

The Communicator

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Cooperative Extension System

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University-Wide Extension and Outreach Conference

I hope you've registered for "The State is Our Campus: Embracing University-wide Extension and Outreach," December 2-6th. Vicki Parker-Clark and the committee have developed an outstanding program to explore the issues of university outreach, examine successful models of engagement, and initiate collaboration with faculty from other departments and colleges.

Three exciting speakers will highlight the program. Our Vice President for Outreach and Dean of CALS, Dr. Larry Branen will keynote the conference on Tuesday morning with "Setting the Stage for University Engagement." On Wednesday morning, Dr. Karen S. Bruns, Leader, The Ohio State University's Community Access to Resources and Educational Services (OSU CARES), will keynote the day's sessions with "Potentials for Engagement at the University of Idaho." Dr. Steven Daley-Laursen, Dean, College of Natural Resources, UI, will address the Thursday dinner audience with "What Happens Now? The Future of Engagement at the University of Idaho."

I know that many of you will also be involved in poster sessions, workshops, and "Around the Table" discussion groups. IEAFCS will meet from 1-2:15pm on Monday in the University Inn. I look forward to meeting with all of you during this exciting conference.

Documenting Scholarly Activity

During our FCS inservice, the question of how FCS educators document scholarly activity arose. It was suggested that this might be a topic to discuss in *The Communicator*.

The Provost asked administrators this past spring to pay particular attention to several aspects of the tenure and promotion process. Keep in mind that it is the responsibility of administration to support and enhance faculty and staff performance. It was also noted that there is consistent improvement each year in the quality of promotion and tenure candidates and the effectiveness of these processes.

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Two aspects of the Provost's letter that are particularly relevant to this discussion include mentoring and vitae. Every college and department should establish effective peer mentoring for each tenure-track faculty member. Currently, all incoming extension faculty are assigned a mentor. If you are not working with a mentor, request to be assigned to a faculty member who will have your best professional interest in mind as the two of you work together. With regard to the vitae, the standard format established by the Faculty Secretary must be used in the professional portfolio. Administrators have been asked to assure consistency in the curriculum vitae. Appropriate organization facilitates the review process. The following should be clearly distinguished: materials which are published, versus in press and under review; as well as refereed versus non-refereed publications.

Bases of Evaluation at Each Level of Review.

Department, college, and university criteria regarding teaching, scholarship (in teaching and learning, artistic creativity, discovery, and application/integration), and service are the bases of evaluation at each level of review. Most FCS educators will find that their scholarship is included in the application/integration category. Since there has been a change in the terminology from research to scholarship, a reference to the District and College guidelines would be helpful.

Scholarship Defined. "Scholarship in extension includes methods designed to identify key issues,

solve priority problems, and disseminate information to bring about client and/or community change. These methods include, but are not limited to: (1) program development or improvement; (2) curriculum design; and (3) innovation in extension teaching strategies. Scholarship in extension may result in published manuscripts describing the process of designing and implementing extension programs and/or curricula to bring about change or presentations of extension educational methods and practices to public and professional groups.” (CALS, Performance Expectations and Criteria for Tenure and Promotion and Annual Performance Evaluation, November 2000).

Refer to Appendix C Forms of Scholarship in the College document. The nature, audience, and means of communicating different types of scholarship are included on this chart. Please note the criteria for validating scholarship. In fact, this specific wording might be included in the candidate’s portfolio. Note that under application, “breadth, value, and persistence of use and impact” are criteria for validating scholarship. For extension promotions, a statement or evidence of impact is required. For many FCS educators, the challenge will be to document impact. We have had a series of evaluation workshops this year that have addressed the need to include evaluation techniques in program development. Programs should measure the degree to which behavior changed as a result of the class, program, or curriculum. We can really see the impact of “Five-a-Day” curriculum, for example, when learners indicate they have increased the number of fruits and vegetables consumed each day. Measuring change is not easy. If these aspects of the process continue to present chal-

lenges, perhaps we should include a “how to” session at our next annual conference or in-service. How do you measure these aspects of your scholarship?

Peer Review and Dissemination. Also note the description included under **Means of Documenting Scholarship:** “Summaries of primary contributions, communication to users, significance and scope of use and benefits; commercial and societal value; acceptance and adoption by peers; evidence of leadership and team contributions.” Those of you who have been involved in writing curricula should include evidence of peer review and document subsequent adoption by peers. Peer review and dissemination are key components to include. Many of you have been fortunate to work with specialists in creating, revising, piloting, and presenting curricula. Be sure to include your team contributions in these efforts.

Portfolio. Finally, allow plenty of time to write this section of your portfolio. Many of your reviewers will not understand the Extension system the way you do. Rather than a chore, it should be personally rewarding to describe your accomplishments in this document. It is your responsibility to present your materials clearly so that your scholarly activity is identifiable, validated, and documented. Allow adequate time to work with your mentor or administrator on this important document. It may be helpful to see how other FCS educators have presented their scholarship, and we could certainly explore this further at one of our next meetings. I would welcome specific questions that you might have on this aspect of the tenure and promotion process.

Appendix C: Forms of Scholarship

	Integration	Application
Nature of Scholarship	Synthesizes and communicates new or different understandings of knowledge or technology and its relevance; develops and refines methods.	Develops and communicates new technologies, materials, or uses; fosters inquiry and invention; develops and refines new methods.
Audience for Scholarship	Users: educators; students; peers	Users: customers; educators; peers
Means of Communicating Scholarship	Presentations, publications, demonstrations, and patents.	Demonstrations and presentations to audiences; Patents; Publications for users; periodicals and reports; peer presentations and publications.
Criteria for Validating Scholarship	Usefulness and originality of new or different understandings, applications, and insights.	Breadth, value, and persistence of use and impact.
Means of Documenting Scholarship	Summaries of primary contributions, communication to users, scope of adoption and application, impact and benefits; acceptance and adoption by peers; evidence of leadership and team contributions.	Summaries of primary contributions, communication to users, significance and scope of use and benefits; commercial and societal value; acceptance and adoption of peers; evidence of leadership and team contributions.

