

# The Communicator

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University of Idaho  
Extension

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## A Taste of Provence

Harriet Shaklee and I have just returned from “A Cook’s Tour of Provence” It was wonderful; from my perspective, a lifetime experience. Here’s a brief summary of our adventures.

### Day 1 and 2 (Saturday and Sunday)

Our group included FCS alums and friends. Susan Inouye and daughter Jayne, Sherri and Larry Ritter, Harriet Shaklee and sister, Kate, Mimi Hartman, Shirley Dickstein, 2002 Dietetics grad Nicole Lalor, Alan Place and myself. Eleven of us flew SAS from Seattle to Copenhagen and then on to Paris on Saturday and Sunday, May 22 and 23. David Iversen, our tour organizer, met us at de Gaulle Airport and shuttled us to the train station. From Paris we took the high-speed train to Avignon. We stayed at Mas Camille, a lovely farmhouse refurbished in the Provencal tradition. The property and grounds were lovely, with rose and herb gardens and an outdoor pool. We had our evening meal al fresco from about eight to ten.



### Day 3 (Monday)

We drove a few minutes to the little town of Cavailon where we met Jean Jacques Prevot, local chef and restaurant owner. Jean Jacques took his “Americans” to the market and selected ingredients for lunch. We tasted cheeses, donkey sausage, olives, and melon liqueur. We walked back to the restaurant and donned aprons in Jean Jacques’ kitchen. He supervised our preparation of a



***Director***  
*June 2004*



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delicious soup with green beans, peas, carrots, cauliflower, and artichokes. Our chef had cooked lamb shanks for two hours that morning. They were served on polenta with a fresh tomato sauce. Our dessert was a custard topped with fresh local cherries. Jean Jacques served our lunch in his beautiful restaurant. What an introduction to Provence! We spent a few Euros in the shops and then back home for a dip in the pool before dinner. David Iversen prepared ingredients for Salad Nicoise and we assembled them under Chef Sally McArthur’s guidance. The lettuce should be mounded on the center of the plate and then potatoes, green beans, boiled egg, tomato, anchovies, and capers placed artistically around the plate.



#### **Day 4 (Tuesday)**

We spent a warm, blue-sky morning in Avignon. Some toured the Palace of the Popes; others meandered the streets shopping for local specialties: herbs, lavender, perfume, fabric, and pastries. We met at an outdoor café for lunch. Home for a quick swim before meeting with Chef Sally for a briefing on the night's meal. We are divided into teams to prepare Salade Verte with Roasted Grapes, Walnuts and Roquefort, Magret De Canard with Olives & Oranges, and Tarte de Vigneron. Another gorgeous evening with marvelous food, good friends, and great conversation.

#### **Day 5 (Wednesday)**

A short trip to St. Remy for market day and a visit to one of the top ten chocolatiers in France. On to a family owned small olive oil processing operation. More tasting. Lunch out at the Bistro de Paradou; fixed price meal of eggplant, roasted chicken with potatoes and lentils, followed by marvelous tarts (I had fresh raspberry) and coffee au lait. A brief visit to hillside village of Buoux before home to swim briefly before dinner. Chef Bruno prepared a meal with risotto and seafood. We also have pistou soup and a dessert to die for: a light crème with chocolate medallions and a clementine sauce.

#### **Day 6 (Thursday)**

We tour the village of Gordes with scenic views of the surrounding countryside and then get an internet café fix in Isle de Sur La Sorgue. David has organized a double elimination tournament of petanque, a French game of boules similar to Italian lawn bowling. Chef Bruno presented his preparation of two lamb dishes, tartare of cucumber, and dessert gratin of red fruit.

#### **Day 7 (Friday)**

We are off to visit Chateauneuf de Pape in the morning. We drive the road to the hilltop summer home of the Pope and then walk down into the village to tour wine caves. Harriet and I taste a bit. We lunch outdoors on the patio with fantastic views of the surrounding green fields. Back at Mas Camille Chef Sally again divides us into teams to prepare La Grande Bouillabaisse. At dinner we are served the rich broth and then seafood followed by meringues served with crème anglaise topped with caramel.

#### **Day 8 (Saturday)**

We are off to visit the scenic village of Roussillon this morning. We photograph quaint pathways, doors, and shuttered windows and browse the shops for local ochre paints and other specialties. Another delightful lunch outdoors and then we're off to explore the grounds and chapel at Abbey Senanque. On the way home we stop at the corkscrew museum and sample some wine. The final round of the petanque tournament is held and later that evening Harriet and Mimi will be crowned Les Grande Dames of the Cousionnette.

We travel to the village of Menerbes to attend an art exhibition opening and then return for Chef Bruno's evening meal: fish, ratatouille, and potatoes Dauphine followed by another exquisite tart.

#### **Day 9 (Sunday)**

David Iverson makes omelettes to order for the group and then delivers us to the Isle de Sur la Sorgue antique market. We browse the stalls and then head back to Mas Camille to pack, relax, and prepare to depart early in the morning. David and wife Deborah barbeque pork steaks that have been marinated in garlic, lemon juice, and olive oil. We have ice cream with fresh strawberries.



#### **Day 10 (Monday)**

We are off early this morning to Avignon to catch the train to Paris. Some will stay a few extra days, others will journey to England, and others fly on to Copenhagen for the return flight. This has been a trip of a lifetime with a great group of travel companions and gourmets. I hope that each of you might be able to enjoy such an adventure. The FCS Alumni Board will invite you to the next Cook's Tour in 2005. I encourage you to carefully consider the invitation. You won't be disappointed.



