American Council on Consumer Interests

32nd Annual Conference
April 9-12, 1986
St. Louis, Missouri

THE PROCEEDINGS
Karen P. Schnittgrund
Editor
PROCEEDINGS

32nd Annual Conference
of the
AMERICAN COUNCIL ON CONSUMER INTERESTS
April 9 – 12, 1986
St. Louis, Missouri

Edited by
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University of California
Cooperative Extension
Riverside, California

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PROGRAM

AMERICAN COUNCIL ON CONSUMER INTERESTS
32nd Annual Conference
April 9-12, 1986
St. Louis, Missouri

Wednesday, April 9, 1986

OPENING GENERAL SESSION

COLSTON E. WARNE LECTURE

Presiding: Geraldine Olson - Oregon State University
President, ACCI

Welcome: Peter Lumaghi
Assistant Deputy Attorney General, Missouri

Introduction: Karen Goebel - University of Wisconsin
Immediate Past President, ACCI

Speaker: Rhoda Karpatkin - Executive Director, Consumers Union
"Changing Issues, Changing Agendas: Winning for the Consumer in the Next 50 Years"

CONCURRENT SESSIONS

Panel Discussion

CONSUMER IMPLICATIONS OF MARKETING RESEARCH ETHICS

Moderator: Les R. Dlabay - Lake Forest College

Panelists: Representatives from the University of Wisconsin, Westgate Research, Lucas Market Research, Superior Surveys, Ralston Purina, Maritz Market Research and others

Refereed Papers Session

Presiding: Robert Keaton - University of Waterloo

Speakers:
Richard Morse - Kansas State University
"Cents-ible Interest® Applied to Advertisements of Savings Rates"

Vincent Brannigan and Bruce Enser - University of Maryland
"Consumers Union of United States Inc. v. General Signal Corp.: Product Critiques and the First Amendment"

Cathleen D. Zick, Robert N. Mayer, and John R. Burton - University of Utah
"Lifeline Rates in Banking and Telecommunications: Social Bases of Support and Opposition"

Discussant: Robert Flashman - Kentucky Cooperative Extension

Refereed Papers Session

INFORMATION AND THE CONSUMER

Presiding: Nancy Flood - Missouri Cooperative Extension

Speakers:
Brenda J. Cude - University of Illinois
"Estimating the Returns to Informed Decision-making: What is a Subscription to Consumer Reports Worth?"

* No Manuscript Submitted
Refereed Papers Session

FINANCIAL MANAGEMENT

Presiding: Elaine Scott - Virginia Polytechnic Institute and State University

Speakers:
Joyce Dillman and Sally E. Horton - Washington State University
"Stress from Financial Problems and Ways of Coping: Implications for Family Financial Counselors"

Naheel Jeries and Craig M. Allen - Iowa State University
"Satisfaction/Dissatisfaction with Financial Management Among Married Students"

Jeanne M. Hogarth - Cornell University
"Work After Retirement: Intentions of Persons Eligible for an Early Retirement Incentive"

Discussant: Dorothy Coss - Oklahoma State University

LUNCHEON

Presiding: Geraldine Olson - Oregon State University, ACCI President

Presenter: W. Keith Bryant - Cornell University

1986 ACCI Fellow Recipient: Robert O. Herrmann - Pennsylvania State University

Presenter: Mohamed Abdel-Chany - University of Alabama

1986 ACCI Thesis/Dissertation Award Winner: Christine Hager - Stockton College

Honorable Mention: Joan G. Anderson - University of Rhode Island
Vicki McCracken - Washington State University

Presentation: Christine J. Hager - North Carolina State University
"Demand for Nutrient and Nonnutrient Components in Household Purchases of Red Meat, Poultry, and Fish Products Using A Hedonic Approach"

