

The Communicator

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Cooperative Extension System

March 2003

Acting Director

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New web address <http://www.agls.uidaho.edu/fcs/extension>



School of Family & Consumer Sciences

The New FCS: Building a Bridge to the Future

Mark your calendars for June 19 and 20 (schedule on pg. 2). FCS resident instruction faculty and Extension specialists have joined forces to present a first time ever FCS update in foods and nutrition, clothing and textiles, and family development. This will be a tag-on session to the annual Professional-Technical Summer conference for FCS educators that will be held June 16-19 in Coeur d'Alene this year. Dr. Mary Pickard is organizing the session to highlight new research and advancements in FCS.

Purpose

As a result of the two day course students will be able to articulate new conceptual information in FCS content areas, explain how the content of the field is changing as a result of research, develop application of new information to work situations, experience use of technology to communicate new content to colleagues, and develop a network of subject matter experts and colleagues for future collaboration.

Credit

Students may enroll in the one credit course for graduate credit. Participants must have 15 hours of contact and synthesize information from each subject-matter expert into a written analysis for workshop credit. The course will run from 1-8:30pm on Thursday and 8-4:30pm on Friday. The written analysis will be due August 1.

Content

Six two-hour sessions will be presented by faculty. Marilyn Bischoff will direct her session toward working with teens on financial literacy. Jeff Culbertson will address food safety and technology. Laurel Branen will present on the topic of eating disorders and what we should know to teach nutrition to today's students. Harriet Shaklee will cover new research and the implications for caring for young children. Martha Raidl will present "Food Trends: Good, Bad, and Just Plain Gross!" Sandra Evenson will close the session with a session on deconstructing apparel to teach quality. This should be

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an exciting opportunity to learn from the experts and synthesize information for your professional use. The class will be held at Lake City High School in Coeur d'Alene. For more information contact Mary Pickard, 208-885-7819, mpickard@uidaho.edu.

Dean's Search

Four finalists have been chosen and will interview for the position of Dean of CALS during the week of March 10-14. The finalists include 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 will be able to attend some part of the interview schedule and provide feedback to one of the members of the Search Committee. All candidates will visit Boise, Idaho Falls, and Moscow. Each will present a seminar entitled, "Leading CALS to new levels of excellence: Meeting the needs of Idaho." For further information con-

tact Kay Maurin, the college's executive assistant, at (208) 885-8998.

Dean Branen

Dean Branen left the position of Dean of CALS on March 1. He served as the college Dean twice, most recently since 1998, and previously from 1986-93. Later this year, Branen will further reduce his administrative responsibilities to devote more attention to research on new biosensor technology

with UI microelectronics engineer Gary Maki at the UI Center for Microelectronics and Biomolecular Research at Post Falls. Dean Branen has been an advocate for FCS and his support will be missed. In the past year, when I have been listening carefully, I have never heard him refer to the College and its programs without mentioning families. He has single-handedly broadened the scope of the College among its stakeholders. The School, its faculty, staff, students, and alums are indebted to his leadership.



Symposium of new research and advancements in Family and Consumer Sciences topics presented by teaching, research, and extension faculty from the Margaret Ritchie School of Family and Consumer Sciences.

Thursday, June 19, 2003

1:00 - 1:15pm

Introductions and Overview
by Mary Pickard, FCS Teacher Education

1:15 - 3:15

"Credit Card Nation: What Teachers Need to Know"
by Marilyn Bischoff, Extension Family Economics Specialist

3:15 - 3:30 Networking Break

3:30 - 5:30

"Science on Your Plate: Food Safety and Technology"
by Jeff Culbertson, Food Science & Toxicology

5:30 - 6:30 Networking Dinner

6:30 - 8:30

"Eating Disorders: What Should We Know to Teach Nutrition to Today's Students?"
by Laurel Branen, Foods & Nutrition

Friday, June 20, 2003

8:30 - 10:30am

"Baby Brain Basics in the Classroom: What Tomorrow's Parents and Caregivers Should Know"
by Harriet Shaklee, Extension Family Development Specialist

10:30 - 10:45 Networking Break

10:45 - 12:45pm

"Food Trends: Good, Bad, and Just Plain Gross!"
by Martha Raidl, Extension Nutrition Education Specialist

12:45 - 1:45 Networking Lunch

1:45 - 3:45

"Ripping Seams: Deconstructing Apparel to Teach Quality"
by Sandra Evenson, Clothing, Textiles & Design

3:45 - 4:00 Networking Break

4:00 - 4:30 Wrap Up



Storing Kitchen Cupboard Foods

From time to time I've called your attention to articles in *Food Reflections*, a University of Ne-

braska Cooperative Extension newsletter. The February 2003 issue is all about foods stored at room temperature. The author, Alice Henneman, offers recommended storage times and a variety of storage tips for baking powder, baking soda, canned foods, flours (white and whole wheat), honey, popcorn, shortening, spices and herbs, sugars (white granulated and brown), vegetable oil and vinegar. The first four entries from this resource are reproduced below. You can read and/or print the full information at <http://lancaster.unl.edu/food/ftfeb03.htm>.

1. Baking Powder

12 to 18 months or expiration date on container.

Storage Tip: Store tightly covered in a dry place. Make sure measuring utensils are dry before dipping into the container.

Testing for Freshness: Mix 1 teaspoon baking powder with 1/3 cup hot water. If it foams vigorously, it still has rising power.

2. Baking Soda

12 to 18 months or expiration date on container.

Storage Tip: Store tightly covered in a dry place. Make sure measuring utensils are dry before dipping them into the container.