## Germ City Now in All Four Districts; Training Video Available

A *Germ City* exhibit is now located in each of our four Extension Districts and is available to borrow. Through the use of "The *Germ City* Program: Cleans Hands - Healthy People" project grant funds (USDA-CSREES) and Critical Issues funds, we've been able to make it more convenient to use the *Germ City* hand washing programs at schools, fairs, and festivals. The location and contact person for each district:

District	Germ City Unit number	Location	Contact person
District I	GC #4	UI Campus Niccolls Bldg	Sandy McCurdy
District II	GC #3	Canyon County Extension Office	Joey Peutz
District III	GC #2	Cassia County Extension Office	Joan Parr*
District IV	GC #1	Bannock County Extension Office	Audrey Liddil

\*After June 19 contact Debi Barnes (dbarnes@uidaho.edu) or the new extension educator in Cassia County.

The Extension Nutrition Program (ENP) also owns two *Germ City* exhibits; they are located in Payette county (contact Katrina Smith) and Kootenai County (contact Shelly Johnson). (Thus, Idaho has a total of six exhibit units.)

**Curricula.** Three curricula for delivering 50-minute *Germ City* programs in schools are available; they include the following age groups: for Kindergarten through Second Grade, Third Grade through Sixth Grade, and Middle School. I hope everyone has received a copy of these (they were distributed at the October 2002 In-service training in Idaho Falls), but if not, please contact Sandy McCurdy for a copy.



## *Food Safety*

*June 2004*



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**Training Video.** We have worked with CALS Educational Communications (formerly Agricultural Communications) to prepare an 11-3/4 minute video that shows how to set up the *Germ City* exhibit and particularly how to deliver a *Germ City* hand washing program in schools and at fairs. Video footage from *Germ City* at Owyhee Elementary School (Nampa), Turning Point School (Moscow), an UI FCS class, and the Idaho County Fair are shown in the video. The just-completed video was shown at the May 5-7, 2004 ENP-EFNEP State Meeting in Twin Falls. It will be distributed to all FCS educators and ENP coordinators in early June (as soon as copies are ready).



**Stickers, Clings, and T-shirts.** By mid-June, each unit will be stocked with *Germ City* stickers and clings (clings are thin plastic films that stick to any glass surface) to use as “give-a-ways” at programs. The 3 x 5-inch clings illustrate the six steps of hand washing and are nice to place on a bathroom mirror or kitchen window. Each unit will also have a variety of sizes of *Germ City* T-shirts (black with white writing) for those staffing the unit to wear.

**Germ City Program Delivery Report.** There is now a standardized one-page form for reporting your *Germ City* program. The District contact persons have the form in electronic format. The form asks for times, dates, location, and type of *Germ City* program, as well as the names of the delivery team, number of participants, and a place for comments. Completed reports should be sent to Sandy McCurdy.

Key words: food safety, handwashing, program planning.



## Dial Gauge Pressure Canners Must Be Kept At or Above 11 Pounds Pressure When Canning Low Acid Foods

The following question was recently posed to Dr. Elizabeth Andress at the National Center for Home Food Preservation at the University of Georgia, and her answer is given below.

**Question:** Pressure canning instructions state that if during the processing time the pressure drops below the required level, the pressure must be brought up to the correct pressure and the timer reset for the full processing time. Is there any leeway in this recommendation? Can the pressure drop by 1 or 2 pounds for a short period of time?

**Answer:** No, there is no leeway in processing food at the recommended pressure. If the canner drops

below 11 pounds (or below the recommended 12 to 14 pounds when canning at elevations above 1,000 feet), then the temperature in the canner has dropped below 240°F; 240°F is the temperature where the greatest lethality occurs. If the canner were at 238°F for even a few minutes, the total lethality of the process can decrease by 25-40 percent. One or two pounds below pressure can be very dangerous for many foods.

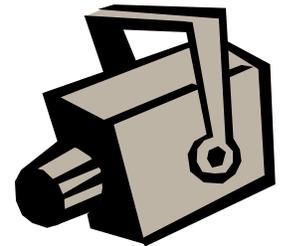
Even if the pressure drop occurred near the end of the processing time, there is no way to assess the additional minutes required to achieve the required lethality. Each minute of the process does not add equal lethality, so it is not an additive process. Because foods heat with different rates and patterns, it is not possible to develop a recommendation for this situation, except to start the timing over.

The bottom line is to make sure the heat under the pressure canner is set to achieve and maintain the desired pressure or a little above.

Source: Andress, E., National Center for Home Food Preservation, University of Georgia Extension, April 26, 2004, private communication.

Key words: food safety, food preservation.

## A Camera's View of Consumer Food Handling Behavior



You may remember the publicity that was generated a few years ago by a research project conducted by Janet Anderson of Utah State University and others. They videotaped consumers preparing food in their homes and assessed their food safety practices. The study made the national news in 2000 and Janet appeared on several national TV shows discussing the poor food safety habits of some subjects (*The Communicator*, October 2000). The research has recently been published in the *Journal of the American Dietetic Association*. Some details from the study are reported here.

**Method:** The Utah researchers videotaped 99 consumers (92 women, 7 men) as they prepared one

of three meals in their own homes. The subjects were recruited from the geographical area around Logan, UT and do not represent the US population, yet they are probably typical. The subjects thought they were participating in a food industry study of home food preparation procedures. The tapes were viewed and food safety practices were tracked and coded.

*Results:* The results were reported in terms of how well subjects' practices conformed to the FightBAC! recommendations for clean, separate, cook, and chill. Selected observations from the study are reported below.

### Clean

- 45 of the 99 subjects attempted to wash their hands before beginning food preparation; 38 used soap.
- The typical attempted hand wash averaged 4.4 seconds, without soap, and hands were dried on a cloth towel.
- Of 433 observed hand washes, 34% were with soap and only 3.5% were for the recommended 20 seconds or longer.
- Of the 228 cases in which raw meat directly contacted a surface, only 29% of the surfaces were rated as subsequently being adequately cleaned.

