



PALS NEWSLETTER

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Inside this Issue

Study Update 1

90's Events 2

ADHD and Financial Independence in Young Adulthood 3

PALSN Update 4

CHADD Chapter #477 Upcoming Meetings 5

Sudoku Puzzle 5

PALS Scheduling Line (412) 246-5656

Visit our Website www.youthandfamilyresearch.com



Study Update

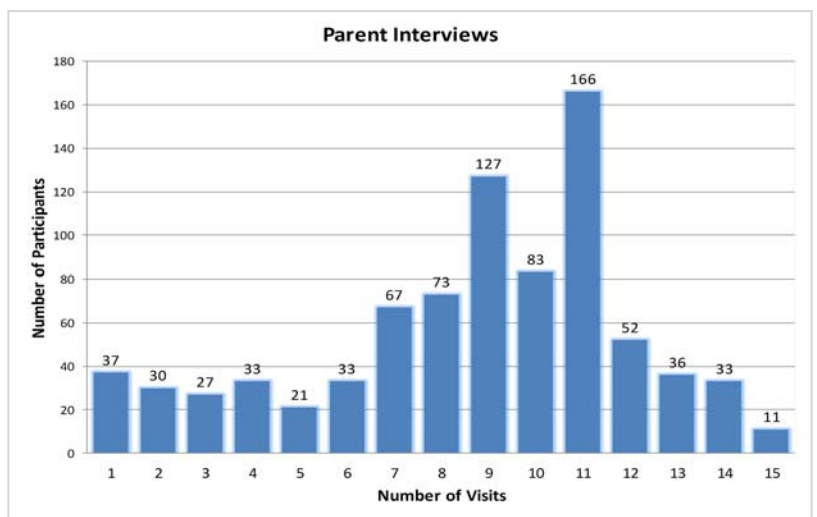
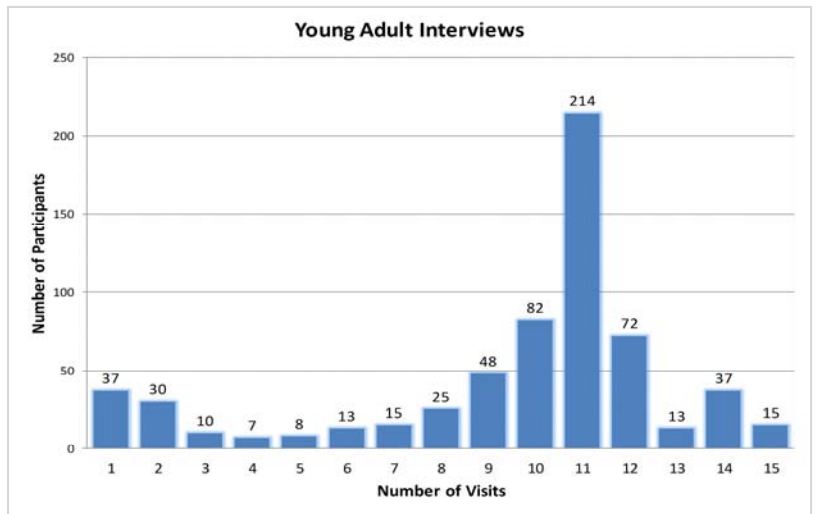
~ PALS Study turns 17! August 24, 2016 marks the 17th anniversary of the first PALS Study interview. Since August 1999, 649 young adults have been enrolled in the study (45 of these in the past few years when we reopened enrollment). To date, 602 remain enrolled in the study, or 93%. We are extremely grateful to all of you who continue to take our phone calls, complete our questionnaires, and cheerfully answer our interview questions to make this possible!

We thought it might be interesting to look at what 17 years of PALS represents. To date, we have completed 6,355 young adult interviews and 7,880 interviews with parents, or a total of **14,235 visits!** These two charts indicate how many visits have been completed by participant type (Young Adults or Parents). In addition to these, we have gathered information from 176 other sources, usually a romantic partner/spouse or good friend of the young adult participant.

In the past year, we have also completed 360 interim phone contacts with study participants. We attempt to contact every young adult participant who is not due for a visit to make sure that we have up to date contact information for them. We began conducting these calls in late 2008 when we stopped completing annual visits with everyone.

Since that time, we have completed a total of **2,235 IPCs!** This is a worthwhile endeavor—we have recorded 175 participant address and 280 participant telephone number changes in the past two years. As you all know, technology has changed appreciably since 1999, having a considerable impact on the ways in which we keep in touch with participants.

Now almost everyone has cell phones and email addresses, and we find texting and email very useful for making contacts.



