American Council on Consumer Interests

34th Annual Conference
April 6-9, 1988
Chicago, Illinois
THE PROCEEDINGS
Vickie Hampton
Editor
PROCEEDINGS

34th Annual Conference
of the
AMERICAN COUNCIL ON CONSUMER INTERESTS
April 6-9, 1988
Chicago, Illinois

Edited by
Vickie L. Hampton
The University of Texas at Austin
Austin, Texas

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FROM THE EDITOR

The 34th Annual Conference of the American Council on Consumer Interests brought together professionals from across the nation and from abroad to participate in presentations and discussions relating to the consumer. Again this year the conference had no theme; therefore, a wide variety of papers including issues in consumer research, financial planning, financial services, consumer information, consumers and the mass media, consumer law, consumer safety, and consumerism in other nations were presented. The conference was opened with an outstanding paper by Stephen Brobeck reflecting on the role of consumer researchers in public policy making.

Speakers on the annual conference program were invited to submit camera-ready manuscripts typed according to Proceedings specifications for inclusion in this publication. The cooperation of the presenters and their support staffs have been truly excellent and is greatly appreciated.

The program co-chairs, Rachel Dardis and Richard Ettenson, are to be commended for their efforts which brought together this informative and stimulating program. Appreciation is also extended to the speakers, manuscript reviewers, and the members of the local arrangements committee. Special appreciation is extended to Linde Soderquist and Charlotte Schkade for their technical assistance in the preparation of the Proceedings.

Vickie L. Hampton
University of Texas – Austin

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Wednesday, April 6, 1988

SPECIAL SESSION

A TRIBUTE TO OUR FOUNDER AND HISTORY OF THE CONSUMER MOVEMENT

Presider: Cynthia Miner, University of Missouri-Columbia

Speaker: Norman E. Silber, Columbia University
"Self Interest and Public Interest: Colston E. Warne and the Roots of the Consumer Movement"

Panel: Gordon Bivens, Iowa State University
Stewart Lee, Geneva College
Marjorie Merchant, University of Massachusetts
Edward Metzen, University of Missouri-Columbia
Lillian Mohr, Florida State University
"Remembering Colston Warne, Ray Price and Our Founders"

Speaker: Richard L.D. Morse
"The Consumer Movement Archives"

Thursday, April 7, 1988

OPENING GENERAL SESSION

Presider: Mel Zelenak, University of Missouri, ACCI President

Welcome: Les Dlabay, Lake Forest College

Comments: Edward Metzen, University of Missouri-Columbia
"A Tribute to Colston E. Warne"

Introduction: Nancy M. Rudd, The Ohio State University

Speaker: Stephen Brobeck, Executive Director, Consumer Federation of America
"Academics and Advocates: A Perspective on The Role of Researchers in Public Policy Making"

CONCURRENT SESSIONS

Invited Session

THE YOUNG - THE ELDERLY: AN ADDRESS TO THE ISSUE OF INTERGENERATIONAL EQUITY


Speakers: Paul Ryvacavage, U.S. Bureau of the Census
"An Economic Profile of the Young and the Elderly"

Deborah Chollet, Employee Benefit Research Institute
"Planning Today for an Uncertain Future: Becoming Old in the 21st Century"

Roger W. Evans, Battelle Human Affairs Research Centers
"Intergenerational Equity: Is a Battle Predictive of War?"

Respondent: Elizabeth Forsling Harris, noted freelance speaker on the elderly
**Referred Session**

**CONSUMER FINANCE 1: CONSUMER SAVING DECISIONS OVER THE LIFE CYCLE**

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<th>Chair:</th>
<th>Ruth E. Berry, University of Manitoba</th>
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| Speakers: | Sharon A. Burns, Eastern Illinois University  
Richard Widdows, Purdue University  
"An Estimation of Savings Needs to Adequately Fund Baby Boomers' Retirement"  
Jeanne M. Hogarth, Cornell University  
"Saving and Dissaving in Retirement"  
Robin A. Douthitt, University of Wisconsin-Madison  
Joanne P. Fedyk, University of Saskatchewan  
"Analysis of the Effects of Children on Consumption and Savings Decisions over the Life Cycle" |
| Discussant: | Barbara M. DeLuca, University of Dayton |