### Separate

- 63 subjects stored raw meat, poultry or seafood on the middle or top shelf of the refrigerator, with 24 subjects storing the raw meat, poultry or seafood on the bottom shelf.
- An average of 4 cross-contamination incidents occurred from raw meat, poultry or seafood, egg, and/or unwashed vegetables to ready-to-eat food(s) per subject.
- None of the subjects served the entrée on the same unwashed plate that held raw meat, poultry or seafood. A

### Cook

- 76 subjects attempted to check doneness of the raw meat, poultry or seafood entrée by using a knife or another utensil to cut or poke the entrée to evaluate changes in color or texture.
- 5 subjects used a food thermometer to evaluate doneness, but may not have done so correctly.

- Final temperature of the chicken breast entrée ranged between 132°F and 191°F and for the meatloaf from 129°F and 197°F. Nearly one-half the subjects did not know the recommended final temperature for chicken and ground beef.
- 61% of subjects undercooked the chicken breast and 46% undercooked the meatloaf entrée.

### Chill

- 77% of subjects marinated the halibut entrée on the kitchen counter.

*Discussion/Conclusion:* Research from other studies suggests that food preparation is habitual and consumers are somewhat unaware of their own actions in their kitchens. Improving awareness is a major step in improving food-handling behavior in the home. The authors suggest using quick sound bites of information is the best way to help consumers retain and use key food safety principles.

Source: Anderson, J.B., Shuster, T.A., Hansen, K.E., Levy, A.S. & Volk, A. 2004. A Camera's View of Consumer Food-Handling Behaviors, *J. Amer. Dietet. Asso.* 104 (2):186.

Key words: food safety, food preparation.



## Ireland Launches "Susie Moo" Campaign to Teach Children Petting Zoo and Farm Visit Safety

Ireland's Food Safety Promotion Board has developed a "Staying Safe Down on the Farm" campaign to offer simple tips to primary school children on how to reduce the chances of contracting germs from animals at farms, wildlife parks. Research has

revealed that children are at risk of contracting foodborne illnesses, including *E. coli* O157:H7 from farm visits and petting zoos. “Suzie Moo” is a dairy cow “spokes-mascot” offering the following advice on posters and leaflets (note the Irish terminology for boots, “wellies”). This campaign takes a friendly approach to the serious business of letting children know about the safe practices when visiting farm animals.

### Before your visit

- Wear clothes that are right for being on a farm such as wellies or good strong shoes—not sandals.
- Make sure that any cuts or grazes are covered with waterproof dressings.

### Meeting the animals

- Don’t kiss the animals or allow them to lick your face.
- Don’t suck your fingers or put anything you find in your mouth.
- When you’re with the animals or in the animal area, don’t eat or drink anything—and never eat animal food or pick up any food from the ground.
- Unless someone working on the farm gives you permission, don’t pick up any tools, such as spades or forks, and don’t touch any animal droppings.
- Always wash your hands thoroughly with soap and water and rinse in running water before leaving the animal area. Bring moist towelettes to clean your hands if there is no water available.

### Feeding time—for you

- Wash and dry your hands properly before you start to eat.
- Eat only in areas where you have been told it is ok to do so.
- Eat only food you have brought with you or food you have bought from a food shop on the farm.
- Don’t drink from any taps unless they are clearly marked that it is ok to drink from them.
- Don’t drink unpasteurised or raw milk.

### Before leaving

- Make sure you put any rubbish in waste bins.
- Don’t leave any food lying around behind you—take it home or put it in waste bins.
- Make sure you clean your wellies or shoes and then wash and dry your hands properly before you leave the farm.

Source: “SafeFood’s ‘Suzie Moo’ Launches Kids’ Farm Safety Advice,” Food Safety Promotion Board website, <http://www.safefoodonline.com/article.asp?article=603>.

Key words: children, pets, bacteria.



### Produce Decoded: Price Look-up Codes

The little sticker on many fresh fruits and vegetables sold in random-weight or bulk quantities in the grocery store is called a Price Look-up (PLU) code and helps the checkout clerk find the price. It is a 4- or 5-digit number that is assigned by Produce Marketing Association via the Produce Electronic Identification Board. The number can be used by consumers to determine how the produce was grown. A sticker with four digits means the produce was conventionally grown, five digits starting with an “8” indicates genetically engineered produce and five digits starting with a “9” means organically grown.

Source: International Federation for Produce Coding website, “Frequently Asked Questions,” <http://www.plucodes.com>.

Key words: fruits, vegetables, labels.

## State-by-State Hunger Fighting Trends Detailed in New FRAC Publication

*While federal nutrition programs reach many, states leave millions more people and federal dollars behind.*

The divide between affluent Americans and those low-income adults and children worrying about where their next meal will come from is serious and worsening. This trend should spur federal and state policymakers to take steps to assure greater use of key federal nutrition investments, according to the Food Research and Action Center's new report, *State of the States: A Profile of Food and Nutrition Programs Across the Nation*.

Updated with the latest data derived from official government sources for federal fiscal year 2003 and school year 2002-2003, *State of the States* provides a comprehensive state-by-state snapshot of the extent of hunger, and of states' use of federal nutrition resources to address needs. The federal nutrition programs covered are: Food Stamps, School Lunch, School Breakfast, Summer Food, the Child and Adult Care Food Program (CACFP), WIC, The Emergency Food Assistance Program (TEFAP), and the Commodity Supplemental Food Program (CSFP).

"Broader use of these programs has been shown to reduce hunger, reduce obesity, reduce infant mortality, get children ready for school, and help children achieve more and behave better in school," said FRAC President Jim Weill. In most of the programs, benefits are 100 percent paid for by the federal government; and most are entitlement programs, without federal spending caps.

