

The Communicator

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Acting Director

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School of Family & Consumer Sciences



University of Idaho
Extension

Dean's Search

Four finalists interviewed for the position of Dean of College of Agricultural and Life Sciences (CALs) during the week of March 10-14. The finalists included D.C. Coston, associate director of the Oklahoma Agricultural Experiment Station; A. Gene Nelson, department head of the Texas A&M University System Department of Agricultural Economics; Sharron Quisenberry, dean and director of the Montana State University College of Agriculture and Agricultural Experiment Station; and Michael Weiss, acting associate dean of the UI College of Agricultural and Life Sciences. I hope you were able to attend some part of the interview schedule and provide feedback to one of the members of the Search Committee. A summary of candidate strengths and limitations has been sent forward to Acting President Brian Pitcher and Acting Provost Charles Hatch.

Each candidate presented a seminar entitled, "Leading CALS to new levels of excellence: Meeting the needs of Idaho". Since then we have all had an opportunity to reflect on leadership. I would like to summarize the characteristics of what I consider to be an ideal leader for the College.

Atmosphere

The Dean creates an attitude and builds an atmosphere in the College by modeling the values s/he believes in. S/he must be genuinely interested in the welfare of individuals or groups represented by the College. Relationships are built on trust supported by a record of fairness and equity. Building on the strengths of people, the Dean creates a can-do attitude that is a foundation of success.

Vision

Particularly in 2003, CALS needs a leader who can stand in the present and look to the future. Vision for the future should be created by all those

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involved through active participation. However, it is the Dean who understands the big picture and articulates it by bringing disparate visions together based on common interests and goals, communicating the vision, and committing to it. Communicating with many different audiences, the Dean

College of Agricultural and Life Sciences building



describes who we are, what we do, and how we're going to achieve our priorities. This individual must set the expectations and know the benchmarks of achievement. The Dean of the Land Grant institution of the state must champion the ideal of public university service to the community. The needs and voices of all Idahoans should be reflected in CALS' programs, especially under-served and under-represented populations.

Experience

The Dean must be a model of excellence in his/her field, realizing that one perspective is only part of the larger picture. A leader understands how each discipline fits with others to create an integrated whole, and demonstrates exceptional breadth and depth of understanding. Broad administrative experience allows a Dean to take the pulse of the nation. We expect knowledge about the uniqueness and challenges of Idaho, but also an awareness of what's happening across the nation in our priority areas: youth and families, competitive agriculture; health, food safety and quality; community development, and natural resources and the environment.

Decision Making

The Dean must be available, accessible, approachable, comfortable with people, and must know personnel within the college as well as stakeholders in the state. S/he knows how to listen. The Dean builds consensus through discussion. Debate may be viewed as stimulating and creative rather than stressful and unproductive. Decisions must be made in a timely and open fashion. The Dean is realistic and knows that the College cannot be all things to all people. S/he leads a process of prioritization in order to determine what can be accomplished.

Financial

The Dean provides leadership for strategic budgeting, and brings a creative, entrepreneurial approach to solving financial situations. Adequate planning allows for budget decisions in times of abundance and scarcity. As states increasingly move away from funding obligations to public education, and the golden era of higher education comes to a

close, the Dean must exhibit strong fundraising skills.

Diversity

A leader must be a citizen of the world, understanding how diversity fits into a global context, not just in an individual state or region of the U.S. A Dean must value knowledge about the world provided through structured coursework as well as global experiences for students and faculty. The Dean establishes and maintains relationships with educational institutions abroad, particularly in light of the increasingly global nature of Idaho's economy.

Building Capacity

An effective Dean builds collaborative relationships: within the college, across colleges within the University, among stakeholders in the state, and within the region and across the nation. Directly or indirectly the Dean supports all faculty in pursuit of their academic goals, especially newer faculty through the tenure and promotion process. The strong points of each faculty member are emphasized so that all feel valued and so that all contribute to the overall advancement of the College. The Dean respects the diversity of faculty contributions in teaching, research, and extension, and honors diverse paths to success. The Dean understands that students are our legacy and that today's students are tomorrow's alumni.

Exciting opportunities await all of us as we begin the next century of land grant service to the people of Idaho under the leadership of our new Dean of CALS.



Use of Manure in Home Gardens

Home gardeners should be aware that use of unsterilized animal manure in food-producing gardens increases risk that pathogens (microorganisms which cause disease) may contaminate garden fruits and vegetables.

Pathogens that have been linked to manure applications include the bacteria *Listeria*, *Salmonella*, and *E. coli* O157:H7. Parasites found in manure include roundworms and tapeworms. The risk is greatest for root crops like radishes and carrots and for fruits and vegetables where the edible part touches the soil, such as strawberries and lettuce.

The following precautions are suggested:

1. **Composted manure is safest to use for gardens.** The American Organic Standards for compost production to kill human pathogens state that the compost must reach a temperature of at least 130°F for a period of several days, be thoroughly mixed, and achieve that temperature again before finishing for a period of approximately six weeks.
2. **If fresh (uncomposted) manure is to be used it should be applied before planting and roto-tilled or disked into the soil.** The American Organic Standards state that unless manure is composted, it must be applied at least 120 days prior to harvest of products likely to be eaten raw or 90 days prior to harvest of products protected by a husk, pod, or shell.
3. **Any manure applied after planting should be composted manure.**



Food Safety
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4. **No animal manure or manure-containing product of any kind should be applied within 30 days of harvest** unless commercially processed and guaranteed pathogen free.
5. **Thoroughly wash raw vegetables before eating.** Use a vegetable brush to remove visible soil on those produce items that are not too delicate. Soap is not recommended for use on produce because it may leave residue.
6. **Do not use cat, dog, or pig manure in gardens or compost piles** because parasites that can be in these manures may survive and remain infectious for people.
7. **People who are especially susceptible to foodborne illnesses should avoid eating uncooked vegetables from manure gardens.** Those who face special risks from foodborne illness include pregnant women, very young children, the elderly, and those with chronic diseases such as cancer, kidney failure, chronic liver disease, diabetes, or AIDS.

