PROCEEDINGS

37th Annual Conference

of the

AMERICAN COUNCIL ON CONSUMER INTERESTS

April 3-6, 1991

Cincinnati, Ohio

Edited by

Virginia Haldeman

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University of Nevada, Reno

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ACCI

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April 4, 1991

OPENING GENERAL SESSION

Presiding: Judy Allen
President, ACCI 1990-1991

Welcome: Golden Jackson
Local Arrangements Chair

ESTHER PETERSON POLICY FORUM

Speaker: Edward J. Kane - Ohio State University
"The Continuing Savings and Loan Insurance Mess"

CONCURRENT SESSIONS

Refereed Paper Session

Chair: Janice Heckroth - Indiana University

Speakers: Jing-Jian Xiao and Geraldine I. Olson - Oregon State University
"Effects of Children on the Single Mother's Labor Force Participation"

Rachel Dardis, Horacio Soberon-Ferrer and Zhiming Zhang - University of Maryland
"Employment Status of Wife and Service Expenditures"

Sharon M. Danes, Kathryn D. Rettig and Jean W. Bauer - University of Minnesota
"Locus of Control, Gap Between the Standard and Level of Living and Satisfaction with the Gap: A Path Model Replication"

Discussant: Ramona Heck - Cornell University

Panel

THE DEVELOPMENT AND IMPLEMENTATION OF CHILD SUPPORT GUIDELINES: PROGRESS AND ISSUES

Moderator: Barbara Phipps

Panelists: Barbara Phipps - University of Kansas
Andrea H. Beller and Sheila Fitzgerald Krein - University of Illinois
Barbara Phipps - University of Kansas
"The Illinois Child Support Guidelines Project"

* NMS = No Manuscript Submitted
Robin Douthitt - University of Wisconsin
"An Evaluation of the Relationships Between the Percentage-of-Income Standard and Family Expenditures for Children"

Kathryn Rettig - University of Minnesota

Golden Jackson, Sharon Seiling, and Kathryn Stafford - Ohio State University
"The Development and Implementation of State Child Support Guidelines: Progress and Issues in Ohio"

Cynthia Needles Fletcher and Marilyn J. Bruin - Iowa State University
"Iowa Child Support Guidelines: Progress and Issues"

Invited Papers Session

CONSUMER PERSPECTIVES ON SEAFOOD QUALITY AND SAFETY

Presider: Joan Gray Anderson - University of Rhode Island

Joan Gray Anderson - University of Rhode Island
Michael T. Morrissey - Oregon State University
"Rhode Island Consumers' Seafood Consumption and Perceptions of Seafood Quality"

Michael T. Morrissey - Oregon State University
Joan Gray Anderson - University of Rhode Island
"Seafood Safety and Quality Issues for the Consumer"

Cathy Roheim Wessells and Joan Gray Anderson - University of Rhode Island
"Consumer Preferences for Seafood Quality Characteristics: Results of a Conjoint Analysis"

Terriann I. Reilly - University of Rhode Island
Michael T. Morrissey - Oregon State University
"Consumer Perceptions of Finfish Quality"

Priscilla M. Brooks - University of Rhode Island
"Consumer Perceptions of Seafood Safety: A Case Study of the Northeast Market for Blue Mussels"

Workshop

THE FAMILY RESOURCE MANAGEMENT EXPERT SYSTEMS LABORATORY

Chair: Sherman Hanna

Speakers: Sherman Hanna - Ohio State University
"Overview of an Expert Systems Laboratory"
AWARDS LUNCHEON AND RECOGNITION

Presiding: Loren Geistfeld - Ohio State University
1991-92 ACCI President

Recipients:
- Monroe Friedman - Eastern Michigan University
  1991 Distinguished Fellow
- Mel Zelenack - University of Missouri
  1991 Stewart M. Lee Consumer Education Award
- Julie Zuerner - Purdue University
  1991 Thesis Award
- Jung Sung Yeo - Cornell University
  1991 Dissertation Award
- Brenda Cude - University of Illinois
  1991 Russell A. Dixon Award
- Monroe Friedman - Eastern Michigan University
  1991 Applied Consumer Economics Award

Speaker: Monroe Friedman - Eastern Michigan University
"Confidence Swindles of Older Consumers: The Crimes and Their Particulars as Seen by Bunco Investigators in Local Police Departments"

CONCURRENT SESSIONS

Invited Papers Session

THE AFTERMATH OF AIRLINE DEREGULATION

Presider: Michael Vita - Federal Trade Commission

Speakers:
- Jutta M. Joesch, and Cathleen D. Zick
  - University of Utah
  "Deregulation, Market Concentration, and the Demand for Air Travel"
- John R. Burton, Cathleen D. Zick, and Robert N. Mayer
  - University of Utah
  "Local Airport Concentration and Consumer Views of the Need for Airline Reregulation"
- Kevin Quinn - Bowling Green State University
  "Pricing Trends in the Deregulated Airline Market"
PROFILE OF WORKERS AND HOUSEHOLDS ENGAGED IN HOMEBASED EMPLOYMENT

