

The Communicator

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June 2003

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School of Family & Consumer Sciences



University of Idaho
Extension

Fall Gathering

This year we are holding our traditional Alumni Brunch in conjunction with the Margaret Ritchie Distinguished Speaker series in September. Dr. Joanne Eicher will educate and entertain us with information about world dress and how it encompasses communication, art form, and cultural and individual identity. We hope to continue the spirit of our centennial celebration last year, so please mark your calendar for September 26 and 27, and plan to attend.



It has been a challenging year for all of us at the U of I. In spite of dealing with the budget crisis, the uncertainty of University and College leadership, and restructuring within Extension, the Margaret Ritchie School of Family and Consumer Sciences continues to thrive. We have been very fortunate to have several new faculty join us to fill temporary appointments. You can read their brief bios in the newsletter. We are also encouraged that, if funding becomes available, we will receive the go-ahead to fill our vacancy in Clothing, Textiles and Design for the coming academic year. In addition, our new Early Childhood Development and Education degree recently received conditional approval from the Idaho State Department of Education, Office of Teacher Certification. This means that graduates of the program can be recommended for the new Blended certification approved last July by the State Board of Education.

We appreciate your continued support of our outstanding programs. Our faculty and students benefit from your generous contributions. They allow many professional opportunities that would not otherwise be possible. It is my continued pleasure to serve the School, its faculty, staff, students, and alums. Please keep in touch with us. We look forward to seeing you next September.

Acting Director

June 2003

Nancy Wanamaker
Acting Director
Family and Consumer Sciences
University of Idaho
Moscow, ID 83843-3188
nancyw@uidaho.edu
www.agls.uidaho.edu/fcs



Summer Opportunity

I hope you've made plans to attend "The New FCS: Building a Bridge to the Future" on June 19 and 20 at Lake City High School in Coeur d'Alene. This will be a great workshop for FCS educators. It will mark the first time that both Extension specialists and resident instruction faculty have collaborated to offer an FCS update. You'll be able to hear the latest on baby brain basics, food trends, quality clothing construction, food safety and technology, and eating disorders. For more information or to register contact: Mary Pickard at 208-885-7819 or mpickard@uidaho.edu.

2003 Graduation

The School of Family and Consumer Sciences celebrated another commencement ceremony on Saturday, May 17. Including degrees awarded in summer and fall 2002, sixty-two baccalaureate degrees and seven Master of Science degrees were conferred. Several of these students had wonderful experiences working with Extension educators, 4-H leaders, and State Specialists. We appreciate all of the support you have given these young professionals to help launch their careers.

Extension Advisory Board

Members of the Extension Advisory Board met with Extension administrators in Boise on May 7. This mid-year meeting provided an opportunity to inform the Board regarding reorganization strategies as well as topic team accomplishments. The team worked on goals and challenges of a statewide assessment of issues that concern Idaho communities. The statewide survey will be developed, piloted, and distributed during the next year. Results will allow all of us to generate our next five-year plan of work. The Advisory Board will convene again in October in conjunction with the Dean's Advisory Board meeting. The feedback from these volunteer supporters is invaluable in directing and assessing our efforts.

More Haberly Fellowship Awards

Haberly Recipients

In order to allow Extension educators to take full advantage of the Haberly Endowment, the deadline for applications was extended to May 1. The following awards have been made in addition to those announced in last month's *The Communicator*.

Congratulations to the following individuals and teams: Linda Gossett for her proposal to update *Shop Smart*, a beneficial and needed project for EFNEP; Laura Sant and Sharlene Woffinden for their proposal to attend and present at the Galaxy II Conference; Kathee Tiff for her proposal to attend and present at the Galaxy II Conference; Beverly

Healy for pursuing advanced work in Adult Education; Marnie Spencer and colleagues for their team to attend and present at the Galaxy II Conference; Idaho should be well represented next September in Salt Lake!

Hepworth Recipient

Marsha Hawkins received the Marion Hepworth Fellowship Award for travel to the AAFCS Family Economics pre-conference in order to provide greater exposure for "Succeeding in the Working World." Congratulations to all of the Hepworth and Haberly recipients. The School of Family and Consumer Sciences is pleased to be able to support your professional development through these generous awards.



Handwashing in Retail and Food Service Settings

In the February 2003 issue of "The Communicator," the Centers for Disease Control and Prevention's (CDC's) new recommendations¹ for use of alcohol-based hand sanitizers by health care personnel was discussed. It was noted that the new advice did not apply to food service situations.

The Food and Drug Administration has recently issued a Fact Sheet, "Hand Hygiene in Retail & Food Service Establishments," which discusses the reasons that alcohol-based hand sanitizers are not a suitable alternative to handwashing for retail and food service workers. A portion of the fact sheet is re-printed below:

The restriction on alcohol-based hand sanitizers in food establishments is related to the differences in controlling common nosocomial (taking place in a hospital) pathogens in health-care settings and common foodborne pathogens in retail and food service settings. Some significant differences between health-care settings and retail/ food service settings include:

Types of Pathogens. The pathogens most commonly transmitted by hands in health-care settings differ from those in retail and food service settings. In health-care, nosocomial bacterial pathogens and lipophilic viruses predominate, while in food service and retail establishments we are primarily concerned with a different set of fecal pathogens. Common nosocomial pathogens are typically transmitted from person-to-person in health-care settings. In retail and food service settings, foodborne pathogens are transmitted through the fecal-oral route from contaminated hands to food items.



Food Safety

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Sandra M. McCurdy
Extension Food Safety Specialist
Family and Consumer Sciences
University of Idaho
Moscow, ID 83843-3188
smccurdy@uidaho.edu

Controlling the transmission of fecal bacteria, enteric non-lipophilic viruses, and protozoan oocysts, which can contaminate hands with a very high titer, is a particular concern. CDC estimates the non-lipophilic virus, Norovirus (Norwalk-like virus) to be the leading cause of foodborne illness in the United States.