Source: Hillers, V. & McCurdy, S.M. 2002. "Guidelines for Using Manure on Vegetable Gardens," *Food Safety Advisor Volunteer Handbook*, p. 183.

Key words: food safety, fruits, vegetables.

Aspartame Safety Affirmed by Europeans

In December 2002, the European Union's Scientific Committee on Food released its report "Update on the Safety of Aspartame." (Brand names for the artificial sweetener aspartame include NutraSweet, Equal, Ultra.) The committee reviewed all of the research about aspartame since its last report 15 years ago. They particularly looked at reports on the consumption of aspartame in relation to brain tumors, seizures, headaches, allergies, and changes in behavior and cognitive function. In short, the committee concluded that aspartame was not linked to any of these adverse reactions. The 24-page report can be found at the link cited below.

Source: "Opinion of the Scientific Committee on Food: Update on the Safety of Aspartame," European Commission Health and Consumer Protection Directorate-General, December 10, 2002, <http://www.foodstandards.gov.uk/multimedia/pdfs/aspartameopinion.pdf>.

Key words: additives, food safety.



Resources on Infant Feeding

The University of Connecticut Family Nutrition Program and their partners at the Hartford, Connecticut Hispanic

Health Council have developed two very nice resources on infant feeding.

The *Infant Feeding Guide—The First Twelve Months*, is a 16-page, nicely-illustrated, color brochure available as a pdf file at the website listed below (go to the "Materials Developed" button and scroll down). This guide includes the latest WHO recommendation regarding exclusive breastfeeding (only feed breastmilk until the baby is 6 months of age) and food safety tips. It is available in English and Spanish.

The Power of Love and Support-A-Romantic Breastfeeding Story is a fotonovela, available in

English and Spanish, to encourage breastfeeding for particularly Hispanic audiences.

Source: <http://www.hispanichealth.com/pana.htm>.

Key words: food safety, infants, resources.

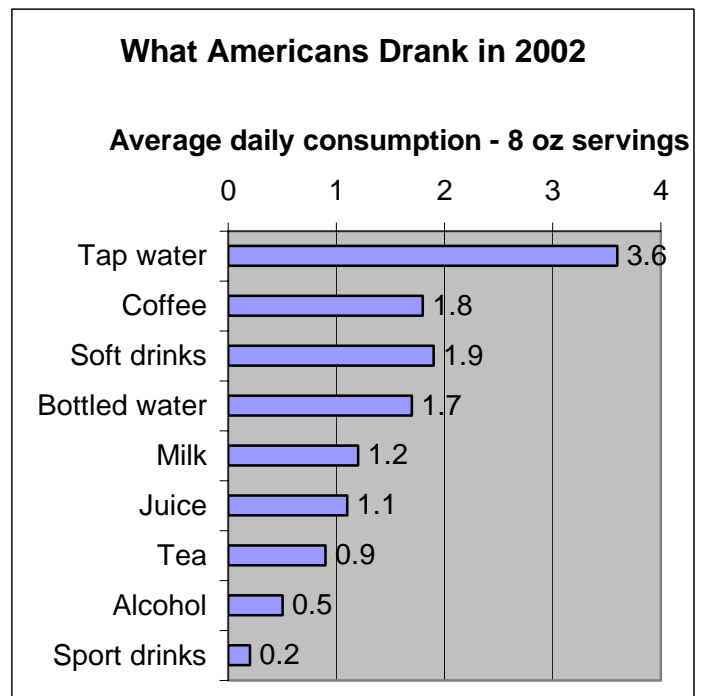


Bottled Water Standards, Regulations

It wasn't that long ago that most Americans got their water only from the tap. Now, we are often buying water in a disposable bottle. Bottled water is being purchased in record numbers—5 billion gallons in 2001, according to the

International Bottled Water Association (IBWA), an industry trade group. (That's about the same amount of water that falls from the American Falls at Niagara Falls in two hours!)

The bottled water industry has grown explosively for more than a decade, placing bottled water in nearly every supermarket, convenience store, and vending machine from coast to coast. In four years, industry experts anticipate that bottled water will be second only to soda pop as America's beverage of choice.



Here is some information about bottled water.

Federal Regulations

The Food and Drug Administration regulates bottled water products that are in interstate commerce under the Federal Food, Drug, and Cosmetic (FDC) Act. Under the FDC (Act), manufacturers are responsible for producing safe, wholesome and truthfully labeled food products, including bottled water products.

The FDA also has established regulations specifically for bottled water, including standard of identity regulations, which define different types of bottled water, and standard of quality regulations, which set maximum levels of contaminants (chemical, physical, microbial, and radiological) allowed in bottled water.

The FDA defines bottled water as water that is intended for human consumption and that is sealed in bottles or other containers with no added ingredients, except that it may contain a safe and suitable antimicrobial agent. Fluoride may also be added within the limits set by the FDA.

U.S. Environmental Protection Agency (EPA) regulates public drinking water (tap water) under the Safe Drinking Water Act (SDWA, 1974). Each time the EPA establishes a standard for a chemical or microbial contaminant in tap water, the FDA either adopts it for bottled water or makes a finding that the standard is not necessary for bottled water in order to protect the public health. Generally, the FDA has adopted EPA standards for tap water as standards for bottled water; as a result, standards for contaminants in tap water and bottled water are very similar.