CONCURRENT SESSIONS

CONSUMER EDUCATION LITERATURE: TOOLS FOR EVALUATION

Presiding: Golden Jackson - The Ohio State University
"Consumer Literature Content and Evaluation: A Panel Discussion"

Jean Bowers - The Ohio State University
"Sources and Types of Bias in Consumer Education Literature"

Carolyn McKinney - The Ohio State University
"Guidelines for Evaluation"

Discussant: Irene Williamson - Williamson International
Panel Discussion

CONSUMING UNITS AROUND THE WORLD

Moderator: Jeanne L. Hafstrom - University of Illinois
"Consuming Units Around the World"

Panelists:
Arbali Sukanal - University of Illinois, Urbana-Champaign
"Indonesia and Its Consuming Units"

Seung Sin Chung, Jin Hwa Jung, and Young Shim - University of Illinois, Urbana-Champaign
"Characteristics and Environment of Consuming Units in Korea"

Patrick A. Watson - University of Illinois, Urbana-Champaign
"Consuming Units in Transition—The Nigerian Experience"

Maria E. Canabal and Elaine Good - University of Illinois, Urbana-Champaign
"Puerto Rico: Consuming Units and Customs"

John T. Brady - Purdue University, West Lafayette
MaryAnn Paynter - University of Illinois, Urbana-Champaign
"Descriptive Characteristics of Consuming Units in the United States"

Lauren Leach - University of Illinois, Urbana-Champaign
"Descriptive Characteristics of Households in the United States"

Referred Papers Session

THE CONSUMER AND FOOD

Presiding: Evelyn Hearn - Southwest Texas State University

Speakers:
Ann M. Christner - University of Rhode Island
"Rationalizing Food Buying for Industrial Society: The Role of Consumer Educators"

Jean Kinsey - University of Minnesota
"Consumers' Stake in Food and Agricultural Policies"

Carol S. Kramer - Cornell University
"Food Safety Policy Analysis: Analytical Methods"

Discussant: Robert Herrmann - Pennsylvania State University

Business Meeting

Presiding: Geraldine Olson - Oregon State University, ACCI President

Student Member Session

Presiding: Alison Moore - University of Missouri

Speaker: Richard McClintoch - Director, NOPRIG
"Student Involvement in the Consumer Movement"

Special Event

Goldenrod Showboat Dinner Theatre

Friday, April 11, 1986

CONCURRENT SESSIONS

DYNAMIC DEMAND ESTIMATION

Presiding: Rachel Dardis - University of Maryland
Speakers: Richard Green - University of California, Davis
Stanley R. Johnson - Iowa State University
"Econometric Estimation of Dynamic Consumer Demand"
Wen S. Chern - University of Maryland
"Issues and Methodologies for Modeling Demand for Durable Goods"
Daniel S. Tilley - Oklahoma State University
"Consumption Dynamics and Evaluation of Advertising Impacts"

Forum

RESEARCH POSSIBILITIES: CONSUMER PROTECTION AND CONSUMER WELFARE IN THIRD WORLD COUNTRIES

Presiding: Jean Bowers - The Ohio State University
Speaker: Revathi Balakrishnan - University of Wisconsin, Stevens Point
"Family as a Consuming Unit: Overlooked Variable in the Modernization Process"

Referred Papers Session

FINANCIAL MANAGEMENT

Presiding: Joseph Bonnice - Manhattan College
Speakers: Randolph J. Nellis and Joan D. Pedro - University of Wisconsin, Madison
"Meeting Consumers' Needs: Commercial Enterprises Offering Assistance With Financial Concerns"
Richard Widdows and Dixie Porter Johnson - Purdue University
"Emergency Fund Holdings of U.S. Households: Evidence from a Partial Equilibrium Analysis of Survey Data"
Mari S. Wilhelm and Donna R. Iams - University of Arizona
"Measures of Economic Well-Being: Husband and Wife Consensus"