Adapted from: “Forms of Scholarship” Fig. 2, Page 4, The Value System of a University—Rethinking Scholarship (Weiser, 1995).

Key word: higher education.

Surveys Indicate Consumers Have Improved Many Food Handling Practices; Advice for Targeting Food Safety Education

Two recently released surveys report on the food safety practices of Americans.

FDA Survey. The results of the 2001 Food Safety Survey, a nationwide telephone survey of 4,500 adult consumers conducted by the Food and Drug administration, indicate that the improvement in consumer food safety practices that occurred between 1993 and 1998 continued between 1998 and 2001. The survey asked consumers about **cross-contamination** and about eating **risky foods**.

Cross-contamination. Generally, consumers reported using improved food-handling practices that reduce cross-contamination after contact with raw fish, meat, or chicken—see below.

Food Safety

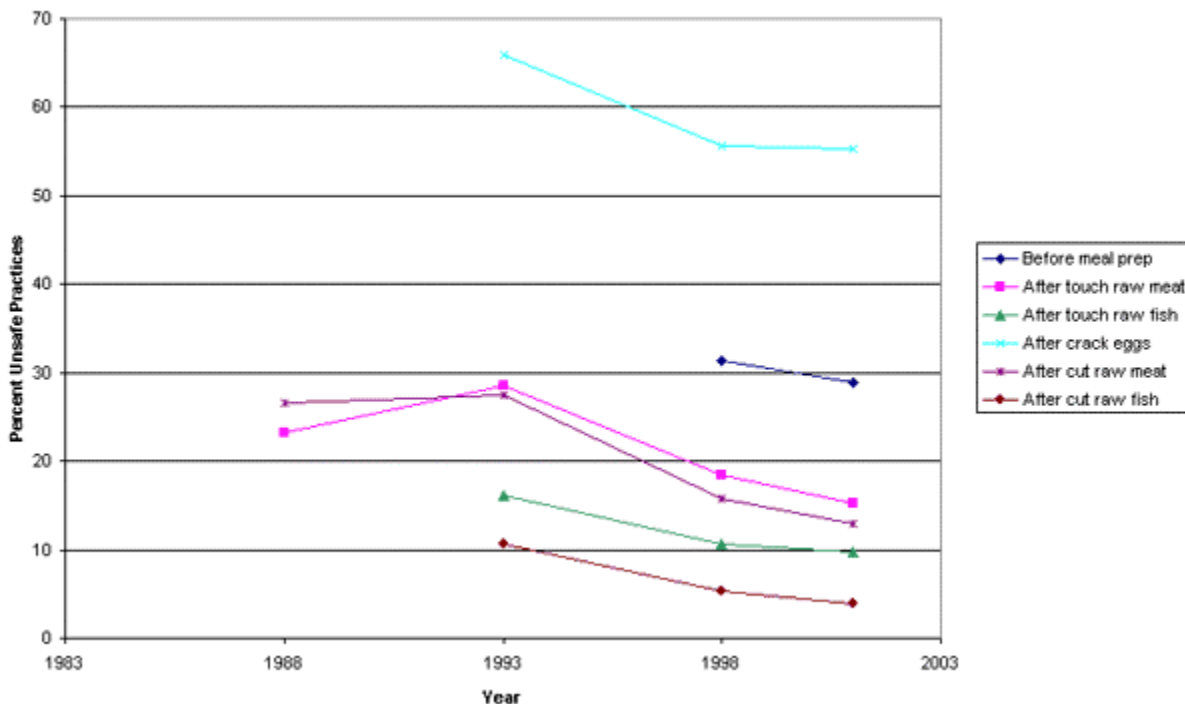
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The figure shows that between 1993 and 1998, significant improvement was observed on all of the measures of cross contamination. Then, between 1998 and 2001, most of the measures of cross contamination show additional, but small improvement. This is an achievement after the previous dramatic change.

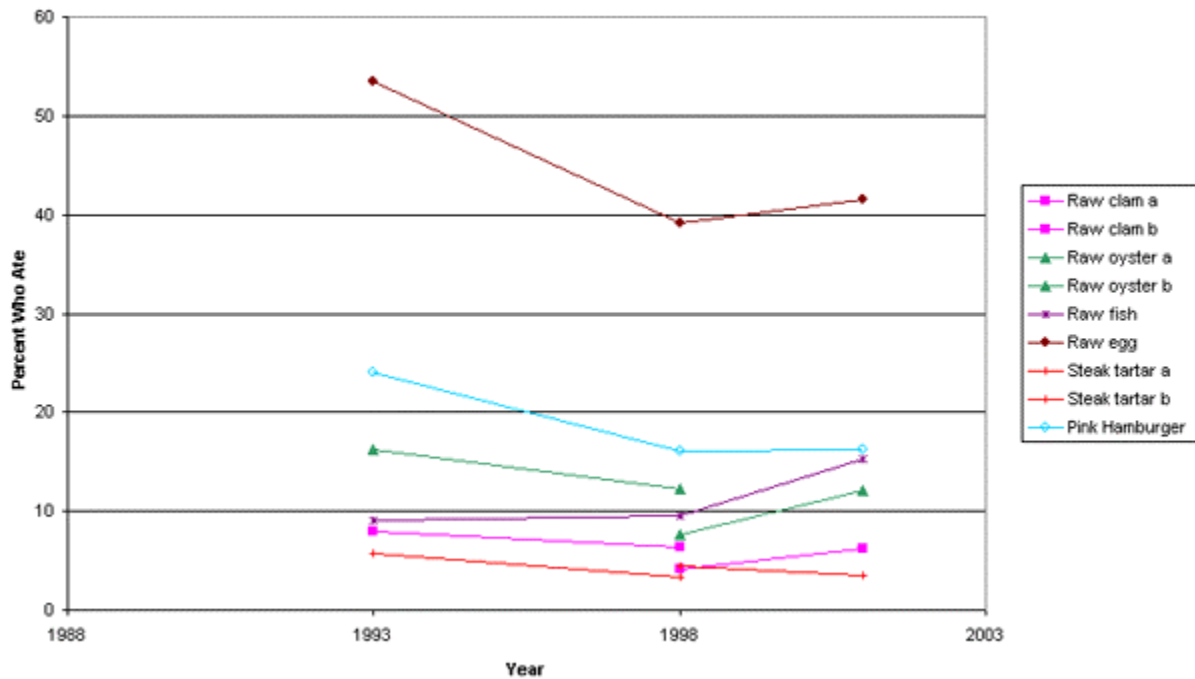
Cross-Contamination Measures: Percent of U.S. Population Who do Not Wash Hands or Cutting Boards



