



## South Carolina Extension Family and Consumer Sciences Newsletter

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March 2004

### **Family and Consumer Sciences Week - South Carolina Governor's Proclamation**

**WHEREAS**, family and consumer sciences professionals are dedicated to ensuring the well-being of individuals, families, and communities throughout the Palmetto State; and

**WHEREAS**, family and consumer sciences professionals consist of elementary, secondary, post-secondary and extension educators and administrators, and other professionals in government, business, and nonprofit sectors who are committed to using interdisciplinary, integrative, and preventive perspectives in addressing the issues surrounding individuals and families as consumers; and

**WHEREAS**, family and consumer sciences professionals contribute to the health, productivity, and fulfillment of our residents by providing practical knowledge about the fundamentals of everyday life, including human growth and development, personal behavior, housing and the environment, food and nutrition, apparel and textiles, and resource management.

**NOW, THEREFORE, I**, Mark Sanford, Governor of the Great State of South Carolina, do hereby proclaim March 8 - 13, 2004, as **FAMILY AND CONSUMER SCIENCES WEEK** throughout the state, and encourage all South Carolinians to recognize family and consumer sciences professionals for their many contributions to the continued well-being of the residents of the Palmetto State.

### **Success Stories**

#### **Café Clemson**

Kathy Wright ([kwright@clemson.edu](mailto:kwright@clemson.edu)) and Elizabeth Hill ([ehill@clemson.edu](mailto:ehill@clemson.edu)) of Greenville County produce a monthly email newsletter with family and consumer sciences content. This publication is designed to be succinct with relevant and timely information and provide links to sources of additional information. Contact Kathy or Elizabeth to be placed on the distribution list.

#### **Strengthening Families, Youth, and Communities Across the Lifespan Conference**

The Strengthening Families, Youth, and Communities Across the Lifespan Conference held February 22 - 25, 2004 at Springmaid Conference Center in Myrtle Beach, S.C. was an enormous success. Eighty-five participants from 14 states attended over 30 workshops and super seminars that included topics on wellness, financial security in later life, family strengths, 4-H, and

intergenerational issues. The Building Family Strengths Program of Work team was honored by Dr. Fran Wolak with the 2003 Cooperative Extension Excellence in Teamwork Award. Members of the team are Kellye Rembert, Lana Tietjen, Latosia Gibson, Barbara Brown, and Deborah Thomason. The team received certificates and a cash award to be used for professional development.

## **Subject-Matter Updates**

### **FCS Communication**

A third conference call with FCS agents will be held on **March 17** at 10:00 a.m. The call in number is **(864) 656-4996**. The call is open to all agents, regardless of lead agent responsibilities. Please plan to join us.

### **Identity Theft**

The Federal Trade Commission reports that identity theft tops the list of consumer complaints for the fourth year. All fraud victims reported losses of over \$4 million. Thirty percent of the consumers who reported were age 50 or older. For more information, visit <http://www.consumer.gov/sentinel/pubs/Top10Fraud2003.pdf>.

### **Number of Americans With Diabetes Rises to 18.2 Million**

(DHHS) HHS Secretary Tommy G. Thompson has announced that the number of Americans with diabetes rose to an all-time high, with an estimated 18.2 million people in 2003.

“These new estimates show we are diagnosing more people who live with diabetes, and the overall prevalence of this disease continues to increase,” Secretary Thompson said.

“Clearly, diabetes remains a serious and growing health threat. We are fighting this terrible disease by promoting better lifestyle choices and increasing awareness among all Americans.”

The new diabetes numbers, which were released in advance of World Diabetes Day, reflect an annual update of national estimates based on data from HHS’s Centers for Disease Control and Prevention (CDC), National Institutes of Health (NIH), and the Indian Health Service (IHS). Highlights of the updated data include:

- Diabetes continues to be the sixth leading cause of death in the United States.
- An estimated 13 million Americans have been diagnosed with this disease, and about 5.2 million additional Americans have the disease, but have not been diagnosed.
- Diabetes is the leading cause of blindness among adults between 20 and 74 years old.
- 14.9% of American Indians and Alaska Natives who are at least 20 years old and receive care from IHS have diabetes. On average, American Indians and Alaska Natives are 2.3 times as likely to have diabetes than non-Hispanic whites of similar age.