Discussant: Peggy S. Berger - Colorado State University

Poster Session

A. E. Thomas Garman - Virginia Polytechnic Institute and State University
"Improving Financial Management in The Gambia, Africa"
B. Jean M. Lown - Utah State University
"Development of a Consumer Issues Attitude Inventory Based on a Descriptive Framework of the Consumer Interest"
C. Lindell Clark Northup - The Ohio State University
D. Anna V.A. Resurreccion and S.E. Prussia - University of Georgia
"Food Related Attitudes: Differences Between Employed and Non-Employed Women"
E. Robert J. McEwen - Boston College
"Home Economics in Business: Development of Their Roles in Japan"

CONCURRENT SESSIONS

Panel Discussion

LIFELINE FINANCIAL SERVICES: REREGULATION OR A GUARANTEE OF BASIC SERVICES?

Moderator: Frederick Langrehr - Brigham Young University
"Lifeline Financial Services: Reregulation or a Guarantee of Basic Services"
Panelists: Virginia Langrehr - Brigham Young University
"Lifeline Financial Services: The Consumer/Banking Dilemma"
James Brown - Center for Consumer Affairs, University of Wisconsin
"Remarks: Lifeline Financial Services"

Bryan Koontz - Wisconsin Bankers Association

Forum

ADVANCES IN THE CONSUMER EXPENDITURE SURVEY PROGRAM AT THE BLS


Speakers:
Stephanie Shipp - Branch of Information and Analysis, BLS
John Rogers, Division of Consumer Expenditure Survey, BLS
"Overview of the Consumer Expenditure Survey Program"

William Passero - Branch of Information and Analysis, BLS
"Consumer Expenditure Surveys Division: Developments of Interest to Users"

Charles C. Mason - Revision Cost Weights Staff, BLS
"Consumer Price Index: Incorporating Results from the Consumer Expenditure Survey"

Thesia I. Garner and Kimberly D. Zieschang - Division of Price and Index Number Research, BLS
"Weighting the Consumer Expenditure Survey Data: The GLS Study"

Clyde Tucker - Division of Price Statistical Methods, BLS
"Methodological Research in the Consumer Expenditure Survey Program"

Referred Papers Session

EXPENDITURE PATTERNS

Presiding: Barbara Slusher - University of Missouri

Speakers:
Ann C. Foster - University of Connecticut
"Wife's Education and Family Food Expenditures"

Sherman Hanna and Lanita Carter - Kansas State University
"Interaction Effects of Demographic Characteristics on Food Away from Home Spending"

Pamela S. Norum - University of Missouri
"Food Versus Nutrients: Productivity Differences in Family Meal Production"

Discussant: Karen P. Goebel - University of Wisconsin, Madison

Roundtable Discussions

A. "Women's Labor Force Participation: Economic Implications for Retirement Planning"
Organizers: Kathleen Corpus, Joyce Cantrell, and Carole Prather - Kansas State University

B. "Young Consumer Perceptions of the Honesty and Ethical Standards for Highly Visible Professionals in Service Industries"
Organizer: James Gregar - University of Wisconsin, Whitewater

C. "Content Analysis and Consumer Research"
Organizers: Jill R. Hayes and Trinke Jensen - University of Wisconsin, Madison

D. "Use of Framework for the Consumption of Services: Selecting Providers of Financial Planning Services"
Organizers: Barbara Heinzerling - University of Akron
Anita Barsness - University of Wisconsin, Milwaukee

E. "Economic Well-Being of Elderly Women"
Organizer: Jane Schuchardt - Iowa State University
F. "Extension's Role in the Financial Service Industry: A Model Project"
Organizer: Mary Stephenson - University of Maryland

LUNCHEON

Presiding: Nancy M. Rudd - The Ohio State University, ACCI President 1986-87

Speakers: Marjorie Merchant - University of Massachusetts
Robert J. McEwen - Boston College

