



# Family Life

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## Grandparents Raising Grandchildren

Grandparenting today is often much more than cookies and milk. Did you know Iowa has more than 29,000 children living in households headed by grandparents or other relatives? In the United States, approximately one in twelve children lives in this type of arrangement. If you are one of Iowa's many primary care-givers for children whose parents are unable to care for them, you are well acquainted with the sacrifices, challenges and joys of this experience. Raising another child probably is not what you had planned at this point in your life. But, with knowledge and support you can meet the challenges and give your grandchild a chance for a bright future.

Grandparents may want to utilize one or more fact sheets in a series created by the Families Specialists at the University of Wisconsin-Madison and University of Wisconsin-Extension. This series was developed with input and feedback from grandparents, as well as professionals who work with grandparents providing care for family members' children. Often, hearing tips and helpful information from others who have met similar challenges to yours opens up new perspectives, support and ideas for creating more joy in stressful times.

This nine fact sheet series, "Through the Eyes of a Child: Grandparents Raising Grandchildren" is tailored specifically for grandparents raising young children (birth to age 8). The focus is on family relationships and child development rather than legal or financial issues, which are often state-specific. Topics include understanding children's behaviors, the importance of close relationships, open communication and maintaining contact with parents.

Specific topics are:

- Understanding Children's Development
- The Importance of Close Relationships
- Relationship Expectations: Now and in the Future
- Disruption in Close Relationships: How They Affect a Child's Behavior, Thoughts and Feelings
- The Importance of Open Communication
- Understanding Children's Behaviors
- Children's Contact with Their Parents
- The Cycle of Family Patterns
- Additional Resources



You may independently access the fact sheet series and download a free copy from the Internet, visit <http://www.uwex.edu/relationships/>. Call your local ISUE office for assistance in obtaining this and/or other appropriate resources for grandparents raising grandchildren. There will also be a link to this website from the West Pottawattamie County website, where this article is posted in our Family Focus Newsletter.



# Resource Management

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## New Credit Scoring System

The world of credit scoring may get simpler now that the three major credit reporting agencies (Equifax, Experian, and TransUnion) will use a uniform scoring system. The new score, called VantageScore, should be available to consumers later this year after a roll out to lenders.

In the past, each credit reporting agency used their own formula to generate a credit score so a consumer could have three different scores and lenders dealing with credit or mortgage applications may have to reconcile the three scores. The credit reporting agencies say the new system will “provide consumers and businesses with a highly predictive, consistent score that is easy to understand and apply.”



Under the new scoring system, ratings will range from 501 to 990 and be grouped in an “academic scale”; A = 901-990, B = 801-900, C = 701-800, D = 601 to 700, and F = 501-600; where A and B ratings represent the best potential borrowers and D and F the weakest.

The new score is expected to reduce the variance in a consumer’s score by about 30% compared to the old system. The score will reflect a consumer’s frequency of borrowing, delinquency of paying bills and other “file content” similar to the components of the FICO model in use since the 1950’s. The FICO score looks at payment history, amounts owed, length of credit history, new credit and types of credit used.

## Higher FDIC Coverage for Retirement Accounts

For the first time in more than 25 years Congress has raised the limit on federal deposit insurance coverage that protects against loss if a banking institution fails. However, the higher insurance limits only apply to certain types of retirement accounts that people may have at banks and savings associations insured by the Federal Deposit Insurance Corporation (FDIC) and at credit unions insured by the National Credit Union Administration (NCUA). The new rules went into effect on April 1, 2006 and increase the insured amount to a maximum of \$250,000, up from \$100,000 previously.

The new rules apply to traditional and Roth IRA’s, self-directed Keogh accounts, “457 Plan” accounts for state government employees and employer sponsored 401(k) or 403(b) accounts.

As a reminder, the insurance applies to checking accounts, savings accounts and certificates of deposit (CDs). Money invested in mutual funds, stocks, bonds, life insurance policies and annuities are not covered—even if they are purchased from an insured institution.



The new law also establishes a method for considering an increase in the insurance limits on all deposit accounts every five years starting in 2011, based in part on inflation.



# Nutrition & Health

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## The “Silent Killer” – High Blood Pressure

High blood pressure affects about one of every four American adults. Unfortunately it produces no symptoms. About one out of every three people with high blood pressure does not know they have it. This is why it is often labeled the “silent killer.”

With current lifestyle behaviors, most people in the United States will develop high blood pressure in their lifetime. In fact, the current prediction is that even if you have normal blood pressure at age 55, you will have a 90% risk of developing high blood pressure in your lifetime. More than half of all Americans have developed high blood pressure before they qualify for Medicare.

So what can you do? Keep an eye on your blood pressure – have it checked regularly. Your pressure is given in two numbers which are systolic pressure, as the heart beats, over the diastolic pressure, as the heart relaxes between beats. Any pressure reading with a systolic number between 120 and 139 and a diastolic pressure between 81 and 80 is considered pre-hypertension, a warning to begin some behaviors which can improve blood pressure. Pressures above the numbers for pre-hypertension are officially diagnosed as hypertension or high blood pressure.

The Dietary Guidelines (DG’s) for Americans released in January of 2005 indicate that diets high in sodium/salt can increase our risk for developing high blood pressure. But, the nutrient potassium counteracts the effect of sodium/salt on blood pressure. So the guidelines advise us to reduce the amount of sodium we eat and increase the amount of potassium we eat.

The DG’s recommend we consume less than 2,300 milligrams of sodium per day (approximately 1 tea-

spoon of salt). If we already have hypertension, are black, middle-aged or older, the DG’s recommend consuming no more than 1,500 milligrams of sodium per day and meeting the potassium recommendation of 4,700 milligrams per day with food.

Sometimes potassium information is given on food labels but it is not required information so it is good to know what foods are good sources of potassium. Good potassium sources are: 1. leafy green vegetables (beet greens and spinach), 2. fruits such as tomatoes, prunes, bananas, peaches, apricots, cantaloupe and honeydew, 3. root vegetables like sweet potatoes and carrots, 4. fish like clams, Halibut, Yellowfin Tuna, Pacific Rockfish, Pacific Cod and Rainbow Trout.

Tips for reducing sodium:

- Always check the nutrition facts label on foods. If you are trying to stay at 1,500 milligrams or below, you may want to watch the milligrams of sodium. If you are working at staying under 2,300 milligrams of sodium, watch the % Daily Value. Items at five percent or less are low in sodium.
- Limit your intake of canned vegetables – focus on fresh and frozen. Always rinse canned vegetables if you do use them.
- Use oil instead of butter or margarine for cooking and baking.
- Select low-sodium soups – regular soups are very high in sodium content.
- Limit salty snacks like chips, pretzels and nuts.
- Don’t add salt when cooking foods and always taste at the table before adding salt.
- Use seasonings and spices instead of salt, butter and margarine to flavor foods. Consider salt-free combination blends.