However, in some instances, standards for bottled water are different than for tap water. Lead is an example. Because lead can leach from pipes as water travels from water utilities to home faucets, the EPA set an action level of 15 parts per billion (ppb) in tap water. This means that when lead levels are above 15 ppb in tap water that reaches home faucets, water utilities must treat the water to reduce the lead levels to below 15 ppb. In bottled water, where lead pipes are not used, the lead limit is set at 5 ppb, since bottlers can readily produce bottled water products with lead levels below 5 ppb.

Production of bottled water also must follow the current Good Manufacturing Practices (GMP) regulations set up and enforced by the FDA. Water must be sampled, analyzed, and found to be safe and sanitary.

The FDA also oversees inspections of the bottling plants. Since experience has shown that bottled water poses no significant public health risk, bottled water is not considered to be a high-risk food. Nevertheless, the FDA inspects bottled water plants under its general food safety program.

Members of the IBWA agree to adhere to the association's Model Code, a set of standards that is more stringent than federal regulations in some areas. Bottling plants that adopt the IBWA Model Code agree to one unannounced annual inspection by an independent firm.

Types of Water

The FDA also classifies some bottled water according to its origin.

Artesian well water. Water from a well that taps an aquifer—layers of porous rock, sand and earth that contain water—which is under pressure from surrounding upper layers of rock or clay. When tapped, the pressure in the aquifer, commonly called artesian pressure, pushes the water above the level of the aquifer, sometimes to the surface. Other means may be used to help bring the water to the surface.

Mineral water. Water from an underground source that contains at least 250 parts per million total dissolved solids. Minerals and trace elements must come from the source of the underground water and cannot be added later.

Spring water. Derived from an underground formation from which water flows naturally to the earth's surface. Spring water must be collected only at the spring or through a borehole tapping the underground formation feeding the spring.

Well water. Water from a hole bored or drilled into the ground, which taps into an aquifer.

Tap water. Some bottled water also comes from municipal sources—in other words—the tap. Municipal water is usually treated before it is bottled.

Examples of water treatments include:

Distillation. In this process, water is turned into a vapor. Since minerals are too heavy to vaporize, they are left behind, and the vapors are condensed into water again.

Reverse osmosis. Water is forced through membranes to remove minerals in the water.

Absolute 1 micron filtration. Water flows through filters that remove particles larger than one micron in size, such as *Cryptosporidium*, a parasitic protozoan.

Ozonation. Bottlers of all types of waters typically use ozone gas, an antimicrobial agent, to disinfect the water instead of chlorine, since chlorine can leave residual taste and odor to the water.

Bottled water that has been treated by distillation, reverse osmosis, or other suitable process and that meets the definition of "purified water" in the *U.S. Pharmacopeia* can be labeled as "purified water."

Source: Bullers, A.C. "Bottled Water: Better Than the Tap?" *FDA Consumer* 36(4):14. July-August 2002.

Key word: water.

What Are the Food Trends for 2003?

Mintel, an independent research company, has developed predictions for what will be hot or not in 2003. Here is a sampling from their Global New Products Database.



Cuisine of the year: Asian. Because they are easy to prepare and healthy, Asian foods are expected to experience a surge in popularity in 2003. Traditionally available as take out and at some deli counters, manufacturers will increase production of Asian-inspired foods. Mintel says that frozen meals and meal kits will be the first to show development.

Flavor of the year: Citrus. Mintel suggests that although it's not new, the popularity of citrus is increasing.

Ingredient of the year: White tea. Green tea has been the rage; now it is white tea's turn. It's even in skincare products. Because it contains beneficial antioxidants, it will be seen in a number of health-care and food products.

Kids with mature tastebuds. Mintel notes that children generate billions in business. Manufacturers are using this to generate new products. In 2001 there were "mystery" ketchup colors, blue French fries, and most recently, green pancake syrup. Products that were already kid-friendly got more so. In 2003, however, Mintel expects that kids are going to be the target for products that have been considered only to be appealing to the adult market. Coffee drinkers are getting younger, and with the growing appeal of ready-to-drink iced coffees and the mammoth spread of Starbucks, Mintel predicts that there will soon be a kid-targeted coffee drink.

Beverages crossover. The number of amorphous beverage and dairy drinks has been increasing and beverage identities have been blurring. This trend is expected to continue: is it a soda, a juice, a milk drink, or a meal replacement beverage? New offerings may include a juice-flavored milk packed with nutrients to replace a meal or a yogurt drink with fizz.

The universal sauce. A variety of new seasoned sauces, such as spiked ketchup and mixed-up mayo have hit the market in 2002. Mintel predicts the "universal" sauce—something hot and spicy, but mild-mannered that can serve every application and please everyone, so consumers won't need more than one bottle in the refrigerator.

Downsizing carbs. Mintel predicts many manufacturers will reformulate everything they can to be low in carbohydrates, such as seen for reduced carbohydrate beer and hard lemonade. The Atkins diet is getting more press as consumers wonder whether low fat, low calorie is the right choice. Mintel expects to see the "low carbohydrate" claim push out the "low fat" claim.

Source: Institute of Food Technologists, *New Food Products Weekly Update*, March 3, 2003, <http://www.ift.org/extra/newproducts.html>.

Key word: new products.