CONCURRENT SESSIONS

Refereed Papers Session

CONSUMER BEHAVIOR

Presiding: Donna Selnick - California State University, Sacramento

Speakers: Rachel Dardis - University of Maryland, College Park
"Societal Risk Response and Consumer Welfare"

Virginia Haldeman, Patricia Tripple and Jeanne M. Peters - University of Nevada, Reno
"The Validation of a Consumer Conservation Ethic: Identification and Analysis of Components"

Frederick W. Langrehr and Virginia B. Langrehr - Brigham Young University
"Consumer Acceptance of Innovations: Control of Acceptance vs. Degree of Behavioral Change"

Discussant: John Thirlwell - Consumers' Association, London

Refereed Papers Session

CONSUMER EDUCATION

Presiding: Mary Ellen Rider McRae - University of Missouri

Speakers: Mary Edmondson and Raymond Forgue - University of Kentucky
"Retirees as Volunteer Consumer Educators"

Barbara Pershing - University of Northern Iowa
"High School and College Students' Consumer Actions: Implications for Consumer Education"

Mary L. Carsky - University of Connecticut
Glen H. Mitchell - Virginia Polytechnic Institute and State University
"A New Assessment of the Benefits of Consumer Education"

Discussant: Rosella Bannister - Eastern Michigan University

Refereed Papers Session

CREDIT

Presiding: Judy McKenna - Colorado State University

Speakers: Sharon Danes and Tahira K. Hira - Iowa State University
"Knowledge, Attitudes, and Practices in the Use of Credit"

Helen H. Jensen - Iowa State University
Sandra W. Reynolds - MUMPS Users' Group
"Consumer Credit Use and Age: An Analysis of the Effects of Preretirement"

Roger Swagler - University of Georgia
"Rent-to-Own Programs: Is Consumer Protection Adequate?"
Discussant: Sue Alexander Greninger - University of Texas at Austin

Refereed Papers Session

APPLYING ECONOMIC CONCEPTS

Presiding: Patricia Bonner - University of Missouri

Speakers: Barbara Buell - Wichita State University
"Use of Hedonic Procedures to Construct Interregional Price Indexes: The Case of Housing"

Vicki R. Schram - University of Illinois, Urbana-Champaign
Edward J. Metzen - University of Missouri, Columbia
"Consumer Utility: Role of the Voluntary Sector"

Norleen N. Ackerman - Utah State University
Yoshiko Yamada - Tokyo, Japan
"Do Economic Conditions Influence Product Price-Quality Correlations?"

Discusssant: Daniel A. McGowan - Hobart College

CONCURRENT SESSIONS

INFORMATION PROCESSING AND LEARNING OF CONSUMER TASKS BY THE YOUNG CHILD

Presiding: Louise A. Heslop - Carleton University, Ottawa
Dr. Kathleen Brophy, University of Guelph, Ontario
"Testing of the Effectiveness of a Consumer Education Program for Preschoolers"

Speakers: Deborah Roeder John - University of Wisconsin, Madison
"Understanding Young Consumers: Cognitive Abilities and Task Conditions"

M. Carole Macklin - University of Cincinnati
"Issues in Measuring Young Children's Responses to Television Advertising"

Panel Discussion

REVISION AND USE OF ILLINOIS GUIDELINES FOR CONSUMER EDUCATION

Moderator: Albert Pender - Northern Illinois University

Panelists: Teresa M. Palmer - Illinois State University
"Guidelines for Consumer Education: A Conceptual Base for the Illinois Consumer Education Proficiency Exam"

Ann Pictor - Illinois State Board of Education
"History of the Illinois Consumer Guidelines"

Mary R. E. Pritchard - Northern Illinois University
"Procedures for Revision of Consumer Education in Illinois Schools, 1986"

Invited Paper Session

Presiding: James Hill - Vincennes University

Speakers: Lee Richardson and Martin Lazar - University of Baltimore
"Cable TV: Emerging Consumer Issue"

