



Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

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and Health



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When Your Income Drops

When Your Income Drops

Many circumstances can lead to an abrupt reduction in income: a factory layoff or cutback, loss of a job, reduced farm income, or loss of a second income from a spouse. Just the threat of any of these situations is a serious blow to individuals and families struggling to survive economically in difficult times.

K-State Research and Extension has updated five publications in a series called When Your Income Drops. The fact sheets in this series can help you begin to find your way when your income drops. These are available in the extension bookstore at <https://bookstore.ksre.ksu.edu/>

When Your Income Drops: Don't Panic -- Take Control – MF3497

When Your Income Drops: Making Ends Meet – MF3498

When Your Income Drops: Coping With Stress – MF3499

When Your Income Drops: Community and Family Resources –
MF3500

When Your Income Drops: Sharpening Survival Skills – MF3501

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How to Handle a Furlough: Develop a Plan

Sometimes, just as people are making progress to improve their finances one small step at a time, something happens to set them back. COVID-19 has thrown the economy into a tailspin. Many people have been laid off, furloughed, or are working fewer hours. And as wages dry up, bills can pile up.

Furloughs (also known as “temporary layoffs”) have been in the news a lot lately and are being used by both public and private sector employers.

In some cases, furloughs are voluntary, and employers ask for volunteers to take unpaid leave in exchange for more time off. In most cases, however, furloughs are mandatory, and every worker is told to work less, and therefore, earns less. If you are facing a furlough, you need a plan for both the income loss and your use of the unpaid time. Consider the following seven suggestions:

Start Calculating- Start by figuring out what you earn in a day. For example, if you earn a \$40,000 gross income (i.e., your salary before taxes), divide this number by 260 (the average number of workdays in a year). The result (\$154) is your gross daily pay. Then multiply this number by your federal marginal tax rate for your tax filing status and subtract it from gross daily pay to determine your daily after-tax (net) pay. For example, $\$154 - (\$154 \times .22 \text{ or } \$34) = \$120$. This is a rough estimate of income lost for each furlough day. If you have 20 unpaid furlough days, you will lose approximately \$2,400. It will actually be somewhat less when FICA and state income, unemployment, and/or disability taxes on lost income are also subtracted.



Seek Information- Find out when and how your pay will be reduced and the procedures that your employer has established for taking time off. This will affect your financial and time use plans. Some employers are giving workers a choice of days off while others are mandating specific time periods. Many employers are developing furlough policies for the first time and workers will need to learn the rules as they are developed.

Save a Surplus- If you have enough advance notice about a furlough, try to gradually save up the amount of money that you will lose (e.g., six days of daily after-tax pay) by reducing expenses. Put this money in a money market fund or short-term CD until it is needed. Then draw down this savings as a replacement for lost income. If there is not enough time to do this, consider earmarking a portion of each “full” future paycheck to supplement each “lean” one. Any amount of saving is better than none.



Spend Less- Try to reduce monthly expenses by the amount of lost monthly Income. Start with variable expenses (e.g., food, clothing, and entertainment) and make cuts there. Track your spending for an entire month to identify expenses that can be reduced during the furlough period.



Suspend Voluntary Deductions- If you cannot close the gap between your reduced income and household expenses entirely through spending reductions alone, consider temporarily suspending (or reducing) voluntary payroll deductions, such as charitable donations and retirement savings plan contributions, until the furlough period ends. Contact your employer’s HR department to complete the necessary paperwork.

Seek Self-Employment- If you already “moonlight” in addition to the “day job” from which you are being furloughed, try to ramp up your workload to recoup the income being lost with earnings from self-employment. The furlough days will give you extra time to take on additional work assignments. If you do not currently do work on the side, consider doing so on the unpaid days off if opportunities are available.

Savor the Time- Granted, a furlough is not something most workers would choose. Nevertheless, it does provide something valuable that many Americans have in short supply...time. Resist the urge to work (e.g., check business e-mails) on furlough days and spend the unpaid time doing enjoyable or necessary activities. Ideas include an online adult education class, walking or other physical activity, watching a movie, home maintenance and repairs, and once it is safe to do so visiting family and friends, and inexpensive day trips.



Stressed Out? Five Steps Toward Everyday Mindfulness May Help



We're being hit with all kinds of new signals this spring: don't leave home, but do exercise; don't forget others' difficulties, but do keep away from other people. And that's on top of the usual stressors in life.

Taking a few moments each day to practice everyday mindfulness is something completely free that any of us can do to help relieve stress and improve concentration – both of which can improve emotional and physical health, say the authors of *Everyday Mindfulness*, a K-State Research and Extension

resource that covers the origins of “mindfulness.” It also highlights research studies that confirm its effectiveness in children and adults.

Five basic steps to everyday mindfulness include:

- Commit to uninterrupted time each day to practice a mindful meditation. Start with as little as five minutes a day. Many find benefits from 20 minutes or more.
- Choose a quiet place away from technology.
- Find a comfortable position in a chair or sit comfortably on the floor.
- Focus on your breath flowing in and out.
- Release negative thoughts.

