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Greetings

I attended a meeting last night here on campus; another attendee commented that Spring Break is two weeks away. Now I find that hard to believe as I am sure it is at least four, but my calendar is telling me differently. Of course I should realize I am writing this for the March issue of The Communicator. That means I need to start thinking ahead to April. There are two major events for us in April. The first one is the Extension Annual Conference in Boise. I am looking forward to my first Annual Conference outside of Moscow. I hope to see many of you there. It sounds like there are a few tweaks being made to the schedule and a good program is taking shape.

The other event in April I am looking forward to is our annual Alumni Brunch. The alumni board decided to move the event back to spring. It has been held in fall for the last few years. The date this year is April 18th. It is also Mom’s Weekend here on campus so there should be a lot of fun events taking place. April 18th also marks the end of the Week of the Child, and I know our students and faculty will be busy with activities earlier in the week bringing awareness to our campus community on the importance of education and care for the youngest members of the world’s population.

The Alumni Board and the FCS Honor Society, Phi Upsilon Omicron, are planning on combining efforts for our brunch theme and keynote address. Last year in combination with the Renovation Celebration, Phi U and the Margaret Ritchie Distinguished Speaker Series worked together to bring a panel of alumni to campus and share their experiences since graduating from FCS. It was well received and students requested a repeat. We are doing a repeat with a twist this year. We are still working on forming a panel, but right now we know that there will be non-alumni involved.

We hope to hold the panel event the afternoon before the brunch with a repeat of the panel or one member of the panel presenting at the brunch the next day. Our panel topic is not an easy one, but one we felt needed to be shared, Human Trafficking.

When most of us hear the term human trafficking images of developing countries come to mind. For me I envision sweat shops and prostitution rings. Pretty bleak images. However, I want us all to become aware of just how prevalent human trafficking is here in the United States. According to the website http://humantrafficking.org approximately 17,500 people are trafficked to the U.S. annually. Many of these are women and children. Globally, according to the US State Department that number jumps to 600,000 to 800,000 every year.

Notice I said trafficked to when above I first mentioned the United States. However US children are fast becoming victims of human trafficking as well. I attended a webinar last fall on the problem of human trafficking in the United States. Remember the image I described above? I had no idea it has become so prevalent here in the United States. The presenters provided profile data, which should not be used stereotypically. This crime knows no boarders, race, or even gender. Although children seem to be targeted more.
As mentioned earlier we are finalizing the details, but we hope to bring in organizations who are working nationally and internationally. So many times I hear someone say about so many different societal issues “this is a terrible, but I am just one person. I can’t make a difference.” No, maybe we can’t solve societal problems individual, but I hope to introduce our students and alumni to some individuals who started programs as individuals. These programs have grown, in many cases joined forces with other organizations and agencies, and are making a difference.

A tough topic to take on, but I hope some of you can join us.

Why Military Service Members Marry So Much Younger than Average Americans

While numerous studies have shown that the marriage rate among military service members is much higher than civilians of the same age, new research from a sociologist at the University of Massachusetts Amherst has found specific reasons that lead these young men and women to make this important decision.

Study author Jennifer Lundquist argues that financial considerations and structural conditions of modern military service such as deployment to war and the military’s demand for frequent geographic relocation leads to personnel policies that rely on families to make these conditions more bearable for service members. These policies are part of a larger institutional culture that directly and indirectly encourages marriage among its recruits.

“When you look at marriage rates in the military it’s like going back in time to the 1950s,” says Lundquist, an associate dean and associate professor of sociology at UMass Amherst. “Marriage is deliberately made to be compatible with military life because this is an important way to retain personnel. The conditions of military employment also lead naturally to marriage. There’s stable employment, comprehensive family benefits, and economic mobility in an entry-level job. That’s not a common job market condition encountered by most high school graduates. I would argue that military service offers a path to class mobility that most working class youth lack.”

Lundquist, along with Zhun Xu from Renmin University of China, reported the findings of nearly 80 interviews conducted over a period of 11 months with individuals associated with two American Army installations in Germany. The interviews showed that the threat of geographical separation due to war deployment and relocation transfers were also repeatedly tied to early marriage. Many soldiers discussed marital decisions as meeting an emotional need for stability in the face of this unknown.

