children in more educated families—among youth with a parent with a college degree, only 1-2 percent smoke cigarettes. Youth educational aspirations are also important in smoking patterns, with only 3 percent of eighth graders who plan to complete a college degree smoking daily.

These trends bode very well for the future health of our nation. Our youth deserve our heartiest congratulations for their wise decision making on this important health issue.

Source: This discussion was based on the 2007 Child

Trends report, "Daily Cigarette Use," available at www.childtrendsdatabank.org.

Key words: youth, health.



Four Healthy Habits That Make a Difference

Researchers have found that middle-aged individuals who implement four healthy habits lower their rate of cardiovascular disease and mortality. The four healthy habits are eating at least five fruits and vegetables a day, exercising at least 150 minutes a day, not smoking, and being a normal weight (i.e. not overweight or obese).

Researcher Dana E. King, MD, from the Medical University of South Carolina, studied the effect that implementing these healthy habits had on adults' mortality and cardiovascular disease over a four-year period. There were 15,708 adults aged 45 to 64 years in the study. Four years later, at the end of the study, a very small percentage, just 8.4 percent or 970 participants, followed these four healthy habits.

But the group that did adopt these healthy habits had a 35 percent decrease in cardiovascular events (fatal and non-fatal myocardial infarction) and a 40 percent decrease in mortality, within four years. Individuals who adopted all four healthy habits were more likely to be older, be women, have more education, have a higher income, and no history of hypertension or diabetes.

The authors concluded, "The potential public health benefit from adopting a healthier lifestyle in middleage is substantial. The findings emphasize that making the necessary changes to adhere to a



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healthy lifestyle is extremely worthwhile, and that middle-age is not too late to act."

Source: The American Journal of Medicine. July

2007, 120:598-603.

Key word: heart disease.



The AMA Recommends Reducing Sodium In Processed and Restaurant Foods

In June 2006, the American Medical Association (AMA) published new recommendations to help decrease the amount of sodium in processed and restaurant food. The new recommendations encouraged the Food and Drug Administration (FDA) to revoke the "generally-recognized-as safe" status of salt and to develop measures that would limit the amount of sodium in processed and restaurant foods.

Over the next ten years, the AMA recommends a minimum 50 percent reduction of sodium in proc-

essed foods, fast-food products, and restaurant meals. In addition, the AMA would like to see the food label changed so it would help consumers understand the amount of sodium in processed foods.

In 2007, the AMA issued a new report that details the public health benefits that will occur if sodium intake were reduced. For example, they estimate that lowering sodium intake by 1.3 grams a day would result in a smaller increase in blood pressure in individuals as they age, which could save 150,000 lives.

In the US, average daily sodium intake is 4.0 grams which is much higher than the 2.3 grams recommended by the American Heart Association. From the early 1970s to 2000, sodium intake has increased by 55 percent which may be due to more and more people eating out as well as larger portion sizes.

The amount of sodium people ingest makes a difference. Populations that have an average sodium intake of 1.4 grams a day have virtually no hypertension and show no progressive increase in blood pressure as they age.

Source: Archives of Internal Medicine. July 23, 2007;

167:1460-1468.

Key words: sodium, high blood pressure.



Stretching Makes Muscles Stronger

Most people who are physically active do some stretching or know that they should. Now a study has found that stretching can make muscles stronger.

For this study, researchers in Brazil recruited 30 young adults that had tight hamstrings (muscles at the back of the thighs). Subjects did a series of hamstring stretches five days per week for six

weeks. At the end of the study, their thigh muscles were tested for flexibility and muscle strength. The results showed that flexibility improved based on an increase in range of motion. In addition, the muscle groups of the knees—flexors and extensors—became stronger. (NOTE: the knee flexors bend the knee and the knee extensors strengthen the knee joint).

According to the researchers, one implication of the study is that flexibility training may help prevent knee injuries. However, lead researcher Teixeira-Salmela felt it was important to regularly stretch not only the hamstrings, but other muscle groups as well, especially those that do the bulk of the work in any given activity.

Source: Clinical Journal of Sports Medicine. July

2007; 17(4); 276-281.

Key word: exercise.

Is Your Bottled Water Tap Water?

The two most popular bottled water products, Aquafina and Dasani, are made from tap water also known as a municipal water supply. Approximately 25 percent of the bottled waters in the

US come from tap water or municipal water supplies. Most of them undergo significant processing such as reverse osmosis, deionization, or activated carbon filtration.

There are several words on the bottled water label that are important to learn. If the words "purified" or "drinking water" are on the label, it probably comes from a municipal water supply. If the word "natural" is on the label, then the water comes from springs or wells and the water content has not been altered as a result of treatment process.

The Aquafina bottle will contain the words "Public Water Source" which means it comes from a municipal water supply.

Source: www.msnbc.com, Is your bottled water com-

ing from a faucet? July 21, 2007.

