

FSHS Update

Excerpt Highlights:

If we don't have enough money

I joined Extension 30 years ago

I won't be idle when someone remarks

Two of life's inevitable experiences

According to the Centers for Disease Control

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This newsletter is for KSRE agents and is not intended for general distribution.

Financial Best Practices for a Secure Financial Future

If we don't have enough money in savings or have too much debt, there are some actions we can take to create money to buy the things when we need. Getting out of debt and putting money into savings is achieved by controlling the money we have coming in and going out. Here are some action steps we can take to build a secure financial future.

1. Own personal responsibility for financial management.

Financial security is when we have enough money to meet our basic life needs for today and the future. It is achieved when we own our part in meeting our financial needs and allow others to own their part. Being unaware of the way we cross personal boundaries when using money often is what leads us to financial crisis.

2. Create income to meet basic life needs.

We use money to purchase products and services to meet our basic life needs, i.e., food, housing, clothing, transportation, health care, insurance and savings. If we do not have enough money, we can look for ways to increase income or decrease expenses.

3. Practice these financial guidelines on a daily basis to progress toward financial security.

- a. Maintain organized financial information and records.
- b. Track cash flow and control it so that income is greater than expenses.
- c. Use credit wisely so that we have it when we need it.
- d. Maintain adequate insurance coverage to protect against losses.
- e. Establish, contribute to, and withdraw from savings and investments to meet needs for today and the future.

- f. Pay necessary taxes but no more.
- g. Manage income and outgoing to maintain pre-retirement lifestyle during retirement.
- h. Maintain current estate plan.
- i. Calculate net worth.

4. Identify signs of financial challenges.

Financial challenges are often the consequence of actions we have taken or failed to take. Indicators that signal we may need to change the way we use money include:

- a. Using credit, savings, investments, retirement plans or gambling as income.
- b. Not using income to meet the financial obligations we already have.
- c. Inaccurately reporting income
- d. Not identifying and recognizing the ways that money has been spent which keeps us from meeting our basic needs.

- e. Not producing steady income to pay for basic living needs.
- f. Experiencing relationship pressures because of financial pressures:
 - Misleading others about the way we are creating or spending money.
 - Relying on others to provide money to relieve a desperate financial situation caused by repeatedly spending money on things other than basic needs.
- g. Taking actions that result in legal pressures: writing bad checks, ignoring debts, resisting making a repayment plan.

5. Become aware of and release behavioral practices that lead to severe financial outcomes.

6. Put in place support structures to inhibit harmful financial practices and establish healthy financial practices.

Urges trigger us into spending money. Urges can come from inside our own head or they can come from external cues. The way we choose to respond to urges determines whether we experience financial security or difficulty. For example, if we use shopping to ease a gnawing feeling inside, we can choose a different response. We can take a walk or

visit a friend to distract us from the thought of wanting to spend money in a way that is not helpful.

Every time we spend money we make a decision. With each spending decision we make, we choose to move toward financial security or financial crisis. We achieve financial security when we successfully complete the fulfillment of our basic life needs.

-Esther Maddux, Ph.D., CFP®, AAPS, KCGC

<http://www.ipfp.k-state.edu/research/extension-publications.php>

<http://www.ksre.k-state.edu/financialmanagement>



“Every time we spend money we make a decision.”

Parent and Child



I joined Extension 30 years ago because I wanted to make a difference for children and their families living in communities across Kansas. I love the work of creating programs and bringing them to life with people. A focus on *evaluation*, though, can seem like a distraction from the real work of Extension. What is productive about filling out paper forms or a spreadsheet on the

Internet? The words “program evaluation” may sound worse than fingernails scratching across a chalkboard or the steady drip of the water faucet through a sleepless night.

The idea of evaluation as an irrelevant burden is a fundamental mistake. Evaluation should be an integral part of what we do every time we reach out to the public. Why? Because effective

evaluation can tell not only our story but the stories of those whose lives we have touched. We become advocates for our audience by making their voices heard. Great evaluation is great storytelling. Depending on data from a five-point Likert Scale is not what I mean.

Over the past six months, I created two program resources on the importance of fathers: an online course

at <http://www.maybebaby.us.com> and a podcast and blog at <http://www.aboutdadsradio.com>. Both have online surveys that invite participants to tell their stories about how their lives were affected by the resource. You can view the results of one of these surveys by listening to one of the podcasts and completing the short survey at <http://tinyurl.com/d68vkc>.

When each of us does separate evaluations,

though, the total impact of what we do is weakened. In September, our Family Program Focus Team will be having a retreat in Lawrence. I will be introducing the concept of implementing a common evaluation strategy for discussion that will allow us to combine impact results in a simple manner across all programs.