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  Diane Masuo - University of Hawaii
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  Jung Sung Yeo - Inahu University 90
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  Michael Walden - North Carolina State University

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  Fu-Sung Chiang - Cornell University 103
  John S. Shonswiler - University of Florida
  Chin-Haw Sun - Cornell University
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  Discussant: Robin Douthitt - University of Wisconsin
ROUND TABLE DISCUSSIONS

Jean W. Bauer and Marlene S. Stum - University of Minnesota
"Family Resources Management in Developing Countries: Future Directions"

Robin A. Douthitt - University of Wisconsin
"Consumer Economic Graduate Study in the United States: Foreign Graduate Students Perspectives"

William D. Passero - Bureau of Labor Statistics
"A New Product from the Consumer Expenditure Survey: The EXPN Public Use Tape"

Hilary Wang and Elizabeth Dolan - University of New Hampshire
"Undergraduates Doing Research in Courses: Possibilities and Pitfalls"

Monroe Friedman - Eastern Michigan University
"Consumer Protection and The European Community"

Friday, April 5, 1991

Colston E. Warne Lecture

Presider: Monroe Friedman - Eastern Michigan University
1989-90 ACCI President

Speaker: Alan B. Morrison - Director, Public Citizen Litigation Group
"The Role of Litigation in Consumer Protection"

CONCURRENT SESSIONS

Invited Paper Session

CONSUMER EDUCATION: RECENT RESEARCH FINDINGS & IMPLICATIONS

Presider: Patricia Bonner - U.S. Consumer Information Center

Speakers: Michael Van Buskirk - TRW Information Systems
Carole A. Glade - National Coalition for Consumer Education
"The National Survey on the Status of Consumer Education in Schools: Grades K-12"

John P. Knapp - Michigan Consumer Education Center
"The Benefits of Consumer Education"

Discussant: Mary Carsky - University of Hartford

Refereed Papers Session

Chair: Glennis Couchman - Oklahoma State University
Speakers: Jeanne M. Hogarth - Cornell University
"Thoughts on Using Consumer Expenditure Survey Data"

Jane Kolodinsky and Roberta W. Walsh - University of Vermont
"Estimating Price Effects in the Absence of Price Data: A Comparison of Elderly and Non-Elderly Households"

Virginia A. Haldeman and Laurie C. Crawford - University of Nevada, Reno
"Gender Differences in Coping Styles"

Discussant: Raymond Forgue - University of Kentucky

Refereed Papers Session
Chair: Mark Lena - Family Economics Research Group, USDA

Speakers: Julie D. Zuerner and Dixie Porter Johnson - Purdue University
"A Test of the Risk-Vulnerability Hypothesis"

Gong-Soog Hong - Oklahoma State University
Shelley I. White-Means - Memphis State University
"Utilization of Physician Services by Children of Single and Married Employed Mothers"

Mary Ellen Rider and Richard Widdows - Purdue University
"Impact of AIDS on Financial Resources: A Pilot Study in Indiana"

Discussant: Robert Weagley - University of Missouri

Workshop
THE MARKETPLACE MAZE: MATERIALS AND METHODS FOR CONSUMER EDUCATION
Presider: Les Dlabay - Lake Forest College

Presenters: Ray Forgue - University of Kentucky
"Teaching Writing Skills and Critical Thinking in Consumer Education"

Barbara Heinzerling - University of Akron

Virginia Junk - University of Idaho
"Stimulating Learning in Consumer Education by Practical Application of Course Concepts"

Mary Pritchard - Northern Illinois University
"Techniques for Evaluating Student Progress in Consumer Education"

Les Dlabay - Lake Forest College

LUNCHEON - RECOGNITION
Presiding: Judy Allen - Southwest Texas State University
1990-91 ACCI President
Introduction: Claudia J. Peck - University of Kentucky
1991 Conference Program Chair

Speaker: Peggy Miller - Banking Representative, C.F.A.
"Impact of Emerging Banking Reform on Consumers: A Federal Policy Perspective"

CONCURRENT SESSIONS

Invited Papers Session

CONSUMERS IN A CHANGING ENVIRONMENT: EUROPE IN THE 90's

Presider: Karen Duncan - Ohio State University

Speakers:
Loren V. Geistfeld and Peter R. Dickson - Ohio State University
"Consumer Policy in Newly Emerging Market Economies: The Eastern/Middle European Countries"

Joseph Havlicek, Jr. - Ohio State University
"The Education of Central France"

Alice E. Simon - Ohio Wesleyan University
"Europe 1992: The Cost to Consumer Sovereignty"

Refereed Papers Session

Chair: Judy McKenna - Colorado State University

Speakers:
Robert O. Herrmann and Rex H. Warland - Pennsylvania State University
"The Involvement-Information Search Relationship Under High and Low Time Pressure"

Barbara Heinzerling, Tomasita Chandler and Laurel Cameron - University of Akron
"Do Printed Advertisements in Children's Magazines Comply With the Children's Advertising Review Unit? An Exploratory Study"

Roger A. Dickinson - University of Texas at Arlington
Mary F. Smith - California State University, San Bernardino
Mary Carsky - University of Hartford
"A Normative Shopping System"

