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Happy New Year!
(And welcome back to The Communicator Debra Rumford)

Yes Debra is once again the editor of The Communicator. A huge thank you goes to Chris Darby for keeping us going through the fall. This does not mean that Debra has returned to FCS. She remains with CALS Advancement.

In just a few short weeks the Niccolls building renovation will no longer be under warranty, meaning we have been back in the building for a year. I am having trouble grasping that it has only been a year. The reality hit me as I completed the one year walkthrough with facilities, general contractor and architects. Fortunately there were no major issues.

A new year generally brings change, often self-determined. Although I tell people I no longer make New Year’s resolutions, I do set annual goals for myself. Probably not much difference except, I seem to stay with the goals longer than the month of February. Some goals I continue to work on through late summer. Notice, I said work on, not achieve. It is always good to spend time on self-reflection and identifying the challenges I face and looking for ways to turn them into opportunities. That is one of the things I enjoy about the down time I have between Christmas and New Year’s. That is my time of reflection and goal setting.

The changes we experience are not always self-determined. The UI requires all academic units to go through an External Review process. The Margaret Ritchie School of Family and Consumer Sciences can no longer delay that process. We anticipate having the external review team on campus sometime mid to late spring semester. This does not necessarily mean we will be facing changes this year, but one never knows. Work has already started on our self-study. Isn’t it funny that for something like this the term is “self-study” but when it is personal it is “self-reflection”? Maybe a rose doesn’t smell the same with a different name?

We do know that CALS will be facing changes in 2015. Some of the transitions are already happening. Barbara Petty is our interim Extension Director in the wake of Charlotte Eberlein’s retirement. It was recently announced that Donn Thill Director of Research and Agriculture Experiment Stations will be retiring this summer. As many of you are aware that John Foltz was named “term” Dean for the college in 2013. His term ends in June of this year. A search committee has already been formed for the Dean’s position.

Change, we either embrace it or go kicking and screaming toward it. Of course some of us are somewhere in between those two reactions. I generally look forward to new opportunities that change brings. However, when there are too many unknowns I find I can dig quite a deep trench with my heels. For 2015 I am going to embrace change and look forward to the opportunities that await us. I hope you will join me!
The Challenge of Higher Education for Youth

These days it takes a sustained effort for young adults to attain independence. In adolescence, youth build a knowledge base, develop career plans, and pursue the education that may be required. First jobs can establish the direction and earning power of a lifetime of work. Young adults make financial decisions with long term consequences as they fund educational, housing, health, and other needs. The romantic relationships over these years evolve into long term commitments, including marriage and parenthood. All of these actions serve as critical junctures as young adults establish independent households.

Education is increasingly important for a secure financial future in the current knowledge-based economy. Fifty or sixty years ago a high school diploma gave a young adult a solid foothold in the working world. Thriving manufacturing and natural resource sectors of the economy offered jobs with wages that could support a family. Workplace apprenticeships and military training allowed many to build work skills as they earned a living. Even high school dropouts could manage if they were dependable and learned on the job (Shaklee 2000).

However, education and income are closely tied today. In 2013 those with a four year degree made an average of 98 percent more per hour than those without a degree. The past twenty years were especially hard on young males with a high school diploma or less, who actually lost 25-28 percent in earning power. Unemployment further undermines the financial viability of less educated households. In 2010, young adult high school dropouts were three times as likely to be unemployed as the college educated (Demos 2011).

Young people are well aware of the importance of a college education and have high aspirations for educational attainment (Settersten 2012). However, higher education has become less affordable over the years, particularly for low income families. Costs at public four-year universities consumed 39 percent of annual family income for the lowest quintile of earners in 1999, increasing to 55 percent by 2007. Middle income families have lost ground as well, with university costs increasing from 18 to 25 percent of income over the same time period. Public universities are easily affordable for those in the top quintile of earners, increasing only two percentage points to 9 percent in 2007. Expenses at two year institutions are also on the rise, and are only marginally more affordable than those of four-year universities (National Center for Public Policy and Higher Education 2008). Tuition costs have continued to rise through the recession, up 27 percent at public four-year colleges between 2007 and 2012 (Oliff, Palacios, Johnson, and Leachman 2013).