Wise state choices and steps to replicate best practices from other states can bring in substantial federal funds through these programs in order to help more struggling families and stimulate the economy. For example, based on USDA research, FRAC estimates that every \$1 in 100 percent federally-funded food stamps generates \$2 of economic activity in a state.

## *Family Development*

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Key findings and rankings from FRAC's "State of the States" include:

- Food insecurity is growing. In 2002, 34.9 million people lived in households experiencing hunger or on the edge of hunger due to insufficient resources for food. This was up from 31 million in 1999.
- One in nine households experienced hunger or food insecurity.
- Black and Hispanic households experienced food insecurity at double the national average.

Food stamp participation, which dropped precipitously after the implementation of the 1996 welfare reform legislation, in large part because millions of eligible households were no longer participating in the program, has been growing again, from 17.1 million persons in January 2000 to 23.5 million in January 2004. This increase is due to combined state and federal efforts to reach eligible families, improved federal laws and state policies, and increasing economic problems facing many households in our nation.

School breakfast, after school food and WIC participation are growing, while the number of children in family child care homes being reached by the Child and Adult Care Food Program, and the number of needy children receiving meals during the summer months, is flat or going down.

While the child nutrition programs make an enormous positive difference in the nutrition, education, health and well-being of children, there is still much unmet need in all the child nutrition programs. For example, the School Breakfast Program is only reaching 42 of every 100 children receiving school lunches, and the Summer Nutrition Program (the combination of the Summer Food Service Program and meals served under the National School Lunch Program during the summer months) is only reaching one in five of the low-income children receiving school lunches during the regular school year.

Source: [http://www.frac.org/html/news/Press\\_Release\\_04.21a.04.html](http://www.frac.org/html/news/Press_Release_04.21a.04.html).

Key word: food security.

## Getting Time Off: Access to Leave Among Working Parents

"Mommy, I don't feel good." "Honey, it's time to go to the hospital." When working parents, or parents-to-be, hear these phrases, their anxiety levels often increase. Not only because their children are sick or their partners are in labor, but also because they will have to find a way to keep their jobs while tending to their families' needs. Maternity and paternity leave, along with vacation, sick leave, and personal leave, help workers balance their responsibilities at home and at the office. This brief uses new data from the National Survey of America's Families (NSAF) to portray which working parents have access to paid and maternity/paternity leave.

Although federal law guarantees job-protected, unpaid family leave to many workers, only three in five American workers are eligible to take this leave. Moreover, no state or federal legislation requires employers to provide paid leave of any kind. Because access to leave is not universal, some caregivers do not fully realize the benefits of job-

protected leave, namely job security and some flexibility to care for children.

### Policy Background

The FMLA provides eligible employees with 12 unpaid workweeks of job-protected leave during any 12-month period for the birth or adoption of a child; the foster care of a child; the care of a seriously ill child, spouse, or parent; or an employee's own serious illness. Although FMLA-mandated leave is unpaid, accrued paid leave offered by the employer can often be used to cover periods of FMLA leave. The FMLA covers Congress, private establishments, and federal, state, and local governments, but does not apply to all workers. Only workers who:

- Have at least 12 months of tenure with their employer.
- Have worked at least 1,250 hours for their employer during the 12 months preceding the leave period.
- Work for an employer who employs at least 50 people within a 75-mile radius of the employee's work site are eligible for FMLA leave.

Some additional workers have rights to unpaid family leave through state legislation.

Approximately 58 percent of workers in private establishments meet the employer-size eligibility criterion of the FMLA. However, low-income workers are more likely to work in smaller firms than higher-income workers. Approximately 81 percent of all workers who work for an employer large enough to be covered by the FMLA meet the job tenure and hours requirements of the legislation. Low-income workers are less likely to meet these eligibility requirements than higher-income workers.

Although no data exist to determine eligibility for leave benefits provided through private employer policies, data from the Bureau of Labor Statistics' establishment surveys of employee benefits suggest that low-income workers have less access to all forms of leave. For example, new blue-collar workers must typically work for more months than

new professional and technical workers before becoming eligible for leave benefits.

Legislative provisions, survey data on eligibility for FMLA leave, and establishment reports of employee benefit provision all suggest that certain workers will have less access than others to maternity/paternity and paid leave. The NSAF data help identify these workers, and the extent of their access to leave.

## Data

The 2002 NSAF includes questions designed to capture how much leave workers can take from their jobs. Because the NSAF oversamples low-income families, it is an ideal dataset to examine whether access to leave is associated with measures of economic well-being. Working parents between the ages of 18-54 are included in the survey sample.

### Who Has Access to Leave?

Eighty percent of working parents between the ages of 18 and 54 report that they have access to some paid leave. The same percentage is able to take maternity or paternity leave when they have a child. Women are more likely to have access to maternity leave than men are to have access to paternity leave (89.3 percent versus 71.9 percent). But women are less likely to have any paid leave (76.2 percent versus 83.5 percent). Among working parents with some paid leave, women are more likely to have one workweek or less and men are more likely to have more than three workweeks of leave.

Access to leave varies by the worker's age and the age of the youngest child. Older workers are more likely to have leave than younger workers. Similarly, access to leave and the amount of leave available also increase with the age of the youngest child. Since the likelihood of being employed at a job for two or more years increases with age, the relationships between access to leave and age might reflect a link between job tenure and job benefits. Regardless of the explanation, the relationship implies that workers with a great need for leave—parents with very young children—are the least likely to have access to leave.