Last year, we looked at events during the 1980s, when most of our PALS participants were born. We have updated that to look at 1990-1995, when many of our PALS participants attended the Summer Treatment Program (STP) and 1999, the year the PALS Study began. **How many of these things do YOU remember?!**

1990

- South African political leader Nelson Mandela is released from prison
- East and West Germany become one country
- Law and Order debuts on NBC
- Mariah Carey wins the Grammy for Best New Artist
- Beverly Hills 90210 debuts on FOX
- San Francisco 49er's win Super Bowl XXIV with 55 points against the Broncos
- Nintendo's Game Boy (hand held console) debuts with Tetris, the most popular game

1991

- Pittsburgh Penguins win the Stanley Cup
- Michael Jordan leads the Chicago Bulls to their first NBA Championship win
- *Top movies:* Terminator 2, Thelma and Louise, Disney's Beauty and the Beast, The Silence of the Lambs
- *Top music:* Everything I Do, I Do For You; Smells Like Teen Spirit; November Rain ; Black or White
- Super Soaker (water gun) debuts

1992

- The European Union is formed
- The first version of Windows 3.1 is released
- Ross Perot declares his candidacy to become President
- The Mall of America opens in Minnesota covering 4.2 million square feet, 20,000 parking spaces and its own zip code
- Pittsburgh Penguins win Stanley Cup Championship, again
- Eric Clapton wins the Grammy for record of the Year with his album "Tears in Heaven"
- Barney (the purple dinosaur) and Friends debuts
- Super Mario Kart for Nintendo debuts

1993

- Intel Pentium chip is invented
- The World Wide Web is available to the public
- Michael Jordan announces retirement from the NBA
- The Beanie Babies craze begins
- The Mighty Morphin Power Rangers debuts on TV
- Whitney Houston wins the Grammy for Record of the Year with " I Will Always Love You"
- *Top movies:* Jurassic Park, Mrs. Doubtfire, Schindler's List, The Fugitive, Philadelphia

1994

- The Chunnel linking England to France is in operation
- Friends and ER debuts on NBC
- Forrest Gump wins the Oscar for Best Picture
- The World Series was cancelled for the first time in 90 years because of a players' strike
- Sheryl Crow wins the Grammy for Best New Artist
- Magic School Bus premieres on PBS

1995

- Yahoo is founded
- eBay debuts
- Jeff Gordon wins his first NASCAR Winston Cup Championship
- The Drew Carey Show and Blossom debuts on TV
- Hootie and the Blowfish win Grammy for Best New Artist
- Braveheart wins the Oscar for Best Picture
- Goosebumps premieres on TV based on the books by R. L. Stine
- The first Sony PlayStation is sold in the United States



1999

- The world population reaches 6 billion
- The Sopranos, Who Wants to be a Millionaire, and the West Wing debuts on TV
- American Beauty wins the Oscar for Best Picture
- Pittsburgh native Christina Aguilera wins the Grammy for Best New Artist
- Portable DVD players are sold in the U.S.
- Teletubbies continues to be a popular TV show with the characters Dipsy, Laa-Laa, Po, and Tinky Winky
- Spongebob Squarepants debuts on TV
- A very popular Christmas toy in 1998 was the stuffed Furby. It became so popular in 1999 (24 million units sold) that the speaking function of the toy was translated into 24 languages



Jason Duin
PALS Interviewer

ADHD and Financial Independence in Young Adulthood



Achieving financial independence in today's economy is proving to be a challenging task for many young adults. The majority of Millennials are achieving financial independence at later ages compared to their parents, with nearly half (44%) reporting financial linkage with their parents into their late 20s. Further, forty percent of 25 to 29 year-olds report that they currently live with their parents or have moved back home in the recent past for economic reasons, earning them the name the "Boomerang Generation." Many factors have contributed to this trend, including rises in unemployment following the Great Recession, higher student and other debts, and difficulty finding gainful employment in light of carrying that debt.

In addition to the societal trends mentioned above, some personal factors may also contribute to increased difficulties managing finances and achieving financial independence. For example, lower educational attainment may make it more difficult to find high-paying jobs, while increased attentional problems may make it challenging to pay bills on time and track spending. Surprisingly little research to date has investigated whether ADHD may contribute to financial difficulties in young adulthood. Using data from 517 PALS participants, we examined whether a childhood diagnosis of ADHD, level of educational attainment, and youth behavior problems predicted a number of financial outcomes at age 25.

Our results indicated that having an ADHD history put individuals at greater risk for financial difficulties in young adulthood. While those with ADHD histories had equal debts to those without histories of the disorder, they earned 25% less and had 50% less money in savings, on average. Additionally, those with ADHD histories were more likely to rely on others (i.e., family members, welfare programs) for financial assistance and to have lived at home after living independently. Among individuals with ADHD, financial difficulties were most pronounced among those who engaged in serious inappropriate behavior (i.e., delinquent acts) as children and adolescents. On the other hand, greater educational attainment among individuals with ADHD predicted greater financial success at age 25.