* Not Presented
Roundtable Discussions/Poster Sessions

A. "Consumer Surveys: Two Suggested Methodologies"
   Organizer: David B. Eastwood, Donald R. Floch, and Greer Litton Fox - University of Tennessee

B. "A Journal for Applied Consumer Affairs: Your Input to an ACCI Project"
   Organizer: Monroe Friedman - Eastern Michigan University
   John R. Burton - University of Utah

C. "Measuring the Values of Product Characteristics"
   Organizer: Christine Hager - Stockton State College

D. "The Consumer Expenditure Survey: Data Management and Analysis Decisions"
   Organizer: Frankie N. Schwenk - USDA

E. "Determinants of Allocations of Women's Time to Market and Nonmarket Production in Malaysia"
   Organizer: Molly Longstreth - University of Arizona
   Revathi Balakrishnan - University of Wisconsin, Stevens Point
   Kathryn Stafford - The Ohio State University, Columbus

F. "Problem-Resolution Appeals in Television Advertising"
   Organizer: Lois L. Blosser - Virginia Polytechnic Institute and State University
   Julia Marlowe - University of Georgia

Saturday, April 12, 1986

CONCURRENT SESSIONS

Panel Discussion

THE CONSUMER FOCUS GROUP AS AN EXPLORATORY RESEARCH TECHNIQUE

Moderator: Margaret Charters - Syracuse University

Panelists: Peggy Haney - Director of Consumer Affairs, American Express
          Betty Abbas - Gordon S. Black Corporation
          Mary Carsky - University of Connecticut

Show and Tell

FUN AND GAMES IN THE MARKETPLACE

Presenter: Stewart M. Lee - Geneva College

Panel Discussion

ST. LOUIS PUBLIC SCHOOLS CONSUMER EDUCATION PROGRAM: A NATIONAL MODEL

Moderator: Mabel Edmonds - St. Louis Public Schools

Panelists: Lavon Hardy - Northview School, Jennings
          Marian Verbeck - Carr Lane School, St. Louis
          Karen Reichers Hubbard - St. Louis Public Schools
          Darlene Neil - St. Louis Community College

Refereed Papers Session

THE CONSUMER FIELD

Presiding: Robert Kroll - Rock Valley College

Speakers: John R. Burton - University of Utah
         Mohamed Abdel-Ghany - University of Alabama
         "Publication and Organizational Networks of ACCI and ACR Memberships"
         Jeann Al Yasiri - WMTV Madison
         Jill R. Hayes and Ronald W. Stampfl - University of Wisconsin, Madison
         "Consumer Professionals Forecast the Future of the Consumer Movement"
Audrey L. Peterson - University of Montana
"Teaching Ethics and Human Values Through Consumer Education: Contributions to Aristotle, Kant, and Mill"

Discussant: Richard E. Vosburgh - University of Guelph

CLOSING GENERAL SESSION

Film: America At Risk: A History of Consumer Protest

Presenter: Stewart M. Lee - Geneva College

Discussants: Audrey L. Peterson - University of Montana
Gordon E. Bivens - Iowa State University

Adjournment: Mel Zelenak, ACCI President-Elect
Abbas, Betty -- see Charters, Margaret

Abdel-Ghany, Mohamed -- see Burton, John R.

Ackerman, Norleen M.
"Do Economic Conditions Influence Product Price-Quality Correlations?"

Al Yasin, Jeanan
"Consumer Professionals Forecast the Future of the Consumer Movement"

Allen, Craig M. -- see Jeries, Naheel

Balakrishnan, Revathi
"Family as a Consuming Unit: Overlooked Variable in the Modernization Process"

Balakrishnan, Revathi -- see Longstreth, Molly

Bannister, Rosella
Discussant: "Consumer Education"

Barness, Anita -- see Heinzerling, Barbara

Berger, Peggy S.
Discussant: "Financial Management"

Bivens, Gordon E.
Discussant on Film: "America at Risk"

Blosser, Lois L.
"Problem-Resolution Appeals in Television Advertising"

Bowers, Jean S.
"Sources and Types of Bias in Consumer Education Literature"

Brady, John T.
"Descriptive Characteristics of Consuming Units in the United States"

Brannigan, Vincent
"Consumers Union of United States Inc. v. General Signal Corp.: Product Critiques and the First Amendment"

Brophy, Kathleen -- see Heslop, Louise A.