With budget pressures we are facing effective

program evaluation has become critical for our stakeholders. If you have any thoughts about a common evaluation strategy contact me at casmith@k-state.edu.

-Charles A. Smith,
Ph.D.

<http://www.k-state.edu/wwparent>



"Effective evaluation can tell not only our story but the stories of those whose lives we have touched."

Positive Youth Development

Join Me in Speaking Up for Positive Youth Development

I won't be idle when someone remarks that today's youth are lazy, ill-mannered, hopeless, and dangerous. I am committed to speaking up!

Jenny Sazama, national director of Youth on Board calls this devaluing "systematic invalidation, denial of voice and disrespectful". You too may have noticed similar negativism when youth are put on committees as tokens, when young people are excluded from decisions that affect their well-being, or when someone says "Why invest in them anyway? They're just going to leave town

when they graduate. "These stereotypes not only affect how adults view teens, but it influences how teens see themselves. A culture of bias against teens can have dire consequences akin to those I observed while in England this June.

During my trip abroad to study the well-established British system of youth work training and delivery I was stunned by the negative view England's governance, education and civic structures seem to have of youth. A May 28, 2009 issue of the Camden New Journal reported a

town hall meeting of adults concerned about on-going vandalism of CCTV (closed circuit television) cameras. Adults at the meeting accused youth of stalking them and calling them "grasses". One adult said, "Kids today are so rubbished, what can we expect? " At that same meeting a youth worker stated that the CCTV victimized youth by following them when they walked to school or went into stores. "Heavy-handed tactics like this won't help and it sends a message that this is what we expect from our youth."





“Each ... generation ... feels fresh, functional, desirable, and even necessary for a society’s well-being.”



Following my trip, I’m more convinced that the positive approach to youth development is the correct path. A positive youth development approach includes understanding that tension and helping young people learn confidence and competence from adult/youth partnerships. William Strauss and Neil Howe have written about this tension in their many books documenting the generations, Gen-Xers, Millennials, etc. Strauss and Howe state that there are basic rules that help us to understand generational strain:

Each rising (i.e., younger) generation breaks with the styles and attitudes of the young-adult generation, which no longer functions well in the new era (e.g. racial bias).

Each rising generation corrects for what it perceives as the excesses of the current midlife generation – their parents, designated leaders – sometimes as a protest, other times with the implicit support of parents and leaders who seek to correct the deficiencies of the adult world (e.g., environmental activism).

Each rising generation fills the social role being vacated by the departing elder generation, a role that now feels fresh, functional, desirable, and even necessary for a society’s well-being (e.g., the current generation of responsible, community, volunteer- oriented young people). (pg 47)

Some tension is healthy. It can stimulate new ideas, innovation, and cultural advancement. Our willingness to engage youth, respect their unique views and support their independence is positive. Still, the hypervigilance, surveillance and compliance with the “respect” standards I observed in England leads me to worry.

So, I’m going to **Speak Up!** when I hear someone bashing young people, calling them by derogatory terms, labeling them with stereotypes or devaluing their input and experiences. Respectfully, I’ll ask, “I’m sorry, I don’t understand what you have just said about [teens, college students, young people, all people]. Can you explain what

you meant?” (See the Southern Poverty Law Center’s **“Speak Up!”** guide for responding to biases.)

By speaking up for youth we reduce the perception that we too must legislate “respect”. Join me! When we speak up together with respect youth will learn to respect themselves by our actions. Join me in speaking up for our youth!

Learn more:

Speak UP! Teaching Tolerance from the Southern Poverty Law Center: <http://www.tolerance.org/speakup/trainingtool.html>

Strauss W., & Howe, N., (2006). *Millennials and the Pop Culture*. New York, NY: Life Course.

-Elaine Johannes, Ph.D.

<http://www.youthboost.org>

“Each rising generation fills the social role being vacated by the departing elder generation”

Connections

The Flow of Marriage

Two of life's inevitable experiences are boredom and anxiety. Boredom can come when we don't feel challenged, and anxiety readily surfaces when we feel nervous about our skills or ability to handle a situation. We are drawn to change, stimulation, and challenges to overcome boredom that can happen in every part of our lives. We want to move furniture or get a new car or try new technology. Aren't summer vacations all about having something new to do? Yet we most generally are eager to return to our homes for sameness, predictability, and security after an extended vacation, especially if the vacation has created anxiety on how to cope with a new environment. Think about vacationing in another country where you do not have the language skills to be totally comfortable in navigating the new landscape. Fatigue, overload, and disruption can settle in until you have picked up some communication skills to help you gain a sense of security. On the job, you may want to incorporate social networking approaches into your outreach, but are anxious

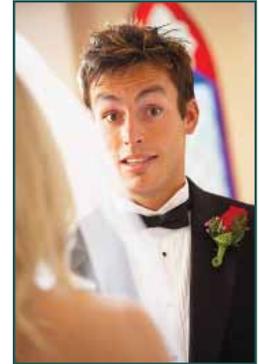
and feel overwhelmed about gaining the appropriate skills.