Access to leave also varies by marital status. Single parents are more likely to have maternity or paternity leave, but less likely to have access to any paid leave. Married parents are more likely to have more than three workweeks of paid leave; single parents are more likely to have one workweek or less. Since single parents are overwhelmingly female, it is not surprising that these patterns are the same as the ones found when examining sex differences.

Income and welfare experience also appear related to access to leave. Access is highest for working parents with family incomes greater than twice the federal poverty level. Interestingly, however, the discrepancy among the income groups is much larger for access to any paid leave than for access to maternity or paternity leave. This differential may be an effect of the FMLA, as covered employers must offer maternity and paternity leave to all eligible workers rather than only certain, highly compensated employees.

Access to paid leave varies significantly by hours of work, firm size, and tenure. Only 34.7 percent of parents who work less than 20 hours per week have access to any paid leave, but 85.1 percent of parents who work at least 35 hours per week can take some paid leave. Although a majority of workers with less than one year of job tenure can take paid leave (56.0 percent), significantly more workers with two or more years of job tenure have access to paid leave (85.9 percent). For working parents with access to paid leave, hours of work, job tenure, and firm size are also positively associated with the amount of available leave.

The percentage of working parents with maternity/paternity leave and the percentage of working parents with paid leave are very similar for each firm size. For example, 77.6 percent of working parents in firms with 25 to 49 employees have access to maternity/paternity leave and 77.8 percent have access to paid leave. Perhaps once firms decide to provide one form of leave, they provide all forms of leave but restrict access—particularly to paid leave—by measurable worker characteristics such as hours of work and job tenure.

The table below shows access to paid leave by both income status and job characteristics. Within each job characteristic, poor working parents are less likely than nonpoor working parents to have access to paid leave. And among nonpoor working parents, hours of work, job tenure, and employer size are all positively related to paid leave access. But interestingly, for poor working parents, longer job tenure is not associated with increased access to paid leave. Poor working parents with less than one year of job tenure are statistically as likely to have paid leave as poor working parents with two or more years of job tenure.

**Working Parents' Access to Any Paid Leave, by Income and Job Characteristics, 2002 (percent)**

Family income relative to the federal poverty level			
	Less Than 100%	100%-200%	More than 200%
Overall	45.8	61.2	83.6
Usual hours of work			
Less than 20	19.9*	28.0*	37.2*
21-34	36.7	42.7*	62.5*
35 or more <sup>a</sup>	54.7	67.5	88.0
Tenure on current job			
Less than 1 year <sup>a</sup>	41.9	44.0	61.7
1-2 years	46.1	63.0*	76.8*
2 or more years	53.4	69.5*	87.9*
Employer size			
Less than 25 employees <sup>a</sup>	29.2	49.7	69.4
25-99 employees	51.3*	63.4*	82.8*
100 or more	60.9*	74.2*	89.6*

*Source:* Urban Institute calculations from the 2002 National Survey of America's Families.  
*Note:* Parents are age 18-54.  
<sup>a</sup> Base category for statistical comparisons.  
 \* Significantly different from comparison group at the .01 level.

Although access to maternity/paternity and paid leave is not universal, most working parents age 18 to 54 are employed at jobs that provide both. Unfortunately, parents who are likely to need leave—those with young children—are less likely than their counterparts to have access to leave, especially paid leave. Not surprisingly, part-time workers and workers with fewer years on their current jobs are less likely to have any paid leave.

These economically vulnerable workers probably do not have sufficient savings to cover lost wages if they need to take some time away from work. Further, without leave available, these working parents risk losing their jobs if they need to stay home with a sick child.

Although job-protected, the family leave provided by the FMLA and most state laws is unpaid. Even if access to family leave were universal, many workers could not afford to take periods of unpaid leave. Some states—California, Hawaii, New Jersey, New York, and Rhode Island—provide remuneration for maternity leave. California law also replaces a portion of wages for up to six weeks of paternity and other family leave. Increasing access to employer-provided paid leave or developing a mechanism for payment during FMLA leave could help ensure that eligible working parents are economically able to take FMLA leave. Increasing access to paid leave in general would help provide some economic security to many working parents.

*Source:* Abridged version of "Getting Time Off: Access to Leave Away Working Parents," *New Federalism: National Survey of America's Families B-57*, [www.urban.org](http://www.urban.org), April 22, 2004.

Key words: family, income.

## Weight Loss Update: Grapefruit and the Internet

How many of you remember the grapefruit diet as a fad diet for losing weight? It appears that grapefruit may play a role in helping people lose weight. A study conducted by Dr. Ken Fujioka, director of nutrition and metabolic research at the Scripps clinic in San Diego, had 100 obese subjects either consume half a grapefruit with each meal or drink a serving of grapefruit juice over a 12-week time period. The result was an average weight loss of 3.6 pounds but some individuals lost more than 10 pounds.

Participants made no other dietary changes but were asked to exercise three times a week for 20 minutes. According to Dr. Fujioka, this amount of exercise would not have been sufficient to cause the weight loss. The researchers found that grapefruit caused a decrease in insulin levels after eating a meal which could have resulted in the body more efficiently processing food to be used as energy and storing less in the body as fat. Grapefruit may possess unique chemical properties that reduce insulin levels, which promotes weight loss. However, Dr. Fujioka cautioned that people should not go overboard and switch to an all-grapefruit diet.

The National Center for Chronic Disease Prevention and Health Promotion recommends that people eat grapefruit. It is a rich source of vitamin C and also contains potassium and pectin, a soluble fiber with cholesterol lowering benefits. However, people who are taking certain medications need to be careful when consuming grapefruit products because of dangerous side effects when mixed with certain medications. If you are taking medications, consult your doctor or pharmacist and read the educational materials that come with your medications.

