Estate Planning

State Issue: Economic Well-being for Individuals and Families

Description

Estate planning is part of planning for the future and is an important part of financial planning. It deals with accumulating, protecting, and distributing assets. One important aspect of estate planning is creating appropriate documents such as wills, financial powers-of-attorney, health care powers-of-attorney and living wills.

Trend

According to a Wills and Estate Planning study conducted with a national sample of adults 18 and older in 2009 by Harris Interactive for Lawyer.com, many people fail to create important estate planning documents. The results indicated that only 35 percent of Americans have wills, only 29 percent have either a financial or health care power of attorney, and only 18 percent have a trust. The percentage of people having these documents has declined drastically since 2007 when 45 percent had wills, 46 percent had a financial or health care power of attorney and 31 percent had a trust. Although not everyone's situation calls for a trust, everyone could benefit from a will and power of attorney.

Source


Resources Available to Support Programming

- Digital Slide Show (PowerPoint) Presentation
- Fact Sheets / Departmental Publications
- Individual Assistance / Consultations

Additional Resources:
- Estate Planning: Don’t get Buried in the Paperwork PowerPoint with Notes
- Estate Planning Millionaire Game PowerPoint
- Have Your Property Handout
- Your Property Transfer Handout
- Heirs Flow Chart
- Rules of Inheritance Handout

Web Pages:

http://www.fcs.uga.edu/ext/econ

Faculty/Staff Available to Support Programming

Primary Contact - Koonce, Joan
Managing Finances through Difficult Times

**State Issue:** Economic Well-being for Individuals and Families

**Description**

A slow recovery from the Great Recession in Georgia and across the country means that many individuals and families continue to struggle to make ends meet. Persistent unemployment, stagnant wages, and the rising cost of food, energy, and other commodities challenge Georgia households to do more with less. Extension financial management programs help participants to reevaluate and prioritize spending decisions to improve economic well-being.

**Trend**

Georgia's ranking for the unemployment rate has risen from 14th worst among the states (10.5% in June 2009) to 8th worst (9.6% in June 2012).

Real Median Family Income for Georgia peaked in 2007 ($62,414) and declined to $55,209 in 2010.

Retail credit card balances reached $51.5 billion in July 2012. Delinquency rates and write offs have declined, but remain at historic high levels.

Georgia's high school graduation rate (based on the number of students who graduate within four years, plus one summer) is 67.4%. Workers with less than a high school education are significantly more likely to experience multiple and extended periods of unemployment than more educated workers.

**Resources Available to Support Programming**

Digital Slide Show (PowerPoint) Presentation
Fact Sheets / Departmental Publications
Individual Assistance / Consultations

**Additional Resources:**
- Georgia Consumers Acquiring Saving Habits (CASH) brochures and database
- Financial Literacy Toolkit (Training Required)
- How You Spend Makes a Difference fact sheet & PPT (FACS web site)
- Your Good Credit fact sheets & PPT (FACS web site)
- How to Get Out of Debt fact sheet & PPT (FACS web site)
- Personal Financial Choices Bankruptcy Education (Training required)
- When Your Income Drops fact sheets & PPT (FACS web site)
- Money Matters PPT (FACS web site)
- Take Charge of Your Finances (FACS web site)

**Web Pages:**

**Faculty/Staff Available to Support Programming**

**Primary Contact** - Rupured, Michael
Description

The financial landscape in Georgia has changed on several fronts over the last several decades. The shift from defined benefit retirement plans (pensions) to defined contribution retirement plans; the proliferation of complex financial products for saving, investing and borrowing; and the increasing cost of health care, education, housing and transportation point to a greater need for Georgians to develop saving habits. In addition to setting money aside for a future purpose, saving habits include reducing the cost of routine expenses, comparison shopping, using credit wisely, managing risk and investing for long-term goals. Georgians who acquire and practice saving habits over the long term significantly enhance prospects for improved economic well-being and quality of life.

Trend

The U.S. personal savings rate has historically been low relative to other nations, and this trend provides cause for concern. The personal savings rate (savings as a percent of disposable personal income) approximately 3.8% in the first quarter of 2012 (“Bureau of Economic Analysis,” 2012). Given the current situation and historical trend, there is little reason to believe that the personal savings rate outlook is positive. This is especially alarming considering that previous research has shown that how much a person saves has little to do with their income and more to do with choosing to save. According to a study conducted by economists Venti and Wise (2000), saving has more to do with whether a person wants to save and is willing to reduce current consumption to be able to save. In their study, it was noted that low-income persons were able to save more than some middle-income persons (Venti & Wise, 2000). Given the results of this study, the fact that Georgia had a median household income of $47,469 in 2009 (Bachtel, 2010) should not be a barrier to their ability to save for the future. Therefore, individuals and families in Georgia and the U.S. need positive incentives to reverse the trend from a consumption-oriented society to a savings-oriented society.

Sources


Resources Available to Support Programming

Digital Slide Show (PowerPoint) Presentation
Fact Sheets / Departmental Publications
Individual Assistance / Consultations
Speakers and Presenters for County Based Training Opportunities

Additional Resources:
- Before You Invest PowerPoint with Notes
- Before You Invest Fact Sheet
- Before You Invest Exhibit
- Investment Jeopardy Game PowerPoint with Additional Slides and Notes
- Investment Jeopardy Exhibit or Board Game
- Retirement: Dream or reality PowerPoint with Notes
- Do You Plan To Retire?: Key Issues To Consider Fact Sheet
- Do You Plan To Retire?: Ways To Save For Retirement Fact Sheet
- Retirement Words PowerPoint Game
- Retirement Squares PowerPoint Game
- Retirement Budget Example and Blank Retirement Budget
- Time Value of Money Handout
- Are You Smarter Than the Average Person in Financial Planning Game PowerPoint