Szikszentmihalyi & Rathunde (1998) explain how boredom and anxiety are interconnected by using a flow model and how we can be thrown off balance when one or the other is out of equilibrium. To offset boredom, we need challenges. To offset anxiety, we need new skills, but the key to feeling good about a situation is for skills and challenges to be raised in concert with each other. S. L. Allen (personal communication, June 9, 2009) has created a balance model to say about the same thing. She reminds us that "to balance these competing pulls is important to getting along in a relationship People are happiest (when) they think something 'ought to be' is relatively close to the way they perceive that it 'is'."

A recent study provides evidence that boredom in a marriage can harm the relationship faster than fighting (Tsapelas, Aron, & Orbuch, 2009). Every day boredom

with each other wrecks romance and intimacy. When a couple begins to feel bored in their relationship, they might be wise to try new activities that could be as simple as taking walks or riding bikes together at the end of the day. Trying new activities need not be expensive nor even time consuming, but the challenge comes in mutually agreeing on new approaches for connecting with each other. On the anxiety continuum, Gottman (1994) has been researching for years the effect poor interaction skills have on a couple's long term relationship – how it leads to anxiety when things are not going well and uncertainty about how to make things better.

Relationship education shows promise in helping couples decrease relationship anxieties and relationship boredom by learning positive interactional skills. A couple that learns and practices skills on how to know more about each other and positively interact with each other has the



"Boredom in a marriage can harm the relationship faster than fighting."



potential to keep their relationship vibrant and in a state of 'flow.'

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-Charlotte Olsen, Ph.D.

<http://www.ksre.ksu.edu/wwparent/families>



“Traumatic brain injury has far-reaching effects for individuals and their families.”

SageAdvice

Traumatic Brain Injury: An Emerging Older Adult Issue

According to the Centers for Disease Control and Prevention, a traumatic brain injury (TBI) may be caused by either a blow to the head, or by a penetrating injury that interferes with the brain’s functioning. The injury may range from mild to severe. Approximately 1.4 million Americans sustain a traumatic brain injury each year (n.d.).

There are many reasons that those of us who serve older adults need to be aware of TBI as an issue. About 90,000 older adults visited an emergency department with a TBI-related injury in 2003, and older adults had the highest rate of hospitalization and deaths for any age group (CDC, n.d.,

2003 data tables). The outcomes for older adults with TBI include a greater expenditure of funding, high mortality rates, and personal suffering and cost (Thompson, McCormick, Kagan, 2006). There is a movement, also, to position TBI as a chronic disease: the Brain Injury Association of America recently released a white paper that argues for the treatment of TBI as a life-long disease akin to diabetes and arthritis (Masel, 2009).

Traumatic brain injury may be acquired in a number of ways, but falls are the leading cause of TBI. Currently, one of three older adults will experience

a fall in any given year (CDC, n.d.). As our global society is aging (U.S. Census Bureau, 2004, March), we may soon see a rise in the number of older adults affected by TBI. By 2030, in Kansas, approximately 23 percent of residents will fall within the ages of 45-64, and 20.2 percent will be age 65 or older (U.S. Census Bureau, 2005).

Traumatic brain injury has far-reaching effects for individuals and their families. Individuals with TBI rely heavily on caregivers for assistance with activities of daily living and other related everyday tasks, and represent “lifelong challenges” to caregivers (Houser & Gibson, 2008). Relative caregivers



are responsible for the majority of long-term care in the United States and are at "greater risk for depressive symptoms, reduced well-being, poorer self-rated health and even higher death rates than non-caregivers" (Yin & Lee, 2007, p. 2).

Those of us serving older adults should become familiar with the issue of traumatic brain injury to be better prepared to help individuals and their families in our communities. For more information on this important topic, visit TBI Kansas at <http://www.tbikansas.org/AboutTBI-K.aspx> or the Centers for Disease Control and Prevention at <http://www.cdc.gov/BrainInjuryInSeniors/>.

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-Debra Sellers, Ph.D.

<http://www.aging.ksu.edu>



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