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Director

1 Greetings

Family Development

3 The Word Gap for Young Children: What Can Be Done?
3 Marriage Trends in the U.S.

Nutrition Education

4 Obesity is Increasing and May Decrease Life Expectancy and Healthy Life Years
5 Taste and Health Affect Our Food Choices
5 Should We Listen to Medical Advice on TV?

Personal and Family Finance

6 NEFE Resources
6 Evaluation Toolkit
7 Social Media Resources
7 PowerPay
Greetings

It was 51 degrees in Moscow the other day and there are lawns turning green! My calendar indicates it is the end of January. Maybe I forgot to flip the page. No? I guess not. It really is the end of January; I can tell because right now I am somewhere over central Idaho on my way to Boise. As I look out the planes window I see quite a bit of snow covering the ground. Also I am on an annual January trip to Boise to complete FCS campus faculty evaluations with Martha, Harriet and SeAnne. It is also that time of year when award nominations are due. That also means I have Haberly and Featherstone reports to share with everyone.

I tell many people that the favorite part of my job is helping faculty, including our county faculty, students, and staff reach their goals. I am so grateful we have such generous donations that we can support so many of you in achieving your goals. The Mildred Haberly and Marion Featherstone are two such funds that allow that to happen. I want to thank this past year’s selection committee for once again making such great decisions.

Marsha Lockard used her award to attend the True Colors training in Calgary, Alberta, Canada. Marsha includes this personality profile exercise in the Annie’s Program she offers. True Colors is covered in one class of the six week series. She also uses True Colors as a team building activity with 4-H members and leaders. Marsha needed to be re-certified in order to continue using True Colors.

Laura Sant brought a trainer to Idaho with her Haberly award. As priorities shift in programming we often find ourselves no longer able to continue some of programming, even successful programs. Such was the case with the StrongWomen™. A number of former participants did not want to lose this program. Laura decided to bring a StrongWomen™ ambassador to Idaho for the training. Seventeen women from Idaho, Montana, and Utah were trained; Laura used the award to help reduce the cost per participant. After the training all 17 participants indicated they would teach or assist in teaching StrongWomen™.

Lorie Dye had a very special use for her award. As a 2014 recipient of a DSA award she needed to attend NEAFCS Annual Session in Lexington, Kentucky. Lorie took advantage of the opportunity to attend several sessions to gain ideas for educational programs in her county. I not only want to hear about what programs she might develop, I want to hear more about the In-depth session she attended, “Old Friends: Retirement Homes for Horses”. Congratulations on the DSA, Lorie, and I want to know more about the old horses.

Karen Richel became reacquainted with an “old friend” with her Haberly award. As graduate student Karen’s major professor used the Poverty Simulation Kit. As this professor’s intern Karen was trained using the kit, and it was her job to rebuild it after each use. Karen’s award allowed her to purchase a kit for use in the Northern District. I am going to watch for her announcements on the sessions using the kit so I can attend.

One Featherstone Professional Development award was given this past year. Samantha Ramsay used this award to attend the Experimental Biology Conference. While there she received specific guidance on grant funding, especially when seeking funding from NIH. As this conference is attended by
human nutrition researchers, national and international, Samantha learned that many international researchers are involved in her research passion, nutrition and eating habits of young children.

Congratulations to all of our Haberly and Featherstone recipients. I hope everyone else believes like I do, the funds were well spent. I am excited to see what this year’s applicants have in store.
The Word Gap for Young Children: What Can Be Done?

Over the past twenty years educators have become aware of substantial differences in the vocabularies of low income vs middle and upper income children at kindergarten entry. A study by investigators Betty Hard and Todd Risley (1995) linked those differences to everyday differences in the language environment for children in homes at different income levels. In fact, children from low income homes were exposed to an average of thirty million fewer words than children from higher-SES homes before school entry (see *The Communicator* February 2009, “Talk to Your Baby”).

Subsequent studies have consistently shown that this language deficit at home is strongly linked to compromised language and literacy skills for children in the early years, and throughout childhood. That is, children who enter school with poor oral language skills struggle in literacy-based competencies as they progress through the school years. Considering the wide range of school subjects that build on children’s ability to speak, read and write, language skill at school entry merits the concern of families, communities, and educators alike.