Web Pages:
- http://www.fcs.uga.edu/ext/econ

Faculty/Staff Available to Support Programming

Primary Contact - Koonce, Joan
Rupured, Michael
State Issue:  Food Safety

Description

According to the Dietary Guidelines for Americans Americans are encouraged to consume more fruits and vegetables as part of a healthful diet are likely to have reduced risk of chronic diseases. As produce consumption has increased in the U.S., however, there has been a significant increase in foodborne disease outbreaks associated with fresh produce. A summary of data from the Centers for Disease Control and Prevention (CDC) indicate a steady increase in the number of produce-associated outbreaks since 1987, with a variety of fruits and vegetables involved. As a result, there is growing consumer concern over the safety of foods, especially fresh produce, in the marketplace. There is increasing demand for locally grown produce. However, there may still be risks involved unless the proper measures are taken to keep produce safe.

Trend

Recent widespread outbreaks of foodborne illness from fresh produce and imported foods have increased consumer concern over the safety of the food supply. A 2007 study by the National Marketing Institute (NMI) looked at trends driving consumer behavior. The overriding theme identified was “consumers in control.” Nowhere is this trend more evident than in the explosion of the organic food industry and the increased interest in locally grown foods. Organic sales are estimated to have increased by 20% annually since 1990, with estimates of $26 billion in sales in 2010. In 2008, produce accounted for more than 37% of organic food sales. USDA’s “Know Your Farmer, Know Your Food” initiative introduced in 2009, is an effort to better connect consumers with local producers and to support local food systems. The demand for locally produced food can even be seen in the nation's school nutrition programs with farm to school and farm to preschool initiatives. Although consumers perceive locally grown products as being healthier and safer for them, small farms that typically supply these products may lack personnel and training to develop HACCP plans and to be GAP-certified. Consumers may pay higher prices for these foods and still be at risk. In addition, foodborne illness outbreaks can be liability issues for farmers and markets.

Cooperative Extension's program goal is to help consumers, producers and retailers acquire knowledge about safe produce handling that could help them: understand causes of foodborne illness; prevent contamination and cross-contamination; identify appropriate ways to clean, handle and store produce; compare organic versus conventionally grown products; identify safe sources of produce; make informed decisions about produce safety and the safety of imported products and identify reputable sources of information about problems that may arise in the food supply.

Resources Available to Support Programming

Digital Slide Show (PowerPoint) Presentation
Fact Sheets / Departmental Publications
Individual Assistance / Consultations
Speakers and Presenters for County Based Training Opportunities

Additional Resources:
Enhancing the Safety of Locally Grown Foods - Two curriculum packages: 1) On the Farm - for small to medium-sized farms and 2) At the Market - for farm market managers have been developed as part of a USDA grant. Factsheets, Instructor Guide, slide presentations, video segments, evaluation tools.

Faculty/Staff Available to Support Programming

Primary Contact - Harrison, Judy A.
State Issue: Food Safety

Description

Food safety and government regulations are primary concerns to anyone wishing to put their trademark food product on the market.

Trend

The Extension Food Science (EFS) office has provided food safety training for more than 10 years. We have also worked closely with the Georgia Department of Agriculture's Consumer Protection Division to certify that the procedures that Georgia food entrepreneurs use to prepare their products meet food safety regulations and requirements. The Georgia Department of Agriculture requires a Process Approval before a low-acid or acidified food product, such as BBQ sauces with vinegar and pickles, can be placed on the market. The UGA EFS office does a review of processing procedures and product pH testing, for a nominal fee.

The U.S. Food and Drug Administration (FDA) requires that anyone processing low-acid or acidified foods (such as pickles or BBQ sauce) have training in the proper methods for canning or bottling such products. This four-day Better Process Control School is offered each spring by EFS, with a two-day BPCS for acidified products in the late fall.

A Nutrition Facts Panel (NFP) on a food product label is not required by federal regulations, but many major retail buyers want this panel included on the label. EFS staff prepare the NFP using FDA-certified software for a nominal fee (much less than would be charged by a product testing lab).

The "Starting a New Food Business in Georgia" one-day seminar is presented in conjunction with the Center for Agribusiness and Tourism in Athens. It is held several times per year, at locations around the state.

Resources Available to Support Programming

Digital Slide Show (PowerPoint) Presentation
Individual Assistance / Consultations
Speakers and Presenters for County Based Training Opportunities

Additional Resources:
Handouts for getting a Nutrition Facts Panel prepared
Handout for having a food product classified
Handout for getting a process approval

Web Pages:
Starting a New Food Business website at www.EFSonline.uga.edu

Faculty/Staff Available to Support Programming

Primary Contact - Mohan, Anand
Preventing foodborne illness is a goal that does not lessen. More than 250 foodborne diseases have been described and present a significant public health challenge. An estimated 76 million persons per year experience gastrointestinal foodborne illnesses in the U.S. An estimated 325,000 serious illnesses per year result in hospitalizations in the US. An estimated 5,000 deaths per year result from foodborne illnesses in the U.S. The American population continues to eat out in ever-increasing amounts. Georgia has over 16,000 inspected foodservice establishments and an industry that employs over 374,000 people (10% of the employment in Georgia) and generates over $15.2 billion in sales (National Restaurant Assn. projections for 2012). An ever-increasing diversity in the food supply and diversity among types and sizes of foodservice establishments and community-based food assistance programs present challenges to food safety and keeping a knowledgeable workforce. University of Georgia Extension has been offering ServSafe® programs since 1996 and is a recognized provider in the state. It also has had a consistent reputation for food safety education for organizations such as child care facilities, personal care homes, and other types of group homes. Benefits to Society: Food handler education can save money. Prevention of just one case of foodborne illness can save at the rates listed for each of the following illnesses for medical expenses, lost productivity, etc.: Vibrio vulnificus $3,045,726; Botulism $726,362; E. coli O157:H7 $14,838; Salmonella $9,146; Campylobacter $8,901, and Listeriosis $1,695,143.