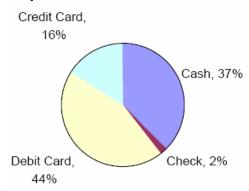
Key word: water

Generation Plastic and Overdraft Lending: Two Trends Collide

Young adults pay \$1 billion per year in overdraft fees

Young adults with checking accounts are more likely than most other age groups to use a debit card. They use them routinely for small purchases like books, meals, and snacks. A study commissioned by Visa USA found that debit cards are the primary method of payment for young adults making a purchase for under \$25 (see Figure 1).

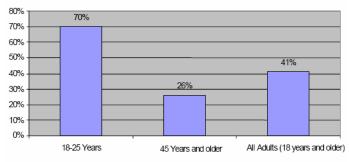
Figure 1. Primary payment method for young adults for purchases less than \$25



Source: Visa USA Generation P Survey, 2006.

For very small purchases, young adults are far more likely to use a debit card than older adults. Seven out of ten young adults would use a debit card for purchases costing less than \$2 (see Figure 2).

Figure 2. Percent willing to use a debit card for purchases under \$2



Source: Visa USA Generation P Survey, 2006.



Young adults pay a high cost for their frequent debit card use, as banks and credit unions increasingly approve debit card overdrafts and charge hefty fees for each incident. Banks and credit unions once discouraged customers from overdrawing their accounts by routinely denying transactions when the account holder did not have enough money, and charging not-sufficient funds (NSF) fees. Debit card and ATM transactions that would result in an overdraft were denied at no cost to the consumer. Customers seeking a source of back-up funds to accommodate the occasional overdraft could link their checking account to a low-cost line of credit (with an annual percentage rate of under 20 percent) or a savings account.

To determine the impact of abusive overdraft loan programs on young adults, The Center for Responsible Lending (CRL), a non-profit research organization, analyzed the checking account transactions of 18- to 24-year-old account holders spanning an 18-month period. They found that:

Banks use overdraft loans to collect nearly
 \$1 billion per year in fees from young adults.

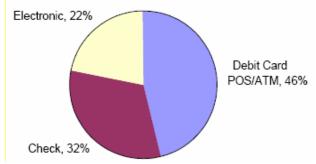
Previous CRL research found that banks and credit unions collect \$17.5 billion in abusive overdraft fees each year (see *The Communicator*, March 2007, p. 9). Young adults, who on average earn less and have far fewer financial resources at their disposal

than other account holders, pay \$963 million of those fees.

Debit card point-of-sale transactions are the leading cause of overdraft loans for young adults.

Young adults tend to use debit cards more frequently than other payment options. These transactions—coupled with ATM withdrawals—are the cause of nearly half (46%) of all overdraft loans associated with this age group (see Figure 3).

Figure 3. Overdraft fee triggers



Young adults pay more than \$3 for every \$1 borrowed for debit card overdrafts.

While overdraft loans resulting from debit card transactions tend to be a very costly form of credit for all account holders no matter their age, they are even more expensive for young adults, who tend to use their debit cards for smaller value purchases than do adults overall. As shown in the table below (see Table 1), the average debit transaction amount that causes an overdraft for young adults is \$12. For these transactions, the bank lends an average of \$10 to cover the overdraft and charges a \$33 overdraft fee.

Table 1. Median fee for debit-triggered overdraft loans

	Median Fee	Median Trans- action	Median Overdraft Loan	Median Fee per \$1 Bor- rowed
Young Adults (Age 18-24)	\$33	\$12.00	\$10.00	\$3.25
All Adults	\$34	\$20.00	\$16.46	\$1.94

One college student, G.C., had just this experience when he used his debit card over the course of four days, spending less than \$17 for coffee, supplies, and other small purchases while studying for ex-

ams. As shown in the table below, G.C. was charged \$245 (his bank charged \$35 for each incident) for overdrawing his account by about \$13 (see Table 2).

Table 2. Student's transaction history showing overdraft domino effect

Transac- tion Number	Date	Transac- tion	Overdraft Loan	Overdraft Fee
1	3/30/2007	\$4.58	\$1.09	\$35
2	3/30/2007	\$1.94	\$1.94	\$35
3	4/02/2007	\$3.01	\$3.01	\$35
4	4/02/2007	\$1.79	\$1.79	\$35
5	4/02/2007	\$1.79	\$1.79	\$35
6	4/02/2007	\$1.74	\$1.74	\$35
7	4/02/2007	\$1.70	\$1.70	\$35
Total		\$16.55	\$13.06	\$245

If G.C. had been warned or had his transactions denied, he would have stopped at the first \$5 transaction, saving over \$200 in fees.

Like credit cards and other financial products, checking accounts are heavily marketed to students as they begin their college careers. These checking accounts commonly feature abusive overdraft loan terms. To avoid abusive loans, young adults should choose a bank that does not make abusive overdraft loans, and that will link their checking account to their savings account or a less expensive line of credit for back-up funds.