Testing for Freshness: Place 1 1/2 teaspoons in a small bowl. Add 1 tablespoon vinegar. If it fizzes, then it will still help leaven a food. If it doesn't fizz, use it as an odor catcher in the refrigerator.

3. Canned Foods

1 to 2 years.

Storage Tip #1: The Canned Food Alliance <http://www.mealtime.org> recommends eating canned food within 2 years of PROCESSING for best quality. Many cans will include a "for



Food Safety

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best quality use by" date stamped somewhere on the can.

In a well run and busy store there should be a fairly constant turnover of canned goods, with cans on the shelf only a short time before you purchase them, according to the Canned Food Alliance. Some products contain a code, which varies among companies, that identifies the production date. If you have a concern over how old a food is, call the company's toll-free number (if listed on the can) or write to the address on the can.

Storage Tip #2: Avoid refrigerating OPENED canned foods in their can. Food can develop an off-odor from the can, once opened.

4. Flour

White Flour

6 to 12 months.

Storage Tip #1: Store in a cool, dry place. It's important to store flour in an airtight container or freezer bag to preserve the flour's moisture content. Exposure to low or high humidity will affect the flour's moisture content and may influence the outcome of a recipe.

Storage Tip #2: For longer storage, keep white flours in the refrigerator in an airtight container. All-purpose and bread flour will keep up to two

years at 40°F in your refrigerator, according to the Wheat Foods Council <http://www.wheatfoods.org>. They can be stored indefinitely in the freezer.

Storage Tip #3: As a general rule, if measuring flour from refrigerated or frozen flour, allow your measured portion to come to room temperature before using it in baked goods. Remove the flour for your recipe a few hours before use, so it doesn't affect the action of other ingredients such as baking powder or yeast.

Whole Wheat Flour

1 to 3 months at room temperature; refrigerate whole wheat flour if you want to keep it longer.

Storage Tip #1: For longer storage, whole wheat flour should be stored in an airtight container or freezer bag in the refrigerator or freezer. It will maintain good quality for about 6 months in the refrigerator and up to 12 months in the freezer. The ground wheat germ in whole wheat flour contains oil that can become rancid at room temperature.

Storage Tip #2: Generally, if measuring flour from refrigerated or frozen flour, allow your measured portion to come to room temperature before using it in baked goods. Remove the flour for your recipe a few hours before use, so it doesn't affect the action of other ingredients such as baking powder or yeast.

Tips on Buying Flour Storage Containers: If you'd like to buy an airtight storage container for your white or whole wheat flour, these figures may help determine what size you'll need:

1 pound flour = about 4 cups
5 pounds of flour = about 20 cups
10 pounds of flour = about 40 cups

If the container doesn't give the number of cups it will hold, these figures may help you:

8 fluid ounces = 1 cup
1 pint = 2 cups
1 quart = 4 cups
1 gallon = 16 cups

Before purchasing a container, assess where you will store the food to determine whether there are any space restrictions for your container. For example, is there a limit to the height of a container needed to fit onto a certain shelf.

Select a container that is easy to use when you need to measure out ingredients. Also, check to be sure the lid is easy to open and close tightly.

Source: Henneman, A., "Cleaning the Kitchen Cupboard: Can This Food Be Saved?" *Food Reflections*, February 2003, <http://lanaster.unl.edu/food/ftfeb03.htm>.

Key word: storage.



Update on Acrylamide

The issue of acrylamide in food has been making the news again. Here is some updated information taken from a recent issue of *FDA Consumer*.

Acrylamide is a white, odorless chemical that has been known for many years to be a potentially cancer-causing agent. It is used to manufacture certain chemicals, plastics, and dyes. Recently, acrylamide was found to be a natural by-product of the cooking certain foods. In April 2002, researchers in Sweden discovered that cooking at high temperatures could create acrylamide in many types of foods, particularly starchy foods such as french fries, potato chips, bread, rice, and processed cereals. The Food and Drug Administration (FDA) is taking a closer look at acrylamide, to determine how much of it occurs in foods and whether it poses a health risk.

Acrylamide does cause cancer in laboratory rats. In humans, contact with large quantities of acrylamide can cause nerve damage. But presently it is unknown whether the tiny amounts of acrylamide in cooked foods can cause cancer or have any other harmful effects when ingested by people.

The FDA has drafted an action plan to learn more about acrylamide in food and reduce exposure to it; the plan was presented in September 2002 at the first of a series of public meetings held to get feedback and to provide updates on FDA activities related to acrylamide. With the goal to prevent or reduce the potential risk of acrylamide in foods to the greatest extent feasible, the FDA's plan calls for developing laboratory methods to measure acrylamide and surveying the levels of acrylamide in foods. In addition, FDA scientists will study how acrylamide is formed so that the agency can identify ways to reduce it, including helping the food industry understand what they might be able to do to reduce its formation.

What is Known

Following the Swedish researchers' identification of acrylamide in foods, researchers in other countries, including Norway, the United Kingdom, Switzerland, Canada, and the United States, analyzed samples of foods and came up with similar findings. The FDA developed its own method to measure levels of acrylamide in foods and has tested more than 300 food items.

Studies by the FDA and others found a wide variation in the levels of acrylamide among different types of foods and even different brands. FDA will be testing about 1,500 more samples over the next year, and more testing may be added based on the findings.

Acrylamide was not found in uncooked or boiled food—studies indicate that it appears to form during certain high-temperature (greater than 250°F) cooking processes, such as frying and baking, and that levels of acrylamide increase with heating time. Home-cooked foods, as well as pre-cooked, packaged and processed foods, have been found to contain acrylamide.