Trend

1) Both the Ga. Dept. of Human Resources (as of 12/07) and the Ga. Dept. of Agriculture (as of 2005) have required food safety manager certification in their food codes. The Georgia DHR foodservice regulations also mandate that managers provide documented employee food safety training. 2) All Georgia foodservice establishments were required to be in compliance with having certified food safety managers by December 2009, and new applicants must receive training within 90 days before being licensed. 3) The employee turnover in the foodservice industry is extremely high, producing a continual need for training. 4) Increased use of, and community interest in, local food banks and other assistance programs are yielding additional needs for food safety programming and/or foodhandler certification programs. 5) Some types of foodservice require more specialized and tailored assistance than ServSafe® can provide to interpret and fulfill regulations given their types of operations (e.g., family day care, group homes, food banks and community/civic organizations and churches). 6) Schools participating in USDA programs are required to have food safety programs based on HACCP and Extension is called on to provide food safety training annually in some counties. 7) It is costly for small, independent foodservice operators to attend trainings far from home, so local opportunities that do not require overnight travel and expenses are needed.
Resources Available to Support Programming

Digital Slide Show (PowerPoint) Presentation
Fact Sheets / Departmental Publications
Individual Assistance / Consultations
Speakers and Presenters for County Based Training Opportunities

Additional Resources:
ServSafe® program of the National Restaurant Association for manager certification and employee trainings.
In-state curricular-type resources for specialized audiences, such as: School nutrition lesson plans.

Web Pages:
ServSafe: http://www.fcs.uga.edu/ext/servsafe/ FACS Extension Internal Menu for Food Safety Resources

Faculty/Staff Available to Support Programming

Primary Contact - Andress, Elizabeth L.
Harrison, Judy A.
Preserving Food at Home

**State Issue:** Food Safety

**Description**

Home food preservation remains an important and popular cultural activity. The University of Georgia is home to the National Center for Home Food Preservation and thus hosts an extremely popular website used internationally. National Center correspondence as well as Georgia county Extension requests for information and other national societal indicators reveal that consumer interest in preserving food at home is continuing to increase. Media and educators around the country are reporting renewed interest, also. As of 2012, interest in community canneries and processing centers (community kitchens, etc.) is high and local/regional government officials as well as food systems advocates are pushing for their re-invention and seeking funding for such centers. It is critical that those who practice preserving and processing foods at home have access to the most reliable information available concerning food safety and food quality. Cooperative Extension and USDA have long been recognized as credible sources for science-based recommendations, yet national surveys conducted by our department as well as botulism outbreaks recorded by CDC reveal that many people are still using unsafe canning practices despite the availability of sound, scientific methods. Additional educational efforts are needed to stop this. Improving the safety of home food processing methods can save money as well as prevent other losses from illness. Small entrepreneurs also need to understand the differences between preserving food at home and preserving food for commercial ventures. Botulism is one of the more dangerous and expensive types of foodborne illness and is a major risk from improper canning of low-acid foods. Prevention of just one case of botulism can save an average of $726,362 in costs related to medical services, deaths, lost work and disability. Increased awareness of foodborne illness and the consumer’s role in food protection can translate to improvements in other food handling situations and save the country additional dollars spent on illnesses.

**Trend**

1) Increasing current interest in preserving food at home (as well as growing it) due to food security concerns over imported foods and disaster preparations. 2) Increasing current interest in preserving food as a way to support local growers by buying locally when in-season and then having to store it for use later in the year. 3) High interest in processed foods as an entrepreneurship activity to make money. 4) High interest in acidified foods such as salsas and other condiments or specialties, which present the need for controlled canning processes and procedures for safety as a shelf-stable food. 5) Unsafe home canning practices that need educational attention and that have been documented in national surveys include underprocessing of low-acid foods resulting in high risk for botulism, failure to have dial gauges on pressure canners tested and using historical yet unsafe methods for canning. 6) The UGA “So Easy to Preserve” book and videos are used as primary references in the majority of other state Extension programs. The book has been known to sell out in two summers, so at least 6,000 copies are now printed per year. This interest demonstrates popularity of the content, as well as the need to make sure our own statewide faculty are kept up-to-date on a program with such national visibility. 7) Requests for demonstrations and workshop programs as well as Master Food Preserver programs in Georgia are higher than ever as of 2012.
Resources Available to Support Programming

Digital Slide Show (PowerPoint) Presentation
Fact Sheets / Departmental Publications
Individual Assistance / Consultations
Speakers and Presenters for County Based Training Opportunities

Additional Resources:
Video series (8 shows), Book-So Easy to Preserve, Online self-study for agents and the public, Three-panel exhibit for So Easy to Preserve, Three-panel exhibits on canning and on freezing, Two window-shade floor exhibits on So Easy to Preserve resources, Dial Gauge testers.

Web Pages:

Faculty/Staff Available to Support Programming

Primary Contact - Andress, Elizabeth L.
Harrison, Judy A.
Reducing the Risk of Foodborne Illnesses – Implications of Healthy People 2020

Objectives

State Issue: Food Safety

Description

At 10-year intervals, the U.S. Department of Health and Human Services (HHS) uses current knowledge of data, trends, and innovations along with lessons learned from the past decade to develop guidelines for health. The Healthy People 2020 Initiative is based on assessments of major risks to health and wellness, changing public health priorities, and emerging issues related to health preparedness and prevention. Several proposed objectives for 2020 in the area of food safety have implications for Extension Food Safety Education initiatives and programs.