Congruent with these trends, college enrollment is strongly linked to family income, with 84 percent of high income high school grads enrolled in college the fall following high school graduation in 2009, compared to 67 percent of those from middle income families, and a slim majority (55%) of those from low income families (Demos 2011). Polls show that American adults increasingly regard a college degree as necessary for success (55% agreed in 2008, up from 31% in 2000), but two-thirds believe that college access is a problem (Immerwahr and Johnson 2009).

Family strategies for funding higher education have changed with the continuing evolution of family resources and college costs (Sallie Mae, 2013). Working one’s way through school has become
less viable as the eroding value of entry level wages combines with rising educational costs to put aspiring college students in a bind. Students in 1981 with a full-time summer job at minimum wage could earn about two-thirds of full-time costs at a public university. However, by 2005 a minimum wage worker needed to work full time all year to fund a year of public university education (Boushey 2005). In recent years, teenagers and young adults have endured the highest unemployment rate of any age group, further limiting opportunities to generate funds for post high school educational programs (Joint Economic Committee 2010).

Grants for higher education cover a shrinking portion of costs in recent decades as values lag behind ever rising college expenses. To fill the funding gap, students take out sizeable government loans, as well as a growing trend toward private bank loans (National Center for Public Policy and Higher Education 2008). Half of today's student aid is in loans rather than grants, compared to the 1970's when only one-fifth of aid was a loan to be repaid (Boushey 2005). Two-thirds of the 2011 graduating class had educational debt when they left school, averaging $26,000 per borrower (Institute for College Access Success 2012).

Economic independence is a significant developmental milestone for young adults—and a welcome transition for their parents as well. Higher education is increasingly important for earning an adequate income, but rising costs have put it out of reach for many. These current challenges of preparation for living-wage work have put many families in a bind. Extension has strong research and outreach traditions in several areas that can help families address these concerns.

Family economics is particularly relevant to the challenge of managing the finances of higher education. The three main expenses of today's young adult households are housing, health, and higher education. Those without post-high school training struggle to earn a living wage, while many with a degree struggle to pay their educational debts at the same time as they manage the start-up expenses of family life.

The problem of access to higher education is a workforce issue for communities. The economic engine that sustains community life requires a trained workforce, and increasing costs of college and technical training threaten the viability of old models of workforce preparation. Community development professionals within Extension can work with business and civic leaders to support youth access to post high school training.

Finally, access to higher education is a youth issue. Adequate preparation for the work is a major developmental task for teens and young adults. Years of involvement with community youth through 4-H and other youth programs position Extension as a trusted source of information and counseling for youth as they apply to programs, seek funding, and pursue their post-high school education.


Smartphones Drive Healthy Eating

The Hartman Group collects information on consumer behaviors and trends. Their Vice President, June Jo Lee, while recently speaking at a Whole Grains conference, stated that “the smartphone has helped consumers increase their food literacy” by making access to nutrition information easy, identifying healthy food options, and teaching them cooking skills.

Lee speculated that the social media platforms, such as YouTube, “have replaced mom or grandma in terms of teaching people how to cook.” They may give consumers the confidence to try new foods and buy a wide array of ingredients from various cultures. This is backed up by her data which reveals that 82 percent of smartphone users believe that technology has improved how well they eat and 44 percent use blogs and Pinterest to try new ingredients, flavors, and cuisine.

The trend to try new foods and cuisines is age related, with 45 percent of Millennials (those individuals reaching young adulthood around the year 2000) trying a new cuisine or implementing a new diet, compared with 24 percent of boomers. Lee found that, approximately 75 percent of consumers, overall, use prepared or packaged foods for their meals to satisfy their taste buds, and for Millennials, this increases to 88 percent.

Smartphones can help individuals eat healthy and learn new cooking skills. It will be interesting if this carries over into improved eating habits for Americans.

Source: www.foodnavigator-usa.com/content/view

Do Calorie-Tracking Apps Help People Lose Weight?

Losing weight is the most popular New Year’s resolution. Many individuals will be using their smartphones to help them monitor their food and calorie intake. Does it help? That is what researchers at the Department of Health Services in Los Angeles County wanted to determine.

In the six month study, doctors monitored 212 patients, who were classified as overweight or obese, and were randomly assigned into two groups. Group 1 received usual weight loss guidelines and Group 2 received a free smartphone called MyFitnessPal which helped them track their calories and level of physical activity.