More recent research demonstrates the power of high quality preschool environments to help children build the language skills they will need for school success. For example, David Dickinson and Michelle Porche (2011) observed the linguistic interactions of teachers with children in preschools serving low income children, and found a wide range in the amount and quality of teacher-initiated language exchanges. Particularly positive for children were discussions that expanded on children’s talk, those that encouraged children to analyze reasons for an event or action, and teacher use of more sophisticated words in the classroom. Analyses examined the link between these preschool teacher behaviors and children’s language and literacy skills at kindergarten entry and in the later school grades. Use of sophisticated words, expanding and analyzing talk all proved to predict children’s language and literacy skill through fourth grade. Thus, a quality preschool environment can provide long-lasting benefits in helping children develop the core language skills they’ll need for further learning.

Home-based interventions can be effective as well in strengthening the language environment children experience each day. Intervention programs that focus on children can increase their impact by engaging parents in the process as well. Frequent book reading with young children is one tool to expand vocabulary and elicit positive conversations between children and parents. Parents can learn to use book reading as an occasion to ask open ended questions to encourage children’s conversation.


Keywords: childcare, parenting, early childhood.
Marriage Trends in the U.S.

Marriage rates in the U.S. have steadily declined over the past few decades, with the share of never-married adults (25+ years old) rising from 9 percent in 1960 to 20 percent in 2012. Men are more likely than women to have never married (23% vs. 17%). Several trends contribute to this pattern:

- Adults are marrying later in life: median age at first marriage is now 27 for women and 29 for men.
- Cohabitation is on the rise: 24 percent of never-married young adults 24-34 years of age are living with a partner.
- Recent economic downturns may have spurred many couples to delay the commitment of marriage.
- The link between marriage and childbirth has weakened: 40 percent of babies are now born out of wedlock. About half of those children are born to co-habiting couples.

U.S. adults are split in their opinions about the social importance of marriage, with 46 percent agreeing that society is better if people make marriage and children a priority, versus the 50 percent who believe that society is better when people have priorities other than marriage and children. Notably, young adults were particularly likely to endorse priorities other than marriage/children (67%), compared to adults over 50 who leaned toward the social importance of marriage and children (55%).

A survey by the Pew Research group found that a slim majority of those who have not yet married would like to marry at some point in the future (55%). However, men and women in the group are looking for different qualities in a mate. Among never married women, 78 percent say that finding someone with a steady job is very important in a future spouse or partner, compared to just 46 percent of males. Having similar ideas about having and raising children was deemed very important in a mate for 62 percent of never-married men and 70 percent of never married women.

The economics of employment for men and women have shifted considerably in recent decades. Median hourly wages for young men have declined 20 percent since 1960. As a result, the wage gap between young male and female workers has narrowed, with female hourly earnings at 93 percent of those of males, compared to 69 percent in 1980.

Labor force participation has also changed over the years, with only 82 percent of young men (25-34 years old) in the labor force in 2012, compared to 93 percent in 1960, at the same time as women’s engagement in the labor force grew. If employment is a priority for marriage, women had a much larger pool of potential husbands in past decades. Among young adults, the number of employed men per 100 women dropped from 139 in 1960 to 91 in 2012. Lack of financial security is the most commonly reason cited by single young adults for not yet marrying (34%).

Never-married males and females are similarly interested in getting married someday (55% of men, 50% of women). However adults who were previously married are considerably less interested in remarrying (21%), with males almost twice as likely as females to aim for marriage in the future (29% vs. 15%).

Age at first marriage has changed considerably over the past 50 years. In 1960, 28 percent of men and 13 percent of women had not married by age 25. In contrast, in 2012, 78 percent of male and 67 percent of female 25 year olds had never married. Most Americans do marry eventually. In 2012, only 8 percent of 64 year olds had remained single, a rate similar to the 7 percent of single 64 year olds in 1960. However, considering current trends, the Millennials may include many more singletons throughout the life span.


Keyword: marriage.
Obesity is Increasing and May Decrease Life Expectancy and Healthy Life Years

It is February and hopefully people who made a New Year's resolution in 2015 to lose weight and be more active haven’t given up. That’s because two groups that collect state data on health of the U.S., the United Health Foundation and the American Public Health Association and Partnership for Prevention, recently reported, in December 2014, that Americans are heavier and less active.