Efficacy and Approval of Alcohol-Based Hand Gels. All alcohol-based hand gels applied to human skin are drugs, and must be covered by FDA's Over-the-Counter (OTC) Drug Review or by an FDA-approved new drug application to be legally marketed in the United States. Further, all ingredients, including emollients and perfumes that are constituents of alcohol hand gels used in retail and food service operations must be approved as indirect food additives.

Some in vitro and in vivo published studies suggest that alcohol-based hand gels are highly effective against nosocomial bacterial pathogens of major concern in health-care settings. However, the antimicrobial efficacy of alcohol-containing hand-washes for use in any setting remains under review by FDA. Some published studies also indicate that moisture on the hands may interfere with alcohol efficacy. In addition, alcohol has been shown to be ineffective against protozoan oocysts and, depending on the alcohol concentration, time, and viral variant, alcohol may not be effective against hepatitis A, or other non-lipophilic viruses.

Soil on Hands. The types and levels of soil on the hands of health-care workers differ from food service/retail workers. The type of activities conducted in retail and food service may lead to increased potential for fatty and proteinaceous materials to be on the hands. The fatty and proteinaceous materials may or may not be visible on the hands. Proteinaceous material is known to interfere with and neutralize alcohol efficacy. Fatty substances can coat and protect pathogens from the action of alcohol. Soap, friction, and running water effectively remove the proteinaceous and fatty materials, and reduce pathogens of concern.

Existing data do not demonstrate that an alcohol-based hand gel effectively reduces important infectious foodborne pathogens at levels that occur on food workers' hands, especially if the hands are soiled with fatty and proteinaceous materials. Even in health-care settings, the CDC guidelines recommend soap and water handwashing on hands that are visibly soiled, or contaminated with proteinaceous material, rather than using the alcohol-based sanitizers.

Conclusion. Proper handwashing, as described in the *Food Code* continues to serve as a vital and necessary public health practice in retail and food service. Using alcohol gel in place of handwashing in retail and food service does not adequately reduce important foodborne pathogens on foodworkers' hands. Concern about the practice of using alcohol-based hand gels in place of hand washing with soap and water in a retail or food service setting can be summarized into the following points:

- Alcohols have very poor activity against bacterial spores, protozoan oocysts, and certain nonenveloped (nonlipophilic) viruses.
- Ingredients used in alcohol-based hand gels for retail or food service must be approved food additives, and approved under the FDA monograph or as a New Drug Application (NDA).
- Retail food and food service work involves high potential for wet hands and hands contaminated with proteinaceous material. Scientific research questions the efficacy of alcohol on moist hands and hands contaminated with proteinaceous material.

Hand sanitizers, meeting specific criteria described in section 2-301.16 of the *Food Code*, may be used **after proper hand washing** in retail and food service.

The Fact Sheet also contains 18 references about hand hygiene, specifically on the efficacy of hand soaps and alcohol-based sanitizers.

¹CDC Guideline for Hand Hygiene in Healthcare Settings, *Morbidity and Mortality Weekly Reports*, October 25, 2002.

Source: Hand Hygiene in Retail & Food Service Establishments, *FDA-CFSAN Food Service Safety Facts*, May 2003, <http://www.cfsan.fda.gov/~comm/handhyg.htm>.

Key words: handwashing, food service.



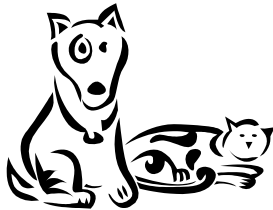
USDA Food Safety Mobile

The U.S. Department of Agriculture's (USDA) Food Safety and Inspection Service (FSIS) is taking food safety on the road. A new food safety mobile will serve as the backdrop for a tour of 100 communities across the country. It will travel continuously throughout the continental United States to educate consumers about the risks associated with mishandling food, and steps they can take to reduce their risk of foodborne illness. The Mobile will serve as a "rolling billboard" for food safety messages, and as an attention-getting backdrop for educational exhibits and events appealing to adults and children alike.

Each year, the Mobile will travel throughout the continental United States, appearing at State and county fairs, food events, media events, schools, libraries, grocery stores, community events, parades, festivals, health and safety expos, conventions, trade shows, FSIS District Offices, and at FSIS events in conjunction with visits and presentations by USDA officials. You can also request that the Mobile come to your local event, or plan a special event around the Mobile. During October 1-23, 2003, the food safety mobile will be in California, Oregon and Washington locations. I did not see Idaho on the list, but a request could be made. There is more information (and you can hear the Mobile honk!) at the Food Safety Mobile web page.

Source: <http://www.fsis.usda.gov/foodsafety/mobile/index.htm>.

Key words: education, food safety, resources, vehicles.



New CDC Website: Healthy Pets Healthy People

*The Centers for Disease
Control and Prevention*

(CDC) has created a new website to provide information about the health-related risks of owning and caring for animals. There are a number of links located throughout the website for general information about companion and wild animals and the diseases they can carry. Here is the information on the home page of the website.

Pets provide many benefits to humans. They comfort us and they give us companionship. However, some animals can also pass diseases to people. These diseases are called zoonoses.

Although animals can carry germs, it is important to know that you are more likely to get some of these germs from contaminated food or water than from your pet or another animal you encounter.

Many groups encourage people to enjoy the benefits of common household pets. By following CDC's simple tips on the Healthy Pets, Healthy People

web site, you can enjoy your pets while protecting yourself against diseases they carry.

Because wild animals can carry diseases that are dangerous to people, CDC discourages direct contact with wildlife. You should never adopt wild animals as pets or bring them home. Teach children never to handle unfamiliar animals, wild or domestic, even if the animal appears to be friendly.

