



The Extension Family and Consumer Sciences Newsletter

Fall 2006

**Note From: Jannie Carter, Ph. D. ,
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Alabama A&M University**

What Contemporary Families Need

Families are society's foundation and we cannot live without them. Unlike the traditional model of the early 1950s, families now come in a variety of "shapes and sizes." Whether we are born into them or they are created through relationships, families are important because they serve as our fundamental source of security and support. Building and sustaining a successful family in the 21st century is no short order. A contemporary family requires solid foundations based on critical needs.

The National Council on Family Relations has summarized four areas that are crucial to sustaining today's families:

- (1) what children need to get a good start
- (2) what parents need to raise healthy and productive children
- (3) what adolescents need to become competent and productive adults
- (4) what living longer means to families.

Essentially, children need to be nurtured in safe and healthy environments that support learning and educational attainment for positive development. Parents need job security and community environments that ensure health care, affordable housing accommodations, quality childcare provisions and adequate school facilities for school-age children. Adolescents need parental supervision, increased opportunities for productive employment and to be free from violence at home and school. Living longer means families and communities need to understand and be prepared to respond to inter-generational relationships to better assist grandparents raising grandchildren, elder caregivers and the aging population.

Thinking through the many layers of family needs and relationships can be overwhelming sometimes as we try to get a handle on what it all means and how we should function in our various roles. Stephen Covey, the well known author of "The 7 Habits of Highly Effective People" identified seven family habits that serve as blueprints to build strong, close knit families and to remind us why families are important.

- 1) Exhibit proactive behavior that involves taking time to think before acting.

- 2) Have a clear vision that begins with the end in mind to help define who you are and what you want to be as a family.
- 3) Put first things first and recognize family as a priority that requires quality time to support problem solving, learning and socialization.
- 4) Think and act as a family team for "win-win" outcomes.
- 5) Seek first to understand, then to be understood by putting yourself in another's position to clarify the when, how and why in a given situation.
- 6) Heighten family synergy by embracing differences and showing mutual respect.
- 7) Take time to sharpen the saw and make time for activities that evolve into family traditions.

If families can incorporate any of these blueprints into their family dynamics, then they are well on their way to forming healthy family environments and to meet the challenges of the 21st century.

Great Families

Wilma Ruffin, Extension Specialist

The new 21st century family is unlike families of the past. The head of the household in this new family type is typically not the biological father of all children in the household. The heads of these households may be grandparents, single parents, stepparents or another relative to the child(ren), such as an aunt, uncle or sibling.

Family dynamics change as roles change. The roles of family members often change because the family situations change. For example, many grandparents and relatives are becoming the primary parent for minor children. These grandparents are finding grandparenthood different from what they expected. Instead of the occasional visits from their grandchildren, they have taken on the role of primary parents to their grandchildren when birth parents are no longer able or willing to care for their children. Many aunts can no longer be the "doting auntie" because she is now mom, with additional responsibilities that may cause emotional and financial strains. The new description for these families is grand families.

Program Regions for Family Programs

North Region 2

FCD Judy Edmond, Madison
 CS Theresa Carter, AAMU
 FS Emily Campbell, Jackson
 HN Shirley Whitten, Madison

North Region 3

FCD Synthia Williams, St. Clair
 CS Lee Ann Clark, St. Clair
 FS Angela Treadaway, Shelby
 HN Cheryl Vasse, Cullman

Southeast Region 1

FCD Debra Ward, Chambers
 CS Isaac Chappell, Calhoun
 FS Jerry Monroe, Talladega
 HN Kajundra Huntley, Macon

Southeast Region 2

FCD Jennifer Wells, Bullock
 CS Dena Barnes, Lee
 FS Janet Johnson, Russell
 HN Helen Jones, Elmore

Southeast Region 3

FCD Wanda Carpenter, Houston
 CS Wilbert Golden, Pike
 FS Bridgette Griffin, Covington
 HN Parico Osby, Pike

North Region 1

FCD Lisa Murphy, Marion
 CS Lelia Wissert, Lauderdale
 FS April Susan Hill, Winston
 HN Karen Thompson, Franklin

