American Council on Consumer Interests

35th Annual Conference
March 29 - April 1, 1989
Baltimore, Maryland

The Proceedings
Mary Carsky, Editor
PROCEEDINGS

35th Annual Conference
of the
AMERICAN COUNCIL ON CONSUMER INTERESTS
March 29 - April 1, 1989
Baltimore, Maryland

Edited by
Mary L. Carsky
Eastern Connecticut State University
Willimantic, Connecticut

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ACCI
240 Stanley Hall
University of Missouri
Columbia, Missouri 65221
American Council on Consumer Interests
35th Annual Conference
March 30 - April 1, 1989
Baltimore, Maryland

Thursday, March 30, 1989

Opening General Session

Colston Warne Lecture

Presiding: Mel Zelenak, University of Missouri
President, ACCI 1987-88

Welcome: Thesia Garner
U.S. Bureau of Labor Statistics
Local Arrangements Chair

Speaker: Esther Peterson
"The Colston Warne Legacy"

Concurrent Sessions

Invited Paper Session

Investigating New Data Sets

Chair: David Eastwood - University of Tennessee

Speakers:
David Fauls - University of Tennessee
"An International Quality Data Base"

Chung Liang Huang - University of Georgia
"Keeping a File on Survey Respondents"

David Eastwood - University of Tennessee
"Potential Consumer Benefits of Scanner Data: The Case of Supermarkets"

Refereed Papers Session

New Issues in Consumer Demand

Chair: Elizabeth Dolan - University of New Hampshire

Speakers:
Catherine Halbroodt, Lasa Sterling, William Stoughton - University of Delaware; Wojiech Florkowski & Chung Liang Huang - University of Georgia
"Consumer Attitudes Toward Pork Produced with Recombinant PST"

Daigh Tuffs - University of Utah
"Differential Response in Food Demand of Low-Income and Non-Poor Households to Changes in Household Composition"

Richard Ettenason - University of Maryland & Gary Gaeth - University of Iowa
"An Analysis of Countries of Origin Effects for Hybrid (Bi-National) Products"

Discussant: Ramona Heck - Cornell University

Refereed Papers Session

Consumer Concerns As The Population Ages

Chair: Vincent Braamigan - University of Maryland
Speakers:  Marlene Stum - University of Minnesota  
"Aging-in-Place: Are Responses in the Best Interest of Elderly Consumers?"

Karin Stein - University of Delaware  
"Financial Dependency and Abusive Elders: Financial Counselors as Agents of Change"

Marlene Stum - University of Minnesota  
"Low-Income Elderly in Health Maintenance Organizations: Enrollment, Satisfaction, & Understanding"

Discussant:  Cynthia Sengindiver - University of Missouri

Student Session I

JOB PLACEMENT AND INTERNSHIP OPPORTUNITIES

Chair:  David Richardson - University of Missouri

Speakers:  Pat Bonner - Consumer Information Center  
"The Job Search: How to Convince Uncle Sam and Others They Want You"

Claudia Peck - Oklahoma State University  
"National Consumer Affairs Internship Program"

Awards and Recognition

Presiding:  W. Keith Bryant - Cornell University  
President, ACCI 1988-89

Presenter:  Jeanne Hogarth - Cornell University

Recipient:  Sherman Hanna - The Ohio State University  
1989 Applied Consumer Economics Award

Presenter:  Cathleen D. Zick - University of Utah

Recipient:  Hau-Wei Yang - University of Maryland  
1989 Thesis Award Winner

Jane Kolodinsky - University of Vermont  
1989 Dissertation Award Winner

Introduction:  Nancy Rudd - The Ohio State University

Speaker:  Roberta Spalter-Roth - Institution for Women's Policy Research  
"Comparing the Living Standards of Husbands and Wives: In and Out of Marriage"

CONCURRENT SESSIONS

Invited Papers Session

CROSS-NATIONAL COMPARISONS WITH IMPLICATIONS FOR RESEARCH AND POLICY: RESULTS FROM THE LUXEMBOURG INCOME STUDY

Chair:  Timothy Saeedding - Vanderbilt University

Speakers:  Shelley Phipps - Dalhousie University  
"Gender Differences in Wage Distributions in Five Countries"