These two groups collected data in 2012 and 2013 and found that the overall obesity rate increased from 27.6 to 29.4 percent in adults. Also, the number of people who reported doing no physical activity or exercise in the last 30 days increased from 22.9 to 23.5 percent. The top three states in health rankings were Hawaii, Vermont, and Massachusetts and the bottom three states were West Virginia, Kentucky, and Mississippi. To find out where your state is listed, click on the following link: www.americanshealthrankings.org/reports/annual.

It should be noted that this data does not include individuals who became insured under the Affordable Care Act (ACA) starting January 1, 2014. Dr. Ezekiel Emanuel, an oncologist, who helped draft the ACA, believes it will take time before changes occur in our national health rankings. He stated that it took two to five years in Massachusetts after the state initiated their health care reform for their state health ranking to improve.

In a research article published in the December 5, 2014 issue of The Lancet Diabetes & Endocrinology, researchers at McGill University in Montreal found that obesity is associated with a decrease in life expectancy and decrease in number of healthy years. This is related to the increase in heart disease and diabetes that occurs in these individuals.

They used data from approximately 4,000 adults who completed the U.S. National Health and Nutrition Examination Survey, from 2003-2010. Using a computer model, they estimated the number of years lost and number of healthy years lost based on Body Mass Index (ideal weight, overweight, obese, very obese), age, and gender. They found excess weight on years of life lost was greater for young individuals and decreased as age increased.

The average number of years lost for obese men (BMI = 30 - < 35 kg/m²) was:
- 0.9 years in those 60-79 years-old
- 5.9 years in those 20-39 years-old

The average number of years lost for very obese men (BMI = ≥ 35 kg/m²) was:
- 0.9 years in those 60-79 years-old
- 8.4 years in those 20-30 years-old

The number of years lost for men who were overweight (BMI = 20-29 kg/m²) was negligible.

The results were similar for very obese and obese women. The average number of years lost for very obese women was:
- 6.1 years in those 20–39 years-old
- 0.9 years in those 60–79 years-old

The number of healthy life-years that they lost were two to four times higher than total years of life lost for all age groups and bodyweight categories. For example, if a very obese man lost 9 years, then he could lose 18 to 36 healthy life-years.

Lead author, Dr. Steven Grover noted that losing 10 pounds and 30 minutes of daily physical activity could reduce the risk of developing diabetes by 60
percent and increase a person’s years of life and healthy years.

Keyword: obesity.

Taste and Health Affect Our Food Choices

When you open the refrigerator door and you see a piece of chocolate cake and an apple, what affects which item you will choose and eat? Researchers at the California Institute of Technology may have an answer. They theorized that taste and health play a major role in your food choices.

They had 28 hungry (hadn’t eaten in 4 hours) college students look at 160 pictures of food and rate each item on a scale of -2 to 2, based on its healthfulness, its tastiness, and how much they would like to eat that food after the experiment was over. Then the students were shown 280 random pairings of those same foods and asked to use a computer mouse to choose which item they preferred. The researchers analyzed which foods were selected for taste, health, and how long it took before health played a role in their food selections.

They found that subjects based their food selections first on taste and then on health. For 32 percent of the participants, health never influenced their food choices and every single food choice was based on taste. Sixty-eight percent of the participants made their food choices based on taste and health. When individuals included health as a factor in choosing their food item, it took them slightly longer (0.032 seconds) to choose the healthier food item.

Lead researcher Nicolette Sullivan, suggests that it takes longer for people to mentally process the health value of food than it does for them to process its anticipated taste. She stated, “These data suggest that slowing down decisions, even if only by adding a waiting period before choice, might increase the relative influence of abstract attributes like health.”

Next time you have a choice between a piece of cake and an apple, wait a few seconds before making your choice.

Keyword: food.

Should We Listen to Medical Advice on TV?

There are two popular medical advice programs on television, Dr. Oz and The Doctors. How accurate is the information they prescribe? That is what Dr. Christina Korownyk at the University of Alberta, Canada and her researchers investigated and published in the December 17, 2014 issue of the British Medical Journal. They randomly selected 40 episodes of these programs from early January 2013 to early May 2013 and assessed all 160 recommendations that were made. Of these, 87 (54%) had some published evidence to support them. However, approximately half of the recommendations had either no evidence or were contradicted by established results.

Dietary and weight loss topics accounted for 43.2 percent of the topics discussed on Dr. Oz and 16.8 percent of the topics on The Doctors. Dietary advice accounted for 39 percent of the recommendations on Dr. Oz and 10 percent on the Doctors. On both shows, exercise took a back seat to dietary advice, accounting for 5 percent of the recommendations.