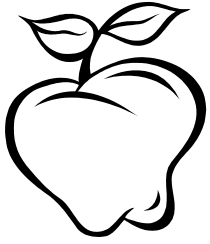
Links to various website sections:

- *Browse by Animal.* Can my pet make me or other people sick? Learn what diseases your pet and other animals can carry. Tips on how to keep yourself, your family, and your pets healthy are included.
- *Browse by Disease.* What diseases can animals carry? Learn about diseases that animals can pass to people.
- *Advice for People at Extra Risk.* Some people are more likely than others to get diseases from animals. If you have young children, are pregnant, have HIV/AIDS, have received an organ transplant, or are being treated for cancer, these recommendations will help you avoid getting sick from animals.
- *For Health Professionals.* Physicians, nurses, community health care workers, veterinarians, and veterinary technicians can easily educate people about prevention of pet-related diseases by using CDC's ready-to-print Pet-scriptions.
- *Resources.* Find additional resources, including articles, selected local organizations, information hotlines, brochures, posters, and links to other web sites, on how to have healthy pets and remain free of pet-related diseases.

Reptiles (turtles, snakes, lizards) often carry the pathogen Salmonella. The website has a downloadable PDF file of a poster "Reptile Handling Steps," that explains how reptiles should be handled to avoid the chance of infection.

Source: Centers for Disease Control and Prevention, National Center for Infectious Diseases, Healthy Pets Healthy People, <http://www.cdc.gov/healthypets/index.htm>.

Key word: website.



How Much Good Does It Do to Wash Apples?

A recent research study from the University of California at Davis reports on the usefulness of methods that consumers use to wash apples in reducing a bacterial pathogen.

Innoculation. Golden Delicious apples were spot inoculated near the blossom end with a drop of a broth containing six types of *Salmonella enterica*. The total number of pathogenic bacteria added to each apple was about 109. The inoculated apples were dried for 1.5 hours, and apples were either washed immediately or held for 24 hours prior to washing.

Washing. Washing treatments included wetting the apple with approximately 1 teaspoon of water, of vinegar (5 percent acidity), or of a 200-ppm chlorine solution, rubbing the apple for 5 to 30 seconds, and then rinsing with 4/5 to 1-1/5 cups of 75° to 109°F water, and drying with a sterile paper towel. The level of *Salmonella* remaining on the apple was determined.

Results. Rubbing treatments carried out for 5 and 30 seconds both reduced *Salmonella* levels by 90 percent. A 5-second rub followed by a flowing-water rinse (4/5 cup of water) reduced *Salmonella* levels by 99.9 percent per apple. No further decrease in pathogen level was obtained by rinsing with more water. Increasing the rinse water temperature to from 75° to 109°F did not improve microbial removal. Drying the apple with a sterile paper towel resulted in a slight additional decrease in *Salmonella* level. Holding the apple for 24 hours before washing treatment did not affect pathogen reduction. Pathogen reductions obtained for apples treated with 5 percent vinegar and with a 200-ppm chlorine solution were significantly larger than those achieved with water.

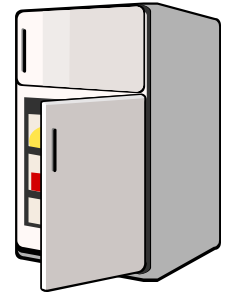
The Bottom Line. Rubbing apples with a small amount of water, then rinsing is an effective method to reduce pathogen contamination. Rubbing with vinegar, then rinsing is even more effective. Al-

though a chlorine solution was also effective, consumers should not be advised to use a chlorine solution on food items.

Source: Parnell, T.L. & Harris, L.J., "Reducing *Salmonella* on Apples with Wash Practices Commonly Used by Consumers," *J Food Protect* 66:5, pp. 741-747, May 2003.

Key words: food safety, fruit.

Pathogens in Home Refrigerators



The preliminary results of an Irish study of the bacterial pathogens found in household refrigerators were released recently.

The microbial survey found that foodborne pathogens were often present in home refrigerators. *Staphylococcus aureus* was found in four out of ten fridges in the home. This bacterium produces a toxin in foods which is not destroyed by cooking and when ingested may cause rapid onset of food poisoning. Symptoms include, nausea, vomiting, and cramps.

E. coli was found in 6 percent of the home refrigerators and *Salmonella* in 7 percent; both are potentially serious pathogens and indicate that some fridges are unclean and unsafe for food storage. *Listeria* was found in 6 percent of the refrigerators. It can grow at low temperatures and is of particular concern for pregnant women.

The survey also revealed that 78 percent of people did not know the correct temperature to maintain in home refrigerators. The full report on the research will be available in late May.

Source: "New Study Reveals Room for Improvement in Food Hygiene Knowledge & Practices in the Home," Broadsheet Press Release, April 4, 2003, reported in *FSNet* April 4, 2003.

Key words: food safety, storage, bacteria.

Study Links Smart Start, Child Care Quality, and Children's Outcomes

North Carolina preschoolers participating in high quality child care programs are ahead of their peers who attend low quality programs, finds a new study of Smart Start by researchers at the FPG Child Development Institute (FPG) at the University of North Carolina at Chapel Hill.

The study has three main findings, said Dr. Donna Bryant, head of the Smart Start Evaluation Team at FPG. "Child care quality has increased in the study sample during the Smart Start years; Smart Start-funded activities were positively related to classroom quality; and quality was positively related to children's outcomes," said Bryant.

"This study conclusively shows that Smart Start is reaching its goal to ensure North Carolina's children are ready when they enter school," said Karen Ponder, executive director of the N.C. Partnership for Children, Smart Start's statewide oversight agency.