How can the internet help you lose weight? Some people have been successful losing weight by joining an online diet program. One of the largest online diet programs is eDiets.com, which has over 200,000 active members. Over the last few years, internet dieting has become very popular with individuals who lack the time to attend face-to-face meetings or those who feel uncomfortable getting on a scale in front of strangers.

## *Nutrition Education*

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For a cost of \$5 a week, eDiet members receive personalized meal plans, shopping lists, and 24/7 access to nutritionists and peer-support chat rooms. Dieters are encouraged to record their food intake daily and their weight weekly. If they forget to do this, then a message appears on their computer the next time they sign on.

Susan Burke, a registered dietitian and vice president of nutrition services for eDiets states, "It's not all about food and diet. A lot of it is getting the tools you need to make behavioral changes."

Just how effective is the internet in helping people shed pounds and maintain their weight loss? Research studies on online diets have been published in the *Journal of the American Medical Association (JAMA)* in 2001 and the journal *Obesity Research* in 2004. The 2001 *JAMA* article was written by researchers at Brown University and focused on weight loss. They found that people enrolled in a structured online dieting program lost three times more weight in six months compared to those who used the Internet for diet information.

The 2004 article in the journal *Obesity Research* focused on using the internet to maintain weight loss and was conducted by researchers at the University of Vermont. They followed 255 overweight and obese adults who first lost weight with the help of a counselor. Then the adults were randomly assigned to an 18-month maintenance program that was conducted via the internet, in-person counsel-

ing or limited face-to-face contact. They found that people in the internet group lost as much weight in the maintenance phase as those who met regularly with a dietitian.

Source: [http://www.scrippshealth.org/scrippsnews\\_1714.asp](http://www.scrippshealth.org/scrippsnews_1714.asp), *Obesity Research* 12:320-329 (2004), *JAMA*, 2001; 285:1172-1177, [www.eDiets.com](http://www.eDiets.com).

Key word: weight loss.

## Three Programs that Focus on Changing Children's Eating Habits

Three different programs, in England, the United States, and Scotland are focusing on changing children's eating habits.

**Program #1:** The program in England focused on decreasing consumption of carbonated drinks. For one year six schools in England promoted a "ditch the fizz" campaign, which discouraged both sweetened and diet soft drink consumption. The investigators studied 644 children aged 7 to 11 during the 2001-2002 school year. Half of the students participated in a program that discouraged soft drink consumption and stressed the benefits of a healthy diet while the other half did not.

The students that participated in the program were exposed to four one-hour sessions. In session one, information was provided on good health and the importance of drinking water. The children ate fruit to learn about the sweetness of natural products and saw what happened when a tooth was immersed in cola. In the second and third sessions, there was a music competition and classes were asked to produce a song with a healthy message. The fourth session had art presentations and a classroom quiz based on a TV game show.

Children who participated in the four-part program, had: (1) an increase in water consumption; (2) a decrease in soft drink consumption (less than one can a day), and (3) a decrease in percentage of overweight and obese children by 0.2 percent.

For the children who did not participate in the study, their soft drink consumption increased by 0.2

glasses a day and their rate of overweight and obesity increased by 7.5 percent.

Researchers could not prove that the weight reduction seen in the students that received the program was due to their decrease in soda consumption because children may have changed other components of their diet. The study was published in the April 24, 2004 issue of the *British Medical Journal*.

**Program #2:** The program in the United States was conducted at Nathan Hale School in New Haven, Connecticut. They are calling this a "junk food-free school." While some schools are either reconsidering what food items should be allowed in the vending machine or changing the school lunch items, Nathan Hale School became the first K-8 school to go completely junk-free.

Some of the changes they made include: (1) vending machines that offer only healthy options; (2) cafeteria phasing out fried foods; (3) bake sales replaced by plant sales and penny drives; (4) cooking classes available for parents; (5) nutrition is included within science lessons; and (6) physical activity classes were available. Starting next year, six schools in other Connecticut cities will test having a junk food-free environment.

**Program #3:** A six-month "The White Stuff Milk Moustache" campaign promoted by the Scottish Dairy Marketing Company and the Milk Development Council has changed attitudes of Scottish children toward milk. Almost two-thirds of them now believe that milk is "cool," according to an independent research company, MRUK Scotland. This is an increase of nearly 20 percent prior to when the campaign was launched.

Two other findings were a decrease in the number of children who believe milk is fattening and an increase in the number of children who feel that drinking milk is healthy.

Source: <http://bmj.bmjournals.com>, <http://www.cnn.com/2004/EDUCATION/04/28/junk.free.schools.ap>, <http://www.mdc.org.uk/Milkscoolcomebacktrail.htm>.

Key word: children.

## Organize Your Home Finances with M.O.N.E.Y.!

The biggest organizational mistake people make with their finances is letting them get so far out of hand that they feel overwhelmed. Professional organizer, Christy Best, created the M.O.N.E.Y. system to teach people how to take control of their financial papers. She states, "The most important thing to remember about organizing your finances is consistency. Develop a simple plan like M.O.N.E.Y. and stick to it. It only takes five minutes a day." M.O.N.E.Y. helps you sort the papers on your desk, keep your receipts somewhere you can access them easily at the end of the month, create a filing system to organize your monthly expenses, and keep a monthly budget to track your expenses and income. Save time and hassle by taking advantage of the many conveniences available to you such as online bill payment and debit cards.

Sticking to a simple system like M.O.N.E.Y. for removing physical clutter with your financial papers can help you remember to pay bills on time, track expenses, save essential documents, and stay on budget. Most of the clutter invading our lives is paper. Confronting it daily may be the most liberating thing you can do for yourself and your finances.

### Each letter in "M.O.N.E.Y." stands for a financial rule:

**Move paper:** File what you need and trash what you do not need.

**Online bill payment:** Let the Internet help reduce the hassle of paying bills...and ensure they are paid on time, every time.

