American Council on Consumer Interests

30th Annual Conference
April 11-14, 1984
Atlanta, Georgia

THE PROCEEDINGS

Conference Theme
CONSUMER RESPONSIBILITY/CORPORATE RESPONSIBILITY

Karen P. Goebel
Editor
PROCEEDINGS

30th Annual Conference
of the
AMERICAN COUNCIL ON CONSUMER INTERESTS
April 11-14, 1984
Atlanta, Georgia

Conference Theme
Consumer Responsibility/Corporate Responsibility

Edited by
Karen F. Goebel
School of Family Resources and Consumer Sciences
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Madison, Wisconsin

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PROGRAM

AMERICAN COUNCIL ON CONSUMER INTERESTS
30th Annual Conference
April 11-14, 1984
Atlanta, Georgia

Theme
Consumer Responsibility/Corporate Responsibility

Wednesday, April 11, 1984

PRELIMINARY SESSION

Panel on Career Challenges for Consumer Professionals

Presiding: Norleen Ackerman - University of Wisconsin

Speakers: Peggy Haney - American Express Company
"Defining Your Role as a Consumer Affairs Professional in Business"
John Burton - University of Utah
Sally Hatfield - Food and Drug Administration

Student discussant: Carla Hendricks - University of Missouri

Thursday, April 12, 1984

OPENING GENERAL SESSION

COLSTON E. WARNE LECTURE

Presiding: Jean Kinsey - University of Minnesota
President, ACCI

Welcome: Wanda Crogan - University of Georgia
Local Arrangements Chairman

Introduction: William Passe - University of Arizona

Speaker: Mark Green - Democracy Project
"Corporate Structure and Consumer Welfare"

CONCURRENT SESSIONS

Session 1

SYMPOSIUM ON FINANCIAL PLANNING AND COUNSELING: Part 1

Presiding: Donna Iams - University of Arizona

Speaker: Lewis Mandell - University of Connecticut
"Roles for Consumer Professionals in Financial Planning and Counseling"

Invited Papers Session:

CONSUMER SCIENCE IN INSTITUTIONS OF HIGHER EDUCATION

Presiding: Ron Stampfl - University of Wisconsin

Speakers: Carole Makela - University of Colorado
Ron Stampfl - University of Wisconsin
"Consumer Science(s): Missions—Truth in Packaging, Labeling and Advertising"

*NMS - no manuscript submitted
Elizabeth P. Davis - Kansas State University
Mohamed Abdel-Ghani - University of Alabama
Richard Morse - Kansas State University
"A Profile of Consumer Science Faculty in Institutions of Higher Education"

Nancy Miller and Karen Goebel - University of Wisconsin
"Concepts Fundamental to the Consumer Science Field"

Richard Morse - Kansas State University
"Role and Placement of Consumer Science in Institutions of Higher Education"

Lillian Chenoweth - Texas Women's University
Marilyn Eigsti - Texas Christian University
Ron Stampli - University of Wisconsin
"Toward Consensus of Definition in Consumer Science"

Elaine Scott - University of Vermont
Roberta Walsh - University of Vermont
Ron Stampli - University of Wisconsin
"Analysis of Consumer Science Competencies in Higher Education: Implications for Curriculum Evaluation and Development"

Robert Kroll - Rock Valley College, Rockford, Illinois
"The Scope of Consumer Science: Semantics and Substance"

Referred Papers Session A

INSURANCE AND RISK

Presiding: Karen Stein - University of Delaware

Speakers: Willis P. Rokes - University of Nebraska, Omaha
"Consumer Protection Under the Unfair Claims Settlement Practices Act and Related Legislation"

Joseph G. Bonnice - Insurance Information Institute
"The Identification of Desirable Behaviors of Consumers of Automobile Insurance"

Jean M. Lown - Utah State University
"Disability Income Protection: A Challenge to Educators and Researchers"

Referred Papers Session B

HOUSEHOLD ECONOMICS

Presiding: Ramona K.Z. Heck - Cornell University

Speakers: Julia Marlowe - Virginia Polytechnic Institute and State University
George B. Sproles - University of Arizona
"Financial Functions of Families as Influences on Central Events in Family Relationships"

Peggy S. Berger - Colorado State University
Flora Williams - Purdue University
"Interhousehold Exchange of Goods and Services: A Comparison of Two Ethnic Groups"

Robert Mayer and Cathleen Zick - University of Utah
"Theories of Altruism in the New Household Economics and Sociobiology: Definitive Evidence from the 1983 Utah Flood"

Mary J. Mueller and Tahira Hira - Iowa State University
"Impact of Select Money Management Practices on Household Solvency Status"
LUNCHEON
Presiding: Edward Metzen - University of Missouri
Speaker: R. David Pittle, Consumers Union
"Product Quality: Who Decides It?"