Trend

Trend: 1) Reduce severe allergic reactions to food among consumers with a food allergy diagnosis. Extension will see increased emphasis on education for consumers, teachers, school foodservice personnel and child care food preparers for preventing food allergy events. 2) Reduce infections commonly transmitted through food. Extension food safety education programs will continue to focus on strategies to help prevent illnesses from organisms including Campylobacter, E. coli O157:H7, Listeria, Vibrio, Yersinia, Salmonella and Norovirus. This includes renewed emphasis on the importance of proper handwashing. 3) Prevent an increase in the proportion of bacterial isolates from humans that are resistant to antimicrobial drugs. Extension food safety education programs will need to address issues related to proper use of antibiotics. 4) Increase the proportion of consumers who follow key food safety practices. Extension food safety education programs will continue to focus on the recommended steps of clean, separate, cook and chill and will expand messages as appropriate. 5) Reduce the number of outbreak-associated infections caused by food commodity group. Extension will see increasing demand for safe food handling education for specific commodities (ie. materials for produce handling, materials for meat handling, etc.) 6) Increase the number of states prohibiting sale or distribution of unpasteurized dairy products (as defined by FDA, unpasteurized liquid milk and cheeses aged < 60 days). Extension food safety educators will continue to see issues related to unpasteurized milk and the need for education in this area.

Benefits to Participants: Through Family and Consumer Sciences Extension programs in Food Safety Education, participants enjoy better health because they are able to reduce their risk of foodborne illnesses. As a result of these educational interventions, Georgians:

• Gain awareness of the need for food safety education and safe food handling practices in a variety of food handling environments.

• Increase their knowledge of cleaning, separating, cooking and chilling practices to keep food safe.

• Improve food handling practices in the home, in volunteer food handling situations and in foodservice.

Benefits to Society: Food handler education can save money. Prevention of just one case of foodborne illness can save at the rates listed for each of the following illnesses for medical expenses, lost productivity, etc.: Vibrio vulnificus $3,045,726; Botulism $726,362; E. coli O157:H7 $14,838; Salmonella $9,146; Campylobacter $8,901, and Yersinia $7,227.
Reducing the Risk of Foodborne Illnesses – Implications of Healthy People 2020

Objectives

Resources Available to Support Programming

- Digital Slide Show (PowerPoint) Presentation
- Fact Sheets / Departmental Publications
- Individual Assistance / Consultations
- Speakers and Presenters for County Based Training Opportunities

Additional Resources:
- Posters for handwashing education, exhibits and kits for check-out, printed curriculum materials

Faculty/Staff Available to Support Programming

**Primary Contact** - Harrison, Judy A.
Andress, Elizabeth L.
Georgians are suffering more morbidity and mortality from chronic diseases.

**State Issue:** Food, Nutrition and Health

### Description

Currently 72.9 percent of Georgia men and 58.7% of Georgia women are obese or overweight. This compares to 71.2% of men and 57% of women in the USA as a whole. The number of obese individuals has increased yearly and most Georgia counties have obesity rates of at least 30%. Obesity and overweight contribute to the development of cardiovascular disease, hypertension, diabetes, cancer and other chronic diseases.

Cardiovascular disease (CVD) continues to be the number one cause of death in Georgia. The Georgia Division of Public health reported in 2008 that 30% of deaths in this state were due to CVD. CVD death rates were 9% higher in Georgia in 2007 than the national average. Total hospital charges for CVD-related treatment increased from $3.4 billion in 2003 to $5.5 billion in 2010.

The percent of Georgian with high blood pressure rose from 26% in 1999 to 31% in 2009. In 2007, Georgia's stroke rate was 17% higher than the national rate. In 2008, total hospital costs due to stroke in Georgia were $718 million. A third of Americans have hypertension or about 67 million people. Half of those individuals are not adequately controlled. Forty percent of those individuals are not even aware they have high blood pressure and 16% are aware but are not on hypertensive medication. This is true despite the fact that 90% of these individuals have a regular source of medical care. Hypertension contributes to heart disease and stroke.

The incidence of diabetes continues to soar in Georgia and across the country. The percentage of adults with diabetes increased from 7% in 2000 to 10% in 2010. About 79 million individuals in the United States aged 21 years and older have prediabetes.

Cancer remains the second leading cause of death in Georgia. During 2001-2005, about 35,537 cases of cancer were diagnosed each year. Risk for two out of three cancers could be reduced with lifestyle changes such as eating a healthier diet, not smoking and being more physically active.

According to the Mayo Clinic, celiac disease is four times more common that it was in 1950. Many people with gluten intolerance go undiagnosed. Celiac disease is a genetic disease and autoimmune disease that is commonly associated with type 1 diabetes and thyroid disease. Celiac disease is associated with certain cancers, osteoporosis, infertility, skin rashes and joint pain. A longitudinal study of men with celiac disease found that they had a fourfold higher death rate compared to men of a similar age without gluten intolerance.

### Trend

To address the trend in cardiovascular disease: An educational program and media campaign will be developed for FACS Agents to deliver to those at risk for high blood pressure or that already have high blood pressure to inform them about risk factors such as obesity and inactivity, the importance of screening, and interventions that can reduce blood pressure so fewer people will be unaware and inadequately treated. Individuals with hypertension that want to lose weight after this program will be directed to the Walk-a-Weigh program and Walk Georgia since weight loss and physical activity can improve blood pressure.

To address the trend in type 2 diabetes: Extension agents can help people at risk for developing type 2 diabetes by offering the Road to Health Program from the CDC and by using the 12 Walk-a-Weigh lessons based on the Diabetes Prevention Program. If people enrolled in these programs lose 5-7% of their current body weight and begin to do 150 minutes per week of physical activity, incidence of diabetes may decrease 58-70% depending on the age of the participants.

