



Consumers & Families

Financial help for Baby Boomers (and older) a big hit in Boise area

A recent survey by the American Association of Retired Persons (AARP) estimates that fewer than one in five Americans aged 50 or older have taken the three essential steps to securing their financial futures. The AARP report notes that only 17 percent of those surveyed had up-to-date wills, trusts, or advance medical directives.

University of Idaho Extension led an effort to provide low-cost training to help consumers learn how to plan for future health care and financial security issues.

The "Secure Your Future" workshops in Boise and Caldwell last year drew more than 300 participants.

UI Extension Educator Beverly Healy in Ada County checked with participants six months after the first session to find 75 percent of them had begun to organize family records. "The program has been extremely successful," she said. "We do plan to hold more workshops." Healy worked closely with Boise-based UI Extension Economics Specialist Marilyn Bischoff.

Last year, four "Legally Secure Your Financial Future: Organize, Communicate, Prepare" workshops were organized by the Canyon/Owyhee Financial Literacy Coalition, which is led by Healy, and co-sponsored by several community organizations.

Local attorneys joined the effort to provide unbiased, low-cost education on later-life legal issues.

UI Extension materials also became part of a national cooperative extension system effort to use the Internet to help the public address key issues. The UI-developed website at www.ag.uidaho.edu/lsyff/ has drawn visitors from 50 states and every continent except Antarctica.

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Workshop on "Married and Loving It" helps Idahoans improve their marriages

UI Extension educator Barbara Petty takes couples back to when they were precisely attuned to each other's strengths and acutely sensitive to each other's feelings. Since then, the day-to-day stresses of work, finances, in-laws, and child-rearing have likely taken their toll, with once-full "love buckets" developing leaks and loving feelings drip-drip-dripping out of the bottom. In their five-week class called "Married and Loving It," the Bonneville County educator and her chaplain/pastor husband, Terry,

since 2000, have taught 391 participants how to seal and refill those buckets. As long as three years after completing the workshop, 93 percent of "graduating" class members report being satisfied, or very satisfied, with their marriages, compared to 66 percent before.

"The more marriages that we can save, the better it is for Idaho's economy, families, and children," Petty says.

Contact bpetty@uidaho.edu.

DID YOU KNOW?

26.7% OF IDAHO'S population was under age 18 in 2004. Those 64 or older make up 11.4% of the population.

Source: www.indicators.nwaf.org

Long-term care plans for Idaho's seniors

The baby-boom generation brings a serious dilemma to the forefront: who will provide for the health and living needs of a graying America? One year in an Idaho nursing home costs an estimated \$40,000, more than some retirees earn in a year.

A new UI Extension program helps people realistically assess their needs and plan accordingly. When UI Extension Educator Beverly Healy offered the first 4-hour Long-Term Care workshop, it attracted 180 individuals in Nampa. Subsequent workshops in Caldwell and Boise drew 131 and 161, respectively.

Healy developed the workshops with the American Association of Retired Persons (AARP), which provided more than \$17,000 of in-kind funding. Sessions are planned June 3 at the Nampa Civic Center and June 17 at the Boise Holiday Inn.

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