Children Caring for Children

The closing of schools and preschools linked to the spread of the new coronavirus has sent parents scrambling to find help in taking care of their young children, especially those parents also trying to work remotely.



A state-wide team has been working to create resources for teens and tweens who are "Suddenly in Charge" of younger children. This program is aimed at helping older children learn the best ways to handle what may be a new role taking care of younger children, whether in their own homes or those of a neighbor or friend.

All resources are available at ksre.ksu.edu/ families. A new tip sheet is released each week with additional activities, food and recipes available on the website. New to the program is a weekly email sign-up available on the website which offers new ideas shared on Fridays.

CARES Act Changes That Affect Your Wallet

The Coronavirus Aid, Relief, and Economic Security (CARES) Act has many provisions to provide financial relief for taxpayers.



Direct Payments to Individuals

The first major aspect that stands out to the American public is the direct payments to individuals. Under the stimulus package, single Americans will receive \$1,200, while married couples will receive \$2,400. In addition to that, parents will receive an extra \$500 for each child under the age of 17. Another very important detail to keep in mind, however, is that only individuals who are INDEPENDENT will receive the \$1,200 payment. If your parents could have claimed you as a dependent on last year's tax filings, then unfortunately, there will be no payment for you. Many undergraduate students will fall into this category unfortunately.

Payments will be made through direct deposit. Payments started arriving in bank accounts in mid-April. Those still waiting on a payment can access Get My Payment at <https://www.irs.gov/coronavirus/economic-impact-payments> to check the status of the payment. Use this tool to provide direct deposit information, or to enter family details for 2018 or 2019 non-filers.

The payment amount is reconciled at tax time when the 2020 tax return is filed. If the full payment amount owed was not received (for example if you had a child that was not included in your payment amount) the balance will be collected when the 2020 tax return is filed. If more money is received than was due, all indications are that that it will not

have to be paid back. A payment made to someone who died before receipt of the payment should be returned.

Student Loan Payments

Another major aspect to the stimulus bill, is the suspension of payments and interest on federally held student loans through September 30th. This will halt payments on all federally held student loans, as well as halt all interest accruing on your federally held student loans. This is an automatic suspension that went into effect March 13th and requires no action from you. However, if you are still able financially, and want to continue making payments on your student loans, you may. Keep in mind that only federally held student loans will be suspended. All Federal Family Education Loans (FFEL) owned by commercial lenders, Perkins loans held by the institution you attended and private student loans will operate under their own rules, so call your loan provider and find out what steps they are taking during this time. You can learn more about these new rules at <https://studentaid.gov/announcements-events/coronavirus>.

No RMDs in 2020

Individuals who are over age 70 1/2 and required to take minimum distributions (RMDs) from their retirement accounts get some relief from selling during the downturn in the economy. Defined contributions plans, like 401(k)s, 403(b)s, 457(b) plans, and IRAs may suspend RMDs in 2020. If you do not need the money for support, you can suspend your distribution and not be forced to sell in a down market.



Medicare Reminder

Job-based insurance is insurance offered by an employer or union for current employees and family members. Job-based insurance allows you to delay Medicare enrollment. However, you may want to enroll in Medicare depending on whether your job-based insurance pays primary or secondary. In most cases, you should only delay Part B if your job-based insurance is the primary payer (meaning it pays first for your medical bills) and Medicare is secondary.



If you are eligible for Medicare due to age (meaning you are 65+) and are covered by your or your spouse's job-based insurance, you have a Special Enrollment Period (SEP) to enroll in Part B up to eight months after you no longer have coverage from current work. This means that you are not required to take Part B during your Initial Enrollment Period (IEP). However, remember that in most cases you should only delay Part B enrollment if your job-based insurance is the primary payer.

- Job-based insurance is primary if it is from an employer with 20+ employees. Medicare is secondary in this case, and some people choose not to enroll in Part B because of the additional monthly premium.
- Job-based insurance is secondary if it is from an employer with fewer than 2 employees. Medicare is primary in this case, and if you delay Medicare enrollment, your job-based insurance may provide little or no coverage. You should enroll in Part B to avoid incurring high costs for your care.

Note: There are different rules if you are Medicare-eligible due to disability or because you have ESRD.

To find out if your job-based insurance is primary or secondary, contact your or your spouse's human resources department. If you plan to delay enrollment into Part B and use the SEP later, keep records of your health insurance coverage. You will be required to submit proof of your enrollment in job-based insurance when accessing the SEP.

Note: If you have another form of insurance from your employer, like COBRA or retiree insurance, there are separate rules for how Medicare works with your plan.

Meal Planning with Food Pantry Boxes

During the days of COVID-19, food pantries are supplying food that is prepacked in either a box or bags. Boxes or bags are then placed in a car trunk with little or no ability to talk about the food items that were given.