Acrylamide levels in 39 samples of potato chips ranged from less than 1.4 micrograms to 100 micrograms per ounce, according to a group of international food safety experts who met in June 2002 in Geneva to discuss the public health impact of acrylamide in foods.

This meeting of experts, including FDA scientists, was hosted by the United Nations Food and Agriculture Organization (FAO) and the World Health Organization (WHO). The FAO and WHO reported that the short-term dietary intake of acrylamide was found to be about 50 micrograms per day for the average adult—an amount significantly below that known to cause nerve damage in laboratory animals. The FAO and WHO experts concluded that more information was needed on acrylamide in food, but added that the substance was a "major concern." Based on high-dose experiments in animals, acrylamide is classified as a potential human carcinogen, as well as a genotoxicant, a substance that can mutate and damage genetic material.

Advice for Consumers

Based on the current knowledge about acrylamide, the FDA has re-emphasized its traditional advice to eat a balanced diet, choosing a variety of foods that are low in fat and rich in high-fiber grains, fruits, and vegetables. "As more information becomes available, we will consider additional messages, for example, recommendations related to cooking," says Terry Troxell, PhD, director of the FDA's Office of Plant and Dairy Foods and Beverages.

The FAO and WHO advise consumers that food should not be cooked excessively—for too long or at too high a temperature. They also recommend cooking all food thoroughly, particularly meat and meat products, to destroy foodborne pathogens, such as bacteria and viruses.

The FDA reinforces that consumers should not overreact. "It's a bigger risk if you don't cook your food thoroughly and consume pathogens," says Troxell. It's also a nutritional risk to avoid foods rich in fiber such as cereals and whole-grain products.

Educating consumers will be an important part of the FDA's acrylamide action plan, once enough information is available to make recommendations.

Cooperative Research

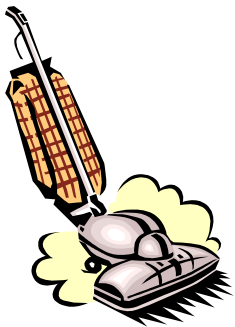
FDA is sharing information with other U.S. and international government agencies, research institutions, academia, and industry. Five different labs throughout the world have announced that they

discovered what may be a primary mechanism of how acrylamide is formed in food. They identified a high-temperature reaction of two compounds found in potatoes and other carbohydrates: glucose (a sugar) and asparagine (an amino acid).

In October 2002, the Joint Institute for Food Safety and Applied Nutrition and the National Center for Food Safety and Technology held a workshop titled "Acrylamide in Food: Scientific Issues, Uncertainties, and Research Strategies." Intended to determine acrylamide research needs and facilitate coordination and collaboration among scientists worldwide, the workshop looked at all the components of acrylamide and the current research being done.

Source: Bren, L., "Turning Up the Heat on Acrylamide," *FDA Consumer* 37(1):11. January-February 2003.

Key word: food safety.



Salmonella in Household Carpets Originating from Workplaces Outside the Home

Salmonellosis is an infection caused by various pathogenic *Salmonella* bacteria species. In humans, the cause is mostly foodborne, but some cases come from contaminated household sources. Various research reports have found household sources of *Salmonella* infection to include people with salmonellosis, pets with a sub-clinical infection, contaminated items brought into the home, toilet bowls, carpets, floors, refrigerators, kitchen sinks, and counter tops. A recent study by veterinarians at Washington State University looked at *Salmonella* contamination in vacuum cleaner bag contents from homes with where the adults had five different levels of exposure to *Salmonella* contamination in the workplace.

As might be expected, the results showed that household contamination with *Salmonella* increased when household members were exposed to *Salmonella* as a result of their job settings. Job settings with *Salmonella* exposure included:

- Cattle farms with known salmonellosis in cattle.
- Salmonella research laboratory.
- Veterinary clinic experiencing an outbreak of salmonellosis in cats.

Twenty-seven percent of vacuum cleaner bags from households with workplace exposure to *Salmonella* were positive for the pathogen versus 4.2 percent from households without known exposure. The households in the survey where job settings did not have exposure to *Salmonella* were described as:

- No exposure to livestock or to *Salmonella* in the workplace.
- Direct contact with livestock with no known recent salmonellosis cases.

The researchers also studied the use of a carpet cleaner and several cleaners/disinfectants to remove *Salmonella* from contaminated carpet. The treatments reduced, but failed to eliminate the pathogen from carpets.

This study indicates that precautions should be taken in homes where adults have workplace exposure to *Salmonella*. Preventive measures such as having noncarpeted entry areas and removing footwear before entering living areas will minimize the chances of contaminating the home environment. This is especially important in households with young children, elderly persons or members with immunocompromised status.

Source: Rice DH, Hancock DD, Roozen PM, Szymanski MH, Scheenstra BC, Cady KM, et al. Household contamination with *Salmonella enterica*. *Emerg Infect Dis* [serial online] Jan 2003 [accessed Feb. 14];8. <http://www.cdc.gov/ncidod/EID/vol9no1/02-0214.htm>.

Key words: bacteria, health.

Mothers Working Full-time and their Children's Development

Full-time employment by mothers by the ninth month of their child's life is associated with poorer cognitive and verbal development for these children at age three, according to a study conducted by Professor Jeanne Brooks-Gunn of Columbia Teachers College and Jane Waldfogel and Wen-Jui Han, both professors at Columbia's School of Social Work. The findings are published in "Child Development."

The researchers also found that the quality of child care, the home environment and maternal sensitivity are important contributors to verbal and cognitive development during the first three years of life. However, even after taking these factors into account, the researchers found lower cognitive development for the children of mothers who worked full time (30 or more hours per week) during the first nine months of life.