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**Referred Session**

**CONSUMER DEMAND FOR GOODS AND SERVICES**

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<th>Chair:</th>
<th>Ann Foster, University of Connecticut</th>
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| Speakers: | David B. Eastwood and John R. Brooker, University of Tennessee  
"Estimating Demand Relationships Between Close Substitutes Using Limited Observations from Marketplace Experiments"  
Barbara Meinzerling and Janelle K. Hood, University of Akron  
"Degrees of Differences in the Consumption of Goods and the Consumption of Services"  
"Goods vs. Services: From the Perspective of Consumer Spending" |
| Discussant: | Colleen Heffernan, U.S. Department of Agriculture |

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**Student Session**

**GRADUATION ALREADY! HOW TO START YOUR CAREER**

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<th>Moderator:</th>
<th>Ronald Gaura, Southwest Texas State University</th>
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| Speakers: | Irene Williamson, Williamson International  
"The Role of the Consumer Affairs Professional in Business"  
Joyce E. Bryant, Household Financial Services  
"Job Opportunities, Job Searching Skills"  
Anne M. Christner, University of Rhode Island  
"Some Thoughts on Career Development for Consumer Affairs Students" |

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**LUNCHEON**

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<th>President:</th>
<th>Mel Zelenak, University of Missouri-Columbia, ACCI President</th>
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| Presenter: | Karen F. Goebel, University of Wisconsin  
1988 Applied Consumer Economics Award  
Recipient: Drew Hyman, Pennsylvania State University |
| Presenter: | Mohamed Abdel-Ghany, University of Alabama  
1988 Thesis Award Winner  
Recipient: Mavis Ellen Hintz, San Diego State University |
| Introduction: | Roger Swagler, University of Georgia |
| Speaker: | Joseph Minarik, The Urban Institute  
"Tax Reform, Welfare Reform - The Consumer's Stake" |

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CONCURRENT SESSIONS

Invited Session

CONSUMERS AND STRUCTURAL REGULATIONS IN HEALTH CARE

Chair: John Kushman, University of Delaware

Speakers:
- John Kushman, University of Delaware
  "The Consumer Protection Theory of Structural Regulation"
- Marge Reveal, American Dental Hygienists Association
  "The Dental Hygienist: Increasing the Awareness of and Access to Quality Oral Health Care"
- Matt Daynard, Federal Trade Commission
  "FTC Activities in Structural Health Care Regulation"
- Pat Powers, American Association of Retired Persons
  "Older Consumers and Structural Regulation in Health Care"

Panel

QUALITATIVE RESEARCH DESIGNS AND ISSUES: ALTERNATIVE METHODOLOGIES FOR CONSUMER RESEARCH

Moderator: Les Diablay, Lake Forest College

Speakers:
- Les Diablay, Lake Forest College
  "Qualitative Research: Its Contributions, Data Collection Methods, and Continuing Controversies"
- J. Rader Hayes, University of Wisconsin-Madison
  "Analysis Techniques for Qualitative Data"
- Mary Carsky, Eastern Connecticut State University
  "Achieving Reliability and Validity in Qualitative Research"
- Richard Widows, Purdue University
  "A Number Cruncher's Encounter with Qualitative Research"

Refereed Session

CONSUMER IN THE MARKETPLACE

Chair: Monroe Friedman, Eastern Michigan University

Speakers:
- Pamela S. Norum, University of Missouri-Columbia
  "Apparel-Shopping Problems of the Older Consumer"
- Margaret G. Meloy, Edward W. McLaughlin, Carol S. Kramer, Cornell University
  "A Consumer Segmentation Analysis of Grocery Coupon Users: Public Policy Implications"
- Brenda J. Cude, University of Illinois
  "Consistency in the Quality of Products of Fourteen Major Manufacturers, 1975-1984"

Discussant: Roger Swagler, University of Georgia
CONCURRENT SESSIONS

Invited Session

INFORMATION SOURCES - A CRITICAL REVIEW

Chair: E. Scott Maynes, Cornell University

Speakers:
William L. Wilkie, University of Notre Dame
"The Information Sources Consumers Use: Report of a National Survey on Consumer Research"

Loren V. Geistfeld, The Ohio State University
"Imperfect Information and the Price-Quality Relationship"