This independent, two-year study included 512 preschool children at 110 child care programs in 20 Tar Heel counties. Observers measured the quality of classroom practices. Center directors reported on participation in Smart Start improvement activities.

"The study shows that a center's participation in Smart Start-funded activities was significantly related to preschool classroom quality," said Dr. Kelly Maxwell, co-director of the study team.

Children in the study were assessed on their language, early literacy, math and social-emotional skills—abilities deemed important for success in kindergarten. Children participating in high quality child care programs scored significantly better on language, book awareness and knowledge, math and counting skills, than did children from low quality centers.

Researchers expected children's abilities to be related to poverty, as many studies have shown, but this study showed that the quality of the children's

Family Development

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Harriet Shaklee
Extension Family Development
Specialist
University of Idaho Boise Center
800 Park Blvd, Suite 200
Boise, ID 83712
hshaklee@uidaho.edu



child care experience made a difference over and above the effects of income, gender, and ethnicity.

"The influence of child care quality was equal for children from poor and non-poor families," Bryant said, "indicating that quality improvement programs can work for all kinds of children, not just targeted to those who are poor."

"Children from poor families are more likely to have lower kindergarten readiness skills and thus be in greater need of positive early childhood experiences; however, all children benefit from high quality programs," said Maxwell.

In addition, the study replicated an earlier finding that a center's level of current participation in Smart Start-funded activities was related to classroom quality, but previous participation was not, Bryant said. "This means that continuous quality enhancement efforts seem necessary to sustain levels of classroom quality that will improve children's development," she said.

"Clearly, the Smart Start partnerships are making a difference in the future of our state by improving the school readiness of North Carolina's children," said Peggy Ball, director of the NC Division of Child Development, the agency funding the study. "Smart

Start is helping child care centers become learning environments through higher quality.”

The study—actually a series of studies conducted between 1994 and 2002—showed that child care quality in the sample study steadily and significantly increased, according to Bryant. Still, she said, a large proportion of preschool child care is of “low to average quality and continuous efforts are still needed.”

“Perhaps someday North Carolina’s early child care and education system will be adequate to ensure that every child in North Carolina has access to high quality care, but that day is not here yet,” Maxwell said.

Smart Start funds a variety of technical assistance activities to improve child care, including on-site technical assistance, teacher education scholarships, teacher salary supplements, and quality improvement grants.

Source: www.ncsmartstart.org/overview/releases/newstudy.doc.

Key words: childcare, early childhood.

Immigrant Children in the United States

Children of immigrants are the fastest growing segment of the US population under age 18. One in 5 children in the United States is the child of an immigrant. Children of immigrants are more likely to live in two-parent families—80 percent vs. 70 percent for children of natives. However, immigrant families struggle to make ends meet—52 percent of children of immigrants live in families with incomes below 200 percent of poverty, compared with 37 percent of children of natives. Low income immigrant families tend to have at least one working adult in the home—43 percent of children of immigrants, compared with 26 percent of native parent’s children.

School: Children of immigrants are similarly engaged in school as children of natives, and are

more likely to do their homework—88 percent do their homework most of the time, compared to 81 percent for children of natives.

However, children of immigrants are considerably less likely than children of natives to participate in extracurricular clubs at school (46 percent vs. 65 percent for children 12-17 years of age). There is no difference between the two groups in the likelihood of taking after-school lessons (35 percent vs. 31 percent for children of immigrants and natives respectively).

Adolescents in immigrant families are less likely to work than in native families—14 percent vs. 33 percent. Teen employment drops to 21 percent for low income children of natives, suggesting that the lower employment rates of low income and immigrant groups may reflect lack of available social capital, such as employment opportunities and parental networks.

Health: Health patterns show that children of immigrants are more likely to have poor or fair health. They are also more likely to lack insurance or a medical home—9 percent of children of immigrants fall into this category, compared to only 2 percent of children of natives.

In sum, research shows children of immigrants to be a rapidly growing sector of the population with some areas of strength and some of concern. Children in immigrant families are engaged in school and benefit from after school lessons. They are less likely to be employed as teens, possibly because of limited access to jobs. Increased participation in extracurricular activities could yield youth development benefits for children of immigrant families. Health data shows a need for improved access to health care for this group of children and youth.

Source: Shaklee, H. This discussion was based on “The Health and Well-Being of Children in Immigrant Families” by Jane Reardon-Anderson, Randy Capps, & Michael Fix, *The Urban Institute*, Series B, No. B-52, November 2002.

Key words: immigrants, children.

Today's Challenges for Working Rural Families

Current census data show that nearly ¼ of our nation's population live in rural areas. Idaho's rural families make 25 percent less in salary than residents of urban areas. Recent studies can help us understand some of the special circumstances of low income working families in rural areas.

Mental health: A study of low-income rural families in Maryland has tracked mothers since the beginning of welfare reform. Interviews showed that 43 percent of the low-income mothers in the study showed clinical levels of depression. There was no difference between partnered and non-partnered mothers in the likelihood of depressive symptoms.

However, those women with extensive support from friends and family were less depressed than their more isolated counterparts. Women with supportive families reported that they were emotionally close to family members, had more contact with their families, and received practical assistance from them. The women were particularly likely to cite their mothers as being pivotal to their support.

Of those women not partnered with their children's fathers, 27 percent reported conflict with the father. Conflict involving hitting or throwing things was reported by 20 percent of the women.

Child Care: An interview study of rural women in 15 states is especially helpful in understanding child care challenges for working mothers. Most of the mothers who worked accommodated their work schedule to family needs using strategies such as working at home, working only during school hours, or doing "split shift" parenting with their partners.

