

# The Communicator

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October 2004

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## FCS Educators/Specialist Receive National Recognition

*Dollar Decisions* has been selected as National 1<sup>st</sup> Place Winner and Western Region Finalist—1<sup>st</sup> Place in the 2004 Educational Curriculum Package category of the NEAFCS Annual Awards Program.

Authors of the curriculum are **Marilyn Bischoff**, Extension Family Economics Specialist, **Marsha Lockard**, District II FCS Extension Educator, and **Linda Gossett**, Extension Educator-EFNEP in District II.

Awards were presented at the NEAFCS Annual Conference & Exhibits in Nashville. The regional award was presented during the Western Region's Regional Awards Luncheon and Meeting on Sunday, October 3. **Marsha Lockard and Marilyn Bischoff** also received an award in the 2004 Educational Publications category. "Making a Spending and Saving Plan" (CIS 1113), used with the *Dollar Decisions* curriculum, was selected as Western Region Finalist—1<sup>st</sup> Place.

The National Award was presented at the Awards Banquet on Wednesday, October 6.

**Audrey Liddil**, FCS Educator-EFNEP, received the Distinguished Service Award. Congratulations to all of you; you make us proud.

## Christensen Reports on Haberly Fellowship

The Mildred Haberly Fellowship award funded travel for Diana Christensen, Extension Educator in Gooding County, to present a workshop on the challenges of grandparents raising grandchildren at the 21<sup>st</sup> Century Families: Emerging Issues conference in Little Rock, Arkansas, April 20, 2004. Grandparents raising their children's children is a rapidly increasing phenomenon. Idaho ranks third in the US in this increase (80 percent increase), and now numbers about 14,000 Idaho children in grandparent headed households.

The causes are varied. The most frequent cause is substance abuse by the parents, resulting in abuse

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*October 2004*

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and neglect of the children, family violence, and/or incarceration of the parents. Other causes include mental illness of parents, death of parents, teen pregnancy, family violence, HIV/AIDS, unemployment of parents, or family violence or incarceration not related to drug abuse. Grandparents (or other kin raising a child not their own) who raise grandchildren, whether temporarily or permanently, face a challenging array of issues, and agencies and service providers need to understand these difficulties.

Grandparent parenting generally begins in a crisis. Family dynamics change, role boundaries blur, relationships are in limbo, and it may take some time to sort out the new relationships. There is loss and the need to grieve—a loss of the grandchild's own parent, your child, whether to death, incarceration, illness, or the haze of drugs. Grandparents also face feelings of guilt, starting over, isolation from peers, criticism from extended family, conflict with own children, difficulties with the legal system, risk of depression from the added burden and the emotional problems of grandchildren abused, sexually or physically, by their own parents or foster parents.

In this workshop Christensen discussed these issues as well as promoting the value to grandpar-

ents of forming support groups. Many participants had stories of the increase of grandparents raising grandchildren in their own state. Twenty-five people from across the United States (Alabama, Mississippi, South Carolina, Louisiana, Arkansas, and others) attended the workshop.

Attendees received copies of the PowerPoint designed to be used to alert professionals to the challenges faced by grandparents raising grandchildren. They also received (by email) the 18 tip sheets written by Christensen for the Idaho KinCare Coalition with contact information on programs in Idaho and other relevant helps for grandparents such as poison prevention, youth at risk for suicide, healthy eating for your child, depression, is your child ready to stay alone, child sexual abuse, etc.

### **FCS Inservice, MRDS, and Alumni Brunch Postscript**

I want to thank all of you for your efforts in supporting the FCS Inservice, the Margaret Ritchie Distinguished Speaker Series and the annual Alumni Brunch. I appreciate your time and energy during a busy, "FCS 'til ya drop" week.

A special thanks to Sandy McCurdy who chaired the Inservice committee. With the committee and staff support, all sessions were well organized and equipment and meals appeared when planned. Specialists and Educators collaborated to provide cutting edge updates in their subject matter areas. I was delighted to have greetings extended by President Tim White and Dean John Hammel.

According to Ginny Junk, the MRDS series began well with Joanne's first presentation to FCS graduate students. The MRDS committee and the FCS Educators were joined by Associate Dean John Foltz and the UI first lady, Karen White for dinner on Thursday evening. Moscow City Council chambers were full with an attentive audience on Thursday evening. Alverna Thomas and Laura Curtis-Seamons provided background on the endowment and introduction of our speaker. Thanks to Suzanne Planck, Michelle Eaton, and Harriet Shaklee for their continued participation and active involvement on the MRDS committee.

Friday morning we had a packed house in the Borah Theatre with standing room only. MRDS Chair Sandra Evenson provided an awesome explanation of how a complex issue like "Obesity" is examined through the FCS lens. A reporter from *The Lewiston Morning Tribune* was there as well as a photographer from CALS Educational Communications. We had good publicity before the event and I anticipate some follow up coverage. If you were unable to attend, a video was made and will be used by IAFCS for membership meetings. Friday afternoon's panel discussion was excellent. Our own Laurel Branen led off with pertinent comments and examples from her professional expertise. Her perspectives were followed by those of Dennis Dolny, Joanne Ikeda, Connie Lorenz, Mimi Pingilly, and graduate student and parent Kate Pierson. Another demonstration of the FCS mantra: we have outstanding faculty who teach excellent students who become extraordinary alums. Laurel, Kate, and Connie were shining examples.

Due to illness Virginia Vincente was not able to join us. Marilyn Bischoff and I were able to fill in with both the Italian and Provence Cook's Tour PowerPoint presentation. Many of our undergrads and grad students were able to join us. Michelle Eaton introduced our outstanding students, faculty, and staff. Elaine Cox chaired the awards committee and our Distinguished Alumna, Sue Nesbitt, and her husband flew all the way from Maine to accept her award from fellow alum and FCS Board Member, Betty Meloy. Laura Nittolo won the "Taste of Provence" basket and the raffle brought in about \$300 to help defray the cost of a Cook's Tour for one of our alums. A special thanks to FCS staff members Lynette, Kari, Debra, and Donivan. We could not plan and execute these events without them. The MRDS committee was very appreciative of the posters, fliers, and brochures developed by Debra and distributed by Kari. Donivan handled registration for all events. Of course, Lynette coordinates all of it masterfully. Kudos to all!