Note: The graph did not reproduce well, but it is available in color at the website: www.cfsan.fda.gov/~dms/fssurvey.html.

Risky Foods. A higher percentage of consumers reported eating some potentially risky foods in 2001 as compared to 1998, showing either lack of knowledge or willingness to accept some risk—see below.

Eating Potentially Risky Foods: Percent of US Population Who Ate Each Food



While some of the measures of eating potentially risky foods show no change between 1998 and 2001, others show an increase in unsafe consumption. In particular, the gains remain for not eating steak tartar, pink hamburgers, and raw eggs, but consumption increases for raw clams, oysters, and fish.

Consumer Beliefs About Specific Foods. In all of the time periods, people have safer behaviors with respect to some foods, indicating a differing relative perceived risk for various foods. Consumers generally report the safest behaviors with fish, behaviors with meat and chicken are the next safest, and behaviors with eggs are the least safe—see table below for 2001 data.

People not washing hands after handling		People eating potentially risky foods	
Raw fish	10%	Raw fish	15%
Raw meat or chicken	15%	Pink hamburger	16%
Cracking raw eggs	55%	Raw eggs	42%

USDA Survey Review. USDA hired the Research Triangle Institute (RTI), a contract research firm, to review existing research reports that measured changes in consumer knowledge and safe food

handling practices since the implementation of the Pathogen Reduction/Hazard Analysis and Critical Control Point (PR/HACCP) Systems final rule in 1996 (the review included the FDA Food Safety Survey data, described above.) RTI also conducted consumer focus groups to collect information on changes in consumer knowledge, safe-handling practices, and confidence compared to five years ago. Key findings from the RTI/USDA report are summarized below.

Consumer Knowledge and Behavior

- Most consumers reported that they were more knowledgeable about food safety and they improved certain safe handling practices, such as keeping hands and surfaces clean and taking steps to prevent cross-contamination when cooking, during the past 5 years. However, when observed, consumers do not always follow these practices.
- In spite of self-reported increased use of some safe handling practices, many consumers reported they did not follow some recommended safe handling practices, such as using a food thermometer, safely handling leftovers, safely

de-frosting meat and poultry, and immediately discarding food that may be unsafe.

- Although only a small percentage of consumers use a food thermometer, thermometer ownership and use has increased since 1998. This finding demonstrates an important first step in a difficult behavior change.
- Consumers have increased knowledge about foodborne pathogens, high-risk foods, and high-risk populations, but their knowledge is sometimes wrong or incomplete. Consumers also do not always follow practices to minimize pathogens.
- Compared to five years ago, consumers are more cautious when handling and preparing meat and poultry at home, a change that they attribute to media coverage of food safety.
- Even though consumers do not actively seek food safety information, they heed food safety recommendations that are readily available to them through the media. They also rely on food labels for food safety information, and regularly check expiration dates on food labels.

Consumer Confidence

- Compared to five years ago, consumer focus group participants' confidence in the safety of meat and poultry has increased or remained about the same.
- Focus group findings suggest that consumers think the government is doing an adequate job keeping meat and poultry safe, although most think the government has not improved its performance in the past five years.
- Most consumers willingly accept responsibility for ensuring that the food they eat is safe. They express confidence in their ability to handle and prepare meat and poultry safely, worrying more about how meat and poultry are handled prior to purchase. However, some consumers unknowingly follow some unsafe practices when cooking at home.

Main Recommendations. Recommendations for consumer food safety education made in the RTI report are summarized below. These may be useful in setting your food safety education targets.

1. Target selected areas for promoting food safety behavior changes. The following areas were identified:
 - Food thermometer use.
 - The “two-hour rule”: refrigerate or freeze foods within two hours or less.
 - Proper handling, storage, and reheating of leftovers.
 - Refrigerator thermometer use.
 - Safe practices to defrost meat and poultry.
 - The “when in doubt, throw it out” rule: discard food that may be unsafe (instead of checking appearance, odor, or taste).
2. Educate consumers about specific pathogens, practices to destroy or minimize pathogens, and high-risk populations. Educating consumers about specific pathogens such as *Listeria* and *Campylobacter* and practices they can follow when cooking at home to destroy or minimize these pathogens may help to prevent foodborne illness. Also, educating consumers about high-risk populations will help to ensure that food for high-risk consumers is prepared safely.
3. Continue to work with the media to educate consumers about safe handling practices. Consumers get most of their information on food safety and safe handling practices from the media, such as television news shows and the local news. Cooking programs are also a key source of food safety information for many consumers.
4. Use food labels as a mechanism for providing food safety information to consumers. Consumers often rely on food labels for food safety information, including expiration dates.
5. Educate consumers about government initiatives to improve the safety of meat and poultry. FSIS should consider educating consumers about initiatives such as HACCP to make meat and poultry safer at all stages of the farm-to-table continuum. Education efforts may lead to improved consumer confidence about how meat and poultry are handled prior to purchase.