Southwest Region 1

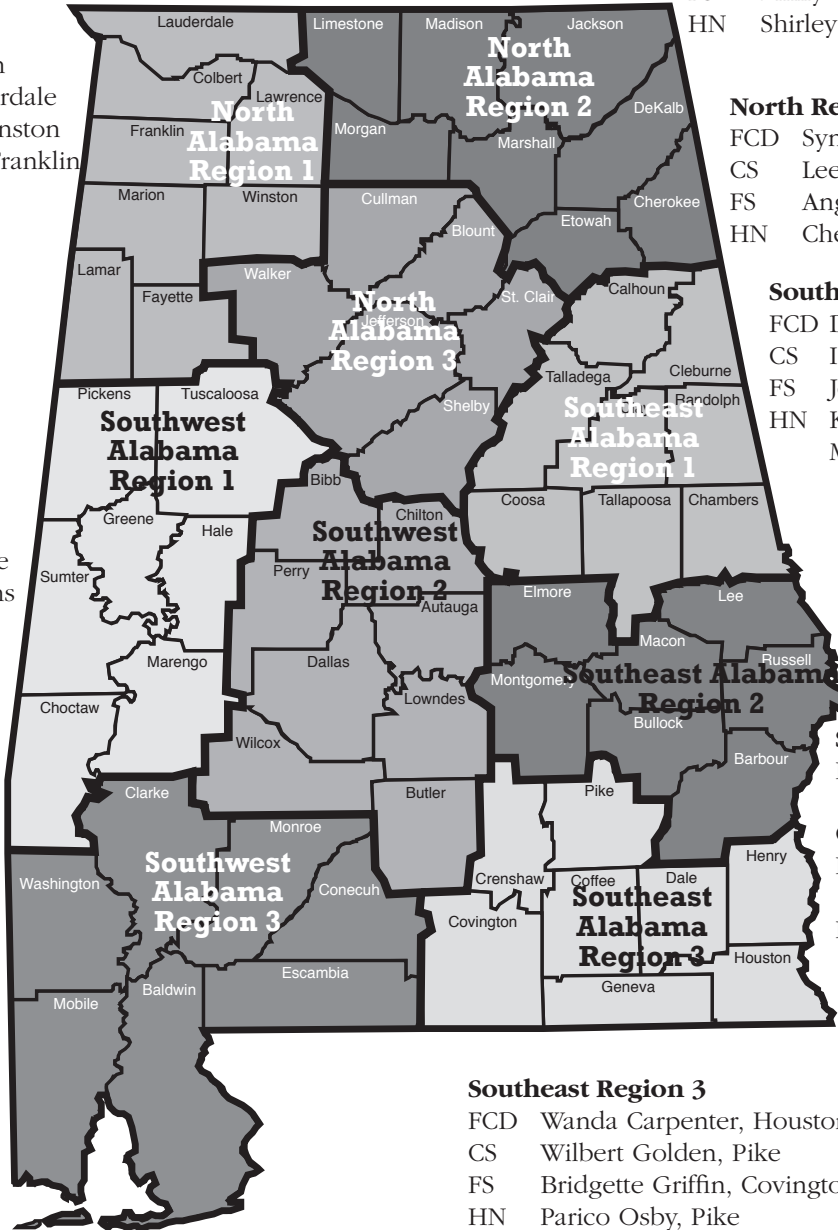
FCD Denise Shirley, Tuscaloosa
 CS Lovie Burrell Parks, Pickens
 FS Kristen Woods, Clarke
 HN Torhonda Lee, Pickens