**New ATM and purchase receipts:** Keep in a decorative bowl, box, or envelope in the area of your home where you handle finances and cross check against your monthly statements. Shred when you're done or file for tax purposes.

**Evaluate expenses monthly:** Most Americans are surprised to know how much they spend on everyday items like meals out and coffee. Keep track so you're aware of your spending as much as you're aware of your paycheck.

**Your bottom-line:** Manage your bottom line by creating a monthly spending plan and sticking to it.

## *Family Economics*

June 2004

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It can take as little as five minutes every day to organize your home finances. If you remain consistent and follow the five M.O.N.E.Y. steps daily, you will see that both your physical and fiscal situation will improve. All it takes is a commitment on your part.

Source: Best, C., April 2004 Practical Money Skills for Life on-line newsletter, <http://www.practicalmoneyskills.com/english/consumers/clutterbug.php>.

Key words: record keeping, financial literacy.

## Is Your Wallet Missing?

The familiar weight in your pocket or purse is suddenly missing and you realize in a panic that your wallet is gone.

Unfortunately, thieves have become very adept and quick at mining a wallet for criminal purposes, and cash is only one of many things they are interested in. A wallet can be a treasure trove of identifications, checks, credit and bank cards—all of which can be used for fraudulent purposes.

If you have lost your wallet, suggests Bank-rate.com, take the following steps to protect yourself:

- Remember to cancel all your credit cards, including the ones that are registered to one

store. Thieves know you will cancel your prominent cards, so some wait a few days before trying a specialty store card, such as from Banana Republic, Macy's, or Target.

- Get a police report. You may need it later when disputing charges on your credit cards.
- Call your bank and inform them about the missing checks. You may have to close your account and open another, but it will help protect you from forgery.

Source: Loeb, M. & January, B., May 4, 2004. What to do when your wallet is missing. CBS.MarketWatch.com.

Key word: fraud.

## Older Consumers: More Clout, More Confusion

Older Americans (45 and over) control more than half of the consumer economy, but individually, many face a variety of obstacles as shoppers or personal financial managers, a new study finds.

AARP's Beyond 50 report—titled "A Report to the Nation on Consumers in the Marketplace"—says that, as of 2001, those 45 and over were responsible for a majority (52%) of all consumer spending, up from 47% in 1984. At the same time, the study notes that today's consumers face a more complex marketplace and more time constraints than any previous generation, often leading to confused decisions.

A companion AARP national survey supports the point—many Boomers (27%) acknowledge that they are worse financial managers than their parents because of time constraints, the complexity of choices and the vast number of choices. This is most noticeably true in money management. AARP's analysis of Federal Reserve Board data shows that consumers age 65 and older were more likely than others to be "lost" financial managers (those who ranked low both in assets and in basic money management skills). Nearly one-half (48%) of those 65+ are "lost" financial managers, compared to 38% of individuals of all ages.

AARP Director of Policy and Strategy, John Rother, said: "It should give us pause that, while 45 and older Americans are a critical force in the economy, individual consumers face many obstacles to effective decision-making. These obstacles need to be addressed quickly." The study begins to address the individual challenges faced by older consumers by posing this question:

"...is spending power all one needs to achieve what economists call 'consumer sovereignty' or success in choosing a product or service...?" The report answers a resounding "no" and cites these modern day roadblocks to "consumer sovereignty":

- Less time, more decisions. AARP says that families are spending more time than ever at work, which reduces time that can be spent on other activities. Simultaneously, there is greater societal emphasis on individual responsibility. For example, Boomers are more likely than their parents to be responsible for investment decisions about their retirement savings through 401(k)s.
- Increasing complexity of products and services. Technological advances and regulatory changes have allowed financial service providers to greatly broaden the number of choices available, even basic products such as checking and savings accounts. The report cites federal statistics showing the number of long-distance telephone companies more than doubled between 1993 and 2003. AARP also notes that one local newspaper listed 41 different loan types and 47 mortgage lenders for potential borrowers to compare.

To assist those aged 45 and older to overcome consumer "roadblocks" and gain economic security, *Beyond 50* emphasizes the need for the nation to commit itself, in addition to an increased level of consumer financial literacy, to improved consumer information; and to facilitate more consumer choice and financial service options for "isolated communities and underserved market segments."

Source: AARP, May 6, 2004, "Older Consumers: More Clout, More Confusion" press release <http://www.aarp.org/research/press/presscurrentnews/Articles/a2004-04-28-beyond50.html>.

Key words: financial literacy, consumers, trends.

## New Survey Offers Insights for Educators

The 2004 Retirement Confidence Survey (RCS) offers some insight into what kind of educational approaches are most effective in prompting individuals to change their financial behavior. Some techniques to educate workers are more effective than others.

Workers are more likely to find paper-based information and individual or group meetings more useful than computer-based or Internet resources. With print materials, for example, 80% of workers who receive retirement information from their employer say they used retirement benefit statements, 63% used brochures, and 53% used newsletters or magazines. For meetings, 43% used seminars or group meetings, and 41% met with a financial planner. Only 24% said they used online investment advice services, other online services (21%), software programs (13%), or videos/CD-ROMS (12%).

Workers who are offered investment advice implement only some of the advice. Of the 43% of workers offered investment advice through their employee who say they requested and received advice for retirement planning purposes: 9% implemented all the recommendations, 67% implemented some of the recommendations, and 24% implemented none of the recommendations.

Doing a savings need calculation appears to be effective in prompting people to make changes in their financial behavior. Nearly half (43%) of workers who did a retirement needs calculation made changes in their retirement planning as a result: 57% started saving more, 19% changed the allocation of their money, 13% researched other methods to save for retirement, 2% lowered their debt, and 1% started saving for the first time. "The BallPark Estimate," a retirement needs calculator, developed by the American Savings Education Council, <http://www.asec.org/ballpark>.