Sources: Fein, S., Levy, A., & Lando, A., “Food Safety Survey: Summary of Major Trends in Food Handling Practices and Consumption of Potentially Risky Foods,” August 27, 2002, www.cfsan.fda.gov/~dms/fssurvey.html; Research Triangle Institute

for the U.S. Department of Agriculture, Food Safety and Inspection Service (USDA, FSIS). (Consumer Education and Information/Consumer Research and Focus Group Testing), "PR/HACCP Rule Evaluation Report: Changes in Consumer Knowledge, Behavior, and Confidence Since the 1996 PR/HACCP Final Rule, Final Report," September 3, 2002, www.fsis.usda.gov/OA/research/HACCPImpacts.htm.

Key words: food safety, consumer.



New Food Safety Product: Saran™ Disposable Cutting Sheets

S.C. Johnson & Son, a consumer products company, has recently introduced Saran™ Disposable Cutting Sheets, a disposable cutting surface for the kitchen. The Saran™ website suggests the cutting sheets will reduce kitchen mess, save time and help ensure a more germ-free surface for meal preparation.

The 10- by 12-inch Disposable Cutting Sheet consists of three layers: on top, a cut-resistant layer containing perforations, so juice can flow into the moisture-absorbing middle layer; and on the bottom, a liquid-protection barrier layer that helps prevent bacteria-laden liquids from overflowing on kitchen surfaces and helps protect kitchen countertops. The sheet is placed on a cutting board, countertop, or other firm work surface before you begin chopping, then thrown away when you are finished. The Cutting Sheets run about 20 cents each and are available in supermarkets, drug stores, and mass merchandisers.

I tried a Cutting Sheet for slicing raw beef into stewing cubes and it worked well, protecting the counter from my knife and the meat juices. Since I do not mind washing my cutting boards in hot, sudsy water after each use, I probably will not be a regular purchaser of this product.

However, many common and serious kitchen safety mistakes involve cross-contamination—for example, when juices from raw meats accidentally contaminate cooked or ready-to-eat foods. A cutting board can be a culprit in cross-contamination, so for some consumers cutting up foods may be easier and safer with disposable sheets.

Source: www.saranbrands.com/saran_fop_cuts.asp; Masters, L., "New Product Review: Cutting sheets aid food safety in kitchen," *The Baxter Bulletin News*, Mountain Home, AR, November 6, 2002.

Key word: food safety.

Navigating Child Care Subsidy System Can Undermine Work Efforts of Parents

For low-income parents, getting and keeping child care subsidies can be so challenging that it undermines a key goal of the system, to work and stay off welfare, according to two new reports from the Urban Institute's *Assessing the New Federalism* project.

"Navigating the Child Care Subsidy System: Policies and Practices that Affect Access and Retention," and "Getting and Retaining Child Care Assistance: How Policy and Practice Influence Parents' Experiences," by Gina Adams, Kathleen Snyder, and Jodi R. Sandfort, give frontline views of the child care subsidy system, document the range of variation among states and within states, and identify policies and practices that undermine as well as support work.

The research is based on 17 site visits in 12 states during 1999. Researchers interviewed state and local administrators and other experts, and conducted focus groups with child care caseworkers, parents receiving subsidies, and providers serving subsidized families.

"Child care subsidies are designed to support work and are a linchpin in efforts to reform welfare," stated Urban Institute researcher Gina Adams. "Ironically, getting and keeping child care subsidies can require parents to take time off work repeatedly. This is in conflict with the larger goal of helping low-income parents become established in the workforce. Repeated face-to-face meetings with caseworkers, frequent recertification, and requirements for extensive documentation have a cumulative impact that can force these low-wage workers to choose between child care and their job."

Child Care Subsidy Hurdles

The research found that families must do far more to get and keep their subsidies than has generally been recognized. They must apply for subsidies, periodically recertify their eligibility and report any

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changes in, for instance, their job, income, child care provider, residence, or marital status.

Most sites required parents to come into the office at least once, though some sites required them to come in repeatedly. The amount and type of documents parents were required to provide for each of these steps varied across sites. For example, one site required an application and eight separate documents as part of their application process, while another required only the application, one month of pay stubs and a child support statement.

Policies and practice did not always match. Even in locations that required re-certification every six months, caseworkers often made parents re-certify more often, particularly if the family experienced frequent job related changes. Similarly, in some of the sites where parents could comply with requirements by phone or mail, clients reported that their phone calls went unanswered or their mailed paperwork was lost.

What Causes These Hurdles and What Can Make a Difference?

Three factors contributed to the ease or difficulty with which families accessed and retained child care subsidies.

- **Funding levels:** Insufficient resources can limit the ability of local agencies to make sufficient staff available to process child care subsidies, invest adequately in staff training, and purchase equipment such as computer and telephone systems that could make local agencies more responsive to families.
- **State and local policies:** Policies that limit required face-to-face meetings, make the application process easier, stipulate longer periods between recertification, or simplify requirements for reporting other changes, can greatly improve access to the system.

Local agency practices: Agency practices can help low-income working families retain their subsidy. For example, permitting clients to apply and recertify by phone only can work if the caseworkers have time to answer the phones and the phone system is adequate. Having extended office hours and minimizing office waits can make it easier for parents to meet requirements.

According to Kathleen Snyder, co-author of the reports and a researcher at the Urban Institute, "Talking with agency staff, parents, and child care providers made it clear that there are steps that subsidy agencies can and should take to make the subsidy process easier for parents. However, the limited funding available for child care can make the implementation of these strategies more difficult."

Source: www.urban.org, April 18, 2002.

Key words: child care, poverty.

