

Extension to Families At Work...At Home

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Your
money's
worth



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Increased Take-Home Pay? Realistic Expectations and Available Options

Workers' paychecks may have seen an increase this year since Social Security withholdings were reduced by 2%. "For lower-wage workers however, the result may not meet their expectations. "Fortunately, there may be a way to improve your cash flow," says Erin Ludwig, Iowa State University Extension Family Resource Management Specialist.

First, some background. The "Making Work Pay" Credit was created by Economic Recovery legislation in early 2009. Beginning in April 2009, less income tax was withheld from paychecks, giving workers an extra \$400/year in take-home pay – about \$33/month. When that credit ended, workers' take-home pay was slated to go down by about \$33/month beginning January 2011.

Policy-makers were conflicted. They did not want take-home pay going down just as there were signs of economic recovery, but they also didn't want to extend the Making Work Pay Credit, which posed technical difficulties. So they tried another approach by reducing employees' withholding for Social Security from 6.2% to 4.2% for 2011 which increased take-home pay for all workers.

The change helps some more than others. Take Worker A, who earns \$50,000 a year. The 2% reduction in Social Security tax increases his take-home pay by \$1,000 for the year. So Worker A lost \$400/year (Making Work Pay Credit), but gained \$1,000 – coming out ahead!

Worker B, who makes \$20,000 a year (about \$10/hour), comes out even – the \$400 gained from the Social Security change offsets the loss of the \$400 Making Work Pay Credit.

What about Worker C, who makes minimum wage? At \$7.25/hour full-time, Worker C earns about \$14,500 per year. The Social Security change added 2% to Worker C's take-home pay –about \$290 for the year. That is less than the \$400 Making Work Pay Credit in 2010 which means Worker C has less money to spend.

Let's be clear: the policy changes are putting more money in *everyone's* pockets compared to 2008, before the Making Work Pay Credit was created. But for some people who expected their take-home pay to increase in 2011, their first paychecks of the year will be disappointing.

A solution for some. People feeling pinched by take-home pay, but who typically receive a sizeable tax refund, have the option to adjust their payroll withholding. This is especially practical for low/moderate-income families with children, who often receive tax credits which increase their refund.

Workers who change their W-4 form to increase take-home pay will have a smaller tax refund a year from now, but they will benefit each month by having more take-home income. For many families on a tight budget, that is a very good trade-off, since it means fewer late fees, less interest paid, AND less stress! If you're not sure, talk with your income tax preparer and your payroll office about your specific situation.

Families with low to moderate earned income can save by having their taxes prepared by certified, volunteer tax preparers. Since volunteer preparers electronically file returns, refunds can usually be directly deposited in a bank account within 7-14 days. This free service is offered by the AARP and Volunteer Income Tax Assistance (VITA) programs throughout Iowa. To locate the nearest Volunteer Income Tax Assistance (VITA) site, call 1-800-906-9887 or to locate the nearest AARP Tax-Aide site, call 1-888-227-7669. For more information, contact your local Iowa State University Extension Family Resource Management Specialist, Erin Ludwig (563-380-1475 or eludwig@iastate.edu).

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Just in Time Parenting

Finding reliable parenting information can be a challenge. There are many books, and articles - some good and some not so good. How do you know what to read - especially when you're busy and there's just so little time?

What is *Just in Time Parenting*?

eXtension Just in Time Parenting (JITP), is an outreach innovation that brings quality, research-based information to families at the time it can be most useful and make the biggest difference in their lives. Over the past 25 years, Cooperative Extension faculty in land-grant universities have developed and evaluated an unusually parent-friendly series. Capitalizing on the "teachable moment," monthly "just in time" newsletters are delivered -- keyed to the age of each parent's child. A team of Extension professionals from over 30 land-grant universities are transforming these research-based age-paced newsletters into a national interactive Internet resource on parenting

The *eXtension Just in Time Parenting* website includes these great resources:

- Age-paced newsletters that can be downloaded and printed
- Facts sheets
- Frequently Asked Questions
- Access to experts across the country
- Upcoming local Extension programs

Although the JITP materials currently focus on infants, the information will extend from pregnancy through parenting in the teen years.

How can *Just in Time Parenting* make such a big difference?

Because manageable amounts of information addressing the exact challenges you are facing reach you each month, *Just in Time Parenting* will probably be one of your "favorite bookmarks."

- *JITP* pulls together the core information you need to help your children and family thrive.
- *JITP* connects you to resources and information -- when you or your children need help.
- *JITP* can be read by all the adults in your family, and can help dispel child-rearing myths and misinformation.
- *JITP* is easy to get and a convenient way to learn how you can help your child grow up healthy and ready for success.