To address the trend in cancer, new educational materials will be developed so FACS Extension agents can provide programming in cancer prevention not only to at risk women, but to men who may also be at risk. This programming can focus on lifestyle factors and screenings that reduce morbidity and mortality from lung, prostate, colorectal cancer, bladder cancer and skin cancer which are the major types of cancer men develop.

To address the trend in celiac disease, a program will be provided for FACS Extension agents to present on what gluten intolerance is and how it can be treated.
Georgians are suffering more morbidity and mortality from chronic diseases.

Resources Available to Support Programming

- Digital Slide Show (PowerPoint) Presentation
- Fact Sheets / Departmental Publications
- Individual Assistance / Consultations
- Speakers and Presenters for County Based Training Opportunities

Additional Resources:
- Exhibits on diabetes prevention, hypertension, weight control, and physical activity.

Web Pages:

Faculty/Staff Available to Support Programming

- **Primary Contact** - Crawley, Constance C.
Georgia's Children and Adolescents are becoming overweight and obese due to poor eating habits and inactivity.

**State Issue:** Food, Nutrition and Health

**Description**

Poor eating and activity habits are contributing to our skyrocketing overweight and obesity problem in children and youth and their increase in elevated cholesterol levels, high blood pressure, and diabetes. They also contribute to the two primary killers of Georgia's citizens – cardiovascular disease and cancer. It is estimated that by mid-century, most people will be overweight or obese resulting in even higher numbers of chronic diseases. Medical experts predict that this generation may be the first one that has a shorter life span than their parents and grandparents. Extension is in a key position to educate children and youth to improve their eating and physical activity habits to stem this tide.

**Trend**

To combat this trend, an intervention in Colquitt County Schools will investigate whether teaching elementary school age children how to select healthier food and be more active will influence their weight gain over time. If the results of this intervention are positive, this program can be distributed to other counties through FACS Extension agents.

The Walk Georgia program is also proposing to create a special game-based Website for children to encourage physical activity.

Family and Consumer Sciences teachers in middle and high schools will be offered a workshop taught by an Extension specialist and a dietician intern on how to teach obesity prevention and control to their students.

**Resources Available to Support Programming**

- Digital Slide Show (PowerPoint) Presentation
- Fact Sheets / Departmental Publications
- Individual Assistance / Consultations
- Speakers and Presenters for County Based Training Opportunities

**Additional Resources:**

- Exhibits on diabetes prevention, cancer prevention, weight control, walking, eating out

**Web Pages:**


**Faculty/Staff Available to Support Programming**

- **Primary Contact** - Crawley, Constance C.
- Hanula, Gail M
Rising Prices Impact Access to Nutritious Foods for Georgia Families

**State Issue:** Food, Nutrition and Health

**Description**

US retail food prices are predicted to rise as much as 4% in 2013. This is higher than the past 20 year annual average of 2.5-3%, and reflects higher commodity prices, the severe drought in the Midwest, and higher energy costs. Increases are predicted to be centralized in high quality protein foods, including eggs, meat, and dairy.

**Trend**

The Dietary Guidelines' 2010 Call to Action includes ensuring that all Americans have access to nutritious foods as one of the 3 guiding principles. There is a need for nutrition education to insure that Georgia families know how to select foods that will help them meet their nutritional requirements within their budgetary constraints. Education on the variety of foods in the Protein group of MyPlate, along with information on selecting and preparing these foods, is essential, and how limiting portions to recommended levels can help families save money. Currently 14.5% of US families are food insecure, defined as uncertain of having or unable to acquire enough food to meet the needs of all their members because they had insufficient money or other resources for food. This is a staggering statistic. Educational efforts through Cooperative Extension can help Georgia families eat well on a budget. (Written by Gail Hanula and Elizabeth Ripberger, Dept. of Foods and Nutrition, UGA)

**Additional Resources:**

Expanded Food and Nutrition Education Program (EFNEP)

**Web Pages:**

www.ugaefnep.com

**Faculty/Staff Available to Support Programming**

**Primary Contact** - Hanula, Gail M
The housing market is showing signs of slowly recovering; however, the demand for housing is not yet strong enough to consume the existing inventory. In the current market, individuals and families are faced with rising costs for electricity, water, gasoline, food and other necessities while their income has remained stagnant or decreased. This combined with more stringent mortgage underwriting and weak consumer confidence has kept potential home buyers from taking advantage of the low interest rates.

Georgia has a home ownership rate of 67%, which is slightly above the national rate (Census, 2010). Over the past 5 years property values have fallen significantly. The median value of a house in Georgia is $156,200, with large variations between rural and urban communities (Census, 2010). Owning a home remains out of reach for many Georgians because of price and/or poor credit. The other option is renting. Rental units in Georgia vary greatly by price and quality. The median rent in Georgia is $808, which exceeds some social security and disability payments (Census, 2010).

Foreclosure remains a major concern in Georgia. In September 2011, one out of every 352 homes in Georgia was in active foreclosure proceedings (FHLB, 2011).

For the housing market to improve, we need stronger job and population growth, which should help improve consumer confidence and stimulate consumer spending.

Barriers like poor credit and lack of traditional credit continue to present challenges to many potential home buyers. High unemployment and underemployment, and foreclosure have contributed to credit problems for many homeowners. Homeowners who lost their home often face credit challenges when trying to find a place to rent. There is a great need for education and information on rebuilding credit and finding a place to rent.

