

The Communicator

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March 2007

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University of Idaho
Extension

School of Family & Consumer Sciences



March 11-17th is NEAFCS Living Well Week

In 2005, the United States Senate passed a resolution designating the second full week of March as Extension Living Well Week. Living Well Week was developed to encourage all Americans to improve their health and well-being by taking advantage of the educational opportunities offered by the local Extension Family and Consumer Sciences professionals through the state and national Cooperative Extension System. The National Extension Association of Family and Consumer Sciences is the sponsor of the Living Well Campaign.

The week's theme, "Raising Kids, Eating Right, Spending Smart, Living Well," perfectly captures FCS goals. During the designated week, Extension family and consumer science professionals are making special efforts to educate citizens about ways to improve the quality of life for adults, youth, individuals, and families. The emphasis is on healthy lifestyles, nutrition and food safety, financial management, relationship and parenting skills, and many more aspects of "Living Well." Whether it's managing diabetes through meal planning and exercise, managing money, making decisions about health care and insurance, or getting tips on effective parenting techniques, Extension has information that can help. Let us know how you marketed your programs and efforts to your communities, county commissioners, public officials, and others.

The School will distribute nutritious fruit and nut snack packs to other departments in the College of Agricultural and Life Sciences with an attached "Living Well" label.



Director



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Dr. Lindsey Shirley Accepts FCS Educator Position

Dr. Lindsey Shirley has accepted the FCS Educator position in the School. Dr. Shirley has filled the position on a temporary basis for the past two years. Dr. Shirley completed her PhD in Family and Consumer Sciences Education and Studies at Iowa State University. She holds an MS of Education in Family Education from the University of Minnesota. Her BS is also in Family and Consumer Sciences Education and Studies from Iowa State University.

During the past two years Dr. Shirley has been involved in recruiting students into FCS Education program. She has developed FCS curricula and presented at the Idaho Professional-Technical Educators' Summer Conference.

She is an active member of AAFCS and represents the northern district on the IDAFCS Executive Board. She serves as advisor for the UI student affiliate of AAFCS. She is a board member of the Executive Council for FCCLA Student Organizations in Idaho.

Dr. Shirley sits on the CALS Learning Outcomes Committee. Recently Dr. Shirley accompanied three UI students to the Universities Fighting World Hunger summit at Auburn University.

The School is delighted to welcome Dr. Lindsey Shirley to the FCS faculty.



MRDS Speaker Announced

June Henton, Dean of the College of Human Sciences, Auburn University, has accepted the invitation to be the

2007 Margaret Ritchie Distinguished Speaker (MRDS). Henton received her bachelor's degree in vocational education from Oklahoma State University in 1961, her master's degree in child development and family relations from the University of Nebraska in 1963 and her PhD in family social science from the University of Minnesota in 1970.

Dean Henton has been instrumental in organizing the War on Hunger on the Auburn campus in conjunction with the United Nations World Food Programme to specifically educate college-aged students about the global fight to end world hunger. In 2005 at the National Association of State Universities and Land Grant Colleges (NASULGC) annual meeting, she challenged all Institutions to join the academic War on Hunger. UI has been involved since 2006.

Henton delivered the keynote address at the International Hunger Conference in India in March 2005. Henton's remarks on corporate social responsibility and business sustainability focused on the role of the college, university, state and nation in fostering social responsibility and sustainability through educational, research, and outreach programs.

"We face a great challenge in higher education to help students better understand the issues of sustainability facing us today which have the potential to do irreparable harm to us as individuals and to the world community," Henton said.

"Hunger is perhaps the most pressing of all sustainability issues, and 'War on Hunger' campaign provides a context for students to learn why they should and must care about seeking solutions to global problems that impact the natural environment as well as the health and well-being of current and future generations."

Tentative plans are to have Henton visit the Moscow campus next fall. A specific date has yet to be

announced. She will make a presentation to the Moscow community, to the University, and to FCS alumni. Dr. Harriet Shaklee and Dr. Lindsey Shirley will co-chair the event.

School Sponsors StrongWomen™ Training

The Margaret Ritchie School of FCS will sponsor a StrongWomen™ Training on May 15, 2007 from 8:00am to 4:00pm at the University of Idaho on the Moscow campus. Professionals and community leaders who are working or interested in the fields of public health, nutrition and exercise, or wellness should attend. Training participants should be in good physical health and be able to collaborate with local agencies or organizations to provide the StrongWomen™ program in their community.