Education Improves for Latino Immigrants in the United States

A recent analysis of U.S. Census Bureau data shows that the educational levels of Latino immigrants in the United States have improved considerably over the past 30 years. Considering adults 25 years and older, Latino immigrants in 2000 are more likely to have completed their high school or college educations than was true in 1970. The least educated foreign-born Latinos tend to be older adults who are aging out of the work force. Several trends contribute to this pattern:

- A growing population of Latino immigrants enters the United States as youth who complete their education here. This group tends to complete more years of education than Latinos educated abroad. Nearly all Latino immigrants who arrive before age 11 complete primary school, and a great majority go on to complete secondary school and/or college as well. Those educated in the United States are 70 percent more likely than those educated abroad to complete either a secondary or college education. Today 21 percent of the Latino immigrant population is American educated.
- Of those Latino immigrants who completed their education abroad, 52 percent had no more than a primary school education, 34 percent completed their secondary schooling before coming to the United States, and 14 percent had a college degree. Although less well educated than those educated in the United States, these immigrants have much more education than their peers in 1970, among whom 75 percent had no more than a primary school education, while only 15 percent had a secondary school education and 9 percent had a college degree.
- Latino women's participation in education has improved over the past 3 decades, including both women educated abroad and those who completed their educations in the United States. By the year 2000, women represented 50 percent or more of those educated at the secondary and/or college levels among both foreign and American educated Latino immigrants.

Family Development

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- Latinos who immigrate are better educated than those who stay at home—3 times more likely to have a secondary education and more than twice as likely to have completed college. Immigrants also tend to be younger and better off than non-migrants from their home country.
- Educational levels of Latino immigrants, depend on their home country. In general, immigrants from Mexico and Central America are less well educated than those from the Caribbean and South America. Only 44 percent of Mexican immigrants come to the U.S. with a secondary or college education, compared with 69 percent of Caribbean immigrants and 86 percent of those from South America.
- The educational distribution of today's Latino immigrants is similar to that of native-born Americans 30 years ago. In 1970, 17 percent of native-born Americans had a college education, compared to 18 percent of Latino immigrants today. Thirty years ago, only 36 percent of American born adults had completed a high school education, compared to 41 percent of Latino immigrants today.
- The education gap between Latino immigrants and native-born Americans is closing for secondary education, but is growing at the college level. Attainment of a college degree has grown at a steady pace for Latino immigrants since

1970, but the increase has been faster for native-born Americans over the same time span.

- The least-educated Latino immigrants tend to be those who are unauthorized to work or reside in the United States. In the 1990's, unauthorized migrants comprised over ½ of the net growth of the total population of Mexican or Central American foreign-born population in the United States. It is estimated that at least 2/3 of unauthorized migrants lack a high school diploma.

In sum, population trends indicate that the education gap is closing between Latino immigrants and native-born Americans. Latinos coming to the United States in the year 2000 are better educated than those who migrated in 1970, and those who complete their educations in the United States are better educated yet. The improved education of Latino women contributes to this trend of increasing educational level. Older Latino immigrants tend to be the least well educated, and are aging out of the work force. All of this is good news for the increasing potential for foreign-born Latinos to find their niche in the American work force.

Source: Condensed from the Pew Hispanic Center Report: The Improving Educational Profile of Latino Immigrants by B. Lindsay Lowell & Roberto Suro, December 4, 2002, www.pewhispanic.org.

Key words: diversity, education.

Women Over 65 that Receive Pensions Get Only Half as Much as Men

It is generally conceded that older women have lower incomes and fewer economic resources than their male counterparts, but the difference in income from pensions is especially pronounced.

In the 65 plus age group, women are only about half as likely as men to receive income from pensions (including from their husbands' pensions). And the half who do, get about half as much as men.

Among today's working women, women are participating in pension plans in greater numbers. For

women who work full-time, near equality in participation rates has been achieved. Part-time workers, who are disproportionately women, however, are much less likely to participate in employer-sponsored pension plans. And over their lifetimes, women spend more time out of the labor force than men. This also contributes to the lesser likelihood of older women receiving pension income. And because women still earn less than men, their pensions will continue to be smaller.

In recent years, a growing number of pension plans offered by employers are defined contribution plans (like 401ks), rather than defined benefit plans. Defined benefit plans generally pay out only at retirement and, then, only to workers who are vested (usually after three to five years of participation in the plan). Furthermore, spouses have to consent to any payout plan, including one that would exclude them from receiving benefits.

Because defined contribution plans allow workers to receive lump sum distributions when they change jobs before retirement, they are more portable. Because women move in and out of the labor market more frequently than men, the portability of defined contribution plans tends to benefit women. But the impact of portability on men and women is very different.

Both men and women are likely to spend, rather than re-invest, a pre-retirement "lump sum distribution" of their pensions, but women do so even more than men (only 27 percent of women compared with 36 percent of men roll their lump sums over into another investment earmarked for retirement). Moreover, once a lump sum is distributed in a nonannuitized form, spousal consent is no longer required as to how it is allocated. Thus, over time, the shift to defined contribution plans may jeopardize women's access to pension income more than men's.

These findings are from a newly released study by the Institute for Women's Policy Research (IWPR) in Washington, DC, funded by the U.S. Department of Labor, *The Gender Gap in Pension Coverage: What Does the Future Hold?*, co-authored by Lois Shaw, PhD, and Catherine Hill, PhD. Analyzing data from the Census Bureau's Survey of Income and Program Participation (SIPP), IWPR found that, overall, 44 percent of older working women do

not expect to have a pension in retirement from any source compared with 36 percent of working men.

The study has a number of public policy implications. Dr. Heidi Hartmann, IWPR's president and CEO says, "Extending pension coverage to more part-time workers and shortening vesting periods should anchor a women's agenda for federal pension policy."

Defined contribution plans depend on market returns and require workers to play an active role in investment decisions. Educating the public on the differences between defined contribution and defined benefit plans is paramount. "Particularly, public education on the importance of re-investing these funds is a real concern. We also need regulations to protect spousal rights after lump sum distributions," Hartmann says.