The researchers did not find significant negative effects on cognitive and verbal development among children whose mothers worked fewer than 30 hours per week in the first year or those whose mothers who began work one year after their birth.

"We're not saying working is negative—we're saying working a lot of hours in the first year of a child's life is associated with poorer cognitive and verbal development," said Brooks-Gunn. "If it's in young children's interest to have mothers working fewer hours, then that must be reflected in our policies."

"Western European countries have much more generous family-leave policies, reflecting people's concerns about the well-being of children," she noted. "We can do better in this country by taking results such as ours and not using them to say women shouldn't be working and instead ask what can work best for families in America so that mothers can work fewer hours when their children are younger."

Waldfogel added, "In other advanced industrialized countries, new mothers have the right to an average of 10 months of maternity leave, which is usually paid. In the United States, in contrast, the

Family Development

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Family and Medical Leave Act (FMLA) covers less than half the private sector workforce, provides only 12 weeks of leave and does not provide paid leave."

Drawing from their findings, the researchers offered the following recommendations:

- Improving the quality of child care, especially infant care, used by children of full-time working mothers.
- Expanding U.S. maternity leave provisions to allow at least 10 months leave, to provide paid leave and to cover a larger portion of the U.S. workforce. The researchers also suggest exploring policy options to allow mothers to work part-time but without loss of pay while their children are less than one year old.
- Encouraging employers to adopt other family-friendly policies to make it easier for mothers and fathers to combine work and family responsibilities.
- Amending federal welfare legislation to make sure that mothers on welfare are not required to go back to work full-time while their children are less than one year old. (Currently, states have the option to require mothers to work when their children are as young as three months. Under proposed reforms to Temporary Assistance to Needy Families, those mothers could be required to work 40 hours per week rather than the current 20 hours per week.)

Waldfoegel co-authored a study released in 2001 that found more than 80 percent of employers covered by FMLA said the law's provisions had a positive effect or no noticeable effect on business productivity, profitability, and growth. In addition, nearly two-thirds of employers said that complying with FMLA was somewhat or very easy.

The study published in "Child Development" used data on 900 white children from the National Institute of Child Health and Human Development Study of Early Child Care. The study included detailed data on maternal employment as well as data about the home environment, parental sensitivity, and child-care quality and type over the first three years of life. Cognitive development was measured through the Bayley Mental Development Index (MDI) at 15 months, the revised Bayley MDI at 24 months and the Bracken School Readiness score at 36 months.

In other work, the authors have found that the negative effects of full-time maternal employment in the first year of life on children's cognitive development persist to age seven and eight. Following children from the National Longitudinal Survey of Youth's Child Supplement, they found that children whose mothers worked more than 20 hours per week in the first year of life scored lower on math and reading tests at age five and six and again at age seven and eight.

Source: <http://columbia.edu>.

Key words: infants, work, family.

Latinos Attitudes Differ by Language and Place of Birth, Assimilation at Work Across Generations

A comprehensive new survey of Latinos in the United States reveals an array of attitudes, values, and experiences that is distinct from non-Hispanics. Latinos take different views than non-Hispanics on what it takes to be successful in a U.S. workplace, and Hispanics overall show a strong attachment to the Latin American nations where they or their ancestors were born. While Latinos generally take a positive view of life in the United States, many ex-

press concerns about the moral values Latino children are acquiring here.

Significant differences on a range of attitudes are apparent depending on whether Latinos were born in the United States or abroad and whether they are primarily Spanish or English speaking. Although large-scale ongoing immigration keeps Spanish a vibrant presence in the Latino population, English is rapidly gaining ground, even in immigrant households. Among native-born Latinos and those who are fully fluent in English, views on a range of issues are often closer to those of non-Hispanics than to those who are foreign born or Spanish speakers, according to a survey by the Pew Hispanic Center and the Kaiser Family Foundation.

The *2002 National Survey of Latinos*, a nationally representative survey conducted between April and June 2002, examines how members of the Hispanic community identify themselves, their views of the United States, their experiences with discrimination both within the Latino community itself and from non-Hispanic groups, their language abilities and preferences, their economic and financial situations and their experiences within the health care system.

The survey report also includes analysis of the sometimes substantial and sometimes more subtle differences in the attitudes and experiences among Latinos from various places of origin including Mexicans, Puerto Ricans, Cubans, Dominicans, Salvadorans, and Colombians.

"The melting pot is at work as the survey shows that the children of Latino immigrants are English-speakers and express views closer to the American mainstream than the immigrant generation," said Roberto Suro, Director of the Pew Hispanic Center. "Assimilation is not a simple, all-encompassing process, and even Latinos whose families have been in the United States for several generations express some attitudes distinct from whites and African-Americans."

"A Cuban in Miami, a Salvadoran immigrant in Washington DC, and a third generation Mexican in Los Angeles may all have roots in Spanish speaking countries," said Mollyann Brodie, PhD, Vice President, Director, Public Opinion and Media Re-

search at the Kaiser Family Foundation, “but their diversity in views and experiences in the United States suggests that people should be wary of generalizing too much about Latinos.”

Discrimination

Latinos overwhelmingly say that discrimination is a problem that keeps Hispanics from succeeding in general (82 percent) and is a problem in the workplace (78 percent) and at schools (75 percent).