Brown, James
"Remarks: Lifeline Financial Services"

Buell, Barbara
"Use of Hedonic Procedures to Construct Interregional Price Indexes: The Case of Housing"

Burton, John R.
"A Journal for Applied Consumer Affairs: Your Input to an ACCI Project"

Burton, John R.
"Publication and Organizational Networks of ACCI and ACR Memberships"

Burton, John R. -- see Zick, Cathleen D.

Canabal, Maria E.
"Puerto Rico: Consuming Units and Customs"

Cantrell, Joyce -- see Corpus, Kathleen

Carsky, Mary L.
"A New Assessment of the Benefits of Consumer Education"

Carsky, Mary -- see Charters, Margaret
Carter, Lanita -- see Hanna, Sherman

Charters, Margaret
"Views on Consumer Focus Groups as Exploratory Research Tools"

Chern, Wen S.
"Issues and Methodologies for Modeling Demand for Durable Goods"

Christner, Ann M.
"Rationalizing Food Buying for Industrial Society: The Role of Consumer Educators"

Chung, Seung Sin
"Characteristics and Environment of Consuming Units in Korea"

Corpus, Kathleen
"Women's Labor Force Participation: Economic Implications for Retirement Planning"

Cude, Brenda J.
"Estimating the Returns to Informed Decision-making: What is a Subscription to Consumer Reports Worth?"

Danes, Sharon
"Knowledge, Attitudes, and Practices in the Use of Credit"

Dardis, Rachel
"Societal Risk Response and Consumer Welfare"

Dillman, Joyce J.
"Stress from Financial Problems and Ways of Coping: Implications for Family Financial Counselors"

Eastwood, David B.
"Consumer Surveys: Two Suggested Methodologies"

Edmondson, Mary Ellen
"Retirees as Volunteer Consumer Educators"

Ensor, Bruce -- see Brannigan, Vincent

Flashman, Robert
Discussant: "Discussion of Morse, Brannigan, and Zick Papers"

Forgue, Raymond -- see Edmondson, Mary Ellen

Foster, Ann C.
"Wife's Education and Family Food Expenditures"

Fox, Greer Litton -- see Eastwood, David B.

Friedman, Monroe -- see Burton, John R.

Garman, E. Thomas
"Improving Financial Management in The Gambia, Africa"

Garner, Thesia I.
"Weighting the Consumer Expenditure Survey Data: The GLS Study"

Gerber, Jennifer L.
Discussant: "Information and the Consumer"

Goebel, Karen P.
Discussant: "Expenditure Patterns"

Good, Elaine -- see Canabal, Maria E.

Goss, Dorothy
Discussant: "Financial Management"
Green, Richard
"Econometric Estimation of Dynamic Consumer Demand"

Gregar, James
"Young Consumer Perceptions of the Honesty and Ethical Standards for Highly Visible Professionals in Service Industries"

Greninger, Sue Alexander
Discussant: "Consumer Credit"

Hafstrom, Jeannette L.
"Consuming Units Around the World"

Hager, Christine J.
"Demand for Nutrient and Nonnutrient Components in Household Purchases of Red Meat, Poultry, and Fish Products Using A Hedonic Approach"

Hager, Christine J.
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"The Validation of a Consumer Conservation Ethic: Identification and Analysis of Components"

Haney, Peggy -- see Charters, Margaret

Hanna, Sherman
"Interaction Effects of Demographic Characteristics on Food Away from Home Spending"