Understanding differences in men's and women's use of lump sum distributions before retirement is an increasingly important area. Hartmann believes that IWPR's research on the pre-retirement use of lump sums has implications for the public debate on the creation of "individual accounts" within Social Security. "Over time, pressure to allow pre-retirement access to these new individual accounts might develop if Social Security were partially privatized. Our analysis has implications for a wide range of important policy debates in addition to its contribution to the scholarship on pension coverage."

Hartmann adds, "Enron employees would have stood a better chance of keeping their retirement income had everyone—male and female—had the benefit of a defined benefit pension plan."

Source: <http://www.iwpr.org>.

Key words: retirement, women, elderly.

New Birth Report Shows More Moms Get Prenatal Care

A new HHS report released shows a significant increase in the number of women receiving prenatal care—especially among Hispanic and non-Hispanic black women.

The report shows that 83 percent of women received timely (in the first trimester) prenatal care in 2001, up from 76 percent in 1990. In addition, only 1 percent of women did not receive any prenatal care in 2001. During this time period, timely prenatal care increased among all race and ethnic groups, but was particularly evident among Hispanic and non-Hispanic black women.

"We're continuing to make excellent progress in our efforts to have more women, particularly minority women, receive early prenatal care," HHS Secretary Tommy G. Thompson said. "Timely prenatal care is one of the best ways to ensure the health of mothers and their infants, and we will continue working to expand access to this essential care for all Americans."

The report, "Births: Final Data for 2001," prepared by HHS' Centers for Disease Control and Prevention (CDC), found that the percentage of Hispanic women who did not receive any prenatal care fell from 4.0 percent to 1.6 percent between 1990 and 2001, and the percentage of non-Hispanic black women who did not receive any prenatal care fell from 4.7 percent to 2.3 percent during the same time period.

"Good prenatal care protects a woman's health not only during pregnancy but encourages good health habits—such as not smoking—which have life-long health benefits," CDC Director Dr. Julie Gerberding said.

The report, based on birth certificates filed in State vital statistics offices and reported to CDC, tracks many other important indicators of maternal and infant health and contains other positive findings. Cigarette smoking during pregnancy continued to decline, to 12 percent in 2001, compared with 20 percent in 1989, when smoking was first reported on the birth certificate.

The teen birth rate declined for the 10th consecutive year in 2001, as first reported in preliminary data released earlier this year. Over the past decade, the decline was particularly significant for young teens, those 15-17 years of age, with the birth rate down by more than a third. For young black teens, the birth rate declined by nearly half.

The report also found that the percentage of infants born prematurely (at less than 37 completed weeks of gestation) rose to nearly 12 percent (11.9), its highest level in at least two decades. The rate of low birth weight climbed to 7.7 percent in 2001, up 13 percent from the mid-1980s. Some of the increase in low birth weight and preterm birth can be attributed to the rise in multiple births experienced over the past decade. Changes in obstetrical practice, such as greater reliance on induced labor and other efforts to safely manage delivery, may also be playing a role.

Other significant findings from the report include:

- There were 4,025,933 babies born in 2001, 1 percent fewer than the year before. The birth rate declined from 14.7 to 14.5 births per 1,000 population from 2000 to 2001.
- The twin birth rate rose in 2001. For the first time, twin births exceeded 3 percent of all births in the United States. Births to triplet and other higher-order multiple births rose 3 percent between 2000 and 2001.
- Births to unmarried women accounted for 33.5 percent of all births in 2001. This percent has been inching up over time as married women are having fewer children and the number of unmarried women grows. The number of births to unmarried mothers increased to a record high of more than 1.3 million in 2001, although the birth rate among unmarried women of child-bearing age (15-44) actually declined slightly between 2000 and 2001, from 45.2 per 1,000 in 2000 to 45.0 in 2001.
- The proportion of births with induced labor has more than doubled since 1989. More than one in five births were induced in 2001.
- Cesarean deliveries increased for the fifth consecutive year in 2001 to the highest level reported since at least 1989. The primary cesarean rate jumped 5 percent and the rate of vaginal birth after previous cesarean delivery fell 20 percent.

Source: "Births: Final Data for 2001," CDC's National Center for Health Statistics <http://www.cdc.gov/nchs>, December 18, 2002.

Key words: health care, pregnancy, infants.

Studies Show Marriage Improves Living Standards for Children

Three new studies by Robert I. Lerman, director of the Labor and Social Policy Center at the Urban Institute, reveal that marriage significantly improves the living standards of mothers and their children. These studies strengthen the case for policies that promote, or at least avoid discouraging, marriage.

The studies, published in July 2002 and funded by a grant from HHS's Office of the Assistant Secretary for Planning and Evaluation, show families with two married parents experience more stable home environments and fewer years in poverty. These gains were relative not only to one-parent families with no other adult present, but also to cohabiting parents and to one-parent families with other adults present. Gains from marriage held even when controlling for other factors such as education, race, immigrant status, age, and number of children.

Significant findings:

- Poverty rates of cohabiting couple parents were found to be double those of married parents; single parents with a second adult in the household had poverty rates triple those of married parents.
- The effects of marriage were most consistently significant for families with incomes 1 to 2 times the poverty level and for black households below 150 percent of the poverty line.
- Women who married after conception but before first birth did significantly better economically than women who had a child but did not marry. Women who married had fewer years in poverty and overall poverty rates less than half those of women who did not marry.

The three studies, "*Married and Unmarried Parenthood and Economic Well-being: A Dynamic Analysis of a Recent Cohort*," "*How do Marriage, Cohabitation, and Single Parenthood Affect the Material Hardships of Families with Children?*," and "*Impacts of Marital Status and Parental Presence on the Material Hardship of Families with Children*" from the Urban Institute publication sales office toll-free at 1-877-UIPRESS or website <http://www.urban.org>.