CONCURRENT SESSIONS

Invited Papers Session:

UNISEX INSURANCE AND THE CONSUMER
Presiding: K. Edwin Graham - American Council of Life Insurance and Health Insurance Association of America
Speakers: Charlene Cochran - Life Insurance Company of Georgia
John K. Booth - American Council of Life Insurance

Refereed Papers Session A

CONSUMERS AND THE BUSINESS AND LEGAL SYSTEMS
Presiding: Monroe Friedman - Eastern Michigan University
Speakers: Anita O. Barsness, Paul J. Haussman, and Gerald M. Becker - University of Wisconsin - Center for Consumer Affairs
"A University - Industry Cooperative Venture to Survey Funeral Services and Prices"
Charles M. Monsma - Eastern Michigan University
"The Consumer Voice in Business: Developing a Mediating Capacity"
Michael Ursic - University of Florida
"The Consumer Decision to Go to Court: An Empirical Analysis"

Refereed Papers Session B

TRANSPORTATION AND SAFETY CHOICES
Presiding: Vicki Schram - Michigan State University
Speakers: Rachel Dardis and Diane Hrozencik - University of Maryland
"The Impact of the Economic Environment and Socio-Economic Variables on the Purchase of Small Cars"
Jo Lynn Cunningham, Wilma Jozwiak, and John W. Philpot - The University of Tennessee
"Factors Affecting Consumer Acceptance and Use of Child Restraint Devices"

Refereed Papers Session C

CONSUMER PROGRAMS AFFECTING OLDER PERSONS
Presiding: Nancy Rudd - The Ohio State University
Speakers: Flora Williams - Purdue University
Laury Adams - University of Houston
"The Impact of Social Security Information Upon Planning for Retirement Income"
Karen F. Stein - University of Delaware
"Designing Effective Consumer Programs for the Elderly: The Neighborhood Research Approach"
Helen H. Jensen - University of Maryland
"Using Home Equity: Does the Life Cycle Model Work?"

GENERAL SESSION

CONSUMERS, BUSINESS AND SOCIETY
Presiding: Kristin Kline - The University of Illinois
ANNUAL BUSINESS MEETING

Presiding: Jean Kinsey - University of Minnesota
ACCII President

Friday, April 13, 1984

GENERAL SESSION

TELEPHONE RATE STRUCTURES

Presiding: Roger Swagler - University of Georgia

Speakers: Lee Richardson and Dennis Pitta - University of Baltimore and Consumer Federation of America
"Post-divestiture Consumer Issues in Telephone: A Forecast Through Marketing Analysis"

CONCURRENT SESSIONS

Invited Papers Session:

QUALITATIVE RESPONSE MODELS

Presiding: Rachel Dardis - University of Maryland

Speakers: Diane Hrozenick - University of Maryland
"Binomial Logit Analysis"
Thesis Garner - University of Maryland
"Multinomial Logit Analysis"
Jean Kinsey - University of Minnesota
"Probit and Tobit Analysis"

Student Session:

Presiding: Mary Carter - Virginia Polytechnic Institute and State University

Speaker: Robert McEwen - Boston College
"Preparing Students for Consumer Action"

Refereed Papers Session A

CONSUMER EDUCATION I

Presiding: Rosella Bannister - Eastern Michigan University

Speakers: Mary L. Carsky - University of Connecticut
Ruth H. Lytton and G. W. McLaughlin - Virginia Polytechnic Institute and State University
"Changes in Consumer Competency and Attitudes: Do Student Characteristics Make a Difference?"