At age 25, many individuals have not yet completed postsecondary training and therefore have not yet met their full earning potential. In order to better understand how financial outcomes change throughout young adulthood, we have begun to examine these outcomes at age 30. While individuals diagnosed with ADHD in childhood still experienced more financial difficulties at age 30 compared to those without a diagnosis, preliminary analyses suggest improvement in several domains. On average, participants with histories of ADHD earned 20% more, had 75% more money in a savings account, and were 20% less likely to be living at home at age 30 relative to age 25. Therefore, as individuals became more educated, they experienced improved financial health.

These findings are important because they identify the management of personal finances as one area in which those with histories of ADHD may experience more difficulties and may benefit from additional supports. No research to date has examined how existing evidence-based interventions for ADHD, including stimulant medications and cognitive-behavioral therapy (CBT), directly impact financial outcomes. However, some preliminary evidence suggests that CBT is effective in improving academic and work performance, which in turn may contribute to greater financial success. To learn more about CBT, or to find a provider in your area, you may visit the website for the Association for Behavioral and Cognitive Therapies (www.abct.org). Additionally, if you or someone you know is looking to get their finances in order, be sure to check out the useful resources and tools below!

Financial Management Resources & Tools:

- **Mint** (www.mint.com): Mint is a free service that combines all of your financial information. Using the mobile app, you can easily track spending across bank accounts, and create and monitor budgets for your most frequent spending categories.
- **MyMoney.Gov** (<http://www.mymoney.gov>): MyMoney.Gov is a free money management resource developed by the Federal Financial Literacy and Education Commission. It includes information on money management basics and links to helpful financial planning tools.
- **Smart About Money** (<https://www.smartaboutmoney.org/>): Smart About Money is a free online money management training program developed by the National Endowment for Financial Education. Course topics range from money basics like spending and saving, to how to plan an emergency fund.
- **Practical Money Skills** (<http://www.practicalmoneyskills.com/>): Practical Money Skills for Life is a financial literacy program developed by Visa and several private and public partners. In addition to providing tons of free information on their website, the Practical Money Skills for Life program also produces the free weekly radio series, Practical Money Matters.

Amy R. Altszuler, M.S.
 Doctoral Candidate in Clinical Science
 Florida International University

PALS Neuroimaging Study The PALS Neuroimaging Study began in January, 2015. To date, we have enrolled 87 participants. It is an intensive, six-hour study visit. So far, our PALS participants are doing a great job and report that it is an interesting experience. The first half of the project involves an MRI scan at the MR Research Center at Presbyterian University Hospital. We are looking at the structure and functioning of the brain during completion of tasks like simple computer games. Participants are paid up to \$300. We attempt to schedule the scans close to the participant's regular PALS visit. An initial recruitment letter is sent out followed by a telephone screen to determine eligibility. We are scanning 5-6 participants/month and will be continuing the study for the next three years.









Pittsburgh Fall Events

It won't be long until the leaves begin to turn and the cool winds return. Pittsburgh and its Countryside urge you to get outdoors this fall and enjoy. From hiking and biking on hundreds of miles of wooded trails, to kayaking and canoeing on rivers and lakes. Here are just a few possibilities.



Pittsburgh and its Countryside urging you to get outdoors this fall and enjoy. From hiking and biking on hundreds of miles of wooded trails, to kayaking and canoeing on rivers or boating on pristine lakes, Pittsburgh boasts nine counties – all fun. Below are just a few possibilities.

-  Put on your hiking shoes and visit [McConnells Mill State Park](#) in Lawrence County. Situated on the spectacular Slippery Rock Creek Gorge, this national natural landmark features an 1800s gristmill that is open for tours.
-  Head along the [Greene River Trail](#) in Greene County and pass through an old mine complex. Take a self-guided driving tour of the seven covered bridges in the county, too!
-  Butler County and [Moraine State Park](#), is a popular spot for boating, sailing and fishing. This 16,000-plus acre park features picturesque Lake Arthur and its 42 miles of scenic shoreline, not to mention an excellent lakefront bike trail.
-  It's life in the fast lane at the [BeaveRun MotorSports Complex](#), a world-class facility located in Beaver County. Whether racing, training or being a spectator, this is a true car lover's paradise.
-  [Buttermilk Falls Natural Area](#) in Indiana County features an impressive 45-foot waterfall and scenic woodland. The property was once owned by Fred McFeely, grandfather of Fred Rogers of children's television fame.
-  In downtown Pittsburgh, bike along 22 miles of riverfront trails. Rent a bike at [Golden Triangle Bike Rentals](#). Then kayak on the Three Rivers with rentals available through [Kayak Pittsburgh](#).

For more information, visit <http://www.visitpa.com/articles/fall-pittsburgh-and-its-countryside>

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