- 11.4% of non-Hispanic blacks, aged 20 years or older, have diabetes. On average, non-Hispanic blacks are 1.6 times as likely to have diabetes than non-Hispanic whites of a similar age.
- 8.4% of non-Hispanic whites, aged 20 years or older, have diabetes.
- 8.2% of Hispanics, aged 20 years or older, have diabetes. On average, Hispanic Americans are 1.5 times more likely to have diabetes than non-Hispanic whites of similar age.
- Native Hawaiians, Japanese and Filipino residents of Hawaii, aged 20 years or older, are twice as likely to have diabetes as white residents of Hawaii.

The data, which is included in HHS's new 2003 National Diabetes Fact Sheet, will help national, state, and local health officials understand the health and economic burden of diabetes and better direct efforts to reach populations hardest hit by the disease.

"Prevention is the key to stemming this unfolding epidemic," CDC Director, Dr. Julie Gerberding said. "By eating a healthy diet and engaging in regular physical activity, individuals can greatly reduce their risk of developing type 2 diabetes."

Many Americans are unaware that they may be at risk -- or already have -- diabetes. Early diagnosis and proper treatment of diabetes can delay, and even prevent, the progression of serious health problems such as heart disease and stroke, blindness, lower limb amputations, and kidney failure.

In an effort to identify persons with undiagnosed type 2 diabetes or at risk, HHS has begun a new community-based effort. The Diabetes Detection Initiative: Finding the Undiagnosed (DDI) is focused on helping Americans better understand their diabetes risk so that they can take appropriate actions based on those risks.

A broad-based community effort, the DDI encourages individuals to determine their risk for undiagnosed diabetes using a customized, self-risk assessment tool adapted from the American Diabetes Association. A person found to be at high risk will be given clear messages regarding referral to a health care site for appropriate blood testing. The DDI is currently being piloted in 10 communities in a variety of urban and rural settings.

The 2003 National Diabetes Fact Sheet is available at <http://www.cdc.gov/diabetes/pubs/factsheet.htm>.

Submitted by: Dr. Katherine Cason

### **Retirement Income Shortfall Predicted For Many Americans**

A study by the Employee Benefit Research Institute, in collaboration with the Milbank Memorial Fund, suggests that while many middle-income Americans could provide for their own future by saving 5% of compensation annually in addition to the retirement benefits they are already expected to receive, this remedy won't work for many in the lower income brackets.

Most at risk are low-income single women who typically lack the resources to save enough for

retirement. In most cases, they would have to save 25% or more of their pay annually to adequately fund basic living expenses in retirement (including nursing home or home health care costs), according to the study. As a general rule, couples and those with higher income fared best.

The study provides analysis based on age, marital status, and income, calculating the odds that a member of any such group will have adequate resources for a basic retirement. The analysis is based on the EBRI Retirement Security Projection Model, which quantifies national retirement income adequacy. It follows previous studies using similar methodology for Kansas, Massachusetts, and Oregon, conducted by EBRI and Milbank, in collaboration with officials from those states.

The study provides analysis of how different demographic groups are likely to fare, broken down by income quartile for single men, single women, and married couples. The model provides estimates of the shortfall between the amount required for the elderly to afford basic expenditures for the remainder of their life and the income and benefits they are actually projected to have (Social Security, Medicare, Medicaid, employment-based pension, and retirement plans such as 401(k)s, and individual retirement accounts).

While the published data are not specific enough to provide guidance for individual personal retirement planning, it does provide a projection of potential demand on public and private resources.

The national aggregate projected shortfall presupposes no change in current savings behavior, and could be reduced if those who are able to increase their savings do so. But the shortfall in retirement income adequacy could not be entirely eliminated because many people simply won't earn enough to make such savings possible. The shortfall is currently in the \$28 billion - \$35 billion range, depending on whether housing equity is liquidated. For the decade ending 2030, the aggregate shortfall would reach at least \$400 billion - a figure of significance to many financially stressed state budgets.

Source: <http://www.ebri.org/pdfs/1103ib.pdf>

## **Partnerships and Collaborations**

### **Financial Literacy and Education Commission**

Secretary of the Treasury, John Snow, chaired the first meeting of the Financial Literacy and Education Commission on January 29, 2004. Representatives of 20 federal departments, agencies, and commissions, including the U.S. Department of Agriculture, participated in the meeting.

At the inaugural meeting, the members of the Commission discussed the establishment of subcommittees to fulfill two of the legislation's charges: to establish and maintain a toll-free telephone number for financial education purposes and establish and maintain a financial education website that will serve as a central clearinghouse for citizens who are in search of financial education information and programs.