- When asked about personal experiences, one in three (31 percent) Latinos report that they or someone close to them has suffered discrimination in the past five years because of their racial or ethnic background.
- Many Hispanics report experiencing more subtle forms of unfair treatment because of their racial or ethnic background, including being treated with less respect than others (45 percent), receiving poorer service than others (41 percent), and being insulted or called names (30 percent).
- When asked to explain why they believe they were treated unfairly, they are most likely to say it is due to the language they speak (35 percent), though many attribute it to their physical appearance (24 percent), or feel it is a combination of the language they speak and their physical appearance (20 percent).
- Latinos also identify discrimination within the Latino community as a problem. Eight in ten (83 percent) report that Hispanics discriminating against other Latinos is a problem, including almost half (47 percent) who say it is a major problem.
- Views about Latinos discriminating against other Latinos is one example of the sometimes substantial differences across places of origin. Colombians (61 percent) and Dominicans (57 percent) are more likely than Mexicans (48 percent), Cubans (42 percent), and Puerto Ricans (39 percent) to feel that this type of discrimination is a problem. Salvadorans (54 percent) and all Central (53 percent) and South Americans

(52 percent) are more evenly divided on this issue.

Identity

The survey shows that immigration has a strong influence on Latinos’ social identity. However, social identity is more complex than simply a connection to an ancestral homeland.

- More than half of Latinos (54 percent) say their country of origin is the first or only choice for identifying themselves, compared to one-fourth of Latinos (24 percent) who say that “Latino” or “Hispanic” is their first choice, and one-fifth (21 percent) who say “American” is their preference.
- More than two-thirds (68 percent) of foreign-born Latinos primarily choose their country of origin.
- Those born in the United States of immigrant parents are about equally likely to identify themselves by their parents’ country of origin (38 percent) or as American (35 percent).
- Over half (57 percent) of Latinos with U.S.-born parents are more likely to identify first as Americans.

Assimilation

The survey suggests that Latinos who are native-born or speak English tend to have social values and hold beliefs that are more characteristic of mainstream American views than are the views of recent Latino immigrants—with the exception of such issues as importance of family and size of government, where they express a more distinct Latino perspective.

- Three in ten Hispanics (29 percent) believe that you can be more successful in an American workplace if you are willing to work long hours at the expense of your personal life compared to nearly half of whites (46 percent). However, less than a fifth of Latinos who predominantly speak Spanish (17 percent) voice that view, compared to 45 percent of those who predomi-

nantly speak English. Similar gaps exist between the foreign and the native born.

- A larger majority of Hispanics (72 percent) than whites (59 percent) feel that sex between two adults of the same sex is unacceptable. Again, differences are considerably more pronounced between Spanish and English dominant Latinos—81 percent versus 60 percent, respectively—and the foreign versus native born—77 percent versus 64 percent, respectively say unacceptable.
- More Latinos (89 percent) than whites (67 percent) agree that relatives are more important than friends. However, on this issue, foreign born (92 percent) and native born (82 percent) are more likely to agree with each other than with their non-Hispanic counterparts.

Latinos report positive views on living in the United States compared to their countries of origin. They feel strongly that the United States offers more opportunities to get ahead for themselves and their children in terms of employment and education. They do, however, express concern about the state of moral values and strength of family ties in this country.

- More than three-quarters of Hispanics think Latino children growing up in the United States will get a better education than they did (80 percent) and will have better jobs and make more money than they do (76 percent).
- Fewer, but still about half (56 percent), have confidence that Latino children growing up in the United States will have the same moral values as they do.

An overwhelming majority (89 percent) of Hispanics believe that immigrants need to learn English in order to succeed.

- This is one instance where Latinos from different places of origin agree. For example, an overwhelming majority of Mexicans (89 percent), Puerto Ricans (86 percent), Cubans (89 percent), Central Americans (94 percent), South Americans (89 percent), Salvadorans (94

percent), Dominicans (92 percent), and Colombians (88 percent) all agree that immigrants need to learn to speak English.

- Almost three-quarters (72 percent) of foreign-born Hispanics predominantly speak Spanish and nearly a quarter are bilingual (24 percent). Six in ten (61 percent) native-born Latinos predominantly speak English and a third (35 percent) are bilingual.
- In the second generation—the U.S.-born children of Latino immigrants—47 percent are bilingual, 46 percent are English dominant, and 7 percent are Spanish dominant.

Other key findings from the *2002 National Survey of Latinos* include:

- Latinos (35 percent) are more likely to report being without health insurance than whites (14 percent) or African Americans (21 percent).
- About three in ten (29 percent) Latinos report having problems communicating with their health care providers because of language barriers.
- About three in ten Latinos have had problems paying their rent or mortgage in the past year (28 percent), report being laid off or having lost their job in the past year (30 percent), and two-thirds report not having been able to save money for the future (66 percent).

Copies of the report and chartpack are available online at <http://www.kff.org> or <http://www.pewhispanic.org>, or call the Foundation's publications #3300 (report), #3302 (chartpack), or #3301 (toplines) request line at 1-800-656-4533.

Key words: diversity, immigrants.

Should the Food Guide Pyramid be Changed?