Robert M. Krughoft, Washington Center for Study of Services
"A Local Consumer Information System: The Washington Consumers' Checkbook"

Discussant: Janice Kohanski-Pappalardo, Federal Trade Commission

Refereed Session

CONSUMER FINANCE 2: CONSUMER CREDIT AND CONSUMER DEBT

Chair: E. Thomas Garman, Virginia Tech

Speakers:
Barbara M. DeLuca, University of Dayton
"Credit Rationing as a Constraint on the Financial Future of Families"

Charlotte V. Churaman, University of Maryland
"College Student Use of Consumer Credit"

Virginia B. Langrehr and Frederick W. Langrehr, Brigham Young University
"Consumer Debt: Measuring the Ability to Repay"

Discussant: Joan Gray Anderson, University of Rhode Island

Refereed Session

ENERGY CONSERVATION, HOUSING SATISFACTION

Chair: Sally E. Horton, Washington State University

Speakers:
Carol B. Meeks, University of Georgia
"Determinants of Energy Conservation Activities"

Molly Longstreth and Michael Topliff, University of Arizona
"Characteristics of Consumers Who Save and Dissave Energy After Installing Energy-Conserving Devices"

Mavis E. Hintz, California State Department of Rehabilitation
"Consumer Satisfaction with Structural Quality in Condominiums"

Discussant: Wen S. Chern, The Ohio State University
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**STUDENT SECTION DINNER AND MEETING**
CONCURRENT SESSIONS

Invited Session

EXPENDITURES, INCOMES, ASSETS AND WEALTH: MINING THE RICHNESS OF FEDERAL DATA BASES

"Another Look at the U.S. Consumer Expenditure Survey: A Comparison of the 1972-73 Survey and the Continuing Survey Methodologies"
David McMillan, U.S. Bureau of the Census
"SIPP: A Longitudinal Survey on Income and Wealth"
Robert B. Avery, Arthur B. Kennicott, Board of Governors of the Federal Reserve System
"Consumer Use of Financial Services: A Review of Available Data"

Invited Session

THE NATURE AND CONSEQUENCES OF POVERTY IN THE 1980's

Chair: Robin Douthitt, University of Wisconsin-Madison
Speakers: Maurice MacDonald, University of Wisconsin-Madison
"Child Support Reform Strategies for Reducing Children's Poverty"
Herb Westerfelt, Irving Piliavin and Michael Sosin, University of Wisconsin-Madison
"Conditions Contributing to Long-Term Homelessness: An Exploratory Study"
Cathleen D. Zick and Ken Smith, University of Utah
"Spells of Poverty and Gender Differences in Mortality"

Panel Session

USDA'S FOOD CONSUMPTION DATA FOR POLICY DECISIONS

Organizers: P. Peter Basiotis, Mary Y. Hama, U.S. Department of Agriculture
Speakers: Helen H. Jensen, Iowa State University
"Assessing Dietary adequacy in the Development of Food and Nutrition Policy"
Robert Raunikar, Chung-Liang Huang and Hsiang-tai Cheng, University of Georgia
"Estimating Geographic Nutrient Intake Differences from National Data"
Richard L. Kerr and Linda E. Cleveland, U.S. Department of Agriculture
"The Use of USDA's Food Consumption Data in the Development of Food Plans"
Discussant: Mary Y. Hama, U.S. Department of Agriculture
FINANCIAL PLANNING FUNDAMENTALS FOR HIGH SCHOOL STUDENTS

Organizer: Rosella Bannister, Eastern Michigan University

Speakers: Beth Schievie and Martin Siemion, College for Financial Planning-Denver
          Donna Crudder, Eastern Michigan University
          "Financial Planning Fundamentals for High School Students"

CONCURRENT SESSIONS

Invited Session

REGULATION OF FINANCIAL INSTITUTIONS: HISTORICAL BASES, ALTERATIONS, AND POLICY CONSIDERATIONS

Chair: Edward Metzen, University of Missouri-Columbia

Speaker: James L. Brown, University of Wisconsin-Milwaukee
          "Demystifying, Debunking and Delineating Deregulation"