Southwest Region 2

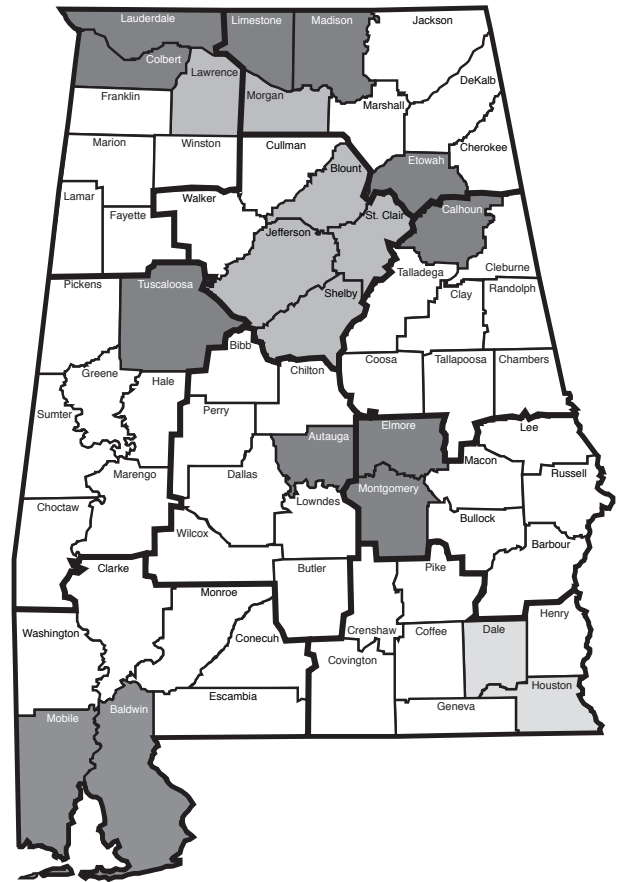
FCD Sallie Hooker, Dallas
 CS Sharon Gilbert, Bibb
 FS Janice Hall, Autauga
 HN Valerie Conner, Autauga

Southwest Region 3

FCD Margaret Odom, Washington
 CS Gloria Musson, Monroe
 FS Amelia McGrew, Mobile
 HN Carolyn Bivins, Escambia



Family and Consumer Sciences Urban Regional Extension Agents (UREAs) Locations



Anniston Metro Area

Marchale Burton, Family and Child Development/Nutrition and Health

Dothan Metro Area

Rosalind James, Nutrition and Health

Birmingham Metro Area

Janice Harper, Family and Child Development/Nutrition and Health
Cynthia Whittaker, Consumer Science and Resource Management

Florence Metro Area

Mary Andrews, Family and Child Development/Nutrition and Health

Huntsville Metro Area

Sylvia Oakes, Health and Nutrition/Family and Child Development

Mobile Metro Area

Amanda Outlaw, Consumer Science and Resource Management
Elizabeth Phillips, Nutrition and Health

Decatur Metro Area

Mary Malone, Nutrition and Health/Consumer Science and Resource Management

Tuscaloosa Metro Area

Carl Hughes, Nutrition and Health

Macon and Bullock Counties

Lelia Downing, Family and Child Development/Consumer Science and Resource Management

Montgomery Metro Area

Alfreda Meeks, Consumer Science and Resource Management/Nutrition and Health
Candie Glover, Family and Child Development

According to the U.S. Census American Community Survey 2001–2004, 9.2 percent of all children under the age of 18 live in grandparent or other relative-maintained households in the United States. In Alabama, more than 113,000 children (10.9 percent) live in this situation. The percentage in Madison County (7.2 percent) is lower than that of the United States and Alabama. However, West Alabama counties of Lowndes (19 percent) and Wilcox (17.3 percent) present an alarmingly high percentage.

While grandparents and relatives serving as the primary parent is not a new phenomenon, it is a rapidly growing trend that transcends all socioeconomic groups, geographic areas and ethnicities. A variety of family circumstances contribute to this rapidly growing trend; the death of one or both parents, parental abandonment, family violence, the high incidence of divorce, parental imprisonment, drug addiction, mental illness and an increase in the number of never-married mothers (especially teen mothers). The AIDS epidemic also plays a role in this increasing shift of responsibility for child rearing.

Regardless of the varied circumstances that led to a new role for grandparents and relatives, they share the common goal of wanting to provide a stable, nurturing environment for children. These dedicated caregivers often take on their new roles at tremendous personal sacrifices. They face a range of difficulties, including health, education, legal and policy challenges. Many organizations that provide services for both generations are not prepared to deal with the special needs and situations each case presents. It is imperative that policies are created to support the many challenges these families face.

The Alabama Cooperative Extension System Urban Affairs and New Nontraditional Programs Unit in collaboration with AARP Alabama, the Alabama Department of Human Resources and the Alabama Department of Senior Services with assistance from the Brookdale Foundation of New York is prepared to address the needs of relative caregivers through the Relatives As Parents Program (RAPP). The network of state agencies, with Extension serving as the lead agency, was organized to create and expand services to grandparents and other relatives who have taken on the responsibility of surrogate parenting.