## Here's a "Heads Up": Our Home Drying Recommendations for Fruits and Vegetables May Be In for Some Changes

Food scientists are beginning to reexamine the safety of home drying methods for fruits and vegetables. (This is analogous to the research conducted on home drying of meat jerky in the late 1990s and early 2000s, which has resulted in method changes. See "Update on Development of Safe Meat Jerky Preparation Methods" in the November 2002 issue of *The Communicator* and "Meat Jerky" in the *Food Safety Advisor Volunteer Handbook*, 2003, page 171).

It has been assumed that the low moisture content of fruits and vegetables would prohibit microbial growth. Growth is inhibited by drying, but recent research findings from Colorado State University suggest that microorganisms, such as *Salmonella* and *E. coli* O157:H7, can survive basic drying methods. This suggests that new procedures may be needed to ensure the safety of home dried foods.

**Vegetable Drying Studies.** Two studies conducted at Colorado State University evaluated the influence of pre-drying treatments and aerobic storage on inactivation of a five-strain mixture of *Salmonella* (7.8 log CFU/g) during dehydration of carrot slices. Treatments evaluated in the first study included three pre-treatments (3 min steam blanching, 3 min water blanching, and immersion in a salt solution (3.23% NaCl), one post drying treatment (dehydrating, then oven heating for 15 minutes at 175°F) and an untreated control. All carrot slices were dehydrated at 140°F (60°C) for 6 hours.

None of the treatments in the first study effectively reduced bacterial populations. Therefore, a second study was performed to evaluate longer blanching times and new pre-drying treatments. Treatments evaluated in the second study included the follow



## *Food Safety*

*October 2004*



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ing: (1) untreated control, (2) 10 min steam blanching, (3) 4 min water blanching, (4) 4 min blanching in 0.105% citric acid (1/4 teaspoon citric acid per 1 quart water), and (5) 4 min blanching in 0.210% citric acid (1/2 teaspoon citric acid per 1 quart water). Blanching carrot slices for 4 min in water or either of the citric acid solutions effectively reduced *Salmonella* populations. Interestingly, control and steam blanched samples had bacterial populations >1.9 log CFU/g after 6 hours of drying and 30 days storage, thereby illustrating the resiliency of some microorganisms and their potential food safety risk.

**Fruit Drying Studies.** Various pre-drying treatments for fruits more explored as well. Two studies evaluated whether pre-treating either inoculated apple or peach slices with sodium metabisulfite or acidic solutions enhanced inactivation of *Salmonella* during dehydration and storage. After 6 hours of dehydration at 140°F (60°C), microbial counts on sodium metabisulfite, ascorbic acid, and citric acid treated slices displayed much greater reductions (3.8 to 5.6 log CFU/g on apples and 4.3-6.2 log CFU/g on peaches) than sterile water (3.2-3.4 log CFU/g) respectively. Bacteria were still detectable on the stored slices by direct plating after 28 days, except on ascorbic acid treated slices.

**New Drying Recommendations?** Based on the above research findings, Dr. Pat Kendall, Food Safety Extension Specialist at Colorado State University, is revising the Colorado consumer recommendations for home drying of fruits and vegeta-

bles to include to a pre-treatment step with an acidic solution prior to drying to enhance the destruction of potentially harmful microorganism. Your PNW Food Safety Extension Specialists will be considering these changes for Idaho, Washington and Oregon. In the meantime, if you want to see the Colorado recommendations in detail, visit them on CSU's Cooperative Extension website at [www.cerc.colostate.edu](http://www.cerc.colostate.edu) for:

- Fact Sheet Drying Vegetables (#9.308) (revised 7/04)
- Drying Fruits (#9.309)
- Leather and Jerkies (#9.311)

Source: "New Home Drying Recommendations," *SAFEFOOD NEWS*, Vol. 8, No.4, Summer 2004, Colorado State University Cooperative Extension, <http://www.colostate.edu/Orgs/safefood/NEWSLTR/v8n4s01.html>.

Key words: food safety, food preservation, consumers.

## Test Your Knowledge—Food Safety Scenarios

Following on the heels of last month's *Communicator* food safety quiz from *Environmental Nutrition* newsletter, here's another opportunity to test your knowledge. The scenarios below were prepared by Washington State University Extension Educator Joanne Austin for the *Skagit Valley Herald*. She asks readers "How safe are your food-handling practices? Test your knowledge by determining if the following situations are safe or not." These may be useful as an ice-breaker or as discussion points in a food safety program.



1. After diapering her baby, your friend washes her hands with water and then prepares a lettuce salad. Is the salad safe?



2. It's a beautiful day for a picnic. You pack the cooler, throwing in apples, potato salad, ground beef, sodas, and ice. The grill and picnic basket are in the car. Will the food be safe when you eat it two hours later?



3. Your mother prepared Thanksgiving dinner. The 25-pound turkey was great! You finish dinner at 1 pm. The turkey is too big to fit into the refrigerator, so it is covered and left on the counter for the evening meal at 6 pm. Is the turkey safe to eat?



4. You made an extra-large batch of refried beans and there is a lot left over. You put them in a container and refrigerate them immediately. Then, cover them once they have cooled. Will they be safe to eat tomorrow?