Of those children not in their parents' care, over 1/3 were in informal care settings. Young children and school-aged children were often cared for by the maternal grandmother, while 3-5 year old children were in more formal settings like childcare centers or family care homes. Mothers expressed preference for informal care in many cases, but they also cited limited options for formal infant/toddler and school aged care in small towns and rural areas. The higher cost of formal care was also an issue to families. Care by relatives and friends were often free, or could be exchanged for services.

The most striking advantage for rural mothers was the proximity of relatives. Childcare was one of many social supports provided by family for those living near extended family. Mothers valued the chance for their children to form strong bonds with extended family members, especially grandparents, through informal childcare arrangements.

Finding work: Employability of the rural work force is limited by job options, low wages, transportation challenges, and inadequate childcare. Compared to the urban poor, rural low-income families are more likely to be employed and to be working at minimum wage. Among rural families studied, few women worked full time, though 15 percent worked two part-time jobs. Childcare was a hurdle to many low wage jobs, for which hours of employment include nights and weekends.

Seasonal work is also part of the employment scheme of rural families, including forestry, agriculture and the tourist trade. Low wages or piecework may provide a marginal family income during the work period, but not enough to save up for the "down" time for the industry.

Studies such as these show a marginal employment pattern for many parents in rural areas, with the support of friends and family critical to meeting the daily needs of working families.

Source: Family Focus on Rural Life, *NCFR Report*, March 2003, volume 48, #1.

Key words: rural, work and family.

Divorce and the Kids

If you are worried about that under-achieving adolescent, and think all her problems started with her parents' divorce, you may want to think again. According to a study in the August *Journal of Marriage and Family*, adolescents in families that eventually experience divorce have problems in academic progress, psychological well-being, and behavior before the marriage has ended. Researcher Youngmin Sun at Ohio State University states, "Divorce is a process, not just a single incident. The negative effects that we associate with divorce are actually evident in teens at least one year before the marriage has ended." Dr. Sun's study provides

a rare glimpse into how family relationships change over time.

Dr. Sun studied 10,088 students who were surveyed in 1990, and again in 1992. During that time 798 (8 percent) of the students had a divorce in their family between the two waves of data collection. Academic progress, psychological well-being, school behavior and substance abuse were all examined. Results showed that children from predivorced families (families that will later experience divorce) scored significantly lower on math and reading tests than did their counterparts from families that remained intact. Adolescents from these families also had lower levels of "educational aspiration, readiness for school, self-concept...and exhibited more behavior problems."

In addition to findings regarding these adolescents, Dr. Sun's research concludes that relationships within the family were deteriorating at least one year prior to the divorce. Students in these families were more likely to report a poor relationship between their parents, and between the parents and the children in the family. Parents in these pre-divorce families seemed to be less involved in their children's education. They had lower expectations for their children, a lower frequency of doing things with their children, and less discussion of school-related issues or attendance at school events.

"This is a careful, well-crafted study," states Dr. Paul Amato, at Pennsylvania State University. "Dr. Sun's analysis provides the strongest evidence yet that many of the problems observed among children with divorced parents begin prior to parental separation. Family scholars used to think of divorce as a specific event, a crisis that occurs at a specific point in children's development. More recently researchers have realized that parental divorce is a process that unfolds over many years."

Both Dr. Sun and Dr. Amato caution that the results of this study do not mean that the divorce itself does not affect adolescents. Researchers still need to focus on the effects of divorce over time.

Source: National Council on Family Relations.
www.ncfr.org, August 2001.

Key words: divorce, youth.

Home Visiting Programs Help Reduce Child Maltreatment

The effectiveness of home visiting can be difficult to measure, because programs vary greatly in both design and desired outcomes. Recent studies, however, show home visiting can be an effective way to prevent child maltreatment in high-risk populations. A review of 25 studies that found 39 percent reduction of child maltreatment in high-risk families.

A fact sheet released by Prevent Child Abuse America provides evidence from more than 20 evaluations that the Healthy Families America model, in particular, is effective in reducing child maltreatment and achieving other positive outcomes for children. The Healthy Families America approach to home visiting involves a wide-ranging umbrella of services, statewide infrastructures, and a framework of 12 research-based "critical elements." Findings include:

- In fiscal year 2000-2001, the child maltreatment rate among participants in a Pinellas County, Florida, program was 1.6 percent, compared to 4.9 percent for the county as a whole.
- In an evaluation of a Hawaii program, the rate of substantiated cases of child maltreatment for families receiving program services was found to be less than half that of a control group (3.3 percent vs. 6.8 percent).
- Healthy Families Maryland had only two indicated reports of child maltreatment (both for neglect) among 254 families served in 4 years of program operation (a rate of .8 percent).

The document, *Healthy Families America Reduces Child Maltreatment*, is one of a series of fact sheets about the program. The series can be found on the Prevent Child Abuse America web site at http://www.preventchildabuse.org/learn_more/research_docs/hfa_research_folder.html.

Source: Children's Bureau Express, Administration for Children and Families, April 2003.

Key word: parenting.

Excess Weight and Cancer

A study published in the April 24, 2003 issue of the *New England Journal of Medicine* indicated that losing weight could prevent one of every six cancer deaths in the United States. That means that more than 90,000 cancer deaths could be prevented annually.

The researchers evaluated 900,000 people who were cancer-free when the study began in 1982 and followed them for 16 years. Lead researcher Eugenia Calle concluded, "Excess weight may account for 14 percent of all cancer deaths in men and 20 percent of those in women."

What is the link between too much body fat and cancer? Excess body fat increases: (1) the amount of estrogen in the blood, which increases the risk of cancers of the female reproductive system; (2) the risk of acid reflux which can cause cancer of the esophagus; and (3) levels of insulin, prompting the body to create a hormone which causes cells to multiply. In addition, obesity makes it harder to diagnose and treat patients. It's harder to see or feel lumps and bumps, and some patients may not fit into CAT scanners.