Discussant: Bryan Koontz, Wisconsin Bankers Association

Refereed Session

CONSUMER BEHAVIOR/CONSUMER INFORMATION

Chair: Mary E. Edmondson, University of Kentucky

Speakers: J. Rader Hayes, University of Wisconsin-Madison
          Herbert J. Rotfeld, Auburn University
          "The Peril of Informercials and Cable Network Clearance"
          Monroe Friedman and Jennifer Rees, Eastern Michigan University
          "How to Shop for Food: A Look at the Advice Offered by Consumer Educators and Its Behavioral Science Support"
          Robert O. Herrmann, Hsueh-Mei Tsai and Rex H. Warland,
          The Pennsylvania State University
          "Patterns in the Use of Recommended Food Buying Practices"

Discussant: Elizabeth M. Dolan, University of New Hampshire

Refereed Session

TELECOMMUNICATION Deregulation AND CONSUMER RESPONSE

Chair: John Thirlwell, Association for Consumer Research

Speakers: Brenda J. Cade, University of Illinois
          "Consumer Response to Telecommunications Deregulation:
          The Equal Access Decision"
          John R. Burton, Cathleen D. Zick, Robert N. Mayer,
          University of Utah
          "Consumer Representation and Local Telephone Rates"
          Drew Hyman, The Pennsylvania State University
          "The Hierarchy of Consumer Participation: A Model of Knowledge and Proficiency in Decision Making"

Discussant: Robert J. Kroll, Rock Valley College
INSTRUCTIONAL SOFTWARE FOR CONSUMER AND FINANCIAL PLANNING EDUCATION

Organizer: Les Dlabay, Lake Forest College

Speakers: Sherman Hanna, The Ohio State University
          Randy Mullis, University of Wisconsin-Madison
          Joseph Wysocki, University of Illinois

LUNCHEON

President: W. Keith Bryant, Cornell University
          1986-89 ACCI President

Comments: John Knapp, Executive Director, National Coalition on
           Consumer Education

Introduction: Stewart Lee, Geneva College

Presenter: Frank E. Young, Commissioner of Food and Drug Administration
           Winners of FDA/NCCE Contest for Consumer Education Materials

Speaker: Frank E. Young, M.D., Ph.D. Commissioner of Food and Drug
        Administration
        "The Food and Drug Administration" or
        "American Council on Consumer Interests"

Referred Session

FAMILY ECONOMICS

Chair: Mark Lino, U.S. Department of Agriculture

Speakers: Mary L. Carsky, Eastern Connecticut State University
          Elizabeth M. Dolan, University of New Hampshire
          Esther M. McCabe, University of Connecticut
          "A Typology to Measure the Impact of Homebased Work on
           Quality of Family Life"
          Andrea H. Beller and Seung Sin Chung, University of Illinois
          "Child Support and the Feminization of Poverty"
          Jane Kolodinsky, University of Vermont
          "Time As a Direct Source of Utility: The Case of Price
           Information Search"

Discussant: Horacio Soberon-Perrer, University of Maryland

Referred Session

CONSUMER FINANCE 3: FINANCIAL PLANNING AND FINANCIAL WELL-BEING

Chair: Karen Stein, University of Delaware

Speakers: Gwendolyn M. Reichbach, Eastern Michigan University
           "Administrative Attitudes Toward College Programs in
           Financial Planning: Implications for Consumers"
           Anthony G. Schiavo, University of Georgia
           "The Composition of Consumer Asset and Debt Portfolios:
            A Lancasterian Approach"
           Mary Winter, Earl W. Morris, Maria de L. Rubio, Iowa State
           University
           "The Subjective Assessment of Financial Well-Being Among Farmers"

Discussant: Helen H. Jensen, Iowa State University
EXPANDING DIMENSIONS IN INTERNATIONAL CONSUMER RESEARCH

Moderator: Revathi Balakrishnan, The Ohio State University

Speakers: Hans B. Thorelli, Indiana University
"Expanding International Consumer Research: Why and How?"