Ingo Fischer - University of Frankfurt  
"Comparison of (Public) Family Income Support Systems for families with minor children in Great Britain, West Germany, and United States"
"Living Arrangements of Young Adults Living Independently: Evidence from the Luxembourg Income Study"


Referred Papers Session

CONSUMER INFORMATION

Chair: Karen Goebel – University of Wisconsin

Speakers:
Robert Herrman, Rex Warland, and David Mothersbaugh – Penn State University
"Patterns in the Acquisition of Food Information"

Herbert Rotfeld – Auburn University and Patrick Parsons – Penn State University
"Are Heavily Advertised Products Really Better?"

Monroe Friedman – Eastern Michigan University
"Americans and British Evaluations of Consumer Products: A Thirty-Year Comparison of Consumer Reports and Which?"

Discussant: Brenda Cude – University of Illinois

Panel

CONSUMER EDUCATION IN JAPAN, THE EUROPEAN COMMUNITY, AND THE UNITED STATES

Chair: Irene Williamson – National Coalition for Consumer Education

Speakers:
Hideki Nakahara – Avon Products (Japan)
Raymond Ryba – University of Manchester (England)
Rosella Bannister – Eastern Michigan University

Referred Papers Session

CONSUMER EXPENDITURES

Chair: Helen Jensen – Iowa State University

Speakers:
Robert Gitter, Clifford Cook, Joann Harvey and Alice Simon – Ohio Wesleyan University
"Use of Consumer Expenditure Data to Study the Incidence of a State Sales Tax: A Case Study of Ohio"

Rachel Dardis, Horacio Soberon-Ferrer and Yau-Yuh Tsey – University of Maryland
"Determinants of Household Expenditures for Services"

Wen Chern and Kwang Jaw Lee – The Ohio State University
"Complete Demand Systems of Nondurable Goods and Services"

Discussant: Barbara Slusher – University of Missouri

CONCURRENT SESSIONS

Referred Papers Session

RISK, TIME PREFERENCE AND INSURANCE

Chair: E. Scott Maynes – Cornell University / Federal Trade Commission

Speakers: Colleen Gannon and Robert Weagley – University of Missouri
"Investor Portfolio Allocation: The Demand for Risk"
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Mary Ellen Rider McRee - Purdue University  
"Measuring Competence in Consumer Education" |
| **Responses from Test Users** |  
**Referred Poster Session**  
**Chair:**  
Julia Marlove - University of Georgia  
"Information Search Behaviors of Low-Income, Elderly Consumers"  
Joan Koonce - University of Georgia  
"Financial Counseling by Large Employes in Virginia"  
E. Thomas Garman and Nancy Porter - Virginia Tech; Jeffery McMillion, General Motors Acceptance Corp.  
"Senior Citizen Discounts: Who Offers Them and Why?"  
Jean Kinsey and Loraa Vink - University of Minnesota  
"Consumer Decision Making and Home Repairs"  
Leona Windley - Utah State University  
"Profit Rates of the Leading Retail Conglomerates: 1959-1987"  
Jean Lown - Utah State University and Elizabeth Dolan - University of New Hampshire  
"Financial Allocation in Remarriage: Testing Young's Model"  
Kristina Sueldon and Jeanne Hafstrom - University of Illinois  
"Incomes Adequacy for Elderly Americans Below the Poverty Level"  
Phyllis Johnson - University of British Columbia  
"Economic Adaptation: What Can the Consumer Area Contribute?"  
Cynthia Needles Fletcher - Iowa State University  
"Who Pays Child Support?"  
Norleen Ackerman, Glen Jenson and Dee Von Bailey - Utah State University  
"Ownership and Adequacy of Health Insurance Among Dairy Farm Families"  
Kay Ziska - California State University-Long Beach  
"Financial Problems of Consumers in an Urban Environment" |
| **Presentations** |  
"To Own, To Rent, or to Rent-to-Own: Rent-to-Own Contracts Revisited"  
Sherman Hanna - The Ohio State University  
"Risk Aversion and Optimal Insurance Deductibles"  
Raymond Forgue - University of Kentucky |