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Dr. Korowynk commented that “viewers need to realize that their recommendations may not be supported by higher evidence or presented with enough balanced information.”

Source:  http://www.bmj.com/content/349/bmj.g7346.
Keyword: weight loss.
NEFE Resources

The National Endowment for Financial Education (NEFE — www.nefe.org) has many excellent resources to help educators and consumers increase their financial literacy. One excellent resource is spendster.org designed to help people who have closets packed full of unused “stuff” as the result of wasteful spending.

Understanding the consequences of these spending choices is key to making mindful money management decisions. Spendster is a site for people to clear the air about what’s cluttering their lives or draining their wallets in an entertaining, nonjudgmental forum.

Spendster contains a library of video confessionsals including individuals poking fun at their own spending habits or calling out friends and relatives in need of a Spendster wake-up call. Educators can have their class watch one or several videos to discuss. Students can tap into their creative side to create their own video. In addition to the videos, the Spendster site includes calculators (How Much Am I Spending, Amounts Wasted, Pay Off a Credit Card); quizzes (Does Your Spending Need a Reality Check, decision maps (Should I Buy This?, and a blog.


Keywords: financial literacy, resources, technology.

Evaluation Toolkit

Program evaluation can be a challenge for many educators, especially in financial literacy education. The NEFE Evaluation Toolkit (toolkit.nefe.org) has been designed to help financial educators understand evaluation concepts and efficiently apply them to their educational programs so they can document the impact their programs have on learners. Measuring the success of a program through documenting its impact is essential for financial educators to ensure that education programs meet the needs of their learners and to secure support from stakeholders.

The Evaluation Toolkit consists of two main parts:

• An evaluation manual (available in hard copy and online formats) covering basic program evaluation concepts, example evaluation instruments, and instructions on how to fully utilize the evaluation toolkit.
• An easy-to-use evaluation database containing evaluation templates and forms for several different types of program formats.

An update of the Toolkit is scheduled for this spring to make it even more appropriate and useable for educators.

Keywords: evaluation, resources, technology.
Social Media Resources

In October, we launched a Facebook page for UI Extension Personal Finance to provide practical personal and family finance information to a wide range of consumers. We currently have 92 “likes” toward our current goal of 100. From October through December, 2014 Facebook insights reported our weekly total reach was 1,527 with 153 people engaged (10%) with the content. Check us out at:

https://www.facebook.com/UIExtensionPersonalFinance. Please like our page, share it with your family and friends, and become engaged with the content.

The eXtension Financial Security for All Community of Practice has had a Facebook page titled MoneyeXtension for several years. The URL is:

https://www.facebook.com/moneyeXtension. There are currently 332 likes for that page and 2,369 people were reached from October through December with 38 engaged (6%).

If you are a fan of Pinterest, you can follow the eXtension Financial Security for All board at:

http://www.pinterest.com/childandfam/financial-security-for-all. We provide pins with practical personal and family finance information that have a more visual component.

If you are interested in beginning or enhancing your social media efforts, the Social Media Examiner website and free electronic newsletter provides excellent information to help you. Visit their website at:

http://www.socialmediaexaminer.com. You can subscribe to their newsletter under the Free Updates tab at the top of the page.

PowerPay

The PowerPay 5.0 online program (www.powerpay.org) developed by Utah State University Extension has helped thousands of consumers develop a personalized, self-directed debt elimination plan. The free program provides a timeline for eliminating debt and calculates how much money can be saved in interest costs. The website provides several other resources including interactive calculators, basic and extended spending plan worksheets, and a variety of options for boosting savings through PowerSave. In addition, the PowerPay Education Center has links to fact sheets on a variety of financial topics.

Now developers at Utah State and New Mexico State University are offering a PowerPay mobile debt elimination iPhone app. Consumers enter the balance, payment amount, and interest rate of each debt, and PowerPay will calculate the best repayment schedule to save time and money. It can also help people build an emergency fund while paying off debt. Go to the App Store to download PowerPay or contact the developers: Dean Miner (dean.miner@usu.edu), Margie Memmott (margie.memmott@usu.edu), or Barbara Chamberlin (bchamber@nmsu.edu).

Keywords: financial literacy, resources, technology.