### Answers

1. **NOT:** Water alone will not clean hands. Inadequate hand-washing is the major cause of food poisoning and foodborne illness. It is especially important to wash hands after diapering a baby, using the bathroom, or touching raw meat. Always wash hands before eating or preparing food. Hands should be scrubbed with soap and water for at least 20 seconds (You can time this by singing "Twinkle, Twinkle, Little Star"). Even if an antibacterial soap is used, agitation is needed to destroy viruses. Since your friend's hands are not clean, the salad she is making will be contaminated with any bacteria that are on her hands.
2. **DEPENDS:** Take care when packing coolers so meat juices don't escape and end up on the apples, soda, potato salad, or ice. It's best to pack the meat in a separate cooler or in securely sealed packaging. Make sure there is enough ice to keep the food cold until it is served.
3. **NOT:** The turkey was left at room temperature for 5 hours. Bacteria love to grow on protein foods, such as turkey. Room temperature is perfect for bacterial growth. The "danger zone" is 40 to 140 degrees. Perishable foods such as meat, cooked rice, cooked vegetables, eggs, and dairy products should not be left at room temperature for more than two hours. The turkey should be removed from the bones, the large pieces should be cut into smaller pieces and the meat should be refrigerated.
4. **SAFE:** Refried beans are very dense and take a long time to cool. They should be put into a

container and spread no more than 2 inches deep. Refrigerate immediately. Do not initially cover the beans because this holds in the heat and moisture. Once cooled, cover.

Source: Austin, J., "How safe are your food-handling practices?" *Skagit Valley Herald*, <http://www.skagitvalleyherald.com/articles/2003/10/05/health/health04.txt>.

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

## Kitchen Food Safety: Container Safety Considerations

In her September 2004 *Food Reflections* newsletter, Alice Henneman, Extension Educator for the University of Nebraska Cooperative Extension, has gathered information about use of non-food grade containers, single use containers, and containers that should not be used in the microwave. It is reprinted below. She also included information about cleaning considerations for whisks, pastry and basting brushes, vegetable brushes, sponges, dishcloths and dish towels, which is not reprinted due to space limitations. *Food Reflections* can be accessed at the website listed below.

**Using non-food grade materials.** Just because a material looks like a suitable food container doesn't make it safe for food. Four common non-food grade items we should avoid using include the following.

- **Brown paper bags for cooking.** Here's what the U.S. Department of Agriculture (USDA) says about this practice: "Do not use brown paper bags from grocery or other stores for cooking. They are not sanitary, may cause a fire, and can emit toxic fumes. Intense heat may cause a bag to ignite, causing a fire in the oven. The ink, glue, and recycled materials in paper bags can emit toxic fumes when they are exposed to heat. Instead, use purchased oven cooking bags." [www.fsis.usda.gov/OA/pubs/altroute.htm](http://www.fsis.usda.gov/OA/pubs/altroute.htm). USDA also advises, "These bags may not necessarily be sanitary, particularly since they may be stored under a variety of conditions." [www.fsis.usda.gov/oa/pubs/meatpack.htm](http://www.fsis.usda.gov/oa/pubs/meatpack.htm).

- **Garbage cans for cooking.** Garbage cans weren't developed for cooking. It is especially dangerous cooking in galvanized garbage cans as they contain toxic metals that can leach into food.
- **Film canisters for food storage.** If a product isn't sold to hold food, don't use it for this purpose. A commonly used non-food item is film canisters. Use small food storage containers instead. (Note: It is not surprising that people would use this unsafe practice; the July/August issue of *Cook's Illustrated* suggested the use of film canisters for storing picnic condiments-SMM.)
- **Plastic trash bags for food storage.** The use of plastic trash bags for food storage or cooking is not recommended by USDA "...because they are not food grade plastic and chemicals from them may leach into the food." [www.fsis.usda.gov/oa/pubs/meatpack.htm](http://www.fsis.usda.gov/oa/pubs/meatpack.htm).

**Reusing one-time-use items.** While some items should not be used with foods, others should be used only ONCE, and then for their intended purpose. For example, USDA states:

- "Plastic wrap, foam meat trays, convenience food dishes, and egg cartons have been approved for a specific use and should be considered one-time-use packaging. Bacteria from foods that these packages once contained may remain on the packaging and thus be able to contaminate foods or even hands if reused." [www.fsis.usda.gov/OA/pubs/meatpack.htm](http://www.fsis.usda.gov/OA/pubs/meatpack.htm).

Other items that were developed with the intention of single use include these four articles:

- **Single-use plastic water bottles.** It is better to buy a reusable water bottle and use that instead of reusing a bottle in which water is sold. The plastic water bottles in which water is sold are intended for single service. They are hard to clean and dry and are not meant for multiple cleanings. They may not hold up under the hot water and cleansing needed to remove lipstick, etc.
- **Disposable plastic utensils, cups, and containers.** This category includes plastic forks,



spoons and knives; plastic cups; and containers from cottage cheese, sour cream, chip dip, margarine, milk, etc. These items are not made of materials designed for repeated use or repeated cleaning with hot soap and water. Cups and containers may have edges that curl over and collect bacteria that cannot be cleaned out. These containers are developed for specific types/temperatures of foods and may not stand up to all foods, such as high acid and/or hot foods.

- **Single-use wooden items.** Some wooden food-related items, such as popsicle sticks and shish kabob skewers, are intended for one-time use. If you want to reuse shish kabob sticks, buy the metal ones. Rather than reuse popsicle sticks, purchase one of the containers for making popsicles that comes with reusable handles. Or, use a new purchased popsicle stick every time.
- **Lids with non-cleanable liners.** Glass jars can be cleaned and reused; however you must be careful of reusing the lids. Lids with a non-cleanable liner, such as a waxed cardboard liner, should not be re-used.

**Mis-using materials in the microwave.** Microwave your food in safe ways using safe containers. USDA advises:

- "Microwave food in packaging materials only if the package directs, and then use only one time. Materials suitable for microwaving include oven bags, wax paper, and plastic wrap. Do not let the plastic wrap touch the food, and do not reuse the wrap.



"Foam insulated trays and plastic wraps on fresh meats in grocery stores are not intended by the manufacturer to be heated and may melt when in contact with hot foods, allowing chemical migration into the food. In addition, chemical migration from packaging material to a food does not necessarily require direct contact. Excessive heat applied to a closed container may drive off chemical gases from the container that can contaminate the enclosed food. These types of plastic products should not be used in a microwave oven because they are subjected to heat when thawing or reheating. To avoid

a chemical migration problem, remove meats from their packaging." [www.fsis.usda.gov/OA/pubs/altroute.htm](http://www.fsis.usda.gov/OA/pubs/altroute.htm).