Key words: marriage, income.

Fruit Lowers Cancer Risk

A study published in the March 2003 issue of the *Journal of Epidemiology and Community Health* examined food intake of nearly 4,000 men and women and found that the more fruits adults ate during childhood, the less likely they were to suffer from lung, bowel, and breast cancer. According to lead researcher Maria Maynard of the Medical Research Council in London, "this study shows that childhood fruit consumption may have a long term protective effect on cancer risk in adulthood."

All of the adults in this study initially completed a food intake record in the 1930s, and Maynard reviewed the medical records of the group up to July 2000, by which time 483 cases of cancer had been diagnosed. The higher fruit consumption also was associated with a lower death rate from all causes.

Researchers theorized that fruits contain numerous antioxidants, vitamins, and other nutrients, which may prevent genetic damage that can result in development of cancer. They did not find that individual antioxidants, such as vitamins C, E, and beta carotene, to be as protective as fruit against developing cancer.

Surprisingly, there was no link between vegetable consumption and reduced cancer risk but the scientists said prolonged boiling of vegetables, which was common in the 1930s, could have depleted the micronutrients in food.

Maynard stated that "this is the first study to examine the association between fruit, vegetable and antioxidants measured during childhood and subsequent cancer risk."

Source: *Journal of Epidemiology and Community Health* 2003;57:218-225.

Key words: cancer, fruit.

School Gardens in the Classroom

The California Department of Education is encouraging schools to use gardens with a series of books that show teachers how to link them to lesson plans. The latest book, "A Child's Garden of Standards," was published in December and is being

Nutrition Education

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marketed nationwide. According to Anne Evans, a consultant to the state education department, the book "takes grades 2-7 and shows how activities in the garden guide meet the state standards. Information is also provided on how to link specific activities to standards in science, history-social science, mathematics, and English-language arts.

The younger students start by tracking the life of a vegetable from seed to dinner table. More advanced grades use the garden to discuss the history of agriculture and its effect on where and how civilizations settled.

Evans states, "Kids are naturally curious. They get their hands in the dirt and they want to know what's going on in there. It's magical to plant a seed and watch it grow. Or find out why it didn't grow."

Teachers who use this book have found that using gardens make learning "come alive, and it's a great way to teach nutrition." For example, one of the science standards that first graders should learn is how to identify the parts of a plant. So, one teacher has planted the following vegetables in their school garden: root vegetables, Swiss chard for the stems, lettuce for the leaves, broccoli for edible flowers, and peas for seeds. For more information on this book, go to the California Department of Education website listed under source.

Source: <http://www.cde.ca.gov/cdepress/catalog/nutried.html>.

Key word: vegetables.

How Much Water Do We Need?

The standard recommendation of eight glasses of water per day has been challenged by various researchers. To determine your fluid requirement, some researchers recommend dividing your body weight in pounds by two—that's the number of ounces you need each day. For example, a 100-pound woman needs to drink 50 ounces of water each day—just a little more than four 12-ounce glasses or three bottles of water (which are usually 500 milliliters or 16.9 ounces). A 175-pound man would need five bottles of water.

What has changed among nutrition researchers in the last few years is that caffeine is not considered to be severely dehydrating. It's estimated that caffeinated drinks can count as about half water.

What that means is your 16-ounce morning coffee can "count" as 8 ounces of water. It appears that caffeine is not as strong a diuretic agent as originally believed. It does prompt people to urinate more frequently, and the result is a 50 percent fluid loss. Keep in mind though, that caffeine stimulates both the bladder and the central nervous system. And some regular caffeinated sodas contain excess sugar (10 teaspoons per 12-ounce serving).

What about other beverages? Juice, milk, soy milk, and herbal teas can match water ounce for hydrating ounce. On the other hand, alcoholic drinks—beer, wine, cocktails—do not count toward any of your water requirements. That's because alcohol blocks a hormone that helps the body stay hydrated. In fact, it is recommended that a person consume a full glass of water for every alcoholic beverage consumed.

The best indicator of whether or not you're getting enough fluid is urine color. If the urine is a pale lemonade or no color, then you're getting enough fluids. If it's darker, like apple juice, you need more fluid.

The best approach to hydration is drinking water throughout the day and not too much at any one time. For example, drink 8 ounces every one to two hours. Otherwise, if you drink too much at one time,

the kidneys will become overloaded and your body will not become hydrated.

Source: <http://www.gmtoday.com/news/nutrition/topstory10.asp>.

Key word: water.

What's New at McDonald's?

In Great Britain (not the U.S.), McDonald's has two new marketing strategies. The first is putting fruit on the menu. Starting in April 2003, you will be able to purchase a bag of apples and grapes. These fruit items can be purchased individually and will also be substituted for the fries sold in children's "Happy Meals."

The second strategy is to print nutrition information on its packages in the United Kingdom. For example, if you order a Big Mac, the label on the package would say 590 calories and 34 grams of fat. And an order of large fries would have 540 calories and 26 grams of fat printed on the label.

In the U.S., McDonald's has teamed up with Paul Newman to promote their new line of salads. Their new salads will contain 7 different types of lettuce and be topped with warm chicken—grilled or fried.

Why the changes? McDonald's spokesman stated that "tastes are always changing and these changes to McDonald's menu aim to provide our customers with even more choice." It might also be related to the fact that McDonald's posted its first loss in January 2003 and a U.S. court threw out a lawsuit alleging McDonald's food made people obese. Paul Newman's response was that "McDonald's is moving in the direction of healthier foods, and we were the first all-natural salad dressing."