The benefits of strength training for older women have been studied extensively and include:

- Increased muscle mass and strength.
- Improved bone density and reduced risk for osteoporosis and related fractures.
- Reduced risk of diabetes, heart disease, arthritis, depression, and obesity.
- Improved self-confidence, sleep, and vitality.

Registration is \$100. Included in the fee are:

- StrongWomen™ Toolkit, a manual that includes all information needed to safely promote, start, implement, and maintain the StrongWomen™ programs.
- Day long training including continental breakfast, lunch, and snacks.
- A PowerPoint presentation for marketing and providing informational meetings for your program.
- Exercise demonstrations, practice, and break-out sessions for attendees to learn the exercises as well as how to teach them to participants.
- Support in getting your community program started and keeping it going.

Registration is DUE April 26th, 2007. Contact Marsha Lockard at mlockard@uidaho.edu or Martha Raidl mraidl@uidaho.edu.



Be Food Safe—New USDA Food Safety Campaign

Recently FCS Educators will have received a mailing from USDA (sent in bulk to Educational Communications and forwarded by Kristin Johnson) of the Partner’s Toolkit for the *Be Food Safe* campaign.

This campaign utilizes the FightBAC! messages of Clean, Separate, Cook, and Chill. The materials are intended to target caregivers who prepare food for children or older adults. Research shows this audience to be receptive to food safety messages and to be willing to change behavior.

The Toolkit DVD contains a variety of excellent campaign components. The twelve pictures used in the posters are available in high resolution formats for customized use, there are five ready-to-use radio spots (and scripts), and there are print materials.

USDA is developing evaluation materials for the campaign.

Source: *Be Food Safe* Partner’s Toolkit; Personal communication with Joanne Milne.

Key words: food safety, marketing, resources.

Idaho Food Safety Exam Is Now On-Line

The Idaho Food Protection Program has made the Idaho Food Safety Exam available online. This is the exam offered by Health Departments for food service employees. When you access the Food Protection Program’s website,




Food Safety



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<http://www.foodsafety.idaho.gov/>, the statement “NEW: Click [here](#) to take the Food Safety Exam” is at the top of the page. Clicking on that link will open a registration/login screen and lead you to the exam.

The 50 question exam is randomly compiled from a bank of about 400 questions. When online exam takers have answered all 50 questions, they click the “Submit” button and immediately receive their score and a list of questions missed with answers. If they receive a score of 70 percent or better, a certificate can be printed.

Patrick Guzzle, Food Protection Program Manager, notes that in the first month the exam was available online, 283 people from 38 counties accessed and passed the exam (the system does not record failed attempts at the exam). The online exam is expected to save the Food Protection Program thousands of dollars each year.

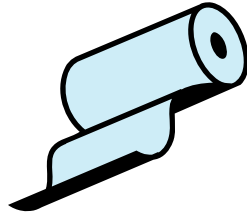
The exam is “open book” in that links to the 16 sections of the *Food Safety Manual* are available along the right side of the exam screen and can be accessed while taking the exam. The random compilation of questions for each exam means that if you want to comment on some of the questions, it needs to be done by discussing the subject matter, rather than the question number. The website in-

cludes a phone number for asking questions regarding the online exam (208-334-5938).

Source: Patrick Guzzle, Food Protection Program Manager, January 2 and February 9, 2007.

Key words: food safety, food service, government.

Ten Kitchen Tools for Food Safety



Debra Holtzman, the author of a book on baby safety (*Safe Baby: A Do-It-Yourself Guide to Home Safety*) has compiled a list of her “top 10 essential kitchen tools, which are effective ways to prevent foodborne illness from bacteria, such as *E. coli*.” I have reproduced it below because she has done a nice job of explaining what items to keep in the kitchen, why to have them, and how to use them. Four of the ten items are thermometers. These are not in order of importance, but I agree with everything on this list.

- 1. Produce scrub brush.** Before eating any raw produce, it should be washed thoroughly under clean, running water. Use a scrub brush, if appropriate. Wash and scrub produce that has a rind, too, such as cantaloupe and pineapple. Why? Pathogens on the outside of the rind can contaminate the inside when you cut it and it won't necessarily be cooked to destroy the bacteria.
- 2. Large-dial oven safe or oven-probe food thermometers.** It is used for testing whole poultry and roasts during cooking, and may be used for the duration of cooking. The thermometer should be inserted in the thickest part of the food and should not be touching bone, fat, or gristle. Poultry should reach a minimum temperature of 165°F. Pork roasts should reach a minimum temperature of 160°F and beef roasts should reach 145°F. (*I updated her poultry temperature-SMM.*)
- 3. Digital instant-read food thermometer for testing meat patties.** This is for use toward the end of cooking time but before the food is expected to be "done." It should be inserted at least one-half inch into patties. If patties are

thin, insert into side. Make sure it reads at least 160°F. Color does not reliably indicate whether ground beef patties have been cooked to a temperature high enough to kill *E. coli* O157:H7, a potentially deadly bacteria. Thermometers are inexpensive and easy to use; but make sure you follow the instructions and have the right kind for the job you're doing. Remember to wash the food thermometer between temperature measurements.