Earlier studies found that excess weight contributes to the following types of cancers: breast, uterus, colon, rectum, kidney, esophagus and gall bladder. This study linked excess weight to cancers of the cervix, ovary, multiple myeloma, non-Hodgkin's lymphoma, pancreas, liver, and in men, the stomach and prostate.

Possible solutions suggested by Calle include:

- Attitudes must change about weight the way they did about smoking.
- Communities, workplaces, schools and transportation all need to change to make it easier both to eat and exercise.

Furthermore, Calle states, "We've developed a culture where you have to work really hard to eat right and exercise. We're kind of stacking the deck against ourselves. Until we accept that it is a bigger problem than one of individual discipline, we probably won't be too successful in turning it around."

Source: <http://content.nejm.org/cgi/content/abstract/348/17/1625>.

Key words: obesity, cancer.

Nutrition Education

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Martha Raidl
Extension Nutrition Education
Specialist
University of Idaho Boise Center
800 Park Blvd, Suite 200
Boise, ID 83712
mraidl@uidaho.edu



Why Don't People Walk Anywhere?

Is it because they're lazy? In many cases, it's because they can't. There may not be a sidewalk outside the front door; school may be 10 miles away, or there's a five-lane highway between home and the supermarket.

The Centers for Disease Control and Prevention is currently tracking 8,000 Atlanta residents to determine if the neighborhood they live in influences their level of physical activity. The Robert Wood Johnson Foundation in New Jersey, the country's largest health care philanthropy, is spending \$70 million over five years on studies and programs to make it easier for people to walk in suburbs, cities, and towns. The foundation's senior program officer, Kate Kraft, states, "We want to engineer activity back into people's daily lives. That means we need to start creating more walkable, bikeable communities."

Cities, towns and suburbs were developed on the assumption that every trip will be made by car. This has pretty much eliminated walking from daily life for people in most parts of the country. Studies by the Federal Highway Administration show that today, Americans make fewer than 6 percent of their daily trips on foot and that three-quarters of short trips (one mile or less) are made by car.

Children don't walk much either. Less than 13 percent of students walk to school because many

schools have been built on large sites at the edge of communities that are beyond walking distance for most students.

Other reasons why it is difficult to walk places:

- Spread-out neighborhoods: bigger houses on bigger lots mean neighborhoods stretch beyond walking distance for doing errands.
- Many neighborhoods are far from jobs, shopping centers, and schools.
- Many roads are big and busy, and intersections and crosswalks are rare.
- Sidewalks don't exist.

What percentage of new neighborhoods are walkable? According to the Urban Land Institute, a group for developers and planners, just 5-15 percent of new housing developments are considered "walkable."

Census data revealed that Atlanta and Charlotte have the fewest number of people who walk to work. Both cities are trying to make walking easier by spending money on sidewalks, and public transit systems that people can walk to.

It is also true that many people will get physical exercise no matter where they live. Some people may not want to walk regardless of what public health experts urge. According to Adrienne Schmitz of the Urban Land Institute, "Many people don't care at all about design or sprawl, but when you start talking health, it's a real hot button."

Source: <http://www.walkinginfo.org/cps/walkable.htm>, <http://www.uli.org>, <http://www.fhwa.dot.gov>.

Key word: exercise.

Snacking Versus Sit-Down Meals

In our very busy society, how many of you actually sit down and have three meals a day? A survey conducted by Information Resources Inc. (IRI), studied the eating habits of 2,000 consumers. They found:

- The average consumer eats 4.3-6 times a day
- More than one third regularly skip meals
- 2/3 regularly eat 3 meals a day

Some of the favorite snacking foods include: dairy products, snack/granola bars, energy/nutritional bars. Nearly 70 percent of survey respondents said they prefer "ready-to-eat" products for snack occasions any time of day. That may be one reason why Starbucks is testing breakfast items and that Jack in the Box sells burgers at 6 am and breakfast sandwiches at 6 pm.

Convenience appears to be more important than nutritional content of a snack item. Even though there has been extensive press coverage of America's growing "obesity epidemic," only 38 percent of respondents indicated that they avoided high-fat foods, and just 42 percent of consumers thought their diet was nutritionally adequate.

Consumers are willing to pay as much as two to three times more for convenient versions of their favorite products, but only about one-quarter would pay more for low- or reduced-fat foods.

By the way, this study found that people who regularly eat three meals a day, tend to have a healthier diet. They eat more fruits and vegetables and avoid high-fat items.

Source: <http://www.infores.com>.

Key word: snack.

Vanilla Is Everywhere

This past year, marketers introduced 565 vanilla-infused products. That includes: lipstick, air fresheners, toothpaste, coffee, soft drinks (Coke and Pepsi), and liquor (vanilla flavored vodka and rum).

Why is vanilla so popular? According to marketing experts, vanilla is associated with a feeling of comfort in these stressful times. It's a scent that can be added to both food and non-food items. We must be under a lot of stress, since the U.S. consumed 2.5 million pounds of vanilla beans—more than half the world's vanilla production.

Source: <http://www.ift.org/extra/newproducts/np-trendreport.html>.

Key word: foods.



Update on Save for Your Future

Idaho will join the national *Save for Your Future* campaign in September. Our state's involvement was postponed until fall because of some technical issues. The educational campaign is a partnership between the Social Security Administration (SSA), the American Savings Education Council (ASEC) and sponsor, State Farm Insurance. The national campaign was launched in Washington, DC on May 1, followed by regional launches in twelve major cities during May.