An article on "Plastics and the Microwave" in *FDA Consumer* magazine states, "...carryout containers from restaurants and margarine tubs should not be used in the microwave, according to the American Plastics Council. Inappropriate containers may melt or warp, which can increase the likelihood of spills and burns. Also, discard containers that hold prepared microwavable meals after you use them because they are meant for one-time use."

The FDA article cautions: "Microwave-safe plastic wrap should be placed loosely over food so that steam can escape, and should not directly touch your food. Some plastic wraps have labels indicating that there should be a one-inch or greater space between the plastic and the food during microwave heating."

"Always read directions," advises FDA, "but generally, microwave-safe plastic wraps, wax paper, cooking bags, parchment paper, and white microwave-safe paper towels are safe to use. Covering food helps protect against contamination, keeps moisture in, and allows food to cook evenly. Never use plastic storage bags, grocery bags, newspapers, or aluminum foil in the microwave." [www.fda.gov/fdac/features/2002/602\\_plastic.html](http://www.fda.gov/fdac/features/2002/602_plastic.html).

**Using mercury thermometers.** Get rid of old mercury thermometers, but don't just throw them away. Take them to a household hazardous waste collection site. Mercury thermometers are identifiable by the silver bulb at the bottom and silver coloring in the temperature indicator area. Thermometers with a red or blue liquid do NOT contain mercury. The danger is if a mercury thermometer breaks, toxic fumes are released and the mercury contaminates the area in which it is spilled. It's very difficult—and EXPENSIVE—to effectively clean spilled mercury. Replace these thermometers with non-mercury thermometers.

Source: Henneman, A. & Jensen, J. "Kitchen Food Safety: Bags, Bottles & Beyond," *Food Reflections*, September 2004, <http://lancaster.unl.edu/food/ftsep04.htm>.

Key words: food safety, food preparation, storage, packaging.

## Rural Kids Lagging in Health, Education

Children in rural America face many of the same challenges that are typically associated with children living in cities—and fare worse than urban kids on several key indicators of child well-being, according to new research conducted by the Population Reference Bureau.

Each year, the Federal Interagency Forum on Child and Family Statistics issues a report on the well-being of America's Children. The report highlights household and family characteristics, along with key health, social, and education measures that are linked to child well-being. The Population Reference Bureau compared estimates for children in rural and urban areas for many of the key measures in that report.

The findings paint a mixed picture for kids living in rural America. Children in rural areas are better off than their urban counterparts on some measures (English-speaking ability, housing problems) but worse off on many others (secure parental employment, poverty, health status, mortality rates, cigarette, alcohol, and drug use, and education outcomes). Many of these problems are exacerbated by the isolation, lack of jobs, and lack of support services for families living in rural communities.

The higher mortality rates for children in rural areas are of particular concern. Mortality rates are about 40 percent higher for children and teens living in rural areas. According to Mark Mather, director of the Rural Families Data Center, "higher infant mortality rates are linked to the higher poverty rates, lower education levels, and lack of prenatal care specialists practicing in rural areas. For older children, the higher mortality rates could reflect the greater risk of fatal car accidents on rural roads."

Rural youth are also lagging on key education measures. Teens in rural areas are more likely to be "idle" (detached from school and the workforce), and at older ages only 18 percent of young adults in rural areas have a bachelor's degree, compared with 30 percent of young adults in urban areas. Each year, many young adults leave rural areas for educational, employment, and social opportunities



*Family Development*  
October 2004



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in metropolitan areas—so this explains part of the rural/urban disparity in education.

These findings and additional information about rural children and families are available in America's Rural Children, a publication by the Rural Families Data Center ([www.rfdcenter.org](http://www.rfdcenter.org)), in August 2004. This research was supported with a grant from the Annie E. Casey Foundation.

Source: Population Reference Bureau, [www.prb.org](http://www.prb.org).

Key words: youth, rural.

## Listening to Learn: Stories from Rural Northwest Families

Urbanites escaping to the majestic beauty of the rural Northwest may not realize that the families living in those scenic communities face a growing struggle to hang on. A yearlong study released in July 2004 warns that chronic unemployment and shrinking access to education and services threaten the future of families in the rural Northwest, where almost half the children already live in poverty.

More than 100 residents of eight small towns in Washington and Oregon guided the researchers at the University of Washington in compiling a unique

portrait of Northwest rural realities. “Rural life in Washington represents much of what Americans would like to see in every city or town—a strong sense of community, safe neighborhoods and a respite from the woes of urban life,” said co-author Lori Pflingst of the University of Washington. “We found that parents really love these communities and are committed to raising their children there, but the economic reality of rural towns makes it increasingly difficult to stay. We need to rethink some of our policies to help rural communities become sustainable again.”

Jobs, of course, were foremost among concerns for the rural Northwest, where nearly half the counties have endured 8 percent-plus unemployment for at least a decade.

The 36-page report, “Listening to Learn: Stories from Rural Northwest Families,” was prepared by Washington Kids Count and Children First for Oregon. Focusing on rural families as part of a national effort funded by the Annie E. Casey Foundation, the researchers mined information from focus groups and community leaders in eight diverse Northwest towns—four each in Washington and Oregon. Among their key findings:

- **Child care.** Small towns lack enough quality day care choices with flexible hours for the 62 percent of rural Northwest mothers of children under 6 who work or are looking for work.
- **Education.** College enrollment declined in three out of the eight Northwest towns in the study between 1990 and 2000 as budget-crunched states raised tuition and cut class offerings. Dwindling access to education compounds the economic distress, with the lack of educated work force making it ever harder to attract new businesses.
- **Diversity.** Designing a recovery policy for the rural Northwest is complicated by the varied nature of such communities. The four Washington towns in the study ranged from Forks, where a third of the workers hold government jobs, to Mattawa, where the majority of jobs are agricultural, and 90 percent of the residents are Hispanic (half of whom arrived in the United States between 1990 and 2000).

Other major barriers include limited access to health care (Mattawa, for example, lies 28 miles

from any hospital), lack of public transportation and inadequate opportunities for middle- and secondary-school children. And coloring the entire picture is chronic rural unemployment, which prevailed even through the nation’s late-1990s economic boom and shows signs of persisting through the current recovery.