“By far the most common pretext for marriage in the military revealed by the interview data relates to the Permanent Change of Station process, which occurs every two to three years,” Lundquist explains in the study. “To deal with the globalized nature of U.S. peacekeeping, the military must offer its labor force a way to include families in the face of an imposed nomadic lifestyle. The military’s solution is to incorporate families in their entirety, and it pays the full relocation costs for each family member—as long as they are married. This policy causes people to marry earlier than they had planned to, and sometimes to people they would not otherwise have married. It also happens to be a crucial way for the military to ensure a portable support system for its employees.”

Lundquist also believes that her findings downplay the widely-held belief that service members most often marry to receive housing incentives.

“While previous explanations for high military marriage rates have focused primarily on the incentives provided by housing benefits for married couples, housing benefits are but a small piece of the puzzle,” Lundquist says. “I found that housing benefits actually played more of an escape role for enlistees than a financial one. Most of the narratives focused on the fact that barracks afford far less privacy than a private residence and that barracks are subject to rules and scrutiny by one’s superiors.”

Lundquist conducted the research as a guest researcher at the University of Mannheim and guest lecturer with a military-affiliated institution that pro-
vides educational classes to U.S. active duty soldiers and family members stationed in Europe. Through her contacts in the local community, she sampled respondents associated with two different Army installations in Germany.

Active duty enlisted soldiers comprised half the sample, with unmarried partners, spouses, and adult children comprising the other half. The average age of the respondents was early to mid-20s. A slight majority of the interviewees (58 percent) were men; most were either African-American (40 percent) or white (45 percent); the third largest ethnic group was Latina/Latino (12 percent). Of the soldiers, most were enlisted, not officers. Enlisted soldiers comprise 80 percent of the military and do not enter with college degrees like officers do. Most soldiers were relatively junior, meaning that they were in low to middle military ranks and had been on active duty for three to four years. The average age at marriage was 22 years old, and all of the soldiers had previous experience in stateside military service.

“The biggest policy implication of our research relates to all families, not just military families,” Lundquist concludes in the report. “Some policymakers and family advocates have argued that the government should promote marital formation. Indeed, for the past decade, the federal government has funded the Healthy Marriage Initiative, spending $150 million a year. But on the basis of the military example, marriage is widespread in part due to stable, decent-paying jobs and the availability of health care and education benefits to family members. Given growing class inequality, precarious underemployment, and long-term unemployment, perhaps there are some aspects of the military employment model that could be extended to all U.S. youth.”

“Better understanding the transferability of military employment dynamics to civilian contexts may shed light on how to support more stable transitions to adulthood for American youth,” she says.


Keyword: marriage.

Negative Stereotypes of Seniors

Analysis of research on the effect of negative stereotypes on older people’s abilities has concluded these stereotypes are a major problem for seniors. A research team at the University of Kent in the UK carried out a review and meta-analysis of Aged-Based Stereotype Threat (ABST), including international evidence from 37 research studies. They concluded that older adults’ memory and cognitive performance is negatively affected in situations that signal or remind them of negative age stereotypes. It further found that older people’s cognitive performance suffers more when the threat is induced by stereotypes rather than by facts.

The meta-analysis showed that even a hint that performance was being pre-judged because of age criteria was enough to affect older people’s performance. Study author Ruth Lamont concluded that even “subtle differences” in the way people behave toward older people—such as being patronizing or speaking slowly—could be enough to make them underperform when others are testing their abilities, either formally or informally.

Researchers have previously found that stereotype threat affects the major social categories of gender and ethnicity, but this new meta-analysis of evidence from over a decade of research highlights the need to be just as concerned about age stereotypes. The vulnerability of some older adults to ABST when they perform memory, cognitive or physical tasks has important social, economic and clinical implications which will become more relevant given an increasingly aging population and workforce.


Keyword: senior.
Will Physical Activity Keep You Young?

From the movement we are born, we start to age, and overtime we should expect to experience physical and mental declines. However, in an article published in the February 2015 issue of The Journal of Physiology, researchers in England have found that older individuals who are active have a similar physiology to much younger individuals.

Lead author Stephen Harridge, director of the Centre of Human and Aerospace Physiological Sciences at Kings College, London, was interested in studying what happened to our bodies as we age if we are physically active. He recruited 85 men and 41 women between the ages of 55-79, who were amateur, non-elite cyclists. Men had to cycle 100 km in 6.5 hours and females had to cycle 60 km in under 5.5 hours. They also had to complete a medical history questionnaire and be rated as “healthy.”