For more information on RAPP, contact any regional Extension agent that specializes in family and child development.

A Step Ahead of the Storm

Kristin Woods-Williams, Regional Extension Agent

In the last couple years, storms have hit Alabama hard to say the least. With an office in every county, Extension plays a key role in disseminating information in times of crisis. When storms hit, Extension offices receive an abundance of questions about food and water safety.

Alabamians can make a number of preparations before a storm hits to keep food safe in the days following without power.

- **Freeze blocks of ice and gel packs ahead of time. Many times ice is not readily available after a storm. You can use the blocks to keep your refrigerated food cold for several days.**

- **Have coolers ready to store perishable items such as milk, meat and poultry. If you have to use blocks of ice or gel packs, it is easier to keep food cold in a small cooler than a large refrigerator.**
- **Keep a thermometer in you refrigerator and freezer. The food in your refrigerator is safe as long as it is 40 degrees F or below. The food in your freezer can be refrozen as long as it still has ice crystals or is at 40 degrees F or below.**
- **Group foods together in the freezer. They will stay colder longer.**
- **If you are in an area that is at risk from floods, store your pantry items, plates and utensils high enough that they will not come into contact with flood waters.**

What to Do During a Power Outage

- **Try to keep refrigerator and freezer doors closed as much as possible. A refrigerator should keep food safe for about 4 hours. A full freezer will keep food cold for about 48 hours and a half-full freezer will keep food safe for about 24 hours.**
- **Use ice blocks in the refrigerator and dry ice in the freezer. Fifty pounds of dry ice should keep an 18-cubic-foot freezer cold for 2 days.**

What to Do After a Power Outage

- **Never taste food to see if it is okay. Many times harmful bacteria cannot be seen, smelled or tasted. When in doubt, throw it out!**
- **Throw away any perishable food items that were left in a refrigerator without power for 4 hours or more.**
- **If meat has thawed, but is still 40 degrees F or below, consider cooking it and then refreezing for best quality.**

Additional information concerning general food safety guidelines can be found on the U.S. Department of Agriculture Web site, www.fisi.usda.gov. For questions about the safety of specific foods or other information, call your county Extension office.

Buying a Manufactured Home

Patrick Kennealy, Extension Housing Associate, National Healthy Homes Coordinator

Buying a home is a significant life event. Owning a home is often the biggest investment a family will make, and it requires some research and planning before making such a commitment. Homes come in a variety of shapes, styles and sizes. As home construction technology has developed, manufactured housing has emerged as a popular housing option. The term manufactured home refers to a factory-built structure that is supported by a chassis and can be transported to a residential site. Other terms that have been used to describe a manufactured home include trailer and mobile home. According to the 2000 U.S. Census, slightly more than 16 percent of housing units in Alabama are manufactured homes.

Purchasing a manufactured home can be a good investment for many families. However, manufactured housing has

been a controversial homeownership option. Unlike many site-built homes, which are typically funded through a mortgage that has some built-in consumer protections, manufactured homes are often funded by chattel (personal property) loans similar to a car loan. There are exceptions, especially when the homeowner owns the land where the house will be placed or if the consumer can pay for the home outright. Chattel loans may have very high interest rates. These rates vary significantly and are based on the borrower's credit, income, region and many other things. There are residents in Alabama paying more than 20 percent interest on their manufactured home loans (current traditional mortgage rates for site-built homes are around 7 percent). Excessive interest rates charged for home ownership and other necessary purchases are also referred to as predatory or abusive lending.

If you are considering purchasing a manufactured home or you are purchasing a home for the first time, there are some things you should consider before you begin shopping.

Consider taking a home ownership education course. Some nonprofit organizations throughout Alabama offer United States Department of Housing and Urban Development (HUD) approved education courses. These courses will help you determine how much you can spend on a home, how to select an appropriate loan and how to avoid predatory lending. To find out more, contact HUD at (800) 767-7468.

Explore the possibility of obtaining a traditional mortgage through a bank before using a chattel loan. If your household income is low or moderate, you may be eligible for a low-interest government home loan through HUD or USDA Rural Development. There are restrictions on obtaining a loan for a manufactured home, but it's worth an inquiry. The phone number for Alabama's USDA Rural Development office is (334) 279-3400. HUD's phone number is the same as above.