The new Commission's goal is to promote financial education and improve the financial literacy of all Americans. The Commission will work to encourage government and private sector efforts to promote financial literacy and coordinate financial education efforts of the federal government, including the identification and promotion of best practices.

The legislation that created the Financial Literacy and Education Commission calls for the development of a national strategy to promote financial literacy and education among all American consumers; establishment of a website to serve as a clearinghouse and provide a coordinated point of entry for information about federal financial literacy and education programs, grants, and other information the Commission finds appropriate; and the establishment of a toll-free hotline available to members of the public seeking information about issues pertaining to financial literacy and education.

The Financial Literacy and Education Commission was created by Title V of the Fair and Accurate Credit Transactions Act, signed by President Bush on December 4, 2003. The Commission is composed of the Secretary of the Treasury, the heads of the Office of the Comptroller of the Currency; the Office of Thrift Supervision, the Federal Reserve, the Federal Deposit Insurance Corporation, the National Credit Union Administration, the Securities and Exchange Commission, the Departments Education, Agriculture, Defense, Health and Human Services, Housing and Urban Development, Labor, and Veterans Affairs; the Federal Trade Commission, the General Services Administration, the Small Business Administration, the Social Security Administration, the Commodity Futures Trading Commission, and the Office of Personnel Management.

## **SCFCL**

South Carolina will host the National Volunteer Outreach Network, Inc. (NVON) Conference, July 15 - 17, 2004 in North Charleston, even though South Carolina is the smallest of the NVON member states. This is Betty Buff's last year as President of NVON. Pam Hanfland is the incoming NVON president. Dr. Carol Webb will continue as the Advisor to NVON.

Plans are in progress for the Spring SCFCL District Meetings:

March 10	Coastal District - Clarks Inn Restaurant, Santee
March 11	Foothills District - Laurens
March 12	Central District - Trinity Presbyterian Church, Columbia

At these meetings, the 2003 State Conference in Greenville will be discussed and recommendations made for the 2004 State Conference, November 11 - 13 at the White Oak Conference Center; sharing ideas for the 2004-2005 State Project "DARE, to be Healthy;" and supplying postcards and/or stationery for members who choose to write to legislators in support of Clemson University with reference to their proposed budget cuts by Governor Sanford.

## Demographic Information/Statistics

### March is Women's History Month

In 1981, the U.S. Congress passed a resolution establishing National Women's History Week. The week was chosen to coincide with the annual International Women's Day, March 8. In 1987, Congress expanded the week to a month. It has issued a resolution every year since then proclaiming March to be Women's History Month. The U.S. president also issues an annual proclamation on this occasion.

Chances are your taxes will be prepared by a woman because 63% of tax preparers are women. The likelihood a woman will help you plan your next vacation also is great, as 83% of travel agents are female. With Secretaries Day around the corner (April 21), it is worth noting that 97% of secretaries and administrative assistants are women. It is estimated that there are 250,000 female lawyers, 189,000 women physicians and surgeons, 6,000 female legislators, 78,000 female police officers, and more than 8,500 female firefighters. For more occupational data on women, go to [http://www.census.gov/hhes/www/eeoindex/page\\_c.html](http://www.census.gov/hhes/www/eeoindex/page_c.html).

The median annual earnings of women, age 15 and older, who work full time, year-round is \$30,203. After adjusting for inflation, earnings for these women had climbed 1.8% in 2002. Earnings for their male counterparts rose 1.4% during the same period. But for every \$1 their male counterparts earned, women who worked full-time, year-round in 2002 earned 77 cents. This ratio matches the all-time high reached in 2001.

Work-life earnings of women with a professional degree (i.e., medical, law, dental or veterinarian) who work full time, year-round are estimated to be \$2.9 million. For women, like men, more education means higher career earnings. It is estimated that women without a high school diploma would earn \$700,000 during their work lives, increasing to \$1 million if they had a high school diploma and \$1.6 million if they had a bachelor's degree.

The high school graduation rate for women, age 25 and over, in 2002 was 84.4%. That exceeded the rate for men (83.8%), the first statistical difference between the two sexes since 1989. The number of women, 25 years and over, with a bachelor's degree or more in 2002 was 23.9 million, more than double the number of such women 20 years earlier. The percentage of women, 25 and over, with a bachelor's degree or more in 2002 was 25.1%, about 1 percentage point higher than the previous year. The rate for men was 28.5% in 2002. Fifty-seven percent of college students are women. Women have constituted the majority of college students since 1979.