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Speakers: Hsiao-Wei Yang – University of Maryland (Thesis Award)  
"Expenditures on Food Away from Home by U.S. Low-Income Households: Analysis Using USDA'S 1985 and 1986 CSPII Data"  
Jane Kolodynsy – University of Vermont (Dissertation Award)  
"Time Use in Dual-Earner Households: A Study of Price Information Search and Food Expenditure Patterns"

Discussants: Halen Jensen – Iowa State University  
David Eastwood – University of Tennessee

STUDENT BUSINESS MEETING

Friday, March 31, 1989

CONCURRENT SESSIONS

Refereed Papers Session

ASSESSING CONSUMER POLICY

Chair: Cathy Bowen – Penn State University

Speakers: Michael Walden – North Carolina State University  
"Estimated Effects of Higher Day Care Standards on the Price of Day Care"

Robert Mayer, Cathleen Zick and John Burton – University of Utah  
"Consumer Response to Deregulated Markets: The Timing of Interstate Long-Distance Telephone Choices"

Rachel Dardis and Bonnie Bedore – University of Maryland  
"Consumer and Welfare Losses from Milk Marketing Orders"

Discussant: Maurice MacDonald – University of Wisconsin

Invited Papers Session

ANALYZING THE CONSUMER EXPENDITURE SURVEY DATA: RESULTS FROM THREE DIFFERENT ANALYTICAL APPROACHES


Speakers: Gail DeWeese – Cornell University  
"Female Headed Households: The Impact of Family Structure on Household Expenditures for Clothing"

Terrence O'Brien and Mary Pritchard – Northern Illinois University  
"Development of a Causal Model of Household Expenditures for Food Consumed Outside the Home"

"Consumer Expenditures and Inequality: An Analysis Using the Gini Coefficient"

Discussant: Jutta Joesch – University of Utah

Invited Papers Session

UPDATE ON CHILD SUPPORT LAW

Chair: Golden Jackson – The Ohio State University

Speakers: Walter Ellis – The Ohio State University  
"Child Support Guidelines: A Federal Mandate for State Change"
NEW DIRECTIONS IN COMMUNITY CONSUMER INFORMATION AND EDUCATION

Chair: Drew Hyman - Penn State University

Speakers:
Ron Elwood - New York State Dept. of Public Service
"Local Network Seminars and Grassroots Training"

Louis Meyer - Pennsylvania Inst. for Community Services
"Consumer Review and Advisory Panels"

Nan Booth - University of Maryland
"Integrated Pest Management Hot-Line"

CONCURRENT SESSIONS

Invited Papers Session

SHOPPING -- DOES IT PAY?

Chair: Lorea Geitsfeld - The Ohio State University

Speakers:
Brenda Cude - University of Illinois
"An Overview of Selected Consumer Decision Rules"

Peter Dickson - The Ohio State University and Linda Showers - Illinois State University
"Information Proximity and Consumers Assessments of Quality"

Peter Dickson - The Ohio State University
"The Impact of Consumers' Perceptions of Price Variability and Fairness on Search Behavior"

Loren Geitsfeld - The Ohio State University and Rosemary Key - Cornell University
"Product Price, A Reflection of Seller Characteristics?"

E. Scott Maynes - Cornell University / Federal Trade Commission
"A Human Capital Model of Consumer Search"

Refereed Papers Session

ENHANCING CONSUMER LEVERAGE IN THE MARKETPLACE

Chair: John Thirlwell - Consumers' Association of the United Kingdom

Speakers:
Richard Widdows - Purdue University
"Consumer Reactions Toward Arbitration of Disputes over Automobiles"

Anne Christner - University of Rhode Island
"Protecting Consumers with Prepurchase Information: Four Economic Ideological Views"

Stephan Gould - Rutgers University
"A Consumerist Movement in Action: The Gay AIDS Movement, Health Care Consumption and Medical Science Policy"