That is what Walter Willet, Chair of the Department of Nutrition at Harvard School of Public Health, and his colleagues believe. A study they conducted appeared in the December 2002 issue of the *American Journal of Clinical Nutrition*. They studied the diets of more than 100,000 men and women and found that those who ate the following foods lowered their risk of chronic disease by 30-40 percent:

Good Carbs

- Fruits
- Vegetables
- Whole grains (whole wheat or oat bread, cereals and pasta; brown and wild rice, oats; grains such as barley quinoa, millet)
- Beans and other legumes

Healthy Meats

- White meats

Healthy Fats

- Liquid oils found in most plants (olive, peanut, canola, corn, soybean and products made using these oils)
- Nuts (e.g. pecans, walnuts, almonds, etc.)
- Seeds (sesame, sunflower, pumpkin)
- Fatty fish (salmon, mackerel, sardine)
- Olives
- Avocado

The foods they found that should be avoided or limited were:

Bad Carbs

- Refined white flour products: (white bread, pretzels, pizza, bagels, white pasta, most cereals)
- White rice
- Potatoes and corn
- Sugared drinks: (soda, fruit juice, sugar honey, molasses, syrups)

Unhealthy Meats

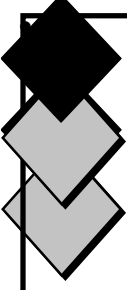
- Marbled red meats

Unhealthy Dairy Products


- Full-fat dairy products

Unhealthy Oils

- Hydrogenated vegetable oils such as margarine
- Oils that are solid at room temperature



Nutrition Education
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- Processed foods that contain the word “partially hydrogenated” on the food label
- Tropical oils such as coconut and palm oils
- Commercial deep fried foods

How does this change what the pyramid should look like? Dr. Willet has come up with his version of what the Food Guide Pyramid should look like. You can see it at the following website: <http://www.hsp.harvard.edu/now/aug24>.

Dr. Willet’s pyramid has 7 levels and listed below are the items found in each level, starting from the bottom up:

1. Daily exercise and weight control
2. Whole grain foods (at most meals) and plant oils
3. Vegetables (in abundance) and fruit: 2-3 times/day
4. Nuts, legumes: 1-3 times/day
5. Fish, poultry eggs: 0-2 times/day
6. Dairy or calcium supplement: 1-2 times/day
7. At the very tip are the words “Use sparingly” and the tip contains red meat, butter, white rice, white bread, potatoes and pasta, sweets.

The USDA’s Center for Nutrition Policy and Promotion is now reassessing the pyramid, but their analysis won’t be complete until 2004.

Source: <http://www.ajcn.org/cgi/content/full/76/6/1261>;
<http://www.sciam.com>.

Key word: diet.

Super-sizing at Home

We've all heard on the news how Americans super-size their meals at the drive-thru. Now researchers from the University of North Carolina at Chapel Hill have found that Americans are super-sizing at home too! They analyzed three government surveys taken over 2 decades and reviewed answers to the average portion size consumed for specific foods, such as snacks, desserts, and soft drinks. They also looked at whether the eating was done at home or out.

The results, published in the January 22/29, 2003 issue of the *Journal of the American Medical Association*, showed that from the late 1970s to the mid-1990s, food portions in America grew by around 60 percent. The food portions that increased were:

- 93 more calories from salty snacks, such as potato chips, pretzels, and popcorn
- 49 more calories from soft drinks
- 97 more calories from hamburgers
- 68 more calories from French fries
- 133 more calories from Mexican food, such as burritos, tacos, enchiladas

These results indicate that most Americans are so use to restaurants' large portion sizes that they have a distorted view of what constitutes a portion. A research article published in the January 2003 issue of the *Journal of the American Dietetic Association* found that Americans tend to overestimate the recommended serving sizes for many foods. Less than half of the respondents accurately estimated the recommended serving sizes of pasta, meat, or vegetables.

Source: <http://jama.ama-assn.org/issues/v289n4/abs/jbr20367.html>; <http://www.adajournal.org>.

Key word: diet.

Obesity and Mortality

It's been theorized that super-sizing of meals and snacks is one of the reasons by two out of every three Americans is overweight or obese. Medical studies have documented the health risks associated with being overweight or obese. Now two studies, one published in the January 7, 2003 issue of

the *Annals of Internal Medicine* and the second published in the January 8, 2003 issue of the *Journal of the American Medical Association* have found obesity decreases life span. The results show that they indicate that:

- People over the age of 40 who are overweight live 3 years less while those who are obese live 6-7 years less.
- People who are 20 years old and obese lose 13 years of life.

Source: <http://www.annals.org/issues/v138n1/pdf/200301070-00008.pdf>; <http://jama.ama-assn.org/issues/v289n2/abs/joc20945.html>.

Key word: obesity.

More Reasons to be Physical Active

It seems like almost every week another study comes out touting the benefits of being physically active. Here are a couple more reasons:

- It gets rid of the dangerous intra-abdominal fat that lies around the organs, deep in the body, that is linked to heart disease. Women who exercised 30-45 minutes a day, five days a week lost up to 6.9 percent of their intra-abdominal fat.
- It can kill prostate cancer cells. Researchers found that 11 days of daily exercise and a low-fat, high fiber diet induced prostate cancer cells to die.
- Exercise prevents mental deterioration associated with aging from occurring, by preventing a decrease in brain density of three areas of the brain—the frontal, temporal, and parietal cortexes.

Source: <http://jama.ama-assn.org/issues/v289n3/abs/joc21225.html>; *Cancer Causes and Control*; <http://biomed.gerontologyjournals.org>, February 2003.

Key word: exercise.

Money Months Emphasize the Importance of Financial Literacy



April and May are money months! *Financial Literacy for Youth* month will be celebrated in April. Articles highlighting how youth learn about money, spend and save will be featured in national news. April 10 is *National Teach Children to Save Day*. Youth financial resources for educators and parents can be found on the American Banking Association web site, <http://www.aba.com/Consumer+connection/teachchildrenetosave.htm> and on the Jump\$tart Coalition for Personal Financial Literacy web site, <http://www.jumpstartcoalition.org>. Educators might want to include the next article or similar stories in your April Extension newsletter or use in media releases.