The current average number of children ever born to women 40-to-44 years old is 1.9. This average is more than one child fewer than the average for women in this age group in 1976 (3.1 children). Eighteen percent of all women, ages 40 to 44, were childless in 2002. That is almost twice as high as women of that age group in 1976 (10%).

Fifty-five percent of mothers who in 2002 had infant children were in the labor force, down from a record 59% in 1998. This percentage matches the 2000 participation level of 55%, which was the first statistically significant decline in labor force participation of mothers with infant children since the Census Bureau began calculating this measure in 1976. In that year, 31% of these mothers were in the labor force.

Source: [public-news-alert@lists.census.gov](mailto:public-news-alert@lists.census.gov); <http://lists.census.gov/mailman/listinfo/public-news-alert>

### **Nations Data Book - From Spuds to Duds, New Statistical Abstract Has It All**

America's farmers dug up more than 23 million tons of potatoes in 2002, and the nation's clothing stores sold nearly \$600 in apparel for every man, woman, and child. These are but two of the thousands of facts in the new edition of the national statistical compendium released today by the U.S. Census Bureau.

The 1,000-plus-page Statistical Abstract of the United States: 2003 includes 72 new tables covering topics such as the characteristics of victims of the Sept. 11 terrorist attacks, the death rates of Hispanics, and the ratios of debt payments to family income. Altogether, the new edition contains more than 1,400 tables and charts with statistics from the most recent years or periods available. Go to [http://www.ncfr.org/about\\_us/n\\_news\\_announcements.asp?newsid=592](http://www.ncfr.org/about_us/n_news_announcements.asp?newsid=592)

Submitted by: Dr. Deborah Thomason

## **Resources and Websites**

### **High School Financial Planning Program<sup>®</sup> Now In Spanish**

A Spanish version of the National Endowment for Financial Education<sup>®</sup> High School Financial Planning Program<sup>®</sup> is now available at [http://www.cuna.org/initiatives/hispanic/nefe\\_hs\\_finplan.html](http://www.cuna.org/initiatives/hispanic/nefe_hs_finplan.html). NEFE will not provide the Spanish version of the HSFPP<sup>®</sup> student guide in print, but will continue to provide a printed HSFPP<sup>®</sup> instructor's manual and printed copies of the complete HSFPP<sup>®</sup> student guide in English at no charge. This Spanish translation of the HSFPP<sup>®</sup> Student Guide is the work of Rai Sarabia, Isabel Meza, and Larry Garcia of the El Paso (Texas) Credit Union. The content is identical to the text of the 2001 English edition (Student Guide only), minus some exercises, worksheets, and graphics.

[Consumer Jungle](#) is sponsored by the Young Adult Consumer Education Trust (YACET), a non-profit organization dedicated to providing young adults with the life skills they need to become responsible, informed consumers.

Consumer Jungle is an interactive, web-based program that helps high school students become literate, savvy consumers. Consumer Jungle provides engaging and relevant consumer education curricula, covering a variety of topics such as credit cards, transportation, living on your own, personal finances, telecommunications, and e-commerce fraud. Developed with input from teachers,

students, and parents, Consumer Jungle delivers interactive games, activities, and relevant information directly to the home or classroom.

### **A World of Possibilities: Skills for Creating Happiness and Blessing Others**

The University of Kentucky Family and Consumer Sciences Program has announced a new 10-module curriculum, <http://www.ca.uky.edu/fcs/possibilities/>. Each module is built around an 8-page camera-ready publication accompanied by a PowerPoint® presentation and a Teaching Outline. Each of the 10 publications is also available online in a 4-page version.

“A World of Possibilities” teaches a set of core skills that have application in nearly every area of life. Mastering these skills enables one to be calmer, happier, more energetic, and more effective. He or she becomes a better citizen, parent, spouse, partner, friend, and co-worker - better at just about anything. The program is flexible, easy-to-use, and enjoyable. It’s ideal for both individuals and groups, it enhances creativity and productivity, and it fosters healthy relationships while opening up new worlds of possibility, both individually and collectively.