Each subject completed an array of physical and cognitive tests that measured the following: muscular mass and strength, pedaling power, metabolic health, balance, memory function, bone density and reflexes. The results showed that aging had virtually no effect on their performance. On almost all of the measures, their physical abilities remained constant across the decades, when comparing results of cyclists in their 50s, 60s, and 70s. In addition, their results were much closer to young adults, with even the oldest cyclists having younger people’s levels of balance, reflexes, metabolic health and memory ability.

Aging did affect several measures negatively. The older cyclists (in their 70s), had less muscular strength and muscle mass than those in their 50s and 60s and less overall aerobic capacity.

Dr. Harridge commented that, “age does seem to reduce our endurance and strength to some extent.”

Dr. Harridge plans a follow-up study of these individuals in 5-10 years, to collect additional information on the effects physical activity has on aging.

Since we are all aging, it is important to include physical activity into our daily routine as a way to maintain physical and cognitive levels.


Keywords: physical activity, aging.

Are Positive or Negative Health Messages More Effective?

Two researchers, Drs. Pope and Wansink, at Cornell University recently published an article in the journal Nutrition Reviews that focused on the role the target audience plays in determining whether a health message should be framed positively or negatively. Negative messaging is more effective with knowledgeable individuals involved in the health field while positive messaging is more effective for the general public that has limited knowledge on the subject.
Here is an example of how a negative and positive message on sunscreen would be framed:

Negative message: If you don’t use sunscreen you are more likely to get skin cancer.

Positive message: Wearing sunscreen can help your skin stay healthy and youthful.

Co-author Dr. Pope theorized why target audiences interpreted a positive and negative message differently. Experts in the medical field (e.g. medical doctors) would be more influenced by the negative sunscreen message since they are well aware of the consequences associated with not using sunscreen, i.e. skin cancer. They would also find the message to be a call to action and not a threat.

On the other hand, the positive sunscreen message would be more effective with the general public because they were more likely to look at the big picture and focus on what is gained (keep skin healthy and youthful) by a certain behavior (using sunscreen).

Lead author Brian Wansink concluded, “Evoking fear may seem like a good way to get your message across but this study shows that, in fact, the opposite is true—telling the public that a behavior will help them be healthier and happier is actually more effective.”


Keywords: health messages.

Eating Fish is Good for Your Brain

Researchers from the University of Pennsylvania examined the role that eating fish would have on older peoples’ brains. Over a ten year time period, they collected data—blood work, brain scans, dietary history—on 260 individuals who were all over the age of 65 at the beginning of the study and did not exhibit dementia or cognitive problems.

At the end of the study, they found that those individuals (n=163) who ate baked or boiled fish once a week had 14 percent more gray matter in brain regions associated with memory (hippocampus) and 4 percent more in areas involved with cognition (right frontal lobe) than people who didn’t consume fish regularly (n=97). The increase in brain volume was not due to omega-3 fatty acids, but was related to fish intake.

The researchers commented that, “the most important overall message is that, for older adults, the health of their brain when they are in their 70s or 80s is a consequence, in part, of how they have treated it until then. While it seems a long way off to 30-somethings, small changes now that can be maintained over 30-40 years will have a substantial payoff.”


Keywords: fish, brain.

March is National Nutrition Month®

National Nutrition Month is a nutrition education and information campaign created annually in March by the Academy of Nutrition and Dietetics.

The theme for 2015 is "Bite into a Healthy Lifestyle." It encourages everyone to consume fewer calories, make informed food choices and get daily exercise in order to achieve and maintain a healthy weight, reduce the risk of chronic disease and promote overall health.

Source: www.eatright.org.

Keywords: nutrition campaign.
Workplace Financial Education Facilitates Improvement in Personal Financial Behaviors

Employers are increasingly interested in the efficacy of workplace financial literacy education. Many have offered retirement planning and investing programs, but far fewer offer education about basic financial concepts such as spending plans, saving, insurance, and estate planning which could improve the personal financial management skills and overall financial wellness of employees.