Age-paced newsletters deliver trusted information *just in time* -- providing parents with the information they need to support and guide the growth of their child. We hope you find the *Just in Time Parenting* resources helpful. Please sign up for the age-paced newsletters and give us your feedback!

<http://www.extension.org/parenting>

March is National Nutrition Month

March is National Nutrition Month! Eating right does not have to be complicated. During National Nutrition Month and beyond, follow these tips to make healthy changes in your lifestyle:

- Make a plan. Adopt a few small changes like adding one piece of fruit each day. Having a realistic plan is not so overwhelming.
- Focus on your food. By planning out your meals, you are not forced to make an unhealthy choice based on convenience. Making sure you eat balanced meals and appropriate portions will help you manage calories.
- Make calories count. Make meal choices that focus on nutrient rich foods. The majority of your food choices should be packed with vitamins, minerals, fiber, and other nutrients. This includes low fat dairy foods, lean meats, fruits and vegetables.
- Increase physical activity. Regular physical activity is important for overall health and fitness. The recommendation is for at least 30 minutes of physical activity on most days.
- Keep food safe. Even the best food choices can affect your health if you don't follow food safety rules. Always clean hands and food-contact surfaces, keep raw meat and cooked foods separate and cook foods to a proper temperature to prevent food borne illness.
- Be aware of special needs. Nutrition needs change depending on your age and overall health. Older adults need more Vitamin D and calcium to help maintain bone health. People over 50 also need more Vitamin B-12. All these needs can be met with good food choices. Children also need planned meals and snacks that provide nutrient rich foods for proper growth.

ENJOY SPRING WITH ASPARAGUS

Asparagus comes from the same family as onions, leeks, and garlic. In the United States, the most popular variety of asparagus is green, but in many other parts of the world people prefer the white variety. The only difference between the two varieties is that the white asparagus has been kept covered from the sun. Asparagus needs to be exposed to the sun in order to turn green.

- **NUTRITION & HEALTH BENEFITS:** Asparagus is a low calorie food that is exceptionally rich in folate while also providing fiber, iron, vitamin C and B vitamins.
- **CHOOSING ASPARAGUS:** When choosing asparagus, look for firm, fresh spears with closed, compact tips. Avoid wilted, flat, or twisted stalks as they may be tough or stringy. Size is not directly related to quality. Spears may be thick or thin and still be excellent for eating. For even cooking, it is best that the spears be uniform. How much will you need to buy? Figure about 1/2 pound per person.
- **STORAGE AND PREPARATION:** The best way to store asparagus is to stand the cut end in one inch of water or wrap the ends in a damp paper towel and refrigerate. To trim asparagus before cooking or eating, hold a spear in both hands. Bend the stalk until it snaps. It breaks at the spot where it naturally begins to turn woody.

Exercise and Physical Activity as We Age

Physical activity is good for us, no matter how old we are. Staying active can help you keep and improve your strength and balance so you can stay independent. It can also help you have more energy to do the things you want to do. Activity can perk up one's mood and improve depression. Preventing or delaying the onset of some diseases--like heart disease, diabetes, and cancer--are also benefits.

There are four ways to be active:

1. **Endurance:** Get at least 30 minutes of activity that makes you breathe hard on most days of the week. It doesn't have to be all at one time. You can get the same benefit in 10 minutes three times a day.
2. **Strength:** Keep your muscles in shape. When you have strong muscles you can get up from a chair, lift your grandchild, walk in the park. Strength can help prevent falls that can cause broken hips.
3. **Balance:** Do things to help your balance. Try standing on one foot, if you can, without holding on to something. Try walking heel- to- toe. When you walk this way, the toes of the foot in back should almost touch the heel of the foot in front.
4. **Stretch:** Stretching can make you more flexible. Stretch when you muscles are warmed up. This will make it easier for to do things, such as look over your shoulder when you are backing up the car.

Remember to check with your doctor before you begin a new activity. Even if you have a health condition, there are many activities you can do daily. Start slowly if you haven't been active in a long time. Other safety reminders are to take deep breaths, especially when doing strengthening exercises. Also wear the proper shoes and use safety equipment if needed. Drink plenty of fluids, unless you have been advised to limit your fluid intake. Exercise should not hurt or make you feel really tired. You might feel some discomfort, some soreness, or even a little weary, but not pain. In fact you should feel better as you head into the warmer months ahead!



For your
health



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