The University of Georgia Consumer Sciences Cooperative Extension is approved by the U.S. Department of Housing and Urban Development to provide housing education and counseling in Georgia. Seven FACS Extension Agents provide housing and financial counseling and education in their counties. Programs include buying a home, renting, maintaining one's home, and preventing foreclosure. There are curricula available on buying a home, renting a home, and home maintenance.
Resources Available to Support Programming

Digital Slide Show (PowerPoint) Presentation
Fact Sheets / Departmental Publications
Individual Assistance / Consultations
Speakers and Presenters for County Based Training Opportunities

Additional Resources:

Housing and financial curricula and related resources are available on the internal website under Focus Outcome #10 - http://www.fcs.uga.edu/ext/outcomes/10.php.
Curricula include:
(1) Steps on the path to home ownership
(2) Smart budgeting for home owners
(3) When your income drops
(4) Renting 101: leasing smart in Georgia
(5) Healthy homes and home maintenance

Web Pages:

Faculty/Staff Available to Support Programming

Primary Contact - Turner, Pamela R

Attaining and maintaining safe and affordable housing
Reducing exposure to indoor environmental hazards

State Issue: Healthy, Safe and Affordable Housing Environments

Description

Linkages between housing and health are well established. Health hazards in one's home can come from the air residents breathe as well as the physical environment. Most individuals spend close to 90% of their time indoors, about two-thirds of which is spent in their home (EPA, 2008). Indoor environment problems are associated with lead-based paint; radon; mold; pests; dust mites; inadequate ventilation; particulate matter from fuel-burning devices; tobacco smoke; formaldehyde from pressed wood products; volatile organic compounds from things like household cleaners, pesticides and air fresheners; pesticides; and trips and falls. Health concerns associated with indoor environmental hazards include asthma, respiratory problems, lung cancer, poisonings, trips and falls.

ASTHMA: The occurrence and severity of asthma is linked to exposure to cockroaches, dust, mold, dust mites and pet dander (Institute of Medicine, 2004). Approximately 21% of the current asthma cases in the U.S. are linked to exposure to dampness and mold in homes, resulting in an annual cost of $3.5 billion (Mudarri and Fisk 2007). In 2011, Augusta and Atlanta were ranked among the top 15 most challenging places to live with asthma. Asthma is one of the leading causes of school absenteeism. According to data collected by the Centers for Disease Control (2003) 12.8 million school days were missed among the over 4 million children reporting at least one asthma attack in the preceding year. Missed school and work days translate into billions of dollars in medical care plus lost productivity. In Georgia 12% of children ages 0-17 and 9% of adults have asthma (Georgia Department of Public Health – DPH, 2008). Among the adults with asthma 45% reported being unable to work or carryout usual activities on one or more days in the past year. In 2007, 10,000 Georgians were hospitalized for asthma, with costs totaling over $132 million, about half of which were for ER visits (DPH, 2008).

MOLD: Studies show an association between damp or moldy houses and negative health effects. Excessive moisture in the home also supports the growth of dust mites, and infestations of roaches, rats, and mice — all of which produce allergens that exacerbate respiratory conditions (Institute of Medicine, 2004).

RADON: Radon is a radioactive gas that seeps into your home through cracks and crevices. Exposure to radon can lead to lung cancer. It is the leading cause of lung cancer among nonsmokers, resulting in an estimated 21,000 lung cancer deaths each year (EPA, 2008). In Georgia over 800 people die each year of radon-related lung cancer.

LEAD: Each year over 1 million children are affected by lead poisoning which results in damage to their brain and nervous system, and behavior and learning problems. The most common source of lead poisoning is from paint in homes and buildings built before 1978 when lead was still used as an additive in residential paints. Other possible sources of lead exposure in the home include lead water pipes and solder; some pottery and cooking utensils; some types of candy; folk remedies; and some imported toys and jewelry.

VOLATILE ORGANIC COMPOUNDS (VOCs): Exposure to contaminants is influenced both by the physical environment of the home and by the behavior of the people living in the home.

TRIPS & FALLS: Each year one out of three adults age 65 or older fall. Medical costs associated with these falls totaled over $19 billion in 2000 or $28.2 billion in 2010 dollars (CDC, 2012). Falls are the leading cause of injury death among adults 65 and over.

Trend

UGA Cooperative Extension: Outlook 2012: Trends, Issues, and Resources
Reducing exposure to indoor environmental hazards

State Issue: Healthy, Safe and Affordable Housing Environments

**Description**

Linkages between housing and health are well established. Health hazards in one’s home can come from the air residents breathe as well as the physical environment. Most individuals spend close to 90% of their time indoors, about two-thirds of which is spent in their home (EPA, 2008). Indoor environment problems are associated with lead-based paint; radon; mold; pests; dust mites; inadequate ventilation; particulate matter from fuel-burning devices; tobacco smoke; formaldehyde from pressed wood products; volatile organic compounds from things like household cleaners, pesticides and air fresheners; pesticides; and trips and falls. Health concerns associated with indoor environmental hazards include asthma, respiratory problems, lung cancer, poisonings, trips and falls.

ASTHMA: The occurrence and severity of asthma is linked to exposure to cockroaches, dust, mold, dust mites and pet dander (Institute of Medicine, 2004). Approximately 21% of the current asthma cases in the U.S. are linked to exposure to dampness and mold in homes, resulting in an annual cost of $3.5 billion (Mudarri and Fisk 2007). In 2011, Augusta and Atlanta were ranked among the top 15 most challenging places to live with asthma. Asthma is one of the leading causes of school absenteeism. According to data collected by the Centers for Disease Control (2003) 12.8 million school days were missed among the over 4 million children reporting at least one asthma attack in the preceding year. Missed school and work days translate into billions of dollars in medical care plus lost productivity. In Georgia 12% of children ages 0-17 and 9% of adults have asthma (Georgia Department of Public Health – DPH, 2008). Among the adults with asthma 45% reported being unable to work or carry out usual activities on one or more days in the past year. In 2007, 10,000 Georgians were hospitalized for asthma, with costs totaling over $132 million, about half of which were for ER visits (DPH, 2008).