Employees of a large publishing company were invited in 2010 to complete an online questionnaire and attend any number of financial education programs. The overall sample consisted of 995 employees who completed both pretests and posttests. Of those, 339 completed at least one financial education program (participants) and 656 did not (non-participants). The purpose of the study was to examine whether financial education would influence financial behaviors that help people balance consumption and savings to maximize utility over the lifespan. Participants and non-participants were compared on perceived financial wellness, savings ratios, frequency of negative financial behaviors, and the likelihood of performing specific financial activities. Pretests determined specific program offerings in two categories: basic financial management and retirement/investments strategies. Onsite and online financial workshops were offered as part of a comprehensive wellness program that included participation incentives. Nearly all participants (N=330, 97%) completed workshops focused on retirement and 68% (N=232) completed basic financial management programs.

Repeated-measures ANOVA compared participants and non-participants on perceived financial wellness and savings ratios; main effects indicated that both groups improved pretest-to-posttest on both variables (p<.001). A Wilcoxon signed-rank test determined that frequency of negative financial behaviors declined for participants (p<.001) Logistic regression determined likelihood of performing specific financial activities following financial education programming. Participants were 1.8 times more likely than non-participants to budget, 1.9 times more likely to undergo asset allocation assessment, and 1.6 times more likely to increase retirement contributions (p<.001). Results lend support to workplace provision of both basic financial education and retirement planning programming. Financial wellness improved significantly over the course of the study, with increases 6 percent greater for participants over non-participants, but group differences were not statistically significant.

These results cannot be generalized to the larger population, but the study provides implications for Extension financial management education programs. While many Extension educators may not feel confident offering retirement and investing programs, there is a definite need to offer more basic financial management programs in workplace settings. Workplace programs have benefits for the participants and educators with reduced marketing and audience recruitment time needed. Locations for workshops are covered and often employees are given paid time to attend and possibly other incentives.


Keywords: workplace financial education, financial wellness, financial behaviors.
Why All 401(K) Employee Education Will Soon Be Online

Given continuing positive research results on the efficacy of employee financial literacy education, more programs will be offered. The format of the future programs remains a question of interest for employers and educators. Robert Lawton, President of Lawton Retirement Plan Consultants, states that “…it is just a matter of time until all employee education migrates to the Internet...” Lawton has observed success in financial wellness training that is being conducted via the Internet and believes similar success rates can be achieved with 401(k) employee education. He cites several reasons for his belief including the following: both spouses can participate and have benefit of the same learning experiences which facilitates better decision making; programs can be completed at any time accommodating a variety of schedules; learning can be provided in short segments such as five- to seven-minute modules increasing participation; it is cost effective reducing travel, materials, and personnel costs; and it does not pull employees away from their work reducing productivity. Last, Lawton says of online education, “It’s ‘You Tubian’...You Tube has evolved into both an entertainment and learning platform. None of us have to be trained to use online tools. We already know how to do it.”

Extension educators should take note of Lawton’s observations. Educators are well positioned to offer online employee financial literacy education including 401(k) information. They are trained, unbiased, and do not have financial products to sell. They have the expertise and resources to develop and deliver online programs specifically designed to meet the needs of employees. Other benefits for Extension would be increasing program participation with new audiences, ability to deliver programs to wider geographic areas, and increasing community awareness of Extension programs.


Keywords: online financial literacy education, technology.

2012 Survey Finds Drop in Financial Wellness

The Personal Finance Employee Education Foundation™, PFEFF, is committed to offering quality tools and resources for the advancement of financial wellness in the workplace. As part of that commitment, PFEFF conducted a nationwide survey in 2012 to assess financial distress/financial well-being using their Personal Financial Wellness Scale™ to gauge financial wellness and its impact on worker productivity. According to the survey results, Americans indicated a significant drop in scores on the Personal Financial Wellness™ (PFW™) Scale from 5.7 in 2004 to 5.2 on the 10-point scale. Of the 1,039 respondents, 24 percent experience good to very high financial well-being. Although seemingly positive, this finding is troubling considering that just eight years ago 42 percent of respondents reported good to very high financial well-being. The almost 20 percent drop in financial well-being is of serious concern given that financial distress negatively affects individuals, families, and the workplace.

If employers have knowledge of employee financial distress, then purposeful educational interventions can be developed by financial educators, financial advisors, counselors, and researchers and delivered to employees.


Keywords: employee financial literacy education, financial wellness.