After six months, both groups lost the same amount of weight, which was minimal at 0.30kg. Lead author Dr. Brian Laing stated, “Many patients used the app initially but usage dropped off pretty quickly within the first one to two months. Most patients were simply not ready to commit the time to track calories. It takes several minutes to input everything you eat for each meal. Many patients felt it was too tedious, but some patients enjoy it and like getting the feedback on their daily caloric intake.”
Even though weight loss was minimal when using the app, some patients found it to be an eye opener; it helped them realize they were eating too much and that much of it was unhealthy. Comments from several participants included, “I realized I was consuming 5,000 to 6,000 calories per day and afterward I never ate that much again! The app showed me where my problems are—so I reduced portion sizes and cut back on alcohol, carbs, and sweets.”

Laing suggested that calorie counting apps would be more effective if the process for entering foods could be streamlined. Additionally, it would help if the apps could prepare new users for the time commitment needed to enter the information.


Keywords: smartphone, apps, weight loss.

School Lunches Brought from Home Have Little Nutritional Value

Which lunch is more nutrient-dense, one brought from home or one that is part of the National School Lunch Program (NSLP) served in the school cafeteria? To determine the answer, researchers observed 337 students at elementary and middle schools in 12 Houston, Texas schools and recorded the type and amount of food students brought and consumed from home, and calculated the cost of the food items. These were compared to the National School Lunch Program guidelines and the results are shown in Table 1.

<table>
<thead>
<tr>
<th>Foods</th>
<th>NSLP meal Guidelines</th>
<th>Home Lunches (% NSLP guidelines)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fruit</td>
<td>0.5 cups</td>
<td>0.33 cups (66%)</td>
</tr>
<tr>
<td>Vegetables</td>
<td>0.75 cups</td>
<td>0.07-0.11 cups (9-15%)</td>
</tr>
<tr>
<td>Protein</td>
<td>1-2 ounces</td>
<td>1-2 ounces (100%)</td>
</tr>
<tr>
<td>Whole grains</td>
<td>0.5 ounces</td>
<td>0.2-0.31 ounces (40-62%)</td>
</tr>
<tr>
<td>Milk</td>
<td>1 cup</td>
<td>0.02-0.08 cup (2-8%)</td>
</tr>
<tr>
<td>Sugary drinks*</td>
<td>0</td>
<td>4.43 ounces</td>
</tr>
<tr>
<td>Snack chips*</td>
<td>0</td>
<td>0.58 servings</td>
</tr>
<tr>
<td>Dessert*</td>
<td>0</td>
<td>0.67 servings</td>
</tr>
<tr>
<td>Sodium content</td>
<td>640-710 mg</td>
<td>1003-1100 mg (~150%)</td>
</tr>
<tr>
<td>Calorie content</td>
<td>616 calories</td>
<td>661 calories</td>
</tr>
<tr>
<td>Cost of lunch meal</td>
<td>$1.80</td>
<td>$0.69 - $4.78 (average=$1.93)</td>
</tr>
</tbody>
</table>

*these items are not offered as part of the NSLP

Table 1. Comparison between National School Lunch Program Meals and Home Lunches

Schools that offer lunch are required to meet National School Lunch Program guidelines that are based on the Dietary Guidelines for Americans. Unfortunately, there are no requirements or standards for lunches that students bring from home.

As shown in Table 1, the students’ home lunches meet approximately 40-60 percent of the NSLP guidelines for fruit and whole grains, 9-15 percent for vegetables, and <10 percent for milk. In addition, the home lunches are higher in sugar content and sodium content based on students including sugary drinks, snack chips, and dessert; none of these items are offered as part of the National School Lunch Program. The calories and average cost of the meals were similarly, but the home lunches had a wide cost range.

The researchers suggested that the school food environment could play a significant role getting youth to eat healthier. Parents and others who pack lunches should be educated on healthier foods for their children.


Keyword: school lunch.
Checkbooks Are Going the Way of the Floppy Disk

A recent KeyBank survey found that 18 percent of its customers don’t write checks and 47 percent write only one or two checks per month. Kevin Donovan, KeyBank’s Idaho president, said “I’m sure it’s a universal trend. The few that use checks also tend to use cash. The rest of us tend to use debit cards or electronic payments of some sort.”

Americans used checks for nearly 40 billion transactions in 2000 but fewer than 20 billion in 2012, according to the Federal Reserve. Meanwhile, debit card transactions increased from fewer than 10 billion to more than 45 billion.