This study emphasizes the need to involve participants in the learning process and to provide immediate and easily accessible information in order to help participants make behavior changes.

Source: Adapted from: Palidino, V., April 5, 2004. American Savings Education Council press

release, <http://www.asec.org/research/rcs/2004/index.htm>.

Key words: financial education, retirement.

## The Cost of Operating a Car

The average cost of driving a new passenger car in 2004 is 56.2 cents per mile or \$8,431 per year, AAA's annual "Your Driving Costs" study shows. The study calculates use of a vehicle over five years and 75,000 miles of ownership.

The largest component of vehicle cost is vehicle depreciation. AAA estimates the average new car will depreciate \$3,782 per year of ownership. The second biggest expense is full insurance coverage estimated to average \$1,603 per year. The cost of fuel is the third largest expense incurred by vehicle owners. AAA estimates vehicle owners will pay about \$975 per year for fuel. (Note: this study was released in April before gas prices exceeded \$2 a gallon.)

Routine maintenance—including the manufacturer's recommended maintenance operations and tire expense—is estimated to cost \$915 per year. AAA calculates typical finance charges are \$741 per year based on a 5 year loan at 6% interest with a 10% down payment. The IRS tax allowance for business mileage has never allowed full reimbursement of all expenses associated with automobile ownership and use.

AAA's cost figures are based on a composite national average of three domestically built 2004 cars—a subcompact Chevrolet Cavalier LS, a mid-size Ford Taurus SEL Deluxe and a full-size Mercury Grand Marquis LS.

These similarly equipped vehicles include air conditioning, automatic transmission, power steering, AM/FM stereo, dual air bags, antilock brakes, cruise control, tilt steering wheel, tinted glass, and a rear-window defogger.

Source: Mack, J., April 8, 2004 "AAA Says Average Driving Cost Is 56.2 Cents Per Mile For 2004," American Automobile Association press release, retrieved May 24, 2004 from [http://www.csaa.com/global/articledetail/0,1398,1008010000\\_percent257C4512,00.html](http://www.csaa.com/global/articledetail/0,1398,1008010000_percent257C4512,00.html).

Key words: vehicles, spending.

## Financial Facts

### Savings

Did you know that the personal savings rate as a percentage of the gross domestic product (GDP) fell from 24% during World War II to 7.5% during the early 1980's to 2.4% in 2002? (Bureau of Economic Analysis, 2003)

### Credit Management

Did you know that 93% of Americans agree that it's "very important" to pay bills on time, but only 80% of Americans say they do it on time? (Bankrate.com, March 16, 2003)

### Retirement

Did you know that Americans spent more time last year planning for holidays and social events than they did planning their retirement? (Cruz, H., May 27, 2003, "Retirement Plans at Risk for Some." Chicago Tribune)

## Idaho Family Economics Education— Summary of Youth Financial Literacy Programming

Idaho Extension youth financial education programs include *Welcome to the Real World*, *Give Me Credit*, the *High School Financial Planning Program*, and *4-H Financial Champions*. Our educational programs reached over **5,290** youth during FY03. We trained **157** adult Extension educators, program assistants, leaders, and teachers how to use financial curriculum materials with youth.

*Welcome to the Real World* is a hands-on simulation that provides students a chance to explore career opportunities and make lifestyle and budget choices similar to those faced by adults. The curriculum was taught to 2,086 students in traditional junior and senior high schools, alternative high schools, juvenile detention facilities, and behavioral health centers. The curriculum was selected by a school counselor for use during career awareness week with the entire sophomore class of a large high school. Eastern Idaho Extension educators documented the following outcomes (n=1037) from *Welcome to the Real World* classes:

Ninety-three percent of junior and high school participants agreed or strongly agreed that the information will help them in the future. End-of-class

evaluations indicate the following skills were learned:

Balancing income with expenses	69%
Exploring career possibilities	55%
Tracking savings	50%
Reconciling a checkbook	50%

*Welcome to the Real World* was featured in the University of Idaho Extension Trends publication, an Idaho Extension Impact Statement, and a Journal of Extension article. An Eastern Idaho Extension team received a grant of \$1,300 to present the materials at the national Extension Galaxy II conference.

The new *Financial Champions* curriculum contains two 4-H projects for pre-teens and young teens: "Money Fun-damentals" and "Money Moves." The first project teaches about money personalities, the difference between needs and wants, financial communication and motivators, goal setting, tracking spending, and budgeting. "Money Moves," the second project, introduces students to financial institution accounts and services, savings, using credit, how to write checks and reconcile checking accounts, advertising, and making marketplace decisions. The specialist and a county educator trained more than 120 youth leaders, teachers, Extension educators, and program assistants how to utilize the curriculum during Fall 2002 and Summer 2003. Two hundred twenty-three Idaho 4-Hers enrolled in these projects during FY03. The *Financial Champions* "Skillathon" activities are being adapted and used in youth day camps and non-4-H groups. Recent communications indicate that some educators are creatively using the curriculum to teach fiscal issues in 4-H livestock projects.

Idaho Extension educators who contributed to Youth Financial Literacy Programming include: Lorie Dees, Donna Gillespie, Danielle Gunn, Marsha Hawkins, Beverly Healy, Barbara Petty, Linette Riley, Laura Sant, Marnie Spencer, Janice Stimpson, and Sharlene Woffinden.

This is the second in a series of three articles about Idaho Extension Family Economics programs accomplished during FY03. Last month highlighted *Financial Security in Later Life* programming. Next month will cover *Basic Financial Management* programs.