Yet most of the families interviewed expressed hope and determination. Indeed, the rural Northwest population continues to grow—outpacing many other US regions—even as Northwest rural economies falter and opportunities for rural children diminish.

Parents told the researchers that they are determined to raise their children in rural areas, citing the safety of small towns and the natural beauty of their surroundings. “Pretty much everybody knows everybody,” said one Omak parent in the study, who took delight in the fact that the local newspaper prints a story “if your dog’s barking at night.”

How to enable such families and towns to thrive? The study authors recommend policies that build on each community’s strengths, which include populations of people who like rural life and are willing to help one another in a crisis.

For starters, the researchers call for readjusting state programs that overlook the realities of rural life, such as current rules that require a welfare recipient to generate 10 job contacts each week (even in areas with few employers). State agencies also could prioritize services essential to rural areas (such as transportation to specialized medical care) and adjust existing childcare policies with rural realities in mind.

“The fact that so many children are affected by the distressed economy of rural Washington is disturbing and deserves the public’s attention,” said Pflingst, a researcher with the Human Services Policy Center at the UW’s Evans School of Public Affairs. “These kids deserve the same opportunities as their urban counterparts.”

Source: Human Services Policy Center, University of Washington, [www.hspc.org](http://www.hspc.org).

Key words: family, rural, poverty.

## Serious Disparities Remain In How Well Young Children Are Prepared for School

Are young children getting the social, developmental, and health care support they need to be ready for school? For too many, the answer is no, says a new Commonwealth Fund/Child Trends chartbook on how young children are faring in America based on a number of key developmental indicators.

Despite progress, the report shows that many American children remain at a serious disadvantage because they have problems with physical, social, emotional, and intellectual development that go unrecognized or untreated, creating barriers to achieving their full potential. Children from families with low incomes, low parent education levels, and children from minority households are at even greater disadvantage, says the report: *Early Child Development in Social Context: A Chartbook*.

"It's clear that we deliver children to school on a very uneven playing field, and there is much more we can do to help all children be prepared to learn. Pediatricians can make a big difference, for example, just by asking parents how much television their children watch, and by encouraging parents to read regularly to even very young children," says report co-author Michael Weitzman, MD, executive director of the Center for Child Health Research. "We all pay for failure to address these issues early on," he says.

"Pediatricians and other health practitioners who have regular contact with children and families are in the best position to identify developmental problems at early, more treatable stages," says Commonwealth Fund Assistant Vice President Ed Schor, MD. "Efforts such as having child health care providers routinely screen young children for developmental problems and improving communication between those providers and others in the community who serve young children and their families are important steps toward ensuring that children get the best start in life."

The report reviews more than 30 indicators of development and health for children up to age six, along with social factors in the family and neighbor-

hood that affect their readiness for school. The comprehensive overview relies on original and existing research to present how young children are faring on:

- Indicators of intellectual development, such as reading and math proficiency;
- Indicators of socio-emotional development, such as behavioral self-control;
- The link between good health practices and social, emotional, and intellectual development of young children; and
- The effects of family function and parental health on how young children grow and develop.

The report's lead authors, Dr. Weitzman and Brett Brown, PhD, Director of Social Indicators Research at Child Trends say their analysis shows there remain sizable gaps in average levels of intellectual development that need to be bridged if a child is to succeed in school.

The report shows that when it comes to reading and math proficiency as well as expressive language, minority students and children whose parents are less educated do not start out on equal footing with other children. For example:

- Only 38 percent of kindergarten children whose mothers lack a high school degree are proficient at recognizing letters—a basic stepping stone to reading—compared with 86 percent of kindergarteners whose mothers have graduated from college.
- Minority kindergarteners are much less likely than non-Hispanic white children to use complex sentence structures at an intermediate or proficient level—20-21 percent for non-Hispanic blacks and Hispanics, compared with 41 percent for non-Hispanic whites.
- Only about one-third of kindergarteners whose mothers had less than a high school education could count beyond 10 and perform sequencing patterns appropriate to their age, compared with 79 percent of kindergarteners whose mothers had a bachelor's degree or higher.

"These gaps should be raising alarms," says Dr. Brown of Child Trends. "Early reading proficiency is strongly related to future reading ability and academic achievement. Reading deficits at an early age have been found to widen over the elementary school years, and for many kids these deficits persist throughout school and into adulthood."

To address these gaps, the authors say pediatricians should integrate more developmental assessments into their well-child examinations. For example, they can more aggressively disseminate information to parents about the benefits of early literacy, including the importance of reading to children during the first year of life. And they should be asking parents a checklist of questions to assess a five-year olds' math proficiency.

The chartbook also shows how family functioning and parental health relate to disparities in intellectual and social development at an early age. For example:

- While more than one-half of all children under age three are read to every day by their parents, one in five are read to less than three times a week. Children who live in homes where English isn't spoken face particular problems. Only 15 percent of Hispanic children in Spanish-speaking households are read to every day.

Citing a national program called "Reach Out and Read," the authors say that studies have shown that children with health care providers who discuss with parents the importance of reading to their young children are more likely to be read to every day.

In addition, not all parents seem to have gotten the message about the downsides of too much television for young children. According to the chartbook:

- About one-third of children through age 3, and 43 percent of children between the ages of four and six have a television in their bedroom.

The authors say practitioners can measure children's media consumption during well-child visits, during which time they can educate parents on the effects that too much television viewing have on children's health and development.

The authors say parents need to provide more structure to children, including regular bedtimes and mealtimes as well as regulating the type and amount of television their young children watch.

Other highlights of how children are doing from the report:

- Kindergarteners whose parents are depressed are more likely than other kindergarteners to exhibit socio-emotional problems. Kindergarteners living in families below the federal poverty threshold are much more likely than other kindergarteners to have depressed parents. Non-Hispanic black kindergarteners are more likely than other kindergarteners to have parents at risk for depression.
- While nearly one-half of insured children between ages two and five have seen a dentist in the last year, just over one quarter (27 percent) of those without health insurance have had regular dental checkups.
- One-quarter of children with health insurance have not had a vision screen prior to entering kindergarten, while one-third of children without health insurance have not had that essential screening.

