

# IMPACT

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Extension

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## Beyond Surviving to Thriving: Increasing public awareness of life skills

### The Situation

The poverty threshold in the United States sets the annual expenditure amount below which a family is considered poor. The poverty threshold for 2009 for a four-person family unit with two children, is \$21,756. For one or two person family units, the poverty thresholds differ by age; the 2009 threshold for one individual under age 65 is \$11,161, whereas for an individual 65 or over it is \$10,289. The official poverty rate in the United States in 2009 was 14.3% – up from 13.2% in 2008 (US Census Bureau, September 2010). In 2008, 12.5% of Idaho residents and 18.7% of Idaho County residents were living at or below the poverty level. The median household income for 2008 for all Idaho residents was \$47,561, and \$36,400 for Idaho County residents (US Census Bureau, Small Area Income and Poverty Estimates, November 2009).

With this economic recession, health insurance has become a treasured commodity, not just an expectation with employment. As of 2007, all residents of Idaho under the age of 65, who were uninsured, were 17.1%, and uninsured residents of Idaho County were 17% (US Census Bureau, Small Area Health Insurance Estimates, 2007). With unemployment rates sky rocketing across the country, people are losing their health care, and are confused by the rules and regulations surrounding unemployment insurance. In Idaho, the unemployment rate is at 8.6%, and in Idaho County it is 9.7%, which is an increase from 7.4% in 2008 (Indicators Northwest, August 2010).

Rental costs continue to increase which makes it difficult for low income families to afford decent housing. In Idaho County, an estimated 55% of renters are unable to afford the Fair Market Rent for a 2 bedroom rental (Indicators Northwest, 2010). Homeownership



Karen Richel presenting to participants in Grangeville, ID. Lorie Palmer, Idaho County Free Press

rates in the United States for 2010 have decreased to 66.9% from 67.4% in 2009 and to 61.4% in the western region (US Census Bureau, 2009).

Along with the increasing rate of job losses, housing losses, and health insurance losses, the overweight and obesity levels of Americans and Idahoans are becoming an epidemic. Adult obesity rates increased in 37 states in the past year for the third consecutive year. Not one state saw a decrease. An estimated 2/3 of American adults are overweight or obese, and an estimated 23 million children are either overweight or obese! In Idaho, our overweight adults sit at 61.3%, and 25.1% are listed as obese (Centers for Disease Control and Prevention, Chronic Disease Indicators, 2009).

Investment in effective community-based educational programs that promote increased awareness of life skills was needed throughout North Central Idaho.

**Our Response**

With the current challenges in our economy and the high unemployment rate, those living in poverty, low-income families and the agencies who work to provide them with services needed are facing a tough obstacle. Idaho Department of Labor, Idaho Housing and Finance Association, Consumer Credit Counseling, Community Action Partnership, Idaho Department of Health and Welfare, and University of Idaho Extension (Latah/Idaho counties) have come together to create and present day-long workshops in several North Central Idaho communities to help tackle this need. The topics included were: proper use of credit, identity theft, healthy meal planning, budgeting, renting versus owning a home, understanding the unemployment insurance rules and regulations, and taxes.

Beyond Surviving to Thriving classes were offered in Lewiston, Orofino, Cottonwood, Grangeville, and Moscow during the 2010 year. The classes were structured with multiple presentations being given by the participating organizations, and with a lunch panel discussion providing the participants opportunity for question and answer time. Each session was informal in nature; however, each presenter focused on their specific topic area of expertise.

**Program Outcomes**

To date, 73 community members (63 women, 10 men) and 7 different community/state agencies have attended the workshops. Below is a sample of participant comments and a table that outlines results from a participant survey on satisfaction with the workshops.

Participant comments included:

- “Well done, it’s opened some doors on my crisis.”
- “Great workshop! I thought it was very informative.”
- “Absolutely fabulous! Very valuable information. Gives me hope!”
- “Excellent – I hope to pass on information.”

Table 1. Results from the evaluation given by the Beyond Surviving to Thriving presenters to class participants during 2010.

The workshop helped me understand how to use credit to my advantage and how to find resources that will help me if I am in crisis to regain solid financial footing.	91%
The housing section of the workshop helped me to understand how to deal with housing crisis and to move forward to gain stability and to set and meet my housing goals.	76%

The panel discussion answered my questions and provided information that is helpful to my financial well being.	90%
The nutrition and food budgeting section helped me to gain a better understanding of how to save money by changing my eating habits, food purchases and meal strategies.	97%
The workshop helped me to understand what work related tax credits may be available to me and how job loss impacts my tax situation.	81%
The workshop helped me to understand how part-time work impacts unemployment insurance.	89%
The workshop helped me understand the principles of budgeting, how to stop living check to check and how to use my income to live on a budget I like.	95%

**Cooperators and Co-Sponsors**

Idaho Department of Labor; Idaho Housing and Finance Association; Consumer Credit Counseling; Community Action Partnership; Idaho Department of Health and Welfare.

**FOR MORE INFORMATION**

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