Mary Ellen Edmondson, Robert Flashman, and Sam Quick - University of Kentucky
"A Successful Consumer Education Model of Informal Learning Designed for Today's Changing Economic Climate"

Lee R. Dlabay - Lake Forest College
"New and Emerging Topics and Techniques for the Consumer Economics/Personal Finance Curriculum"

Refereed Papers Session B

DEREGULATION AND CHANGES IN FINANCIAL SERVICES

Presiding: Robert Herrmann - The Pennsylvania State University
Speakers: Michael L. Walden - North Carolina State University
"The Deregulation of the Financial Services Industry: Implications for Consumers"

Richard L. D. Morse - Kansas State University
"Interest Rate Disclosures Under Deregulation"

Frederick W. Langrehr and Virginia Langrehr - Utah State University
"Financial Institutions Savers: Where and How Much Do They Save?"

LUNCHEON
Presiding: Robert Mayer - University of Utah
Speaker: Susan B. King - Corning Class Works
"The Quality Conundrum: Managing Our Way Out of Crisis"

CONCURRENT SESSIONS

SYMPOSIUM ON FINANCIAL PLANNING AND COUNSELING: Part II
Presiding: Sue Alexander Greninger - University of Texas
Speakers:
Sandra Helmick - University of Missouri
"Normative Household Expenditures -- Of What Use for Family Budgeting?"

Margaret Ezell - The Pennsylvania State University
"Computer Assisted Financial Decisions"

Invited Papers Session:

COMPLETE DEMAND SYSTEMS AND CONSUMER BEHAVIOR
Presiding: David B. Eastwood - The University of Tennessee
Speakers:
David B. Eastwood - The University of Tennessee
"What is a Complete Demand System?"

Robert Raunikar and Chung L. Huang - University of Georgia
"Complete Demand Systems: The Static Model"

Oral Capps - Virginia Polytechnic Institute and State University
"Dynamics of Consumer Expenditures: Application of Complete Demand Systems"

Invited Papers Session:

CONSUMER EDUCATION II
Presiding: William Rader - Ohio University
Speakers:
Barbara Heinzerling - University of Akron
"ACCI Consumer Education Workshop"

Charlotte Baecher - Consumers Union
"Penny Power: A New Approach to Consumer Education"

Roundtable Discussions:
A. "Methodological Problems in Studying Consumer Housing"
Organizers: Anne Sweeney - University of Georgia
Ken Tremblay - University of Arkansas

B. "Family Financial Management: Research Needs"
Organizer: Elizabeth P. Davis - Kansas State University

C. "Consumer Energy Conservation: The Case for Neighborhood Self-help Programs"
Organizers: William Boles - University of Hawaii
Brian Henry - Auburn University
Gary Rothstein - University of Hawaii

** NP - not presented
D. "Past and Present Consumer Research: Priorities for the Future"
Organizers: Victoria Marie Grisbach, Jill Rader Hayes, Anne Swartzlander
- The Ohio State University

E. "Health Care Costs: Issues and Alternatives"
Organizers: K. Edwin Graham - American Council of Life Insurance and Health Insurance
Association of America, Edward D. Lord - Life Insurance Company of Georgia

F. "Old, Old Wine in a New Flask: Consumerism in the 1980's"
Organizer: M.D. Bernacchi - University of Detroit

G. "Integrating Consumer Education into the Home Economics Curriculum"
Organizer: Virginia Clark - Louisiana Tech University

H. "Bankruptcy"
Organizer: Karen Schnittgrund - University of California, Riverside

I. "An Aging Population: Implications for Public Policy and Family Decisions"
Organizers: Jane Schuchardt and Gordon Bivens - Iowa State University

J. "Costs/Benefits of Regulation of the Meat and Poultry Inspection Program"
Organizer: Georgia Neruda - U. S. Department of Agriculture

K. "Regulation, Deregulation and the Consumer"
Organizers: Debbie Auldrey and Robin Gray - University of Georgia

GENERAL SESSION

CONSUMER RESPONSIBILITY/CORPORATE RESPONSIBILITY

Presiding: Karen Coebel - University of Wisconsin

Speakers: Stewart Lee - Geneva College
"Consumer Responsibility and the Responsible Consumer"

Dianne McKaig - Jones and McKaig, Washington, D.C.
"Corporate Responsibility"

Student Dinner and Business Meeting

Presiding: Carla Hendricks - University of Missouri

Saturday, April 14, 1984

CONCURRENT SESSIONS

SYMPOSIUM ON FINANCIAL PLANNING AND COUNSELING: Part III

Presiding: Mary Stephenson - University of Maryland

Speakers: Mary Stephenson - University of Maryland
"Current Trends in the Financial Service Industry: A Need for Academic
Involvement"