The report is the latest in a series of chartbooks on children's health in the United States. As children are starting off or heading back to school, it is a reminder to all health professionals of the significant role they can play in identifying developmental problems at an early stage, and working with parents, schools, and community services to address them. In April 2004, the Commonwealth Fund also released *Quality of Health Care for Children and Adolescents: A Chartbook*.

Source: *Child Trends*, 2004.

Key words: early childhood, parenting.

## Do Fruits and Vegetables Cost Too Much?

It is well documented that most Americans do not consume the recommended number of servings of fruits and vegetables. One of the reasons people have given is that they cost too much.

Data was collected in 1999 from all types of retail outlets to estimate an annual retail price per pound and per serving for 69 forms of fruit and 85 forms of vegetables. The results showed that more than half were estimated to cost 25 cents or less per serving. Consuming the recommended three servings of fruits and four servings of vegetables daily costs 64 cents. Fruits and vegetable costs comprised 12 percent of daily food expenditures per person in 1999; this left consumers with 88 percent of their food dollar to purchase the other three food groups (grain, meat, dairy). Sixty three percent of fruits and 57 percent of vegetables cost less in their fresh form.

Source: Study by USDA Economic Research Service (ERS), Nutrition Assistance Programs, [www.ers.usda.gov/publications/aib790](http://www.ers.usda.gov/publications/aib790), July 21, 2004.

Key words: fruit, vegetables.

## Do Antioxidants in Supplements Work as Well as Antioxidants in Fruits and Vegetables?

Studies have shown that fruits and vegetables provide more antioxidant protection than supplements alone.

Antioxidants are important since they can stop and sometimes even repair damage to cells that can occur from highly reactive molecules called free radicals. These free radicals are generated by the body naturally from many life processes (such as breathing) and daily exposures (like sunlight). If cell damage is prevented, antioxidants may help prevent development of cancer, heart disease, and other health problems, for example an age-related eye disease called macular degeneration.

Several studies have been conducted to determine the antioxidant differences between individuals who consume fruits and vegetables versus those who

## *Nutrition Education*

*October 2004*

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consume their antioxidants from vitamin and mineral supplements.

The results from these studies showed that the group that ate fruits and vegetables had:

- Significantly less oxidation damage than the supplement group.
- Significantly higher levels of an enzyme that is important in antioxidant defense.
- Significantly higher levels of antioxidants in their blood.

Source: [www.msnbc.msn.com/id/5489179](http://www.msnbc.msn.com/id/5489179).

Key words: fruit, vegetables, antioxidants.

## Meal Proportions “Out of Whack”

The American Institute for Cancer Research (AICR) released the results of a study on approximately 100 Americans that showed 72 percent of Americans eat meals containing an “unhealthy proportion of meat, poultry, fish and dairy foods, and not enough vegetables, fruits, whole grains, and beans.” This type of diet puts the vast majority of Americans at a significantly increased risk for cancer, heart disease, and other chronic disease.

Researcher Melanie Polk, AICR Director of Nutrition Education, cautioned that just eating a meal containing a high proportion of plant foods does not automatically mean that it is healthy and cancer protective. “There’s a difference between a side salad that’s packed with a host of different cancer

fighting vegetables and an extra helping of mashed potatoes.”

Research compiled in the expert report, *Food, Nutrition and the Prevention of Cancer: A Global Perspective* suggests that diets that contain many different kinds of vegetables, fruits, whole grains, and beans are linked to lower risk of cancer and other chronic diseases. It appears that the interaction of different substances within these foods may be responsible for the observed protective effect. Unfortunately, according to these survey results, only 27 percent of Americans are following these recommendations.

Source: Entire survey *Reshaping the Plate* at [www.aicr.org](http://www.aicr.org).

Key words: fruit, vegetables.

## Parents Taught to Play with the Kids

England is addressing the problem of childhood obesity through a pilot program that issues instruction manuals called Play At Home, to parents. It shows them how to teach their children traditional playground games such as hopscotch, skipping, and hide-and-seek. In addition, the manuals provide information on how to play games with them at home, in the garden, and even when traveling by car.

Researcher David Maiden stated, “We are trying to encourage the parents to be the child’s first teacher. We want them to be physically active with their child—and more physically active themselves.”

In the pilot program, 10,000 manuals were given to parents of newborns, three-year-olds, and five year-olds. Results on this program show that over 80 percent of parents use the manuals in the first 18 months of a child’s life. However, usage declines after that.

Source: <http://www.rense.com/general54/taught.htm>.

Key words: exercise, youth.

## Computer Combats Child Obesity

This is a switch; normally we are told that children should spend less time on the computer in order to combat overweight or obesity.

This computer is designed to teach children how to eat and remind them when to stop. This computer, called a Mandometer, is hooked up to a small dining set, consisting of scales and a plate.

Most individuals who are either overweight or obese tend to eat quickly and consume too much food. This computer addresses these two problems by first recording how quickly they eat their food, and second, by asking the children while they are eating, to register a level of fullness.

Researcher Hamilton-Shield stated “children with weight problems often eat too quickly. We want them to eat steadily and slowly and the system teaches them to slow down. It’s a bit like retraining.”

Source: [http://www.bupafoundation.co.uk/asp/about/latest\\_news\\_articles/obese\\_teens.asp](http://www.bupafoundation.co.uk/asp/about/latest_news_articles/obese_teens.asp).

Key words: youth, obesity.

## TV in Childhood Linked to Poor Health Later

A research study published in the July 17<sup>th</sup>, 2004 issue of *Lancet* found that the amount of television watched during childhood and adolescence is directly related to the risk of high cholesterol levels, smoking, poor fitness, and being overweight in adulthood. This was the first longitudinal study that looked at the effects on adult health.

The study contained 1,000 subjects born in the early 1970s who were followed at regular intervals until they were 26 years old. Television viewing was assessed when they were 5, 7, 9, 11, 13, 15, and 21 years old.