Source: http://www.usatoday.com/money/advertising/2003-03-07-mcnewman_x.htm;
<http://www.cnn.com/2003/HEALTH/diet.fitness/02/10/otsc.cohen/index.html>;
<http://www.cnn.com/2003/HEALTH/diet.fitness/03/03/offbeat.mcdonalds.fruit.reut/index.html>.

Key word: fast food.



Saving in America

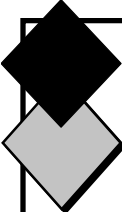
More than half of American households live from paycheck to paycheck, according to studies conducted by the Consumer Federation of America. One of the studies, based on a federation-sponsored survey of 1,637 adults, found that 53 percent said they often lived from paycheck to paycheck. The percentage rose to 64 percent for households with annual incomes of \$20,000 to \$50,000 and to 79 percent for those with incomes of less than \$20,000. Over all, 60 percent said they needed to save more.

A second study analyzed the latest Federal Reserve survey of consumer finances and found that the typical American household had total net assets of \$71,700—most of it in home equity. But net financial assets, or assets minus debt, totaled only \$9,850 per household, including money in retirement savings plans. Among low- and moderate-income households, the median net financial assets amounted to less than \$1,000.

Without savings, families have trouble handling financial emergencies. It's hard even to think about buying a home, sending children to college or living comfortably in retirement. How should you get started? "Think small!"

Take that \$3.50 latte you drink each morning at work, for example. If you switch to regular coffee, you could save \$2 a day, or \$520 a year. If that sounds like peanuts, consider this: If you deposit \$520 a year in an account earning a modest 3 percent interest, you'll end up with over \$25,000 in 30 years.


Don't drink latte? How about setting aside your pocket change every day, even if it's just 50 cents. That's \$15 a month, \$180 a year—and nearly \$8,700 after it has earned interest for 30 years.



Family Economics

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Here are some additional small savings steps:

- \$5 a day by brown-bagging your lunch.
- \$5 a week by buying five fewer lottery tickets.
- \$15 a month by renting a movie instead of going to the theater.
- \$5 a week by smoking one less pack of cigarettes.
- \$30 a week by eating home one night instead of going out.
- \$20 a month by doing your own manicures.

Source: America Saves Campaign,
www.AmericaSaves.org, www.bankrate.com.

Key word: savings.

The 2003 Poverty Guidelines

The poverty guidelines are issued each year in the Federal Register by the Department of Health and Human Services (HHS). The guidelines are a simplification of the poverty thresholds used for administrative purposes—for instance, determining financial eligibility for certain federal programs.

2003 HHS Poverty Guidelines

Size of Family Unit	48 Contiguous States and DC	Alaska	Hawaii
1	\$8,980	\$11,210	\$10,330
2	12,120	15,140	13,940
3	15,260	19,070	17,550
4	18,400	23,000	21,160
5	21,540	26,930	24,770
6	24,680	30,860	28,380
7	27,820	34,790	31,990
8	30,960	38,720	35,600
For each additional person, add	3,140	3,930	3,610

Source: *Federal Register*, Vol. 68, No. 26, February 7, 2003, pp. 6456-6458.

Programs using the guidelines (or percentage multiples of the guidelines—for instance, 125 percent or 185 percent of the guidelines) in determining eligibility include Head Start, the Food Stamp Program, the National School Lunch Program, the Low-Income Home Energy Assistance Program, and the Children's Health Insurance Program. Note that in general, cash public assistance programs (Temporary Assistance for Needy Families and its predecessor Aid to Families with Dependent Children, and Supplemental Security Income) do NOT use the poverty guidelines in determining eligibility. The Earned Income Tax Credit program also does NOT use the poverty guidelines to determine eligibility.

The poverty guidelines are designated by the year in which they are issued. For instance, the guidelines issued in February 2003 are designated the 2003 poverty guidelines. However, the 2003 HHS poverty guidelines only reflect price changes through calendar year 2002.

Source: US Department of Health and Human Services, <http://aspe.hhs.gov/poverty>.

Key word: poverty.

In Retirement Planning, Expect the Unexpected

If you think you're on track to have enough money for retirement, you may want to double-check. According to the most recent Retirement Confidence Survey, conducted by the nonprofit American Savings Education Council, 19 percent of retirees say their overall standard of living is worse than they expected when they retired.

The survey also says that, on average, respondents retired several years earlier than planned, often because of unexpected reasons, such as a health problem or company downsizing. Fortunately, you may be able to sidestep such problems by taking time now to prepare for the unexpected costs of retirement.

Prepare for Unplanned Circumstances—It's important to think beyond your basic monthly expenses, such as grocery, housing, transportation, and utility bills. Take time to consider a wide range of potential future events.

Ask yourself, for example, if you'd be financially prepared for the high costs of a medical emergency or the long-term costs. Survey findings by the ASEC show that retirees often fail to consider several other key financial issues, including:

- Rising health-care costs and decreased Medicare coverage.
- Higher than expected cost-of-living expenses.
- Social Security or pension benefits that are lower than anticipated.
- Investments that do not perform as well as expected.

Know What You'll Need—Start by getting an accurate picture of your anticipated retirement income. Add up the income you expect to receive annually from different sources, such as your employer-sponsored retirement plan, Social Security benefits, personal investment portfolio, and individual retirement account.

Once you've calculated your retirement income, compare it with what you expect to be making when you retire. To maintain your standard of living, most experts suggest you'll need a number that's at least 70 to 80 percent of your pre-retirement income.

Supercharge Your Nest Egg—If you find you need to make up for an unplanned shortfall, make sure you're contributing the maximum to your IRA and employer-sponsored retirement plan. This year, you can put up to \$3,000 into your IRA. The federal limit on IRA contributions will rise to \$4,000 in 2005 and \$5,000 in 2008. And if you're over age 50, you can contribute an extra \$500 in 2003—an amount that will rise to \$1,000 by 2006.