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TRIPS & FALLS: Each year one out of three adults age 65 or older fall. Medical costs associated with these falls totaled over $19 billion in 2000 or $28.2 billion in 2010 dollars (CDC, 2012). Falls are the leading cause of injury death among adults 65 and over. Most of the negative health effects from exposure to indoor environmental hazards can be prevented or the severely lessened. All Georgians benefit from healthier homes. Increased attention to reducing indoor contaminants results in reduced health care expenditures and improved well-being of individuals and families. As a result, there are fewer lost work days and children are less likely to miss school from complications associated with asthma and allergies.

Exposure to contaminants is influenced both by the physical environment of the home and by the behavior of the people living in the home. FACS educational programs can increase consumer knowledge about the hazards in their home and what action steps they can take to reduce their exposure and make their home healthier and safer. Workshops provide information about green cleaning, reducing contaminants by adding a doormat, cleaning more often, testing for radon, eliminating lead hazards, and removing tripping hazards.
Reducing exposure to indoor environmental hazards

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Nationally, the increased focus on healthy housing and environmentally friendly products has resulted in an increased number of products and services making false and misleading claims. Extension Agents provide consumers with research based information to help them make sound decisions when selecting products and services to improve their indoor environment.
Reducing exposure to indoor environmental hazards

Resources Available to Support Programming

Digital Slide Show (PowerPoint) Presentation
Fact Sheets / Departmental Publications
Individual Assistance / Consultations
Speakers and Presenters for County Based Training Opportunities

Additional Resources:
Curricula and resources to support programming are available on the internal website under Focus Outcome #9 (http://www.fcs.uga.edu/ext/outcomes/9.php).
Curricula include:
(1) Living Greener: Healthy people, healthy homes, healthy communities
(2) Green cleaning
(3) Leave it at the door
(4) Rethink waste: reduce, reuse, repair, recycle
(5) Home safety curricula is available at http://www.fcs.uga.edu/ext/outcomes/10.php

Web Pages:

Faculty/Staff Available to Support Programming

Primary Contact - Turner, Pamela R
Since 2001, over 2 million U.S. Service Members have been deployed. Repeated and prolonged deployments, dangerous work environments, and extended family separation has put increased strain on Service Members and their families. Returning Veterans, Active Duty Service Members, Georgia National Guard, Reservist and their families face all the challenges civilian families do but with the added stress of military life. Because an effective military is critical for national security it is necessary that Military Families have access in their home counties to Extension’s evidence based resources to assist them in maintaining strong resilient families.

The 2005 BRAC base realignment alone brought an increase of over 6,500 Army Families to Muskogee County, while across Georgia there are over 40,000 Military Children. Those numbers along with the 1,441 Army Survivor Families coping with the loss of their Soldier illustrate the need for Family and Consumer Sciences programming for Veterans, current Military Family Members, and those Military Families who has lost their Service Member. As Georgia’s Veterans and Service Family Members return to their home counties they will have need of programming from all three Extension units. Military Families will benefit from programming in effective money management, family communication skills, adapting their homes for Veterans with combat injuries, nutrition education, caregiver support, supporting children and youth during family reunification, building healthy relationships, home gardening and food preservation, support for Military Youth and Children through 4-H programs, educating child care providers to support Military Children and their families, Agribility for returning Veteran Farmers, and building community capacity to support Georgia’s Military Families and Veterans.

**Resources Available to Support Programming**

- Digital Slide Show (PowerPoint) Presentation
- Fact Sheets / Departmental Publications
- Individual Assistance / Consultations
- Speakers and Presenters for County Based Training Opportunities

**Additional Resources:**

- Support and training for agents working to create relationships with Military Installations and Georgia National Guard and Reserve Units and assistance in identifying and connecting with Military audiences.

**Web Pages:**

- [http://www.fcs.uga.edu/ext/](http://www.fcs.uga.edu/ext/)
- [http://militaryfamilies.extension.org/](http://militaryfamilies.extension.org/)
- [http://learn.extension.org/events/443](http://learn.extension.org/events/443)
- [http://fcs.tamu.edu/families/military_families/](http://fcs.tamu.edu/families/military_families/)
- [http://homemods.jevs.org/federalprograms.asp](http://homemods.jevs.org/federalprograms.asp)

**Faculty/Staff Available to Support Programming**

- **Primary Contact** - Gibson, Sharon M  
  Bower, Don W.
For the state and local taxpayers of Georgia, divorce and unwed childbearing costs $1.46 billion each year – almost 8% of the 2007 state budget of $19.2 billion. The costs incurred by the state of Georgia make it the 9th highest of all 50 states. As well, it is estimated that teen childbearing in Georgia costs taxpayers (federal, state, and local) at least $465 million in 2008. These costs were associated with public health care, child welfare services, incarceration and decreased earnings and spending. Healthy relationships and marriages, and resulting family stability specifically, benefit the physical, social, and emotional well-being of adults and children as well as the community. Couples in healthy marriages enjoy greater financial wealth, exhibit more positive parenting practices, have stable employment, and are less likely to be victims of domestic violence. When a higher percentage of couples have healthy marriages, communities tend to have lower crime rates, lower rates of juvenile delinquency, and lower teen pregnancy rates.

The elements of a healthy couple and marital relationship can be learned, and thus, educational programs focusing on communication, conflict management, interpersonal skills, and information regarding healthy relationship development can improve the well-being of individuals, couples, and families. As well, research has shown that youth-focused relationship and marriage education can help adolescents develop skills that will reduce their risk for intimate partner violence and teen pregnancy, and increase their chances for establishing future healthy relationships and stable marriages.