Discussant: E. Thomas Garrett - Virginia Tech.
Invited Papers Session

INTERNATIONAL FORUM: SETTING THE RESEARCH AGENDA FOR THE GLOBAL VILLAGE

Chairs: Revathi Balakrishnan - Oregon State University
       Jean Bowers - The Ohio State University
       Jean Kinsey - University of Minnesota

Workshop

COMPUTER ASSISTED INSTRUCTION -- TEACHING STRATEGIES FOR CONSUMER EDUCATION AND
PERSONAL FINANCE SOFTWARE

Chair:  Les Dlabay - Lake Forest College

Panel:  Karen Goebel - University of Wisconsin
        Sherman Hanna - The Ohio State University
        Marilyn Nagy - Eastern Michigan University
        MaryAnn Paynter - University of Illinois

Workshop

DECISION MAKING AND FAMILY WELL BEING: ASSESSMENTS THROUGH COMPUTER ASSISTED
FINANCIAL ANALYSIS

Chairs:  Nancy Granovsky and Bonnie Pierton - Texas A & M University
        —Case studies featuring software illustrated with "Datashow"

Presiding: Monroe Friedman - Eastern Michigan University
           President, ACCI 1989-1990

Introduction: Gordon Bivens - Iowa State University

Speaker:  Stewart Lee - Geneva College
          ACCI Newsletter Editor
          "239 Newsletters Later!"

CONCURRENT SESSIONS

Refereed Papers Session

TOPICS IN FAMILY DECISION MAKING

Chair:  George Sproles - University of Arizona

Speakers:  Joye Dillman - Washington State University and Virginia Junk
           - University of Idaho
           "Pre-Retiree's Retirement Decisions, Actions and Plans: Factors Which Influence Planners and Doers"

           Sharon Danes, Kathryn Rettig and Jean Bauer - University of Minnesota
           "The Impact of the Husband/Wife Relationship Upon Decision-Making Involvement of Farm Women in Families Under Economic Stress"

           Ann Foster and Annette Holden - University of Connecticut
           "Can Education Empower Midlife and Older Women to Take Control of Their Financial Destiny?"

Discussant:  Teresa Mauldin - University of Georgia

Invited Papers Session

NORTH-SOUTH, EAST-WEST — EMERGING ISSUES AMONG THIRD - WORLD CONSUMERS

Chair:  Charles Muoama - Eastern Michigan University

Speakers:  Robert Kerton - University of Waterloo
           "Double Standards: Consumer Protection in an Unequal World"
Harold Wattel - Hofstra University
"The Consumer in China: Adjusting to a World of Marx and Smith"

Discussant: Jean Kinsey - University of Minnesota

Workshop
STREAMLINING THE CONSUMER INFORMATION DELIVERY SYSTEM

Chair: Pat Booner - Consumer Information Center

Speakers: Tom Tate - USDA
"Innovative Electronic Communication and Information Projects: An Overview"

Mary Miller - Virginia Tech.
"Consumer Information Where and When You Need It"

Round Table Discussions

Shirley Swasey - Waukesha County Technical College
"Consumer Education in the Technical College Curriculum"

Shirley Reagan - Louisiana Technical University
"Cooperative Education/Field Experiences for Consumer Affairs University Students"

Jane Schuchardt - USDA, Extension Service
"Issues Programming: Is It Working for Extension?"

Pat Dumas - Michigan Consumer Education Center
"Consumer Education: Sharing a Model Program"

Paul Haussman, Gerald Becker, and Rosalie Powell - University of Wisconsin
"The 12 Steps to Planning a Financially Secure Retirement"

Susan Cooper - Southern Louisiana University; Fran Lawrence, Carolyn Carter - Louisiana State University; David Czernik - Louisiana Consumer's League
"Implicit High Interest Rates of Rent-To-Own Dealers: An Update"

Mary Whan - University of Arkansas and Sheila Maassen - North Dakota State University
"Analysis of Consumer Information Provided to Student Loan by Student Financial Aid Offices"

Joseph Painter - Virginia Tech.; Karen Goebel and Rader Hayes - University of Wisconsin
"The Dash to Certification and Licensure: Echo of the Lemmings?"