Resources to Find Idaho Data to Help Your Organization Measure Outcomes

America's Children: Key National Indicators of Well-Being, Forum on Child and Family Statistics, 703-356-1964, <http://childstats.gov>

Boise State University, Center for Health Policy, 208-334-2047

Bureau of Vital Records and Health Statistics, 208-334-5992

Centers for Medicaid and Medicare Services Data, www.hcfa.gov

Children in the States, Children's Defense Fund Data, www.childrensdefense.org

ChildTrends data book, www.childtrends.org

Facts, Figures, Trends (1999-2000), Idaho Department of Health & Welfare, www2.state.id.us/dhw, 208-334-5500

Idaho Department of Commerce, Census Data, www.idoc.state.id.us

Kids Count Data Book, Annie E. Casey Foundation, www.aecf.org

Monitoring the Future Organization (alcohol & substance abuse) Data, <http://monitoringthefuture.org>

National Center for Health Statistics Data, www.cdc.gov/nchs

Northwest Area Foundation, www.nwaf.org; www.indicators.nwaf.org

Substance Abuse and Mental Health Services Administration Data, www.samhsa.gov

Uniform Crime Reports, www.fbi.gov

US Census Bureau, www.census.gov

Source: 3rd Annual Governor's Regional Roundtable for Families and Children, Kids Action Template, May 2002.

Key words: children, family.

Infant Mortality Rate Drops, Children More Likely to Have A Working Parent, Be Read To

Children in America are less likely to die during infancy than they were in previous years, less likely to smoke in 8th or 10th grade, and less likely to give birth during adolescence, according to the 6th annual report, *America's Children: Key National Indicators of Well-Being, 2002*. The report also noted improvements in some of the economic security indicators: children are more likely to have at least one working parent and to have health insurance. Moreover, children from ages 3 to 5 are more likely to be read to daily by a family member.

The *America's Children* report monitors the status of children in the United States and contains information on population and family characteristics. Most of the report's other indicators on the well-being of the country's children either remain unchanged from the previous year or did not change in a statistically significant manner. Among them: the child poverty rate (16 percent in 2000), the percentage of children who were adequately immunized (76 percent in 2000), the number of 12th grade students who smoked daily (19 percent in 2001) and the number of 12th graders who said they drank 5 or more alcoholic beverages in a row in the last 2 weeks (30 percent in 2001). Although many indicators show no significant change from the previous year, they often illustrate a larger trend that took place over several years. For example, the number of 12th grade students who smoked daily has shown a downward trend since 1993.

Today's children are more diverse than in previous years. The number of Hispanic children has been growing faster in recent years than any other group, and the percentage of Asian/Pacific Islander children doubled between 1980 and 2000. In addition, the report's special feature noted that in 2001, 19 percent of American children lived with at least one parent who was foreign born.

Among the favorable trends for America's children was a drop in the infant mortality rate. In 1999, there were 7.0 deaths for every thousand live

births. By comparison, the infant mortality rate was 7.2 deaths per 1,000 live births in both 1997 and 1998.

"The drop in infant mortality is very encouraging," said Duane Alexander, MD, director of the National Institute of Child Health and Human Development. "Infant mortality is a stubborn, resistant problem, so even a slight decline is a victory."

Dr. Alexander noted that Healthy People 2000, a series of national health objectives published by the U.S. Department of Health and Human Services, set a goal for reducing the infant mortality rate to 7.0 per 1,000 live births by the year 2000.

"This means we have met the Healthy People 2000 goal a year early," Dr. Alexander said.

As in previous years, the report shows that most children—82 percent overall—are in very good or excellent health. However, children living in poverty are less likely than children in higher-income families to be in very good or excellent health. Nevertheless, the gap in health status by income narrowed over the past few years. In 1984, just over 60 percent of low-income children were in very good or excellent health, but by 2000 this number had risen to 70 percent. The improvement for higher-income children was less dramatic, going from 83 to 85 percent from 1984 to 2000.

"There's still more to be done," said Edward Sondik, PhD, Director of the National Center for Health Statistics, Centers for Disease Control and Prevention, "but we've improved the chances of our poorest children to share in the advances in health we've experienced as a nation."

Dr. Sondik noted that the adolescent birth rate also declined. In 2000, the adolescent birth rate was 27 per 1,000 young women ages 15 to 17. The 2000 rate was a record low for the nation, down from 29 per thousand in 1999.

"This is extremely good news; children born to adolescent mothers are more likely to be of low birth weight—and at risk of life long disabilities—than are children born to older mothers," Dr. Sondik said.

“Girls who give birth during adolescence are less likely to complete their education, which can limit their future employment prospects.”

Behavior, Social Environment, and Education

The report’s behavioral and social environment indicators show that daily cigarette smoking among 8th and 10th graders dropped significantly. In 2000, 7.4 percent of eighth graders smoked daily, as compared to 5.5 percent in 2001. The percentage of 10th graders who smoked dropped from 14 percent to 12 percent during that time period. The rate of smoking among 12th graders did not change significantly, at 21 percent in 2000, and 19 percent in 2001.

The report’s educational trends show an increase in the proportion of children ages 3 to 5 who are read to by a family member every day in the last week, from 54 percent in 1999, to 58 percent in 2001.

“Reading to young children helps them to acquire language,” said Val Plisko, PhD, an Associate Commissioner at the National Center for Education Statistics. “Young children who are read to are also more likely to read well by the time they reach school age, and to score higher academically than are young children who are not read to” by the time they reach school age.

The report noted that the percentages of children from ages 3 to 5 who were enrolled in early childhood education centers declined, from 60 percent in 1999 to 56 percent in 2001.

“Like family reading, participation in an early childhood education program can provide preschoolers with skills and enrichment that can increase their chances of success in school,” the report stated.

Population and Family Characteristics

According to the report, the ethnic diversity of America’s children continues to increase. In 2000, 64 percent of U.S. children were white, non-Hispanic; 16 percent were Hispanic; 15 percent were black, non-Hispanic; 4 percent were Asian/Pacific Islander; and 1 percent were American Indian/Alaska Native.