- 4 + 5. Appliance thermometers for refrigerator and freezer.** Use an appliance thermometer to be sure the refrigerator is 40°F or lower and the freezer is at 0°F. Make sure to check thermometers periodically.
- 6 + 7. Two cutting boards.** One for cutting produce and other ready-to-eat foods and one for raw meat, poultry, and fish. If the boards can be cleaned in the dishwasher, so much the better.
- 8. Paper towels.** Even if you're trying to limit the use of throwaway products, Debra Holtzman recommends that you consider using paper towels to clean up all kitchen surfaces, especially those touched by raw meat, poultry, or seafood juices. Harmful bacteria multiply quickly on kitchen towels, sponges, and cloths. If you choose to use cloth items, wash them often in the hot water cycle of your washing machine. If you choose to use sponges, discard them often.
- 9. Chlorine bleach.** When sanitizing your kitchen surfaces, (which should be done often) use a solution of 1 teaspoon of chlorine bleach per quart of water. Carefully follow manufacturer's instructions.
- 10. Soap dispenser.** Wash your hands, with soap and warm water, (and use a nail brush) for at least 20 seconds before and after handling food, beverages and utensils. Make sure to clean the counters, cutting boards and utensils thoroughly with hot, soapy water after use and before using them on another food.

Source: <http://www.expertclick.com/NewsRelease/Wire/default.cfm?Action=ReleaseDetail&ID=15153>.

Key words: food safety, resources.



New State, Federal Volunteer Service Study Released; Nationally, Women with Jobs, Kids Lead the Way

West and South See Fastest Volunteer Growth; Utah #1 in Most Measures

A first-ever federal report released by the Corporation for National and Community Service finds that states vary widely in how, when, and what percent of their citizens volunteer, while in every state women volunteer at a higher rate than men, and women with children and women who work have higher volunteer rates than other women. The study also found that of America's 65.5 million adult volunteers, more serve through religious organizations than any other type of organization.

“Volunteering in America: State Trends and Rankings” is based upon the most statistically significant study of volunteering ever conducted in America—an annual survey of 60,000 households begun in 2002 by the US Census Bureau. It is the first study to give a detailed breakdown of America's volunteering habits and patterns by state and region. The full report, including highlights, state-by-state rankings, profiles of volunteering in each region and state, statistical tables, and technical notes, is available at www.nationalservice.gov.

On a national level, 65.4 million or 28.8 percent of American adults volunteered in 2005, an increase of nearly six million volunteers since 2002. American volunteers spent a median of 50 hours per year volunteering, and gave a total of 8.2 billion hours of volunteer service in 2005. Using Independent



Family Development

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Sector's estimate of the dollar value of a volunteer's time, volunteering in America equated to a value of \$147.6 billion dollars in 2005. The typical American volunteer is a white female who gives 50 hours per year volunteering through a religious organization as a tutor, mentor, coach, or referee.

Among key findings, the study reveals that:

- Females volunteer at significantly higher rates than do males in every state; nationwide, women with children under age 18 volunteer at a significantly higher rate (39.9%) than do women without young children (29%), and women who work volunteer at a significantly higher rate (36.1%) than women who do not work (27.2%).
- The greatest percentage of volunteers serve primarily through religious organizations (34.8%).
- The highest regional volunteer rate last year was in the Midwest, at 33.3 percent. The largest growth in volunteering since 2002 has come from the South (2.4 million) and the West (2 million).

- The top volunteer activities by category are mentoring, tutoring, coaching, and refereeing (35%), fundraising (29.7%) and collecting, preparing, distributing, or serving food (26.3%).
- Adult volunteering generally follows a life cycle, with people age 35-54 volunteering at the highest rate, and rates subsequently declining as people age, particularly for individuals over 65.