Kathleen Cloud, University of Illinois
"Graduate Education: An International Perspective"

Discussant: Karen Duncan, The Ohio State University

Consumer Education Workshop 3:

CONSUMER EDUCATION: CLOSING THE CREDIBILITY GAP

Speakers: Patricia A. Dulles, Michigan Consumer Education Center
Rosella Bannister, Eastern Michigan University
"Consumer Education: Closing the Credibility Gap"

Roundtables

Organizers: Karen P. Goebel, University of Wisconsin-Madison
T. Franke Jensen, Eastern Illinois University
Ann Hoyt, University of Wisconsin-Madison
"Money Matters at Divorce: Guide to Financial Decisions"

Organizers: Sheila Mammen and M.M. (Peggy) Whan, North Dakota State University
"Change in Economic Value of Household Contribution Among Working Men and Women: Application in the Courtroom"

Organizer: W. Keith Bryant, Cornell University
"The Relationship Between Women's Time and Goods"

Organizers: MaryAnn Paynter and Jeanne L. Hafstrom, University of Illinois-Urbana
"Time Allocation and Changes in Working Wives' and Husbands' Household Production"

Organizer: Vincent M. Brannigan, University of Maryland
"A New Consumers' Bill of Rights"

Organizer: Mary Coughlan, Cornell University
"Teaching Law Outside of Law School"

Organizer: Sherman Hanna, The Ohio State University
"Development of Expert Systems for Family Resource Management"

Organizer: Carolyn McKinney, The Ohio State University
"Studying the Household Finances of Ohio Farm Families"

Organizer: John Thirlwell, Consumers' Association, London
"A Review of Multi-National Corporations and the Consumer"

Organizer: Lillian H. Mohr, Florida State University
"Employment Settings of Consumer Affairs Graduates"

Organizers: Priscilla C. Cahihigan and Judy M. Nixon, Purdue University
"Basic Skills for Performing Computerized Data Base Searching"
CONCURRENT SESSIONS

Invited Session

CONSUMER INFORMATION PROCESSING AND PUBLIC POLICY

Chair: Richard Ettensohn, University of Maryland

Speakers:
- Deborah Roeder-John, University of Minnesota
  "Children's Reactions to Television Advertising"

- Gary Gaeth and Catherine Cole, University of Iowa
  "The Processing of Marketplace Information by Older Consumers"

- John C. Mowen, Alan Gordon, Cliff Young, Oklahoma State University
  "The Effects of the Presence of Sales Taxes on Store Choice:
  Theoretical and Public Policy Implications"

- James Shanteau, Kansas State University
  "The Decision to Donate Organs: A Consumer Research Perspective"

Panel Session

CONSUMER FINANCE 4: RECENT STUDIES USING THE 1983 CONSUMER FINANCE SURVEY

Organizer: Wen S. Chern, The Ohio State University

Speakers:
- Horacio Soberon-Ferrer and Jan Hatfield-Goldman, University of Maryland
  "The Effects of Social Class on Consumer Credit Card Repayment Behavior"

- Wen S. Chern, The Ohio State University
  "Economic Analysis of IRA Participation"

- Shiao-Wei Chen, University of Maryland
  "Recent Labor Market Experience of the Baby Boom Generation"

- Susan K.S. Prohovsky and Richard Widdows, Purdue University

Discussant: Jeanne M. Hogarth, Cornell University

THE CLASSIFICATION OF CONCEPTS IN CONSUMER EDUCATION

Moderator: Janice Holm Lloyd, North Carolina State University

"The Classification of Concepts in Consumer Education:
Overview 1978-1988"

Speakers:
- J. Rader Hayes, University of Wisconsin-Madison
  "The Classification of Concepts in Consumer Education:
  Research Uses"

- Gillian McCreary, Saskatchewan Consumer and Commercial Affairs
  "Current and Future Uses of the Classification of Concepts in
  Consumer Education: Program and Policy Applications by a
  Government Agency"

- Barbara Pershing, University of Northern Iowa
  "Classroom and Curriculum Applications of the Classification
  Concept"

- Richard Voeborg, University of Guelph
  "The Classification of Concepts in Consumer Education:
  What Next"

- Carolyn Love, South-Western Publishing Company
  "The Classification of Concepts in Consumer Education:
  Publisher's Perspective"

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Charles Monsma and Rosella Bannister, Eastern Michigan University
Presenter: Rachel Dardis, University of Maryland
Speaker: Meredith M. Fernstrom, Senior Vice President, American Express
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Zick, Cathleen D. see Burton, John R.

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