Watching more than two hours of television a day in childhood and adolescence increased the risk of developing high cholesterol levels, smoking, poor fitness, and being overweight in adulthood.

The authors concluded, “We concur with the *American Academy of Pediatrics* that parents should limit children’s viewing to 1 to 2 hours per day; in fact, data suggest that less than 1 hour a day would be even better.”

Source: *Lancet*, July 17, 2004.

Key words: television, youth.

## Developing a College Savings Plan

If you're a parent or grandparent, fall is a good time to think about developing a college savings plan for your child's or grandchild's future education. Plenty of savings options are available, so choosing carefully now can help you build for your little one's future.

First, figure out roughly how much you'll need to fund a college education. Based on information from the College Board, the total cost of tuition, room, board, and fees at the average public university was about \$10,636 for the 2003-2004 school year, while the average private university had total costs of \$26,854. If your heart is set on sending Junior to a private college, that means you'll need to set aside more than \$100,000 in today's dollars. And because college costs have been inching up by more than 5 percent per year (well above inflation), be sure to take future price increases into account, as well.

To get a handle on how much you need to save to meet your college savings goal, experiment with on-line college savings calculators such as College Board, <http://www.collegeboard.com/article/0,,6-29-0-401,00.html>; CNNMoney, <http://cgi.money.cnn.com/tools/collegeplanner/collegeplanner.jsp>; or Kiplinger, <http://www.kiplinger.com/tools/college1.html>. Each site differs slightly and has useful information.

Investigate your college savings options. Parents and grandparents have a wide range of savings choices, including 529 college savings plans, pre-paid tuition plans, and Coverdell Education Savings Accounts. In addition, you may also gift money to a child or keep money in the parents' names. You can access several articles on college savings from Morningstar's Personal Finance page <http://www.morningstar.com/Cover/PersonalFinance.html?pfsection=persfin>.

As your child or grandchild reaches the high-school years, keep an eye on your portfolio's asset allocation. Some 529 plans offer "age based" choices, which gradually become more conservative over time. If you've chosen to use another type of savings plan, it makes sense to cut back on your

## *Family Economics*

*October 2004*

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allocation to stocks several years before the child's first year in college.

Source: Adapted from Arnott, A., *Developing a College Savings Plan*, August 11, 2004  
[www.morningstar.com](http://www.morningstar.com).

Key words: college, savings.

## Many Older Americans Going Deeper in Debt

A growing number of older Americans are retiring in the red—or living in the red in retirement. The so-called Golden Years have turned into the Tarnished Silver Years for many seniors saddled with staggering debt-to-income and debt-to-assets ratios, say financial experts who analyze debt loads. The percent of Americans age 65 to 74 paying 40 percent of monthly income toward debt payments—mostly credit cards and home-equity lines of credit—rose to 7.5 percent in 2001 from 4 percent in 1992, according to a new Employee Benefit Research Institute (EBRI) study. Ten percent of households headed by a 55- to 64-year-old spent more than 40 percent of their income servicing debt.

Another study released earlier this year reveals the problem may be even worse than what EBRI found. "Retiring in the Red: The Growth of Debt Among Older Americans" said one in five older households with incomes under \$50,000 (about 70 percent of seniors) are spending over 40 percent of income on debt payments, including mortgage debt. "More and more Americans are diminishing their retirement security," says Russell Graves, executive director of Marmora, N.J.-based Consumer Credit and Budget Counseling, a nonprofit agency. "They have borrowed from the future and now they are in the future."

Older Americans' rising debt problem stems from several factors, all of which have been compounding for several years:

- Retirement income is falling: Fewer and fewer retirees are receiving a pension check from their employer.
- Retirement expenses are increasing: More and more retirees have to pay for health care and other unanticipated expenses.

Americans also are undergoing a major shift from Depression-era debt aversion to baby-boomer debt submersion. Time was when Americans would never consider retiring with a mortgage. Now, debt rules. Today Americans are retiring with a 5.8 percent debt-to-asset ratio, which EBRI President Dallas Salisbury says is "a function of the new American culture." Add to that falling income, rising health-care costs, and a devil-may-care attitude about debt begun during several years of low-interest credit card and home-loan offers and you have a looming crisis that could leave many seniors going to their grave with large unsettled loans.

How much do seniors owe? Numbers vary. The EBRI study says 56 percent of U.S. families headed by someone age 55 or older reported having debt in 2001, about the same percentage as in 1992. But those who were in debt were in deeper in 2001, owing an average \$39,000 versus \$27,500 in 1992. The study also found those 65 to 69 had credit-card debt of \$5,844 on average.

Not all older American families are in rough shape. "On the whole, the new data are positive that many

older families did not appear to be overburdened by debt in 2001," Salisbury says. "But the changing nature and level of family debt has obvious and serious implications for the future retirement security of many Americans." Serious indeed. Especially among those described as heavily indebted.

What can you do if you're heading into retirement with a significant debt load? Experts say seniors can dig themselves out, but it won't be easy. Here are Salisbury's recommendations:

- **Seek help.** If you can't figure out how to get out of debt, Salisbury suggests working with a nonprofit credit-counseling firm. Those agencies often work with financial institutions to restructure payments and consolidate debt.
- **Talk to family members.** Many seniors resist talking about their debt problems with their immediate relatives. But family members are perhaps the easiest place to start searching for help.
- **Write to the financial institutions.** Describe the problem and ask the firm to restructure the debt.
- **Prepare a budget.** "Most people go through their entire life without having ever prepared a budget," Salisbury says. "People need to see where they can cut expenses and figure out a process to get out of debt. It does take a change of philosophy."

Salisbury warns that seniors who own a home and have credit-card problems should avoid taking out a home-equity line of credit to consolidate their debt. "The temptation is to spend the money rather than get one's fiscal house in order." In fact, Salisbury says, seniors who have a home-equity line might consider refinancing their first mortgage so they can remove the temptation of drawing down the line of credit. In some cases, Graves and Salisbury said, seniors strapped for cash might consider using a reverse mortgage to create an income stream to pay down their debt and meet living and potential long-term-care expenses.