Zions Bank’s customers are also using fewer checks, said Melisse Grey, executive vice president. Rent payments accounted for the largest use, but other common uses were payments for services such as babysitters and music lessons that don’t accept electronic payment.

Banks are changing account options to accommodate customers who don’t need checkbooks. KeyBank offers a “hassle free” account with limitless online banking and overdraft protection—but no checks—and no monthly or per-transaction fees.

Donovan said it’s not just the younger customers ditching their checkbooks. “I don’t think it’s just a millennial issue,” he said. “We are all becoming a little more tech-savvy, using our phones for online banking.”


Keywords: checks, banking, technology.

The Check Is In the Tweet

In addition to cash and debit cards, the use of a variety of electronic payments is increasing among Americans. Most people first heard about the option of using Apple Pay with the release of the iPhone 6. Apple Pay uses contactless payment technology with the iPhone, Apple Watch, or iPad.

However, there are more ways to send and receive money via a smartphone. “Handling small transfers between individuals is not an especially big or lucrative part of the financial system, but it is a faddish one. On November 17th Snapchat, a popular app that lets users send each other photos that disappear after a few seconds, introduced a new service called Snapcash that allows the transfer of money (with luck, no vanishing is involved). The news comes hot on the heels of the announcement from Groupe BPCE, a French bank, that its customers will soon be able to send each other money via Twitter, a microblogging service.”

Facebook, another popular social network, has similar plans.
“Person-to-person (P2P, in techno-speak) payments are growing fast. Last year Forrester, a market-research firm, predicted that mobile P2P payments in America would amount to only $4 billion a year by 2017. Now it expects the market to reach $5 billion this year and to grow by 26 percent a year, to reach $17 billion by the end of 2019. (Two-thirds will be domestic transfers, the rest international remittances.)”

PayPal, the online-payment market leader in America, has had a mobile-payments app for a short period of time. Big banks have also entered the P2P business, with services such as Popmoney. Venmo, a P2P startup now owned by PayPal, reports that it was used to transfer $700 million in the third quarter of 2014, 50 percent more than in the second quarter.

The important news is that such services are getting ever easier and faster to use, with some now offering instantaneous payments. With Square Cash, users open an account with their debit card and can send money to any email address or mobile phone number of recipients who have also opened an account. “Snapcash allows users to flick money to their friends by dragging images of notes around the screen of their smartphone.”

Making mobile payments “social,” is another trend. For example, Venmo allows groups to split bills easily at restaurants and share information about transactions. “The app lets users send messages along with payments ("To Misha and Nina, for such a fun evening") and make them—although not the sum involved—visible to friends. Although all this may make older users yawn or cringe, younger ones, the majority of Venmo’s customers, seem to like it.”

Casually using this social element raises concerns about security. “Snapchat does not have the best record in this respect: in October tens of thousands of supposedly vanished photos sent via the app appeared online. But providers point out that their services run on regulated payment platforms, where all the sensitive data are kept. Snapchat, for instance, uses Square, a payments firm, which also operates Square Cash. All services impose a limit on transfers: in the case of Snapcash it is $250 a week (although that can be raised to $2,500).”

“Another burning question is how all these services will make money. Some charge fees: Popmoney, for instance, costs $0.95 per transaction.” Others may introduce premium services, sell advertising, or turn the data they gather on payments into income. “But consumers, at least for domestic transfers, will come to expect real-time, free P2P services, predicts Denée Carrington of Forrester. ‘Nearly all offerings are loss leaders,’ she says.”

Financial institutions often feel threatened by new trends. They want to remain the main avenue for consumers to spend and transfer money so they are launching their own P2P payment offerings. “But what if consumers, in particular the younger ones, prefer the services of newcomers? In some circles in America ‘Venmo’ is already used as a verb, as in ‘Can you Venmo me some money?’”

It is important for Extension educators to be aware of terms, trends, and the newest technologies being used to manage cash and electronic payments. Our ways of teaching people how to balance a checkbook register may not resonate with all of our clientele or meet their financial education needs. Even though the basic principles are the same—the amount in an account cannot be less than the amount being transferred out—but the ways being used to make the transfers and to record the amounts and fees have changed dramatically. Along with updating the concepts being taught, there is an increased need to help people handle the security issues that may be associated with the technology used.


Keywords: electronic banking, cash transfer, technology.