Irane Leach - Virginia Tech.
"Health Care Insurance for the Elderly"

John Burton - University of Utah
"An Introduction to Advocating the Consumer Interests"

Kathleen Corpus and Beverly Howell - Mississippi State University
"Testifying as an Expert Witness in Family Advocacy Cases: Problems and Implications"

Business Meeting

Presiding: W. Keith Bryant - Cornell University
President, ACCI 1988-89
CONCURRENT SESSIONS

Invited Papers Session

INTERGENERATIONAL TRANSFERS AND THE FAMILY
(Joint Session with Population Association of America)

Chair: Robert Willis - Economic Research Center/NORC

Speakers:
- Andrew Mason, Toke-Yun Teh, Naohiro Ogawa and Takehiro Fukui - University of Hawaii
  "The Intergenerational Distribution of Resources and Income in Japan"

- John Molyneaux, M. Djuhari Wirakartakusumah an Anad Syaukat - University of Indonesia
  "Children's Contributions to Parent Survival"

- Martha Hill - University of Michigan and Michael Ponza - Mathematica Research Policy, Inc.
  "Intergenerational Transmission of Welfare Dependency"

- Janet McCubbin - U.S. Internal Revenue Service
  "An Analysis of Bequest Patterns in the United States, 1916-1950"

Discussant: Ronald Lee - University of California-Berkeley

Refereed Papers Session

MEETING THE NEEDS OF CONSUMERS IN LESS DEVELOPED COUNTRIES

Chair: Robert Kroll - Rock Valley College

Speakers:
- Jin Hwa Jung - University of Illinois
  "Consumer Knowledge of Secondary School Students in Korea: Facts and Implications for Consumer Education Programs"

- Karen Klassen Harder and Richard Widdows - Purdue University
  "Consumer Credit in a Less Developed Country: What We Didn't Learn in North America"

- Young Sook Chung and Jeanne Hafstrom - University of Illinois
  "Consumer Protection in Korea: Should Consumer Education Be Mandatory In Korea?"

Discussant: Molly Longstreth - University of Arizona

Panel

THE VALUE OF NON-CASH BENEFITS: IMPLICATIONS FOR THE POOR

John McNeil and Judy Eargle - U.S. Bureau of the Census
"Accounting for Non-Cash Benefits and Taxes in Estimates of the Distribution of Income"

Timothy Saeding - Vanderbilt University
"The Census Bureau Report on Measuring Non-Cash Benefits and Taxes"

Sharon Long - Mathematica Research Policy, Inc.
"Multiple Program Participation Among Food Stamp Recipients"
Student Section II

EMPLOYMENT PERSPECTIVES IN ACADEMICS, GOVERNMENT, AND THE PRIVATE SECTOR

Chair: David Richardson - University of Missouri

Speakers: Cynthia Sancidiner - University of Missouri
          Janice Pappalardo - Federal Trade Commission
          Sally Browne - Electronic Industries Association

GENERAL SESSION

Chair: Jean Kinsey - University of Minnesota

Panelists: Netty Hoge - Consumers Union West Coast Office
          David Snyder - American Insurance Association
          "Statement on Automobile Insurance"
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FROM THE EDITOR

The 35th Annual Conference of the American Council on Consumer Interests brought together professionals from across the United States and other nations of the world to participate in presentations and discussions on the consumer. The variety of papers reflected an international flavor as well as social and economic changes in society. Topics addressed at the conference included consumer affairs, consumer education, consumer information, personal finance, mass media effects on consumers. In addition, specific attention was given to problems of elderly consumers and international consumer issues along with a resurgence of interest in meeting the needs of low income groups.

All 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 are to be commended for their efforts to meet the early deadline imposed upon them so that all may receive the publication before the summer.

The program chairman, Roger Swagler, is to be commended for his efforts which brought together this informative and stimulating program. Appreciation is also extended to the speakers, manuscript reviewers, and members of the local arrangements committee. Special appreciation is extended to Kris Glenn, Tracy Pottinger, and Sue Vigiliones for their technical assistance in the preparation of the Proceedings.

Mary L. Carsky
Eastern Connecticut State University

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