May 2002 is *Save for Your Future* month. Idaho Extension will celebrate the month by providing pamphlets, news articles, and educational programs in selected communities. This celebration supports Extension's Financial Security in Later Life initiative. Publications and PowerPoint presentations will be provided to Extension educators, schools and agencies that agree to inform Idahoans about the importance of saving. To receive information and resources, contact me.

Teaching Children About Money

Everyone needs to have money knowledge: where it comes from, how to spend it wisely, and how to save and invest for the future. Too many parents don't take the time to teach their children about the value of money, and unfortunately, many of those children grow up to be adults who struggle with money management problems.

When should parents begin educating their children about money? It's never too early! The more children learn, the more they'll be able to make wise financial decisions as they grow older.

Family Economics

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Begin by teaching young children how to count money. Play simple games. For example, place a nickel on the left side of the table, and on the right place five pennies. Children are quick to learn new games, and if you continue this strategy using dimes, quarters, half dollars, etc., before you know it, they will have mastered counting money and also learned its value.

Next parents can teach the value of saving. If your child wants a new bicycle, s/he can contribute to part of it's cost. Teach him or her to save a portion of gift money or an allowance for the bike, while keeping some money available for other wants such as ice cream, toys or for going to movies with their friends. Your child will begin to understand the value of both short-term and long-term saving.

It's never too early to teach children ways to make money. For example, they can recycle cans or papers, mow lawns, rake leaves, shovel snow, clean out the garage or basement, etc. Sit down with your child and brainstorm ways s/he would like to earn money.

Children learn attitudes and behaviors about money from their parents and others who are important to

them. You can raise a money smart child by providing experiences that build confidence and skills.

Source: *That Money Show*, Public Broadcasting System, <http://www.pbs.org/wnet/moneyshow/makeover/article6.html>. *How to Raise a Money-Smart Child: A Parent's Guide*, JumpStart Coalition for Personal Financial Literacy, Washington, DC.

Key words: youth financial literacy, children.

Bankruptcy Petitioners—A Utah Study

A factor all bankruptcies share is overwhelming debt in relation to income. As credit has become more readily available to consumers of all financial backgrounds, Americans have taken on higher levels of debt. The exuberant 90's, with endless optimism fueled by the stock market and high levels of employment, encouraged consumer borrowing. A slowing economy since 1999 has made it difficult to repay debt assumed during the previous decade. Many people are depending on credit to survive unemployment.

Bankruptcy law and regulations are governed by Federal Bankruptcy Code. The US Administrative Office of the Courts compiles statistics on the number of filings; these data are limited to debt and provide meager demographic information. The authors, professors at Utah State University, conducted this study to determine demographic characteristics of Utah residents who file bankruptcy. During 2001 Utah ranked first in the nation in bankruptcy filings per household.

In their literature review, the authors learned that many consumers lack information about bankruptcy prior to contacting an attorney, learned little about managing their finances during the process, and many regret having filed. A multi-nation study of bankruptcy concluded that few debtors had considered any alternatives to bankruptcy before filing. One of the most comprehensive studies of consumer bankruptcies in the US concluded that the causes of bankruptcy are complex and related to (a) fundamental changes in the national economy that have contributed to income volatility and em-

ployment insecurity, (b) rising medical costs and lack of health insurance, (c) divorce and the growing number of single parent families, (d) the determination to maintain home ownership in the face of insupportable debt, and (e) a dramatic increase in debt at high interest rates.

Additional studies reported that the principle cause of bankruptcy was job loss exacerbated by burdensome consumer debt and meager savings. Fewer than one-third of families have an emergency savings fund to tide them through even a short period of unemployment. Lenders are granting credit cards to riskier borrowers who have more liberal attitudes toward debt, carry higher debt burdens and work in cyclical jobs with low job security.

The researchers reported the following demographics for Utah bankruptcy filers during 1997:

- Median age of bankruptcy filers was 33 years, (2) average household size was 2.79 for Chapter 7 filers and 3.26 for Chapter 13 filers, (3) the majority of filers were single, (4) median job tenure was less than two years, (5) median debt was nearly twice the annual income. Debt was \$31,981 for Chapter 7 cases and \$41,626 for Chapter 13.

The results of this study highlight the importance of financial education programs. Credit education is particularly relevant for single-earner families. Education should include information about the importance of monitoring debt ratios. Consumers need to know the way the credit marketing system works. Consumers, not lenders, are responsible for setting their own debt limits. Increased economic and employment volatility suggests that emergency reserves and or the ability to send an additional family member into the workforce may be critical to family financial survival.

Source: Lown, J. & Rowe, B. (2002). A Profile of Consumer Bankruptcy Petitioners. *Proceedings of the Association of Financial Counseling and Planning Educators*, pp. 82-91.

Key word: bankruptcy.