Save for Your Future is designed to encourage Americans to take four basic steps to secure their financial future:

1. Calculate how much money you may need for retirement and other goals such as home ownership or college education.
2. Plan how to accumulate money and other assets to help meet your needs.
3. Act to implement your plan and save the money you (and your family) may need.
4. Reassess your financial needs and the progress of your plan every year during the three-month period between the time you receive your annual Social Security Statement and your birthday. If your needs have changed or your plan isn't working, readjust one or both of them.

The Idaho Financial Literacy Coalition (IFLC) plans to initiate *Save for Your Future* in the Treasure Valley with classes for state employees. Classes will teach how to find money to save, how to select various savings products (e.g. savings bonds, certificates of deposit, money market accounts, mutual funds, etc.), and how to save for retirement and other major goals. If you'd like to replicate the classes in your area, contact Marilyn for information and resources.

Source: Save for Your Future,
<http://www.saveforyourfuture.org>.

Key word: savings.

Family Economics

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Marilyn Bischoff
Extension Family Economics
Specialist
University of Idaho Boise Center
800 Park Blvd, Suite 200
Boise, ID 83712
mbischof@uidaho.edu



I Bonds: A Low Risk Investment Keeps Pace with Inflation

If you're a new or conservative investor, US savings bonds are an investment you might want to consider. One of the newer savings bonds, Inflation indexed I Bonds, are designed to offer all Americans a way to save that protects the purchasing power of the investment by assuring a real rate of return above inflation. I Bonds have features that make them attractive to many investors. They are sold at face value in denominations of \$50, \$75, \$100, \$200, \$500, \$1,000, \$5,000 and \$10,000 and earn interest for as long as 30 years. I Bond earnings are added every month and interest is compounded semiannually. The accrued interest is paid when the bonds are redeemed. Bonds can be redeemed at most financial institutions.

Income earned is exempt from state and local taxes. Federal taxes can be deferred for up to 30 years or until the owner cashes a bond. Investors who cash in I Bonds before five years are subject to a 3-month earnings penalty. I Bonds are available at most banks and credit unions and other financial institutions or they can be purchased on-line in electronic form through the website <http://www.treasurydirect.gov>. Many employers offer I Bonds through convenient payroll savings plans.

The earnings rate for I Bonds is a combination of a fixed rate, which will apply for the life of the bond, and the inflation rate. Through October 2003 they will earn 4.66 percent. This interest for I Bonds bought from May through October 2003 will apply for the first six months after their issue. The earnings rate combines the 1.10 percent fixed rate of return with the 3.54 percent annualized rate of inflation as measured by the Consumer Price Index. Interest rates are recalculated every 6 months. The Savings Bond Calculator, <http://www.publicdebt.treas.gov/sav/savcalc.htm>, allows you to determine what your bonds are worth.

Source: US Treasury, <http://www.publicdebt.treas.gov/cin/comi0503.htm>.

Key words: investing, savings.

Accelerate Debt Repayment to “Find” Money for Savings

If you think finding money to save is impossible, think again. Saving and reducing debt are closely related. The sooner outstanding debt is repaid, the sooner monthly payments can be reallocated to savings goals. In other words, compound interest will begin to work for you, rather than against you. Adding even small amounts to the minimum payment due on a credit card can produce dramatic results. Interest costs are reduced and the time required to repay a debt is shortened considerably.

According to the book *Slash Your Debt*, by Detweiler, Eisenson, & Castleman, saving and then adding your daily pocket change to minimum debt payments can make a big difference in borrowing costs as shown in Table 1. The analysis assumes three different outstanding balances, a 17 percent credit card interest rate, and a minimum payment of 2 percent of the outstanding balance.

Table 1: Saving Interest Payments and Time

By making credit card payments beyond the required minimum, you can save the following amounts in interest and reduce the years in the repayment period.

Additional Daily Payment	\$5,000 Balance	\$10,000 Balance	\$15,000 Balance
10 cents	\$2,257 11 years	\$3,060 12 years	\$3,545 12 years
25 cents	\$4,148 19 years	\$5,970 20 years	\$7,112 21 years
\$1.00	\$7,624 30 years	\$12,615 35 years	\$16,168 36 years

Source: *Slash Your Debt* by Detweiler, Eisenson, & Castleman (1999, Financial Literacy Center).

If you have a balance of \$5,000 on a 17 percent credit card and pay only the minimum required each month, it could take 40 years to pay and your total interest charge would be \$16,304. By applying just 10 cents a day more to paying off your balance, you could save \$2,257 in interest costs and pay off your balance 11 years sooner. Plus, once you’ve paid off the debt, you can start investing that same amount of money—and start earning interest instead of paying it.

Additional ways to accelerate debt repayment and reduce the cost of borrowing include:

- Contact creditors and request a lower interest rate. Sometimes, they will comply because it costs them more than \$100 in marketing costs to replace you as a customer.
- Transfer outstanding balances to a lower-rate credit card and continue paying the amount that you paid before. Do be aware of balance transfer fees (such as 3 percent of the transferred amount).
- Transfer a high-interest credit card balance to a lower-rate secured or unsecured personal loan and pay it off in three to five years.
- Refrain from incurring new debt if your ratio of monthly consumer debt payments to net income is 15 percent or higher (example: \$350 of consumer debt ÷ \$2,000 net pay = 17.5 percent).

Many households can reduce spending to “find” extra dollars to save and/or reduce debt. Use Worksheet 1 to estimate what you could save each month and during an entire year by cutting your spending in various expense categories.

Worksheet 1: Finding Money to Save

Expense reduction strategy	Estimated monthly savings	Estimated yearly savings (Multiply monthly savings by 12)
Spend less at supermarket	\$50	\$600
Bring lunch to work 3 times per week	\$60	\$720

Source: O'Neill, B., Lown, J., & Palmer, L. (2003). "Accelerate Debt Repayment and Spend Less," Guidebook to Help Later Savers Prepare for Retirement. National Endowment for Financial Education (NEFE). <http://www.nefe.org/pages/multimedia.html>.