If you don't already have a taxable investment portfolio, consider opening one. Although it can't offer the tax benefits of an IRA, it can help you build additional funds toward retirement. And saving as much as you can as early as you can is perhaps the most important step in successfully building a retirement nest egg.

Take Steps to Prevent Future Problems—Consider the following tips:

- Evaluate your medical insurance coverage. If Medicare will be your main source of health insurance in retirement, consider supplementing it through private insurance or your employer-sponsored insurance plan, if such a plan is available to company retirees.
- Get a firm grip on cost-of-living expenses. Because some parts of the country are more expensive than others, your cost of living in retirement will likely vary depending on where you live.
- Consider long-term care insurance. Without insurance, an extended stay in a nursing home could be financially devastating in your retirement years. The younger you are when you purchase long-term care insurance, the cheaper it is to buy coverage. Many insurance-industry experts recommend buying long-term care insurance before age 60 to lock in lower premium.

- Plan for a longer retirement. Remember that your nest egg may need to last for many years beyond your retirement age.

Source: Herrick, N., *AARP-The Magazine*, March 14, 2003, www.aarpmagazine.org.

Key word: retirement.

Lowering Your Prescription Drug Costs



Prescription drug prices are growing at double-digit rates. How can you cut your costs? If you have internet access, use the web to shop around. Rxaminer.com searches for cheaper brand name and generic alternatives to drugs. You can email the results directly to your doctor. The savings can be significant; buying a generic instead of some highly advertised name brand can save more than \$1,000 per year for some drugs. While health insurance may pick up some of your tab, bargain shopping can reduce your portion.

Another site, DestinationRX.com, scans about a dozen major online pharmacies for the best deals. A recent search for a 30-count of a well-known antihistamine showed costs from \$80 at a warehouse store chain to \$101 at a national pharmacy chain store. This web site also compares pet prescriptions and over-the-counter products.

Source: Turner, R. "Cheaper Drug Prescriptions." *Wall Street Journal*, March 11, 2003, p D1.

Key words: shopping, health.



Family Economics Happenings

UI Extension's District IV Family Resource Management classes are being taught to teens, couples, group leaders, and TV viewers.

Family Economics Resources

Secured Credit Cards

Consumer Action, a national nonprofit consumer education and advocacy organization, has released a new free consumer education series on how secured credit cards can be used to build or reestablish a positive credit history. For people with damaged credit, a secured bank credit card may be the fastest, most effective way to reestablish themselves as good credit risks in the eyes of lenders. The new series includes a multilingual brochure, "Building or Repairing Your Credit with a Secured Credit Card," and a backgrounder guide, "Questions & Answers about Secured Credit Cards." The backgrounder guide helps agency staff educate their clients about secured credit cards as an option for rebuilding a positive credit history. The publications are available online at the Consumer Action web site <http://www.consumer-action.org>.

Identity Theft

American Express Consumer Affairs has a new brochure, "Identity Theft: Reduce Your Risk." It was developed in cooperation with the Privacy Rights Clearinghouse, the Identity Theft Resource Center, and the Federal Trade Commission. The brochure includes a detachable card that consumers can file for future reference. Copies in bulk quantities are available at no cost by contacting Donita Mitchell at 202-434-0144.

Investing For Your Future Update

The online version of the *Investing For Your Future* (IFYF) basic investing home study course was updated in early February to reflect changes that were made by the Natural Resource, Agriculture, and Engineering Service (NRAES) to the print version in 2002. The online course includes all 2001 tax law changes and 2003 changes as a result of annual inflation indexing. In Unit 7, there are tables for 2003 marginal tax brackets. To view the updated course units, visit <http://www.investing.rutgers.edu>. To order print copies, contact NRAES at nraes@cornell.edu.

Welcome to the Real World (WTRW) continues to be a major program in eastern Idaho. It's been taught in Fremont, Madison, Bonneville, Jefferson, Bingham, Oneida, Franklin, Bear Lake, and Caribou Counties and on the Ft. Hall Indian Reservation. WTRW's target audience includes teens in traditional high schools, alternative schools, and schools associated with transition or treatment centers. In November, two teams of educators, 4-H program assistants, and secretaries presented WTRW to the entire sophomore class at Idaho Falls' Hillcrest High School. One group taught seven classes while another team simultaneously trained six classes. Marnie Spencer, Linette Riley, and Janice Stimpson designed and are piloting, *Give Me Credit!*, a class designed to teach the fundamentals of credit to teens who participate in *Welcome to the Real World*.

During February and March Barbara Petty taught *Finances: Freedom or Fiasco?* as a part of the "Married and Loving It!" program offered in Bonneville County. *Finances: Freedom or Fiasco?* was also one of the "University of Idaho Says..." classes presented by Pocatello's public broadcasting network, Channel 12. The one-hour program was aired 12 times in March, reaching an audience of 144,000. Barbara is teaming with Marsha Hawkins and Marilyn to develop an adult debt/credit education program.

Sharlene Woffinden, Bear Lake County, is teaching three *All My Money* classes to group leaders in Bannock, Caribou, Oneida, Bear Lake, and Franklin Counties. The 1-1/2 hour trainings will increase participant's knowledge, enabling them to share information with others. The classes, "Making Spending Choices or Planning Your Spending—Which Comes First?," "Using Credit Wisely," and "The Good, the Bad and the Benefits of Getting Out of Debt" are held once a month from February thru April.

Source: Emails and conversations with University of Idaho Extension Educators Marnie Spencer, Barbara Petty, and Sharlene Woffinden, March 2003.

Key word: financial education.