The percentage of white, non-Hispanic children decreased from 74 percent in 1980 to 64 percent in 2000. During that time, the number of Hispanic children increased faster than that of any other racial and ethnic group, growing from 9 percent of the child population to 16 percent in 2000. The report projected that by 2020, more than 1 in 5 children will be of Hispanic origin. In contrast, the percentage of black, non-Hispanic and American Indian/Alaska Native children have been fairly stable during the period from 1980 to 2000.

“The proportion of children living with at least one foreign-born parent increased from 15 percent in 1994 to 19 percent in 2001. In 2001, 15 percent of all children were native children living with at least one foreign-born parent, and another 4 percent of children were foreign-born children with at least one foreign-born parent.

“As a result of language and cultural barriers confronting children and their parents, children with foreign-born parents may need additional resources both at school and at home to successfully progress in school and transition to adulthood,” the report stated.

Members of the public may access the report at <http://childstats.gov>, by calling 1-888-275-4772, or by e-mailing ask@hrsa.gov.

Source: www.childstats.gov.

Key word: children.

What's Confusing About Nutrition?

According to results of a survey presented during the October 2002 meeting of the American Dietetic Association, basic nutrition and serving sizes are confusing. The results are based on a telephone interview conducted randomly on 700 Americans.

Basic nutrition issues that confuse Americans include what they should eat. Eighty-five percent of consumers believe nutrition is important and 38 percent indicated they have made their diets healthier. However, people feel they are drowning in so much dietary advice that they tend to focus on just one nutrient and don't look at their overall diet.

People are overwhelmed by food being everywhere, all the time and in huge portions. Many people associate "servings" with "portions." An 8-ounce steak is not a "serving." It is actually 2½ servings. Another common mistake is overestimating the amount of cooked pasta and rice that equals one serving which is half a cup.

Researchers recommend that people not fixate on their fat or carbohydrate intake but make their plate as colorful as possible with fruits and vegetables.

Another recommendation is that the government launch a national education campaign that will help people understand nutrition. Marion Nestle, chairwoman of New York University's nutrition and food sciences department, suggested that the message needs to be more blunt: "I would talk about 'everyday foods,' 'once-in-a-while foods,' and once-in-a-long-while foods.'" The message should be to "eat less, move more, and eat more fruits and vegetables."

Source: www.eatright.com.

Key word: nutrition.

Plant a Garden to Increase Vegetable Consumption

I know that it is winter but you might want to keep in mind for the spring and summer how a garden can influence vegetable consumption. Another presenter at the October 2002 annual meeting of the

Nutrition Education

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American Dietetic Association from Texas A & M University found that when 4- and 5-year olds spent about 30 minutes per week planting and tending to a garden, they were less likely to refuse vegetables.

The study had researchers work with children age 4 and 5 years old, on gardening plots for 30 minutes a week for 8 weeks. Vegetables planted by the children included green beans, bell peppers, radishes and cherry tomatoes. After the children planted the vegetables, they watered the gardens weekly and weeded the plots.

After 8 weeks of gardening, the children were less likely to refuse the four vegetables they had grown, and researchers speculated that they may also become more willing to try unfamiliar vegetables. It was also suggested that parents become involved in the process, by starting a garden at home.

Source: www.eatright.org.

Key word: vegetables.

Exercise Tidbits

2,000 Steps a Day to Prevent Weight Gain

Walking one mile or 2,000 steps a day would prevent people from gaining weight. Dr. James Hill, director for Human Nutrition at the University of Colorado Health Sciences Center in Denver, and colleagues launched the Colorado on the Move program in October 2002 to get people to walk more by wearing step counters.

Hill theorizes that adults are gaining 1 to 3 pounds a year, which works out to an extra 10-30 calories a day more than they burn off. So, if people walked an extra 2,000 steps a day, they would burn approximately 100 calories which would compensate for some of the extra calories they're eating.

Keep in mind that walking an extra 2,000 steps a day isn't enough physical activity to help people lose weight. In order to lose weight and keep it off, people need to watch their food intake and exercise one hour a day. And some fitness experts believe that people need to walk 10,000 steps a day. But Hill feels that "something about achieving this modest goal of 2,000 steps empowers people to make other changes in their lives."

Mark Fenton, author of *The Complete Guide to Walking for Health, Weight Loss and Fitness*, feels 2,000 steps is a good way to get people started. "Many people will see how easy it is to get 2,000 steps and they say, 'I can turn that into 4,000 more steps and then 6,000 steps,' and then the pounds will really start coming off at a measurable rate."

Even though the program has just started, tens of thousands of Colorado residents and dozens of schools, businesses, and churches have started using the program.

For more information about the program, go to the following website: www.coloradoonthemove.org.

Exercise for Heart Health

The best prescription for preventing heart disease is combining high intensity exercise and weight training, according to a study published in the October 23/30, 2002 issue of the *Journal of the American Medical Association*.

Researchers found that men who exercised at: (1) high intensity (ran an hour or more weekly at 10 km/hr or more) were **42 percent less likely** to develop heart disease than non-runners; (2) moderate intensity (walked 5 km/hr at least half hour daily) were **18 percent less likely** to develop heart disease; (3) low intensity (walking at a pace of about 3 km/hr) had **no significant heart benefits**.

They also found that men who weight trained for 30 minutes a week had a 23 percent lower risk of heart disease than men who did not weight train. Researchers theorized that the weight-training regimen reduced blood pressure and body fat.

Source: <http://jama.ama-assn.org/issues/v288n16/abs/joc20649.html>.

Key words: exercise.

5-A-Day the Color Way Campaign

This past October, the Produce for Better Health Foundation (PBH) launched a new, color-focused marketing campaign. The focus will be on getting consumers to eat a colorful variety of fruits and vegetables: at least one serving from each of five color groups (blue/purple, green, white, yellow/orange and red) daily.