Adults & Children. Consistent with national trends, the marriage rate in Georgia continues to decline (10.3 per 1000 total population in 1990 vs. 6.6 in 2009), and nearly half of all marriages in a year are remarriages. Nationally, the lifetime probability of divorce or separation remains near 50% and the risk is higher for remarried couples. In Georgia, estimates suggest that nearly 1 divorce occurs annually for every 2 marriages. Of most concern, the percentage of children who grow up in fragile – typically fatherless and poor – families has grown enormously over the past four decades. This is mainly due to increases in divorce and out-of-wedlock births. Estimates suggest that nearly 65% of couples who divorce have children, and since 2000, the percent of all births in Georgia to unmarried mothers has increased each year (37% in 2000 vs. 46% in 2010); a higher proportion of these out-of-wedlock births occur among African American (72%) and Latina (53%) females compared to White females (27%). In 2010, 38% of Georgia’s children lived in single-parent homes. As a consequence of these dramatic shifts in family structure, more children are exposed to the risk of poverty. In 2010, 10% of married-couple families with children under age 18 lived in poverty compared to 39% of female-headed households with children under age 18.

Youth. Consequently, an increasing number of youth are exposed to unhealthy models of relationships which increase their chances of forming unhealthy relationships. For example, approximately 1 out of every 3 adolescent girls in the US is a victim of physical, emotional or verbal abuse from a dating partner. In 2009, 32% of GA High School students were in a physical fight one or more times during the past 12 months and 16% reported that they were hit, slapped, or physically hurt on purpose by their boyfriend or girlfriend during the past 12 months (compared to 10% Nationally). As well, it is estimated that nearly 50% of all teenagers in grades 9-12 have had sex. US teen birth rates per 1,000 adolescent girls aged 15-19 continued to decrease from 1991 (61.8) to 2007 (41.5) and 2010 (34.4). In GA, the teen birth rate in 2010 was 41.2 per 1,000 15-19 year old adolescent girls, and GA has the 13th highest teen birth rate in the nation.
Resources Available to Support Programming

Fact Sheets / Departmental Publications
Individual Assistance / Consultations
Speakers and Presenters for County Based Training Opportunities

Additional Resources:
- Relationship Smarts (for youth)
- Healthy Relationship and Marriage Education Training (for professionals working with individuals, couples, and families).
- PREPARE program (for Engaged/Married Adult Couples)
- Smart Steps for Stepfamilies
- Intentional Harmony: Managing Work and Life
- Together We Can: Creating a Healthy Future for our Family
- Married and Loving It

Web Pages:
- www.gamarriages.com
- www.nermen.org
- https://healthymarriageandfamilies.org

Faculty/Staff Available to Support Programming

Primary Contact - Futris, Ted G.
Improving the quality of child care in Georgia

**State Issue:** Quality Caregiving for Children and Youth

**Description**

In 2007, 63.7% of children under age 6 lived in a family where all adults in the home work full-time. Some form of child care is needed while those parents are at work.

Children in high-quality child care programs learn valuable motor, language, cognitive, and social-emotional skills in child care that contribute to their school readiness, social skills, and emotional well-being in elementary school and beyond. Unfortunately, a new Georgia child care study has shown that most child care in Georgia is only of marginal or poor quality. Child care providers with more education and ongoing training provide better-quality learning experiences and are more responsive to young children's needs.

**Trend**

Ongoing education of child care providers is one important way FACS Extension can help improve child care quality in Georgia. Through child care provider education programs in Family and Consumer Sciences Extension, child care providers learn the skills and information they need to provide more sensitive, responsive, and developmentally appropriate care and educational experiences that meet young children's needs.

**BENEFITS TO PARTICIPANTS:** Through child care provider education programs in Family and Consumer Sciences Extension, child care providers learn the skills and information they need to provide more sensitive, responsive, and developmentally appropriate care and educational experiences that meet young children's needs. As a result of these educational programs, child care providers learn the importance of quality child care, age-appropriate expectations and activities for young children, ways to support early brain development in child care, and strategies for guiding and nurturing children and handling misbehavior; meet their annual training requirements for state child care licensing; make changes in their program and practices to improve the quality of young children's experiences in their child care program; and improve practices that promote children's health, safety, learning, relationships with adults, and school readiness.

**BENEFITS TO SOCIETY:** Child care has an enormous impact on Georgia. The child care industry generates about $2.4 billion in gross receipts each year, and employs more than 61,000 people directly. Parents with young children are able to earn between $13.6 billion and $32.7 billion each year because child care is available. Increasing the quality of child care in Georgia offers long-term benefits by helping children develop knowledge and skills that will enable them to be ready for school, be better students, more likely to complete high school, less likely to be in costly special education programs, less likely to commit crimes, and more likely to be productive members of our future workforce.
Resources Available to Support Programming

Digital Slide Show (PowerPoint) Presentation
Individual Assistance / Consultations
Speakers and Presenters for County Based Training Opportunities

Additional Resources:
Child Care Lesson Plans; Eat Healthy, Be Active curriculum and resource kit; Teaching Basic Health and Safety curriculum and resource kit; Better Brains for Babies trainer resources; eXtension Alliance for Better Child Care searchable databases of hands-on activities, story stretching activities, and fingerplays and songs; Child Care Quality Matters interactive website

Web Pages:
http://www.fcs.uga.edu/ext/outcomes/1.php
http://www.fcs.uga.edu/xt/childcare/
http://www.extension.org/child_care
http://www.extension.org/pages/25442/hands-on-activities-for-child-care
http://www.extension.org/pages/54461/story-stretching-ideas-for-child-care
http://www.extension.org/pages/62935/fingerplays-and-songs-for-child-care
http://www.fcs.uga.edu/xt/ccqm/
http://www.bbbgeorgia.org

Faculty/Staff Available to Support Programming

Primary Contact - Bales, Diane W