“Volunteers are the lifeblood of our nation. From schools and shelters to hospitals and hotlines, volunteers are vital to America’s social and economic well-being,” said Eisner. “By giving us a clear picture of who volunteers, this report is a powerful tool for expanding volunteering in America.”

The Corporation is the nation’s largest grant maker for volunteering and service, and it administers the Senior Corps, AmeriCorps, and Learn and Serve America programs. It will be working with a broad-based coalition of nonprofit, corporate, and government leaders to increase the number of volunteers in America from its current level of 65 million to 75 million by the year 2010.

In terms of state differences, the study found that:

- The states with the highest volunteering rates are Utah (48%), Nebraska (42.8), Minnesota (40.7), Iowa (39.2), and Alaska (38.9)—all well above the national average of 28.8 percent.
- The states with the highest number of hours contributed by the typical volunteer are Utah (96), Idaho (64), and Arizona, Maryland and Montana (60)—all above the national median of 50 hours.

Background

“Volunteering in America: State Trends and Rankings” is based on data obtained from the US Census Bureau and Bureau of Labor Statistics.

Source: www.nationalservice.gov.

Key words:

Women in Rural Communities Face Obstacles

A recent study in the journal, *Family Relations*, finds that rural women are particularly disadvantaged—with what the authors call the “conundrum of rural communities.” For rural working women, this conundrum involves “balancing quality of life with workforce preparation and opportunities for workers in a context of limited resources.”



These challenges are often immune to urban solutions of economic recovery. The stories of the rural women interviewed show overarching concerns of jobs with low wages and no benefits mixed with childcare concerns, long commutes, seasonal work, and ties to rural family businesses. Their days are characterized as long and filled with both paid and family work. Often, they turn to family and friends for support rather than formal, government-sponsored social support systems.

The authors focused exclusively on rural families to better understand the experience of wage earning women in the midst of rural economic restructuring. Seventeen women from a rural northern Michigan county were interviewed. By focusing on women and the communities they lived in, the authors were able to see how the rural families are embedded in their community while being negatively affected by the lack of resources. Political, social, economic, and environmental factors affected these rural working women. “Empowering this population will require new modes of delivery for advanced education, addressing child care needs, and increasing access to secure, flexible employment with benefits,” the authors conclude.

Source: www.ncfr.org.

Key words: rural, women, family.



Diet Supplement Update

How many of you take a daily multivitamin or mineral supplement? The latest statistics indicate that 52 percent of Americans take a multivitamin or mineral supplement.

How much money do consumers spend each year on multivitamins and minerals? The *Nutrition Business Journal* recently reported that US consumers spend approximately \$22 billion dollars a year on multivitamins and minerals, hoping to prevent heart disease, cancer, bone loss, and other conditions.

Are there any risks associated with taking large doses of supplements? Excess folic acid (also called folate) is good for women who are pregnant but may not be good for seniors. Women who are pregnant need extra folic acid in their diet. Folic acid is a B vitamin that prevents development of neural tube defects in children. Since 1998, all enriched flour as well as macaroni, pasta, corn grits, bread, rolls, and buns have been fortified with folic acid. The result has been a significant decline in children born with neural tube defects.

Excess folic acid can mask a type of anemia in the elderly. An article published in the January 2007 issue of the *American Journal of Clinical Nutrition* reported that seniors who have low levels of vitamin B12 and have a high folate intake have an impaired cognitive function. The high folate intake occurred when seniors consumed high doses of fortified food and took a multivitamin with folate. On the other hand, seniors who had high levels of vitamin B12 were protected against the cognitive impairment from high folate intake. Researcher David Smith stated, "Simply put, if your vitamin B12 status is good, folate supplementation is good for you." He recommends that individuals who are 50 or older take a vitamin B12 supplement. It will help counter



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the effects of folate fortification in foods. With age, the stomach produces less acid which reduces absorption of vitamin B12. Crystalline B12 found in supplements is more easily absorbed by the aging stomach.

A second concern is that some of these supplements may not contain what the label claims. A report released by Consumer Lab (a company that independently evaluates dietary supplements) revealed that more than half of the 21 multivitamins tested either contained less than half the nutrient levels listed or exceeded what was safe. Only 10 of the 21 brands of multivitamins randomly selected off the store shelves met the claims on the label or satisfied other quality standards.

Some of the Consumer Lab findings included:

- Excess lead in the Vitamin Shoppe Multivitamins Especially for Women. One serving contained 15.3 micrograms which is 10 times the amount of lead permitted without a warning label in California.
- Excess vitamin A found in a multivitamin for children called Hero Nutritionals Yummi Bears. One serving contained 5,400 International Units of vitamin A which is more than double the upper tolerable limit of 2,000 IU for children ages 1 to 3 and 3,000 IU for children ages 4 to 8. Too much vitamin A can weaken bones and cause liver damage.