Most Americans realize that fruits and vegetables are an important component in a healthy diet, but many have still not improved their eating habits. The 5-A-Day The Color Way campaign focus is: Eat Your Colors Every Day To Stay Healthy and Fit (see below).



Also available in 2003 will be the Color Way Plan book. It is a 40-page booklet that includes nutrition guidelines and exercise tips as well as Color Way menus and 24 color-coded recipes.

Source: www.5aday.com.

Key words: fruit, vegetables.

New 4-H Financial Curriculum

Financial Champions is a brand new experiential 4-H curriculum composed of two youth guides, a helper's guide and an interactive web game. Designed for 12 to 15 year olds, the series can be used in formal and informal educational settings. The first book, *Money Fun-damentals*, helps youth identify their money personality and examine their thoughts about money. *Money Fun-damentals* also teaches youth how to communicate with others about money, how needs and wants affect financial decisions, how to plan for financial success by setting goals, and how a money plan affects financial goals.

Money Moves is the second guide. It includes activities about banking and investing, credit, different methods of handling money, the effects of advertising and ways to be an effective consumer. There is also a detailed section on maintaining a checking account.

The *Helper's Guide* features ideas to support concepts learned from the activities in the youth guides along with group activities, presentations, field trips, and more. National academic standards for financial education are outlined in the *Helper's Guide*.

A web game, *Financial Champions*, <http://pa4h.cas.psu.edu/FinancialChampions> enrolls youth in the Financial Champions Academy where youth make financial decisions to navigate through the game and graduate.

Professionals from nine universities and two youth organizations created *Financial Champions*, part of the national 4-H CCS curriculum. Specialists from Penn State University Extension led the design team. Unlike some CCS curriculums, these projects may be completed in as little as two months each if units are worked on weekly.

Idaho 4-H extension educators, program assistants, and 4-H leaders were introduced to these new materials during November 4-H trainings. Materials are *Money Fun-damentals* 62001, *Money Moves* 62002, and *Helper's Guide* 62003 may be ordered through Ag Communications.

Key words: youth, youth financial literacy.

Family Economics

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Poverty Rose In 2001

Census data released in September reveals that poverty increased in 2001, median household income fell, and the income gap between the affluent and the rest of society either tied or set new highs. The number of people living in poverty rose by 1.3 million in 2001 to 32.9 million. National median household income fell by \$900 to \$42,200. The share of the national household income going to the top 5 percent of the population reached the highest level since 1967, when data was first collected.

Both the increase in poverty and the reduction in median income reflect the effects of recession. Poverty rates generally rise and incomes fall when unemployment increases significantly, and unemployment is much higher in 2002 than it was in 2001. The unemployment rate averaged 4.8 percent in 2001 and 5.9 percent during the first eight months of 2002. Moreover, more than one million workers exhausted all of their unemployment benefits before finding work during the first eight months of 2002.

Both the percentage and the number of people who are poor increased in 2001. The average amount by which those who were poor fell below the poverty line rose to \$2,707 per person in 2001. Median household income fell in every region of the country except the Northeast, with the largest declines oc-

curing in the Midwest (3.7 percent) and in the West (2.3 percent). The South has the highest poverty rate of any region, increasing to 13.5 percent in 2001.

Sources: Center on Budget & Policy Priorities Press Release, September 24, 2002, available at www.centeronbudget.org/9-24-02pov.htm. *Family Economics News*, November 2002. Washington, DC: CSREES, REEUSDA.

Key words: poverty, unemployment.

Assisting Unemployed Idahoans

The U.S. Census reports that Idaho's median household income in 2001 was \$38,241. Idaho's unemployment rate is 5.5 percent, an increase of .04 percent since October 2001. The Panhandle continues to lead the state in unemployment—8.2 percent. The following resources may assist you in helping Idahoans respond to unemployment and declining income:

- *Overcoming Financial Difficulties*, University of Hawaii Extension, a 20 page guidebook that covers: 1) Gaining the Strength You Need; 2) Clarifying Your Finances; 3) Achieving Rapid Recovery; 4) Controlling Your Destiny. Single copies are free to requestors, 2-24 copies have a small fee. Email ctahrpub@hawaii.edu or write CTAJR Publications and Information Office, 3050 Maille Way, Gilmore Hall 119, Honolulu, HI 96822.
- *All My Money* PowerPoint slides and curriculum materials. One copy was distributed to each ENP/EFNEP educator and to Sue Traver, Bev Healy, Marsha Hawkins, and Sharlene Woffinden in October 2001.
- Idaho Department of Labor web site: www.idahoworks.org.

Smart Card Tricks

Low interest rates have treated Americans to rock bottom deals on mortgages, loans for cars, and furniture. So why do you still have a high-interest credit card in your wallet? After all, many card issuers are offering low-interest introductory rates on balance transfers. Some tips before you switch:

- Find the best offer and stick with it. Too many accounts can hurt your credit rating. Look for offers with no annual fee. Make sure the lower APR lasts until the balance is paid in full rather than ratcheting up to a higher rate after a set period.
- Avoid late payment on the new card, which can make the rate on all balances jump to 20 percent or more. Before you switch, check if your current card company will meet or beat other offers. For more tips on shopping for a new card go to www.federalreserve.gov/pubs/shop.

Source: *Newsweek*, October 28, 2002. p. 76.

Key word: credit.

Low Interest Rates Tempt Homeowners to Refinance

Interest rates have fallen to their lowest levels since John F. Kennedy was in the White House. Many homeowners looking to save money are jumping on the mortgage refinancing bandwagon.