Key words: debt, credit cards, savings.

Extension Family Economics Education

Julia Welch, Idaho County Extension educator, writes a monthly newsletter for participants of North Idaho's Extension Nutrition Program (ENP) for low-income families. *Consumer Notes* is distributed to ENP participants in 10 North Idaho counties.

Beverly Healy, Ada County Extension educator, was overwhelmed with April attendance in *Legal Check-up* workshops. A workshop held at the Caldwell Public Library enrolled more than 80 participants! Mercy Medical Center in Nampa, was the host to nearly 40 *Legal Check-up* attendees. Beverly attributes high attendance to excellent publicity provided by the *Nampa Press Tribune* (two feature articles); the reputation of the workshop instructor, attorney Reese Verner; and partnering with the Idaho Chapter of AARP, which provided direct mail advertising to their Canyon County members.

Beverly offered noon brown bag workshops to Ada County employees in May and early June. A *Gaining Financial Fitness* class taught employees how to track their expenses, develop a spending plan and cut expenses. *Saving for Retirement* included how to assess retirement resources, determine needs and wants, and set retirement goals. Ap-

proximately twenty county employees attended each workshop held at the Ada County Courthouse.

Marsha Hawkins, Jerome County Extension educator, taught basic financial management to Head Start and community action agency clients during May. Marsha used the *All My Money* and *Money Matters* curriculums in workshops held in Bliss, Jerome, Wendell, and Hansen.

Family Economics Resources

New Guidebook Helps Late Savers Plan for Retirement

A new, free online resource, the *Guidebook to Help Late Savers Prepare for Retirement* is a thorough, user-friendly guide to help Americans boost their retirement savings. The guide outlines more than a dozen catch-up strategies for Americans—especially those 50 and older—who have realized they haven't saved enough for retirement. The guidebook demonstrates, no amount of money, if invested consistently, is too small to make a difference in one's long-term financial security.

The *Guidebook to Help Late Savers Prepare for Retirement* was written by Barbara O'Neill, PhD, extension specialist at Rutgers University, Jean Lown, PhD, professor at Utah State University, and Lance Palmer, a doctoral student also at Utah State University, provided background research, focus group feedback and ongoing editorial review.

The guidebook offers numerous ideas that can be implemented alone or combined with others—depending on individual circumstances—to achieve retirement goals. The five sections of the guide explore how to implement a new federal policy allowing catch-up contributions, how to determine retirement needs, how to take advantage of mid- and later-life savings opportunities, how to reduce debt and stretch income and how to adjust for unique retirement planning considerations that are beyond one's control. These include situations such as a poor or uncertain health diagnosis or involuntary retirement.

Guidebook users will also find numerous worksheets they can download, including one to help

late savers develop a custom action plan by selecting financial strategies to meet personal goals. Additionally, the resource section lists more than 40 books and web sites to guide individuals in making informed choices about saving and investing wisely for the future.

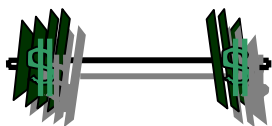
To access or download a copy of the *Guidebook to Help Late Savers Prepare for Retirement*, go to the Multimedia Access section of the NEFE web site at <http://www.nefe.org> and click on *Guidebook to Help Late Savers Prepare for Retirement*.

New Fed Resources

The Federal Reserve System has launched a financial education web site <http://www.federalreserveeducation.org> featuring a variety of consumer brochures on topics including consumer banking, credit and loans, and home mortgages. Also, the Community Economic Development Research Information Center (CEDRIC) at the Federal Reserve Bank of Chicago has a new Financial Education Research Center http://www.chicagofed.org/cedric/financial_education_research_center.cfm designed to provide online resources and serve as a repository for studies related to financial education.

The Economic Education Newsletter is an online educational resource for teachers and students provided by the Baltimore Branch, Federal Reserve Bank of Richmond. The newsletter offers financial literacy and economic education web site information, lesson plans, articles, and other resource topics. Information about high school and college contests, teachers' workshops, and other educational programs conducted by the Fed is also provided. To view previous issues or subscribe, please visit <http://www.rich.frb.org/econed/newsletter>.

Gaining Financial Fitness: PowerPoint Slides and Fact Sheets



I developed a PowerPoint presentation that includes 20 slides, Instructor's Notes, and Fact Sheets that I used

to teach May workshops. Concepts include setting financial goals, tracking expenses, developing a spending plan, establishing savings, and cutting

expenses. To obtain a copy email me. Let me know if you can download a large PowerPoint file electronically or if you prefer a CD with the PowerPoint file and the Fact Sheets. Include your mailing address. Please allow two weeks for mailing.

4-H Financial Champions PowerPoint Presentation

Now is the time to train leaders how to use *Financial Champions*, a new 4-H Cooperative Curriculum System program designed for junior high youth. The materials include two project youth books, *Money Fundamentals* and *Money Moves*, and a 43-page *Helper's Guide*. The projects are described in the December 2002 *The Communicator*. In November Marsha Hawkins and I taught educators and 4-H program assistants how to use the materials. We also trained twenty-two 4-H leaders at the Idaho 4-H Leaders' Forum. We will share our 20-slide PowerPoint presentation with educators who desire to train local leaders. To obtain a copy, email me. Let me know if you can download a large PowerPoint file electronically or if you prefer a CD with the PowerPoint file. Please include your mailing address and allow two weeks for mailing. A limited number of the program books are available from University of Idaho Agricultural Communications. The three-book set of materials has a charge. Quantities may be obtained from national 4-H CCCS Extension Distribution Center, 405 Coffey Hall, 1420 Eckles Ave., St. Paul, MN 55108-6068, 1-800-876-8636.