Hayes, Jill R.
"Content Analysis and Consumer Research"

Hayes, Jill R. -- see Al Yasiri, Jeean

Heinzerling, Barbara
"Use of Framework for the Consumption of Services: Selecting Providers of Financial Planning Services"

Herrmann, Robert
Discussant: "The Consumer and Food"

Heslop, Louise A.
"Testing of the Effectiveness of a Consumer Education Program for Preschoolers"

Hira, Tahira K. -- see Danes, Sharon

Hogarth, Jeannette M.
"Work After Retirement: Intentions of Persons Eligible for an Early Retirement Incentive"

Horton, Sally E. -- see Dillman, Joye J.

Iams, Donna R. -- see Wilhelm, Mari S.

Jackson, Golden
"Consumer Literature Content and Evaluation: A Panel Discussion"

Jensen, Helen H.
"Consumer Credit Use and Age: An Analysis of the Effects of Preretirement"

Jensen, Trinke -- see Hayes, Jill R.

Jerjes, Maheer
"Satisfaction/Dissatisfaction with Financial Management Among Married Students"
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Page Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>John, Deborah Roedder</td>
<td><em>Understanding Young Consumers: Cognitive Abilities and Task Conditions</em></td>
<td>300</td>
</tr>
<tr>
<td>Johnson, Stanley R.</td>
<td>see Green, Richard</td>
<td>114</td>
</tr>
<tr>
<td>Johnson, Dixie Porter</td>
<td>see Widdows, Richard</td>
<td>139</td>
</tr>
<tr>
<td>Jung, Jin Hwa</td>
<td>see Chung, Seung Sin</td>
<td>88</td>
</tr>
<tr>
<td>Karpatkin, Rhoda</td>
<td><em>Changing Issues, Changing Agendas: Winning for the Consumer in the Next 50 Years</em></td>
<td>1</td>
</tr>
<tr>
<td>Kinsey, Jean</td>
<td><em>Consumers' Stake in Food and Agricultural Policies</em></td>
<td>99</td>
</tr>
<tr>
<td>Kinsey, Jean</td>
<td>see Sieben, Wanda</td>
<td>38</td>
</tr>
<tr>
<td>Kramer, Carol S.</td>
<td><em>Food Safety Policy Analysis: Analytical Methods</em></td>
<td>105</td>
</tr>
<tr>
<td>Langrehr, Frederick W.</td>
<td><em>Lifeline Financial Services: Reregulation or a Guarantee of Basic Services</em></td>
<td>157</td>
</tr>
<tr>
<td>Langrehr, Frederick W.</td>
<td><em>Consumer Acceptance of Innovations: Control of Acceptance vs. Degree of Behavioral Change</em></td>
<td>233</td>
</tr>
<tr>
<td>Langrehr, Virginia B.</td>
<td><em>Lifeline Financial Services: The Consumer/Banking Dilemma</em></td>
<td>159</td>
</tr>
<tr>
<td>Langrehr, Virginia B.</td>
<td>see Langrehr, Frederick W.</td>
<td>233</td>
</tr>
<tr>
<td>Lazar, Martin</td>
<td>see Richardson, Lee</td>
<td>314</td>
</tr>
<tr>
<td>Leach, Lauren</td>
<td><em>Descriptive Characteristics of Households in the United States</em></td>
<td>92</td>
</tr>
<tr>
<td>Lee, Stewart M.</td>
<td><em>Fun and Games in the Marketplace, Consumerism and You</em></td>
<td>339</td>
</tr>
<tr>
<td>Longstreth, Molly</td>
<td><em>Determinants of Allocations of Women's Time to Market and Nonmarket Production in Malaysia</em></td>
<td>328</td>
</tr>
<tr>
<td>Lown, Jean M.</td>
<td><em>Development of a Consumer Issues Attitude Inventory Based on a Descriptive Framework of the Consumer Interest</em></td>
<td>154</td>
</tr>
<tr>
<td>Macklin, M. Carole</td>
<td><em>Issues in Measuring Young Children's Responses to Television Advertising</em></td>
<td>303</td>
</tr>
<tr>
<td>Marlowe, Julia</td>
<td>see Blosser, Lois L.</td>
<td>333</td>
</tr>
<tr>
<td>Mason, Charles C.</td>
<td><em>Consumer Price Index: Incorporating Results from the Consumer Expenditure Survey</em></td>
<td>173</td>
</tr>
<tr>
<td>Mayer, Robert N.</td>
<td>see Zick, Cathleen D.</td>
<td>22</td>
</tr>
<tr>
<td>Maynes, E. Scott</td>
<td><em>Discussant: &quot;Information and the Consumer&quot;</em></td>
<td>51</td>
</tr>
<tr>
<td>McKinney, Carolyn</td>
<td><em>Guidelines for Evaluation</em></td>
<td>81</td>
</tr>
<tr>
<td>Metzen, Edward J.</td>
<td>see Schram, Vicki R.</td>
<td>281</td>
</tr>
<tr>
<td>Mitchell, Glen H.</td>
<td>see Carsky, Mary L.</td>
<td>246</td>
</tr>
</tbody>
</table>
Schwenk, Frankie N.
"The Consumer Expenditure Survey: Data Management and Analysis Decisions"