Virginia Langrehr - Utah State University
"Career Opportunities in the Financial Service Industry"

Jerald Mason - Brigham Young University
"Professional Organization for Financial Planners/Counselors"

Jerald Mason - Brigham Young University
"Coordinated Data Base for Research"

Invited Papers Session:

CONSUMER EDUCATION III

Presiding: Hayden Green - Oak Park and River Forest High School
Speakers: Ruth Rodman - School District of Philadelphia
"The Impact of the National Educational Studies on Consumer Education"

Mel Zelenak - University of Missouri
"Cooperation: The Missing Ingredient in Consumer Education"

Refereed Papers Session A

COMMUNICATION ISSUES

Presiding: Loren Geistfeld - The Ohio State University

Speakers: Monroe Friedman - Eastern Michigan University
"Another Look at Language Commercialization in the Post-World War II Era:
A Cross-National Study of Brand Name Usage in Popular Theatrical Plays"

Robert J. Kroll - Rock Valley College
"The Consumerism Gender Gap"

Mary-Beth Kuester - Consumer Communications Resources, Inc.
Michael Houston - University of Wisconsin
"Consumer Concerns as Viewed by Consumer Journalists: An Update"

Carl Pozzi and Herbert J. Rotfeld - The Pennsylvania State University
"Blacks in Advertising — Social Criticism and Marketer Paranoia"

Refereed Papers Session B

MEASUREMENT AND DEFINITION OF CONSUMER CHOICE

Presiding: Ann Foster - Auburn University

Speakers: Rosemary Walker and Brenda Cude - Southern Illinois University
"Comparison of the Thrifty Food Plans: Costs and Calories"

Molly Longstreth - Utah State University
"Impact of Consumers' Personal Characteristics on Hedonic Prices of
Energy-Conserving Durables"

James W. Jenkins and Ivan F. Beutler - Brigham Young University
"A Definition of Microeconomic Saving in the Context of Household Wealth Growth"

GENERAL SESSION

CONSUMER WELFARE

Presiding: Helen Goetz - Tucson, Arizona

Speakers: Ann Collins Chadwick - U.S. Department of Agriculture
"The Impact of USDA on Consumer Welfare"

John Thirlwell - Consumers Association of England
"Multi-national Corporations and Corporate Responsibilities"

ADJOURN

ADDITIONAL INFORMATION

Joyce Matthews Pitts - U.S. Department of Agriculture
"Consumer Responsibility/Corporate Responsibility: An Annotated Bibliography"

Gordon E. Bivens, Jane Schuchardt and Ardy Ulrichson
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FROM THE EDITOR

The 30th Annual Conference of the American Council on Consumer Interests reflected the changes in consumer interests over time. The conference theme -- Consumer Responsibility/Corporate Responsibility -- brought a central focus to sessions on finance, regulation, consumer education, insurance and the evolving consumer movement. The papers from these sessions are assembled in this Proceedings issue.

In addition to the papers presented as part of the annual meeting, two other major items are included in this publication. An annotated bibliography of literature related to the Consumer Responsibility/Corporate Responsibility theme follows the conference papers. This bibliography was provided to participants and is included here as supplementary reading. A second item included in this publication is a set of indexes (by subject and author) of all issues of the Journal of Consumer Affairs and ACCI Conference Proceedings through 1983. This document was developed by an ACCI committee chaired by Gordon Bivins. The conference papers and these related materials will provide excellent opportunities for study and reflection by consumer science professionals and students.

All speakers on the annual conference program -- those presenting refereed papers, participating in panels and symposia, invited speakers, and the Colston Warne lecturer -- were invited to submit camera-ready manuscripts, typed to Proceedings specifications for inclusion here. The cooperation of presentors and support staff has been excellent.

The program chair, Colien Hefferan, provided us with an excellent program and is to be congratulated for that effort. Appreciation is extended to the speakers, manuscript reviewers, and local arrangements committee. Special appreciation is extended to Sandra Hunter, Barbara Froeh, and Anna Bender for their technical assistance in the preparation of the Proceedings.

Karen P. Goebel
University of Wisconsin

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Local Arrangements Chair
Wanda Grogan, University of Georgia

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Kenneth Mayer, Cleveland State University
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Vicki Schram, Michigan State University
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Nancy Spillman, Los Angeles Trade-Technical College
George Sproles, University of Arizona
Karen Stein, University of Delaware
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