The website has just been launched, and parts of it are still “under construction.” New features will soon be added to the website, including individual Macromedia Flash® movies that will accompany each of the following 10 modules:

- **Your Vision Map** (creating a tangible picture of what you want to accomplish, with key steps for getting there)
- **Making the Growth Choice** (learning to make choices that bless others and simultaneously increase your vitality, growth, and happiness)
- **The Way of Peace** (weaving peace abundantly into our personal lives and into the fabric of society)
- **Heart Intelligence** (employing our intuitive guidance to solve problems, spark creativity, and promote the well-being of all)
- **The Freedom of Self-Discipline** (acquiring self-management skills that foster success and open doors to confidence, joy, and unimagined opportunities)
- **Embracing This Present Moment** (mastering the vital skills of creatively accepting reality and living fully in the wonder of the present moment)
- **Accepting and Loving Your Body** (cherishing and taking good care of one’s physical body, while sensitively listening to its signals of comfort and discomfort)
- **Healthy Relationships** (exploring key guidelines for nourishing vital relationships and thriving societies)
- **Unleashing Your Creativity** (applying the creative spirit that lives in each of us and that longs to express itself in unique and joyous ways) and
- **Gifts of Gratitude and Blessing** (discovering the vast untapped potential for personal satisfaction and societal renewal available through the skillful application of gratitude and blessing)

## **The Power of Choice: Helping Youth Make Healthy Eating and Fitness Decisions**

“The Power of Choice” is a Leader’s Guide for after-school activities designed to guide young adolescents toward a healthier lifestyle. “The Power of Choice” helps build decision-making skills that promote healthier eating and activity choices in real-life settings. A key goal is to empower preteens (ages 11 - 13) to make smarter choices that lead, for example, to improving weight management or being less sedentary. Using an approach that encourages fun, preteens get involved in activities that let them explore the common link among healthy eating, food safety, and fitness.

“The Power of Choice” offers kids practice in learning-by-doing, whether by making four different kinds of drinks and analyzing their nutrient profile using Nutrition Facts label skills or by scooping fat (shortening) into a plastic bag and comparing how much of it is in a favorite food. The Leader’s Guide is full of quick, simple things to do, including easy recipes, and dancing to salsa music, most of which requires little or no pre-planning.

In all, the Leader’s Guide has 10 interactive, sequenced sessions, and four posters (an educational Nutrition Facts label, a version of the Food Guide Pyramid, Fight Bac, and a Move-It Pyramid). It also contains easy snack recipes, a recipe booklet, a parent letter, and 170 Nutrition Facts cards. In addition, a computer disk which accompanies the Leader’s Guide contains all the information in the Guide, as well as a self-training video for the adult leader, supplemental hands-on activities, tips for improved communication with adolescents, and support for community involvement.

In summary, “The Power of Choice” seeks to motivate both the preteen and the leader by focusing on positive behavioral changes that promote their personal development and improved lifestyles related to food and activity choices.

All components of “The Power of Choice” are available to download from the web, without charge, at [http://www.fns.usda.gov/tn/Resources/power\\_of\\_choice.html](http://www.fns.usda.gov/tn/Resources/power_of_choice.html).

While supplies last, single copies are available for free to organizations participating in the USDA’s Child Nutrition programs. Requestors must indicate in which of the Child Nutrition programs that they are participating. The Food and Nutrition Service Team Nutrition order forms are available at <http://www.fns.usda.gov/tnforms/POCform.htm>  
<http://www.fns.usda.gov/tn/Resources/poc-orderform.pdf>

This new Leader’s Guide was jointly developed by the Food and Drug Administration/DHHS and the Food and Nutrition Service/USDA.

**Submitted by: Dr. Katherine Cason**

## **Calendar of Events**

American Council on Consumer Interests 50th Anniversary Conference, March 31 - April 3, 2004, Washington, DC. Information can be found at <http://www.consumerinterests.org/public/articles/index.html?cat=10>.

Second 21<sup>st</sup> Century Families Conference, April 20 - 22, 2004, Little Rock, AR. Information can be found at [http://www.arfamilies.org/21century/Call\\_for\\_Proposals.asp](http://www.arfamilies.org/21century/Call_for_Proposals.asp).

Building a National Framework for Family Support Conference, May 12 - 15, 2004, Chicago, IL. Information can be found at <http://www.familysupportamerica.org/>.

Southern Community Development Educators Conference, May 19 - 21, 2004, Tampa, FL. Information can be found at <http://srdc.msstate.edu/cred/scde/04conf.htm>.

American Association of Family and Consumer Sciences Conference, June 26 - 29, 2004, San Diego, CA. Information can be found at <http://www.aafcs.org/meetings/ac/index.html>.

Association for Financial Counseling and Planning Education Conference, November 17 - 20, 2004, Denver, CO. Information can be found at [http://www.afcpe.org/\\$spindb.query.listallconf.aview](http://www.afcpe.org/$spindb.query.listallconf.aview).

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