Controlling Debt: Top Things to Know

1. Americans are loaded with credit-card debt. The average American household with at least one credit card has over \$8,000 in credit card debt, according to CardWeb.com, and the average interest rate runs in the mid- to high-teens at any given time.
2. Some debt is good. Borrowing for a home or college usually makes good sense. Just make sure you don't borrow more than you can afford to pay back, and shop around for the best rates.
3. Some debt is bad. Don't use a credit card to pay for things you consume quickly, such as meals and vacations, if you can't afford to pay off your monthly bill in full in a month or two. There's no faster way to fall into debt. Instead, put aside some cash each month for these items so you can pay the bill in full. If there's something you really want but it's expensive, save for it over a period of weeks or months before charging it so that you can pay the balance when it's due and avoid interest charges.
4. Get a handle on your spending. Most people spend thousands of dollars without much thought to what they're buying. Write down everything you spend for a month, cut back on things you don't need, and start saving the money left over or use it to reduce your debt more quickly.
5. Pay off your highest-rate debts first. The key to getting out of debt efficiently is to first pay down the balances of loans or credit cards that charge the most interest, while paying at least the minimum due on all your other debt. Once the high-interest debt is paid down, tackle the next highest, and so on.
6. Don't fall into the minimum trap. If you just pay the minimum due on credit-card bills, you'll barely cover the interest you owe, to say nothing of the principal. It will take you years to pay off your balance and potentially you'll end up spending thousands of dollars more than the original amount you charged.
7. Watch where you borrow. It may be convenient to borrow against your home or your 401(k) to pay off debt, but it can be dangerous. You could lose your home, or fall short of your investing goals at retirement.
8. Expect the unexpected. Build a cash cushion worth three months to six months of living expenses in case of an emergency. If you don't have an emergency fund, a broken furnace or damaged car can seriously upset your finances.
9. Don't be so quick to pay down your mortgage. Don't pour all your cash into paying off a mortgage if you have other debt. Mortgages tend to have lower interest rates than other debt, and you may deduct the interest you pay on the first \$1 million of a mortgage loan. (If your mortgage has a high rate and you want to lower your monthly payments, consider refinancing.)
10. Get help as soon as you need it. If you have more debt than you can manage, get help before your debt breaks your back. More information is available in a University of Idaho Extension publication *What To Do When Your Income Drops*. You may access it on the web at <http://info.ag.uidaho.edu/resources/PDFs/CIS1049.pdf> or purchase a printed copy from University of Idaho Agricultural Publications.

Source: *CNNMoney*. Money 101: Controlling Debt. <http://Money.cnn.com/pf/101>.

Key words: debt, credit.

Idaho Family Economics Happenings

District III. Extension FCS educators teamed to offer varied classes during *Cure Cabin Fever* workshops in February. Day-long events, held in Jerome and Rupert, were sponsored by the *Farm Times* newspaper. The paper subsidized a free lunch for participants. Marsha Hawkins, Jerome County educator, taught *Who Gets Grandma's Yellow Pie Plate*, a lesson about transferring non-titled property. This popular curriculum was developed by University of Minnesota Extension. A curriculum binder with a video, educator's guide, and fact sheets is located in each Extension district.

Marsha and I are teaming with University of Idaho Agricultural Communications to produce a new *Dollar Decisions* video that emphasizes tracking spending and making ends meet. Linda Gossett, District II EFNEP, will partner to develop a Leader's Guide and participant fact sheets to accompany the video. *Dollar Decisions* will be completed in August, just in time for Fall programming.

Donna Gillespie, Minidoka County educator, offered *Personal Finance for 4-H Teens*, during four evening sessions in January and February. Youth from 4-H clubs in Mindoka and Cassia Counties and the Idaho Youth Ranch participated. Donna included real-life simulations from *Welcome to the Real World* and the new 4-H Cooperative Curriculum System's *Money Fundamentals* and *Money Moves* books. Donna wrote guidelines and requirements enabling the participating youth to enter the Fair as a 4-H project.

Family Economics Resources

Web-Based Training for HSFPP. The NEFE High School Financial Planning Program(r) (HSFPP), a no-cost, 6-lesson educational curriculum, is available as a public service from the National Endowment for Financial Education (NEFE(r)). If you're interested in educating teens about money but have no time to attend a HSFPP in-service, a new web-based training is available to you without charge. Experiential exercises help educators and their students answer "real-life" financial questions. Educators increase their own knowledge of financial planning in order to engage their students in an in-depth understanding of financial issues and decisions.

CEU and academic credit is available at <http://www.nefe.org> or you can access the training directly at <http://www.nefe.org/webtraining/index.html>. The web-based training was developed via leadership by Colorado State University Extension.

The NEFE High School Financial Planning Program isn't the only teaching resource available to you at no charge. Consider the following three resources, which will allow you to expand your financial

education efforts to reach clients younger and older than high school age:

Practical Money Skills for Life (Youth education from Visa). Download personal finance lesson and activity plans for pre-school ("What Is Money?") through college age ("Living on Your Own") <http://www.practicalmoneyskills.com/index.php> or order the Practical Money Skills for Life Curriculum Kit, with CD-ROM and videotape. <http://www.practicalmoneyskills.com/english/consumers/catalog.php?cat=teachers>.

Money Smart (Teenage to adult education from FDIC). Not surprisingly, considering the source, credit unions are barely mentioned, but the information in 10 units is sound, ranging from "An introduction to credit" to "What home ownership is all about") <http://www.fdic.gov/consumers/consumer/moneysmart>. (More information at the Money Smart Training Modules link.)

Jumpstart Coalition for Personal Finance Education (Youth and some adult education). This clearinghouse describes a variety of recommended free and low-cost materials from many sources, searchable by keyword, grade level, medium, and topic <http://www.jumpstart.org/search1.html>.

66 Ways to Save. The Consumer Literacy Consortium's popular publication, "66 Ways to Save Money" is available on the web in English or Spanish at http://www.pueblo.gsa.gov/cic_text/money/66ways/index.html. The web-based version features the same comprehensive list of money saving tips along with links to helpful web sites.

Earned Income Tax Information. Arkansas Extension Service has an easy-to-read publication about the EITC that you can access at <http://www.arfamilies.org/money/yourmoney/EIC/EITC2.asp>. Hawaii Extension Service has a downloadable fact sheet about the EITC that you can access at <http://www2.ctahr.hawaii.edu/oc/freepubs/pdf/FC-60.pdf>.