Receiving prepacked boxes and food bags allows for physical distancing during these days of COVID-19. However, you are not able to choose your family favorites or to select only what you can use. It also doesn't allow you to have a discussion around menu planning with the food items provided.

Meal planning from food pantry boxes may be overwhelming. You may find that you have multiple cans of soup stocking up in your pantry that you don't know what to do with.

Canned soups can easily be made into a sauce for pasta. Or, add more vegetables and rinsed canned beans to make a hearty stew.

Running out of ideas on how to use ground beef? Why not make a casserole? Look in your pantry, choose a canned vegetable, pasta or rice, and a can of tomato sauce or creamed soup and put it all together! The combinations are endless. You can create a casserole with items from food pantry food boxes and what you have on hand.

Beware of “Dry Canning”

Quite a few people are circulating directions for what they call “dry canning” as a method of storing dried foods. It is absolutely not a research-based food preservation, or even food storage, method we would recommend.

What is Dry Canning?

Dry canning typically calls for putting dried food like grains, beans, and nuts, into canning jars. In some methods, canning lids are then placed on the jars and the jars are heated in an oven, usually at about 200°F. Other directions call for the food in jars to be heated without the lids, which are then placed on the jars when they come out of the oven. These procedures do not describe true canning preservation of food but instead would be considered a method of packaging dried foods for storage—one that again, cannot be recommended.



Issues with dry canning:

1. This process is not “canning” just because it uses canning jars.

2. It is unknown if this process can sterilize the food, although it might cause vacuum sealing of jars. This would not be a time and temperature combination known to kill many bacterial spores or mold spores.

3. This method does not remove all of the oxygen from the jar before sealing and may trap moisture from the food if condensation occurs. While the presence of spores would not be an issue in very dry foods, any moisture pockets say from condensation or incompletely dried foods could be a problem. Moisture in the jar with some retained oxygen could support the growth of airborne molds or even bacteria not killed by the low heating in some seemingly dry foods. Some foods may seem dry to the consumer but still have enough moisture in them to come out upon heating and closing up in a container. This could be especially true of home dried foods.

4. The dry oven process could even make the quality of some foods worse. This could be either by moisture condensation upon cooling, or if the food is lipid-containing nuts and grains, increased enzymatic reaction causing rancidity.

5. A major manufacturer of canning jars and lids in the U.S. does not support the use of their jars and lids/sealing compound in this manner.

6. Because this type of process is not recommended, doing it can be a waste of resources, time and energy, and ultimately result in an unsafe product for consumption.

Recommended storage methods for dry goods

Thoroughly dried foods can be stored a fairly long time in airtight containers at moderate

room temperatures or in the freezer. If you want to vacuum seal containers of dry foods, methods that will preserve them safely and provide better food quality include:

1. A vacuum sealing machine that has adapters for jars in addition to sealing bags if you want your food in jars. This vacuum packaging is done at room temperature without heating the food.
2. Oxygen absorbers inside your containers of these foods. Oxygen absorbers can help preserve the quality of foods and also aid in insect control.

4-H Food Judges Training Workshop Now Available Online

Like many Extension programs, the in-person 4-H Food Judging workshops presented by Karen Blakeslee have been canceled due to stay-at-home orders to mitigate the spread of COVID-19. However, the promise of county fairs still looms on the horizon, and the need to secure trained and knowledgeable judges remains ever present. Some Extension units rely on this Food Judging workshop to teach and recruit potential judges. For this reason, a team of KSRE professionals have collaborated to transition this workshop into a virtual Zoom training series.

This series has three live-recorded Zoom sessions that are now available on Karen Blakeslee's Rapid Response website: <https://www.rrc.k-state.edu/judging/index.html>. It is recommended that you view the sessions on a computer or tablet, rather than a smart phone, so you can best see the slides, pictures and videos showcasing examples of fair entries.

The topics for each session are:

Intro to 4-H Judging

Being a 4-H Foods Judge is a fun and rewarding experience, and it's a perfect opportunity for anyone that has a passion for food and a desire to foster this passion in others, especially youth. This introductory session will cover how the 4-H Fair system works, what to expect as a judge, review suggested tools for successful judging, and how to award ribbons.

How to Judge Food: The Basics

As a foods judge, it's important to know basic food science principles, nutrition knowledge, sensory qualities of optimum baking, and which factors achieve success and failure in cooking. This session will review these topics and demonstrate strategies for effective conferencing with youth.

How to Judge Food: Food Preservation

Food preservation is all about food science and food safety, and judging this event is often an opportunity to teach about safe food preservation methods. This session will review and explain the science behind those methods, show what is expected of food preservation entries, and offer best practices on how to judge this category.

All are encouraged to share this opportunity with County Fair Foods Superintendents, Foods Project Leaders, Past Judges and others who you know might be interested in judging foods.



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Address Service Requested

The enclosed material is for your information. If we can be of further assistance, feel free to call or drop by the Extension Office.

Sincerely,



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