Shim, Young — see Chung, Seung Sin

Shipp, Stephanie
"Overview of the Consumer Expenditure Survey Program"

Sieben, Wanda
"Communicating Performance Information to Consumers of Clothing: An Economic Analysis"

Stafford, Kathryn — see Longstreth, Molly

Stampfl, Ronald W. — see Al Yasiri, Jeanan

Stephenson, Mary J.
"Extension's Role in the Financial Service Industry: A Model Project"

Sukanal, Arbai
"Indonesia and its Consuming Units"

Swagler, Roger
"Rent-to-Own Program: Is Consumer Protection Adequate?"

Thirlwell, John
Discussant: "Consumer Behavior"

Tilley, Daniel S.
"Consumption Dynamics and Evaluation of Advertising Impacts"

Tripple, Patricia — see Haldeman, Virginia

Tucker, Clyde
"Methodological Research in the Consumer Expenditure Survey Program"

Vosburgh, Richard E.
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"Emergency Fund Holdings of U.S. Households: Evidence from a Partial Equilibrium Analysis of Survey Data"

Wilhelm, Mari S.
"Measures of Economic Well-Being: Husband and Wife Consensus"

Williamson, Irene
Discussant: "Consumer Education Literature: Tools for Evaluation"

Yamada, Yoshiko — see Ackerman, Norleen M.

Zick, Cathleen D.
"Lifeline Rates in Banking and Telecommunications: Social Bases of Support and Opposition"

Zieschang, Kimberly D. — see Garner, Thesia I.
FROM THE EDITOR

The 32nd Annual Conference of the American Council on Consumer Interests provided the opportunity for presentations and discussions of many areas of concern related to consumers. Again, this year the conference had no theme which allowed participants the freedom to submit papers on a variety of issues including marketing research ethics, lifeline banking, information and the consumer, financial management, evaluating consumer education, literature, consuming units around the world, the consumer and food, and the consumer expenditure survey program. In addition, Rhoda Karpatkin started the conference with a challenging paper on “Winning for the Consumer in the Next 50 Years.”

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 presenters and their support staff have been excellent and is greatly appreciated.

The program chair, Carole Makela, provided us with an interesting program and is to be commended for that effort. Appreciation is also extended to the speakers, manuscript reviewers, and local arrangements committee. Special appreciation is extended to Beverly Barlin and Sandra Burrage for their technical assistance in the preparation of the Proceedings.

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xxvi