Abusive overdraft loan n. A small, high-cost loan made by a bank or credit union to an account holder who is "in the red," often without the account holder's affirmative consent. The bank recoups the loan amount plus a fee averaging \$34 from the account holder's next deposit. Often marketed inappropriately as "bounce protection," the abusive fee-based overdraft loan should not be confused with cheaper sources of back-up funds for checking accounts, such as a linked savings account or line of credit. While generating fee income for banks, the abusive overdraft loan can make a small purchase, even a sandwich or doughnut, cost the unsuspecting bank customer over \$30.

Source: Parish, L., Smith, P., September 24, 2007,

Billion Dollar Deal: Banks Swipe Fees as Young Adults Swipe Debit Cards, Center for Responsible Lending. Retrieved 7/24/07 from http://www.responsiblelending.org/pdfs/billion

-dollar-deal.pdf.

Key words: debit cards, loan, debt.



Identity Theft: Going Online Remains Risky

Your chances of becoming a cybervictim are about 1 in 4, according to the September 2007 issue of *Consumer Reports*. Consumers are still falling prey to phishing scams, in which bogus emails and websites ask them to disclose information about their financial accounts. A survey of 2,030 online households conducted by *Consumer Reports* National Research Center found that eight percent of respondents submitted personal information to such scams.

Thirty-eight percent of respondents reported a computer virus infection in the last two years, and 34 percent reported a spyware infection in the last six months. Despite these frightening statistics, defenses are still down. Seventeen percent didn't have antivirus software installed and 33 percent didn't use software to block or remove spyware. Most households had installed a firewall, which keeps out hackers. However, *Consumer Reports* estimate that 3.7 million US households with broadband still lack a firewall.

Wireless users face additional risks. Half of those who used their home computer with a wireless router didn't take basic precautions such as enabling encryption. Among those who used connections at public hotspots, which are at greater risk than home computers, 63 percent possibly exposed

themselves to hackers by logging on to password accounts.

Many youngsters are at risk. Among respondents with minors online, 13 percent of their children who were registered with networking giant MySpace.com were younger than 14, the minimum age the site officially allows. Many parents had not prepared their children for online risks. MySpace revealed that thousands of known predators were registered with the service.

How can you protect yourself from cyber identity theft? *Consumer Reports* suggests the following solutions:

Update antivirus and spyware software. You might not spot a virus until it has infected your PC and, possibly, disabled it. Run and update your antivirus software, operating system, and applications to protect yourself. To detect and remove spyware on your computer, run a good antispyware program (or even two programs!). The September issue of *Consumer Reports* includes ratings of security software.

Protect your children. How you protect youngsters depends on their age and maturity. An approach used by some parents is to hold family discussions about the dangers of online predators and how to safeguard personal information, and keeping the child's computer in an open family area. Keep track of your child's screen names and accounts, use parental controls provided by your internet service provider, monitor your child's online posts, and use software to block inappropriate sites.

Several initiatives are underway to help secure the Internet. Email authentication is a technique that internet providers use to verify the author of an email. In late 2006, Congress passed the US Safe Web Act, giving the Federal Trade Commission (FTC) more authority to work internationally to protect consumers. To gear up for its growing workload, the FTC requested a 10 percent increase in its consumer protection budget. It's also working on agreements with other countries.

Despite these advances, much of the responsibility for protecting consumers falls on consumers themselves. According to a senior counsel for the US Department of Justice, "You need to be the one who is too much work for the criminals."

Source: Consumer Reports, September 2007. Net

Threats: Why Going OnLine Remains Risky.

Key words: identity theft, computers, scams.



Minimum Wage Recently Increased

The first increase in the federal minimum wage in more than a decade took effect in July. Congress added the provision to the Iraq War supplemental bill that President Bush signed in May. The increase will be implemented in three 70-cent steps as follows: July 24, 2007: \$5.85; July 24, 2008: \$6.55; July 24, 2009: \$7.25.

Source: National Council on Aging, July 13, 2007,

Minimum Wage Increase Takes Effect This Month. NCOA's Public Policy Update, Issue

#14.

Key word: income.

Quote of the Month

Your happiness doesn't hinge on how much you make. Your happiness hinges on how you handle it."—Jean Chatzky, author and *Money Magazine* columnist



Family Economics Calendar

November 1, 2007, 8 am-5 pm. *Smart Women, Smart Money* financial conference. Boise Convention Center. No Charge! Register at http://www.smartwomensmartmoney.com/Registration. Boise FCS specialists and District II Extension educators will exhibit at the conference.

November 13, 2007, 4-5:30pm. AFCPE Extension Pre-conference: eXtension—Complementing Current Extension Programming, Tampa, FL.

November 14, 8am-1pm. AFCPE Extension Preconference: Using Social Marketing to Build on Extension's Strengths, Tampa, FL.

November 14, 2pm - November 16, 5pm. Association of Financial Counseling and Planning Education Conference, Tampa, FL. Early registration deadline: October 19, 2007. Note: Five University of Idaho Extension faculty members will be making three concurrent session and two poster session presentations at the conference.

The complete AFCPE conference program and registration information can be found at: www.afcpe.org, click on conference, then registration.

November 29, afternoon. *Family Economics Topic Team meeting*. University of Idaho Extension compressed video sites.