Conventional wisdom says to wait until mortgage interest rates are at least two percentage points lower than your current mortgage before you consider refinancing. This isn't a good rule for everyone. In making the decision about whether to refinance your home loan, consider:

- How long you plan to live in the house.
- How much lower the payment will be on your new loan.
- Closing costs.
- How much equity you have in your home.
- If you need to get cash out of your home by refinancing.
- If you will be charged a pre-payment penalty for ending your current loan.

To get a lower rate, you'll have to pay closing costs on the new loan—even if you find a so-called no-fee loan. Many closing costs such as title insurance and real estate fees are mandatory.

When lenders advertise loans, they are required by federal law to give you the “annual percentage rate” or APR, which includes not only the interest rate but also estimated closing costs, fees due at closing, and mortgage insurance.

Source: *Consumer Action News*, September 2002. San Francisco, CA: Consumer Action. p. 1.

Key word: mortgage.

Older Women and Money Study

A majority of women age 50 and over believe getting older is better than they expected, according to a poll by the National Center on Women and Aging (NCWA) at Brandeis University. The national poll also reports that nearly a third think aging is worse than expected. One major cause for negative feelings about aging is money.

While most women 50 and over—66 percent—say they're saving money, more than a third (34 percent) say they aren't, according to the survey. “Two-thirds of women 50 and over are saving but there's still a high percentage of women who aren't saving. Even more dispiriting is the fact that many of those who are saving are not saving enough,” said Arnaa Alcon, associate director of the National Center on Women and Aging.

While 32 percent of women age 50 and over do believe they have saved enough for future needs, nearly as many (30 percent) say they don't have enough income to cover their expenses and have nothing left to save. One in five women age 50 and older say their financial situation will be worse in five to 10 years, and 46 percent say it will be the same. Only a third (32 percent) say it will be better.

According to the survey, a significant portion of women 50 and over are already having difficulty affording essentials, namely healthcare and utilities:

- Nearly a third of 50+ women are having a hard time affording prescriptions.

- More than a quarter say that paying for health insurance and health care is difficult.
- One in five women 50 and over struggle to pay for home maintenance, and nearly as many are having difficulty paying for heating, fuel, electricity, and property taxes.

Compounding the financial stress is the fact that nearly half of retired women age 50 and older believe it would be almost impossible to find suitable employment if working became necessary.

Divorced and widowed women report more financial stress than married and never-married women according to the study. “Interestingly, we found that married women and never-married women have a much more optimistic view of their financial futures than previously married women—those who have been widowed or divorced. Nearly a quarter of that group projected that their financial situation will be worse in five to 10 years,” said Gail Buckner, CFP, senior vice president at Putnam Investments and NCWA national board member.

She also pointed out that never-married women are the least likely to report having difficulty paying for prescription drugs: 10 percent of never-married women reported that, versus 34 percent of previously married women and 29 percent of married women.

Women are a target audience for Extension's Financial Security in Later Life Initiative. This study emphasizes the importance of teaching women to start saving for retirement early and for married women to take an active role in their family's finances, since a majority of young married women are likely to be divorced or widowed in later life.

Source: Brandeis University's Heller School for Social Policy and Management National Center on Women and Aging. Press Release, November 18, 2002. To obtain a copy of the survey's Executive Summary visit www.heller.brandeis.edu/national/poll_exsum.pdf.

Key words: retirement, aging.

How Much Money Will You Need to Retire?

If you're like most people, you have an idea of how you'd like to retire—whether you want to move to a new environment, travel, volunteer your time to a cause that's important to you, or simply relax.

To meet your retirement goals, you have to be realistic about how much money you'll need and where it will come from. Start by examining the income you live on now. The general rule of thumb is that in retirement you'll need 70 to 80 percent of your pre-retirement income—more if you have expensive hobbies or plan to travel extensively. For example, if you earn \$40,000 per year, you'll need \$32,000 of income in the first year of retirement to replace 80 percent of your salary.

And that's just the first year. In each of the following years you'll need even more to compensate for the rate of inflation. For example, if inflation boosts the cost of living by 3 percent during the first year you're retired, you'll need \$960 more the next year or \$32,960 based on the previous example—just to stay even.

Source: Securities Industry Association, www.siainvestor.org.

Key word: retirement.

Your Cost of Living During Retirement

You can expect your living expenses will change significantly when you retire. Some will probably shrink, but others are equally likely to increase. Planning effectively for your financial future includes anticipating these changes.

What costs less in retirement?

- By the time you retire, you'll probably have paid off your mortgage.
- There's a good chance you'll have finished paying for your children's educations.
- Your work related expenses are likely to decrease. You'll probably spend less on day-to-day travel, restaurant meals, clothes, and visits

to the dry cleaners. Also, you may need fewer vehicles, which means you'll save on auto insurance payments, maintenance, and gas.

What costs more in retirement?

- Medical expenses, including the cost of insurance, often increase considerably in retirement. As employers cut back on health coverage in general, and for retirees in particular, these costs will continue to rise. For example, the average retired person spends \$500 a year on prescription drugs that isn't covered under most insurance plans.
- Home maintenance costs and property taxes tend to go up, not down, over time, unless you move to a smaller place or to a state with lower taxes.
- Home and car insurance are apt to increase.
- You may pay higher utility bills if you spend more time at home.

Figuring Retirement Expenses

Current annual income:	\$40,000
	<u>X .80</u>
Projected retirement need:	\$32,000

Source: Securities Industry Association, www.siainvestor.org.

Key word: retirement.

Resource

Long-Term Care Insurance Information

Judy McKenna and Laurel Kubin (Colorado State University) have developed an online resource that answers many consumer questions about long-term care insurance. Available at www.ext.colostate.edu/pubs/consumer/pubcons.html, the fact sheet provides helpful information about evaluating the need for long-term care insurance, evaluating agents and companies, comparing policies and more. An accompanying memo intended for Colorado University educators includes additional information and can be accessed at www.ext.colostate.edu/staffres/lcinfo.html.