- Three brands of multivitamins did not sufficiently break apart, which means they could potentially pass through the body without being absorbed. They were (1) Nature's Plus Especially Yours Women's Multivitamin, (2) AARP Maturity Formula, and (3) Now Adam Superior Men's Multivitamin.
- Supplements that received an "approved" rating from Consumer Lab include: One a Day, Women's Centrum Silver, Member's Mark Complete Multi (distributed by Sam's Club), Kirkland Signature Daily Multi (distributed by Costco), Flintstone's Complete Children's Multivitamin, and Puritan's Pride Children's Multivitamin.

Here are some tips for buying multivitamins:

- Choose well-known brands.
- Avoid buying from unknown sellers on the Internet.
- Ask your pharmacist for advice.
- Look for the ConsumerLab.com seal of approval on labels (not all companies pay for this license) or check their website to see their reviews of dietary supplements.
- Don't take double doses of multivitamin pills.
- Take supplements that contain 100 percent of the daily value for vitamins and minerals, not megadoses.
- Buy and eat more fruits and vegetables; they contain disease-fighting nutrients that aren't in pills.

Source: www.nutritionbusiness.com; www.ajcn.org, January 2007; www.consumerlab.com.

Key word: supplements.

Not Losing Weight?—Are You Including Your Liquid Calories?

When people cut back on their food intake, they usually focus on food on their plate and forget about their liquid intake. An in-depth analysis of US beverage intake was recently published in the What America Drinks report. Their findings came from over 10,000 Americans aged four and older who participated in the government's National Health

and Nutrition Examination Survey (NHANES) between 1999-2000 and 2001-2002. Some of their findings include:

- ~22% of calories in the diet come from beverages.
- Americans consume ~ 2 liters of liquid/day, of which:
 - 28.3% is carbonated soft drinks
 - 11.7% is beer
 - 10.7% is bottled water
 - 10.9% is milk
 - 9% is coffee
 - 4.7% is fruit beverages
 - 3.8% is tea
 - 2.3% is sports drinks
 - 1.2% is wine
 - 0.7% is distilled spirits
 - 15.3% is all others (tap water, vegetable juice, powders, and miscellaneous drinks)

This data shows that sugar-sweetened soft drinks provide more calories to the diet than any other beverage category. On average, adults consumed 17.5 ounces, teen boys 32 ounces, and teen girls 22 ounces of sugar-sweetened beverages daily.



On the other hand, milk consumption was 7.5 ounces in adults, 12 ounces in teen boys, and 7 ounces in teen girls. This doesn't come close to the US Dietary Guidelines for Americans which recommends 24 ounces of low fat or fat free milk or milk products each day for both teens and adults.



Dr. Jay Berkelhamer, president of the American Academy of Pediatrics stated, "We're alarmed that soft drinks may potentially take the place of milk in the diets of children and teenagers.

This is not only a concern related to obesity, but too many soft drinks instead of calcium-rich milk decreases adolescents' ability to gain optimal bone mass, and that could increase the risk of fractures later in life."

Source: www.beveragemarket.com, What America Drinks.

Key words: soda, milk, beverage.

Debit Card Overdrafts

Debit cards are commonly seen as a good thing—a way to spend only money you have, unlike credit cards where you can obviously spend money you don't have. Is this reality? It used to be—not any more. Did you know that if you don't have enough money in your account to cover a debit card purchase (including ATM transactions) you probably won't be denied? What? Isn't that the reason most people use debit cards—to avoid that problem? A recent study has discovered that most banks allow the transaction to go through.

Today many financial institutions enroll customers [by default] in overdraft (“bounce protection”) programs when they open checking accounts. Under the program, the fee a customer pays when a withdrawal exceeds the available account balance is actually a finance charge for a loan. These overdraft loans are usually very short term and costly. When these fees are converted to an Annual Percentage Rate or APR (the common measure to express the “true cost” of credit), the APR is often quadruple digits! A 2005 report published by the Center for Responsible Lending (CRL) found that checking account holders will pay more than \$10.3 billion in overdraft loan fees each year. The number one cause of overdrafts is debit card purchases. Debit card overdraft loans have proportionately much higher APRs because they carry the same flat-rate fee on what is typically a much smaller transaction amount.