Based on your credit score, income, savings and expenses, determine how much you can spend on your home before negotiating a loan or purchase. Ask for a written copy of the home warranty and review it. If you are buying from a dealer, ask about site preparation, repairs, transporting the home and anything else you feel is important. Buying a manufactured home from a dealer is similar to purchasing a car. Take your time and carefully consider all deals and options. Remember that a dealer's job is to sell you a home and make a profit. Check the reputability of a manufactured home dealer through your local Better Business Bureau, neighbors and community.

If you are buying a new or used manufactured home built after June 15, 1976, make sure it is HUD certified. A red metal certification tag should be on the back of the home (opposite end from the tow hitch or some other visible place on the outside).

For more information, contact your county Extension office or Patrick Kennealy, Alabama Extension Housing Associate, at (334) 844-2422.



Understand Your Credit Score

Theresa Ross-Carter, Regional Extension Agent

Lenders base the interest rate for loans and mortgages on your credit score, which, until recently, you were not able to see. Credit scores are computed by lenders using a formula to determine if you are a good credit risk. FICO scores are based on the Fair, Isaac & Co scoring system that analyzes your credit history based on five categories:

- **Payment history**
- **Amount owed**
- **Length of credit history**
- **New credit**
- **Credit mix**

To get your FICO score when you order your credit report, request a copy of your credit score. Credit reports are free yearly, but credit scores are not. The scores range from 375 (worst) to above 900. Usually the higher your score, the lower your interest rate will be.

Payment history. Thirty-five percent of your score comes from your credit account payments, with most recent payments counting more than older payments. If you have consistently paid your bills on time, your score will be higher.

Amount you owe. Thirty percent is based on your current debt load—how much you owe on all of your accounts if you generally carry an unpaid balance on credit card accounts. Getting credit only when you need it and using it below your credit limits leads to higher scores.

Length of credit history. Fifteen percent of your score is based on how long you have used credit.

New credit. Ten percent is based on recent credit applications. You'll be scored lower if you have loaded up on credit by applying for more credit cards. In other words, don't get a credit card just for the 10 percent discount on that day's shopping. Having access to a lot of credit, even if you don't use it,

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lowers your credit score. Potential lenders may view numerous inquiries about your credit negatively because this may indicate you will overextend your capacity to pay your credit bills. If you do not want to receive unsolicited credit offers, call (888) 5OPT-OUT and ask to have your name removed permanently from all three credit bureaus for possible solicitation.

Credit mix. The last 10 percent is based on the type of lenders you deal with.

To improve your credit rating, follow these steps:

- **Reduce your debt**
- **Avoid applying for new credit**
- **Always pay on time**
- **Keep credit balances well below your credit limit**
- **Be careful about closing accounts**

Cervical Cancer

Kathleen Tajeu, Extension Specialist

Cervical cancer is a preventable and a treatable disease. Women in the United States should no longer die from this cancer.

It is critical that all women of every age receive regular cervical cancer screening. Pap tests to screen for cervical cancer continue to be essential to detect cervical cancers and precancerous changes. Contact a local health department or

doctor's office for more information. Your health care provider will advise you about how often you should receive a Pap test. Pap tests are covered by most insurance programs. Women without insurance and with limited income who are between 40 and 64 years old can contact their Alabama Breast and Cervical Cancer Early Detection Program to inquire about whether they are eligible for free screenings. The toll free number is (877) 252-3324.

As you may have heard recently in the news, a supplemental option is available. It is a new human papillomavirus vaccine. It is not a vaccine against cancer itself. Instead it protects against the viruses that can lead to the cancer. Two types of the human papillomaviruses (HPV) account for about 70 percent of cervical cancer worldwide. The new vaccine, recently approved by the U.S. Food and Drug Administration, is called Gardasil; it targets these two types of HPV. To be effective, the vaccine needs to be given before an individual is infected with HPV. A person receives a series of three shots over a 6-month period. This new vaccine may or may not be right for you. Your insurance may or may not currently cover the costs. But it is important for every woman, even for pre-adolescents and adolescents, to ask their doctor about this vaccine.

Remember, even the vaccine cannot protect against all the viruses that lead to cervical cancer. It is still absolutely essential that every woman speak with her health care provider about getting regular recommended Pap tests.

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