These statistics reinforce Cooperative Extension's educational efforts. Cooperative Extension's na-

tional initiative, *Financial Security in Later Life (FSSL)* and Idaho Extension's new *Credit Cents: making sense of credit and debt* fact sheet series can assist older Americans prepare for a financially secure retirement. For FSSL Educators' Tool Kit and consumer information log on to [www.csrees.usda.gov/fsll](http://www.csrees.usda.gov/fsll). To access nine *Credit Cents* fact sheets go to the CALS Educational Communications Publications website <http://info.ag.uidaho.edu:591/catalog/default.htm>, click on new releases in 2004, then click on *Credit Cents*.

Source: Adapted from Powell, R. *Older Americans fall deeper in debt*, May 5, 2004, CBS Market-Watch.com.

Key words: debt, seniors.

## Growth in Cash-advance Lending

The rapidly expanding cash-advance industry is growing 15 to 20 percent annually. The cash-advance industry has expanded far beyond payroll and tax refunds to encompass just about any type of anticipated payment—including legal settlements, lottery winnings, pensions, inheritances, insurance awards, alimony, business accounts receivable, and real estate sales proceeds. Companies buy these receivables at a discount based on risk—the less imminent the money is, the higher the interest rate. Sky-high rates are often the norm, making these loans a last resort for people unable to obtain other financing.

In recent years, the majority of mainstream lenders have left the small-loan market, leaving a vacuum being filled by companies offering payday loans, according to the National Consumer Law Center and the Consumer Federation of America. Many institutions prefer not to write small loans because, while the return on a \$5,000 loan is greater than if only \$500 is borrowed, the originating and servicing costs are not significantly different. Twenty states, plus the Virgin Islands and Puerto Rico, already cap annual interest rates at 36 percent. Idaho does not currently regulate payday loans and annual payday loan interest rates can soar to 300 percent.

The niche that includes check cashers, payday lenders and money-transfer services is now a \$6.56 billion industry, according to the only researcher to tally the industry, Marketdata Enterprises in Tampa, FL. The firm counts 13,000 check-cashing outlets, 10,000 payday-loan stores and over 154,000 money-transfer agents in the space, along with 14,000 pawn shops that are also jockeying for a piece of the business, which caters to 35 percent of the population.

Categorizing all of these customers as "un-banked"—commercial banking terminology for people without checking or savings accounts—may be a mistake. "About 60 percent of the customers have a regular bank account," said Rick Lyke, spokesman for Financial Service Centers of America, a trade group formerly known as the National Check Cashers Association. "You actually need to have a checking account of your own, because you have to write a check as collateral."

Lyke says that the average cash-advance customer has a job and earns \$30,000 to \$40,000 annually, yet is in need of emergency cash and has exhausted other options. "This is definitely a product that is needed by consumers," says Lyke. The trade group estimates that its 5,000 members process 180 million checks annually, with a face value of \$55 billion. And non-bank wire transfers carry a face value of about \$12 billion annually, according to Marketdata.

Cash-advance businesses have found a welcome home on the Internet, which abounds with credit-impaired surfers. Supply and demand have moved so briskly that a Yahoo search for "cash advance" turned up over 5.27 million results. "What we're really doing is buying IOUs. They don't teach this kind of alternative financing in business school, or anywhere for that matter," said Fred Coutts, owner of Seattle-based Diversified Financial Services, which provides cash advances itself and, for larger deals, arranges funding through non-bank loan syndicates. "It's like a venture capital deal: we want to get double our money back."

Coutts evaluates the likelihood of defaults to determine which applicants to fund. He said that the lowest risk deals involve lottery payments (only in recent years have states begun offering lump sum

payments) and insurance settlements, while the highest involve business receivables, followed by military pensions—because the recipients may abscond with the proceeds.

Source: Adapted from Cohen, J. *Growth in cash-advance lending spurs regulation calls*, September 9, 2004, CBS Marketwatch.com.

Key words: predatory lending, debt.

## Handling Personal Finance in a Disaster

This fall brought a series of devastating hurricanes in the Southeast. People had to evacuate their homes. Every year we see parts of the country dealing with wildfires and other types of natural disasters. The Northwest is on “volcano watch” due to recent seismic activity at Mount St. Helen. You never really know what to expect. I remember as a kid in school we had disaster drills and fire drills. At home we discussed what to do in case of a fire or hurricane. We didn’t worry about biochemical or terrorist threats.

Now we have blaring warnings on TV when a storm approaches and five levels of terrorism alerts. Most of the time there’s not really much to do because the threats are so vague. But that doesn’t mean you shouldn’t be prepared.

### What You Can Do Now

Get organized. You might need to gather your most important papers quickly. Do you know where they are? Here are some of the documents to which you may need access:

- Checkbooks
- Investment account numbers and passwords
- Insurance policies
- Social Security card
- Medical records
- Retirement account information
- Estate documents

You may also want to have a list of key contacts/phone numbers, which may include the following:

- Family cell-phone numbers and email addresses
- Police, fire, and ambulance phone numbers
- Red Cross local phone number or web site <http://www.redcross.org>
- Local emergency response center phone number
- Your company’s human-resource department phone number

### What to Do If Disaster Strikes

If you find yourself in any sort of emergency situation, your first step is restoring household stability. If your house has been damaged, you may need emergency shelter. The Red Cross or your local emergency response center should be able to help. If your area has been declared a federal disaster area, you may qualify for financial relief. Your property insurance agent can help you file a claim on your homeowner or other types of insurance policies.

If you have been injured, you may need to file for disability benefits. If you have this type of coverage through your employer, give your HR representative a call. If you have coverage outside of your company, call the insurance company to file a claim.

If you are OK but a family member needs your care, you may be able to take as many as 12 weeks of unpaid leave under the Family and Medical Leave Act without losing your job. To find out more, contact the U.S. Department of Labor via phone at 866-487-9243 or online <http://www.dol.gov>.

Source: Adapted from Stevens, S. *Handling Personal Finance in a Disaster*, July 7, 2004, [www.morningstar.com](http://www.morningstar.com).

Key words: emergency preparedness, record keeping.