The irony of this all is that banks have the technology capable of warning customers at the time of a debit transaction or ATM withdrawal that their account has insufficient funds, yet most do nothing about it. They can also decline the transaction and save the customer the overdraft fee. Yet, the CRL study learned that most people would prefer that the bank deny their withdrawal or purchase when they don't have adequate funds in their account to pay for it.

Summary of CRL Findings.

- 46% of all overdrafts were triggered by debit card transactions.
- 72% of overdrafts were for electronic transactions (debit, ATM, etc.).



Family Economics

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- Debit card overdrafts cost [median] \$2.17 for every dollar borrowed.
- Check overdrafts cost [median] \$.86 per dollar borrowed.
- Expressed as an APR, the median debit overdraft rate is 20,000%+.
- 61% of consumers would prefer a denied purchase than an overdrafted account.
- 98% of consumers would cancel an ATM withdrawal if warned of insufficient funds.

Given what we know (in the past decade, debit card use for purchases has grown at an explosive 20% per year), it is likely the problem will continue. It is anticipated that a fee-based overdraft loan program will boost a bank's overdraft revenue by 200 to 400 percent.

In the study, over 60 percent of respondents who overdraft thought that they had enough money in their account to cover their purchase or ATM withdrawal. Monitoring your account(s) regularly and maintaining a check register are two simple things you can do to help avoid the problem created by overdrafts.

Source: Oleson, M., February 2, 2007. Do You Understand Your Debit Card? Financial Tip of the Week Office for Financial Success, University of Missouri-Columbia; Halperin, E., James. L. & Smith, P., January 25, 2007. Debit Card Danger, Center for Responsible

Lending, Durham, NC,
<http://www.responsiblelending.org/pdfs/Debit-Card-Danger-Exec-Summary.pdf>.

Key words: debit cards, loan, debt.

Living Wage Jobs in Idaho

The Pacific Northwest is short of jobs that pay enough to live on, a study by a coalition of activist groups says. The Northwest Federation of Community Organizations used 2005 data from federal and state agencies to come up with the cost of living, the number of job seekers and the jobs currently available in each of the four Northwest states.

The study defines a living wage as one that allows families to meet their basic needs without using public assistance, while also allowing some ability to deal with emergencies and plan ahead.

The group defined a living wage for a single adult in Idaho as \$10.41 an hour. That's far more than the federal minimum wage of \$5.15 an hour which Idaho adheres to. The table below lists living wages for various household sizes, the number and percent of Idaho jobs paying a living wage.

These are statewide averages. In some counties, the cost of child care and housing are considerably higher; thus living wages are higher. In most rural

Household Size	Household 1 (Single Adult)	Household 2 (Single Adult with One Child)	Household 3 (Single Adult with Two Children)	Household 4 (Two Adults [One Working] with Two Children)
Hourly Wage	\$10.41	\$17.89	\$22.23	\$20.98
Yearly Wage	\$21,658	\$37,219	\$46,239	\$43,636
Number of Jobs that pay a living wage (of 560,900 total jobs)	375,060	154,100	72,210	94,180
Percent of jobs held that pay a living wage	67%	27%	14%	17%

Idaho counties costs are lower; therefore, living wages are lower.

The study's findings indicate that working full-time is often not enough to maintain an adequate standard of living. The study includes a wealth of information for educators. Access it at http://www.nwfco.org/pubs/2006.09_ID.LW.in.econ.pdf.

Source: Northwest Federation of Community Organizations, 2006. Living Wages in the Current Economy; 2006 Idaho Job Gap, Seattle, WA.

Key words: income, poverty.

Family Economics Calendar

April. Financial Literacy Month.

April 10 - April 14, 2007. Moscow, Extension Annual Conference and Family and Extension Consumer Sciences In-Service.

April 30, 2007. Financial Literacy Webinar, 11 am - 1 pm MT. The Chicago Federal Reserve Board, private and public sector organizations and policy makers will discuss mandating K-12 financial literacy education. Register now or for more information, <http://www.practicalmoneyskills.com/summit2007>.

June 17-21. Lewiston, Idaho Professional Technical Education Conference.

September 17-20. St. Paul, MN, National Extension Association of Family and Consumer Sciences (NEAFCS) Annual Meeting.

November 14-16. Tampa, FL. Assn. of Financial Counseling and Planning Education (AFCPE). Submit a Practitioner's Forum or Poster. Due to AFCPE Conference Submissions, 1500 W. Third Ave., Ste. 223, Columbus, OH, postmarked before June 1, 2007.