Discussant: Janice Pappalardo - Bureau of Economics, F.T.C

Workshop

REACHING AND TEACHING LOW-READING LEVEL CONSUMERS

Presider: Jan Lloyd - North Carolina State University
## Invited Papers Session

**CHILDREN AS CONSUMERS: RESEARCH PROCEDURES, MARKETPLACE INFLUENCES, AND EDUCATIONAL IMPLICATIONS**

**Presider:** Les Dlabay - Lake Forest College  
**Speakers:**  
- Josephine Swanson - Cornell University  
  "Interest in Consuming Interests of Youth: Research, Marketing, Education and Public Policy Perspectives"  
- Les Dlabay - Lake Forest College  
  "Should We Ask or Watch? Data Collection Methods for Researching Young Consumers"  
- Charlotte M. Baecher - Director, Educational Services, Consumers Union  

## Refereed Poster Session

**Presenters:**  
- Carole G. Prather - Kansas State University  
  "Money Management Information and Financial Resources of Teenage Consumers in Kansas"  
- Kathleen Faith Mikitka - San Diego University  
- Virginia A. Haldeman - University of Nevada, Reno  
  "Profile of Consumers and Those Who Recycle"  
- Sharon A. DeVaney - Ohio State University  
  "Testing A Computer Program for Life Cycle Savings"  
- Joan C. Koonce and Teresa Mauldin - University of Georgia  
  "Mail-Order Use and Problems: Differences by Age"  
- Yu-Chun Regina Chang and Sherman Hanna - Ohio State University  
  "Consumer Credit: An Exploratory Study of Search Behavior"  
- Ann C. Foster - University Connecticut  
- Sheila Mammem - University of Massachusetts  
  "Wife's Employment and Service Expenditures"
Chung L. Huang and Sukant K. Misra - University of Georgia
Stephen L. Ott, ERS, U.S. Department of Agriculture
"Organic Produce: Consumer Attitudes and Willingness to Pay"

Norleen M. Ackerman, Glen O. Jenson and DeeVon Bailey - Utah State University
"Management and Involvement Factors Related to Financial Satisfaction"

Renee' H. Thomasson and Frances C. Lawrence - Louisiana State University Agricultural Center
"Factors Relating to Spousal Financial Arguments of Louisiana Urban Consumers"

Patricia A. Myer and Virginia A. Haldeman - University of Nevada, Reno
"Money Management Education...It Works"

Elizabeth M. Dolan - University of New Hampshire
"Women's Participation in an Employer-Sponsored Pension Fund"

Marlene S. Stum - University of Minnesota
"Educating Consumers to Take Control of Life and Death Health Care Decisions"

Saturday, April 6, 1991

CONCURRENT SESSIONS

Referred Papers Session

Chair: Brenda Cude - University of Illinois

Speakers: Hwang-Jaw Lee - Ohio State University

Wen S. Chern - Tunghai University
"Effects of Different Income Sources on Food Expenditures"

Jordan Lin - University of Florida
"Consumer Food Attribute Perceptions and Consumption Behavior"

Barbara J. Slusher and Kefan Zhang - University of Missouri
"Price Sensitivity and Food Consumption: Reaction to Use of Biotechnology and BST in Food Production"

Discussant: David Eastwood - University of Tennessee

Invited Papers Session

PROMOTIONAL STRATEGIES AND THE MONEY VALUE OF TIME

Presider: E. Scott Maynes - Cornell University

Speakers: E. Scott Maynes - Cornell University
"Couponing: Lessons for Consumers"
E. Scott Maynes and Rebecca Warme - Cornell University
"Role Theory: A Psychographic Explanation for Coupon Redemption"

Rosemary J. Key and George Haynes - Cornell University
"Price Discrimination in the Grocery Market? A Cost Benefit Analysis of Coupon Use"

Rosemary J. Avery and Maria Elisa Bautista - Cornell University
"An Examination of the Psychological Aspects of Purchase Behavior: Motivations for Coupon Use"

Workshop

FINANCIAL MANAGEMENT LITERACY FOR AMERICAN YOUTH

Moderator: Jane Schuchardt - Extension Service, USDA

Presenters: Jane Schuchardt - Extension Service, USDA
Sharon M. Danes - University of Minnesota
Jo Swanson - Cornell University
Etta Mae Westbrook - University of Tennessee
"Financial Management Literacy for American Youth"

CONCURRENT SESSIONS

Referred Papers Session

Chair: Elizabeth Dolan - University of New Hampshire

Speakers: Helen H. Jensen and T. Kesavan - Iowa State University
"Incorporating Consumer Attitudes and Health Awareness in Demand Analysis: The Case of Calcium Advertising on Dairy Product Demand"

P. Peter Basiotis - University of Maryland
"Estimated Income, Age and Selected Demographic Characteristics Elasticities for Food Groups from USDA's 1985 and 1986 Continuing Survey of Food Intakes by Individuals"

David B. Eastwood, Morgan D. Gray and John R. Brooker - University of Tennessee
"Box-Jenkins Forecasts of Perishable Foods: Is There Potential Consumer Benefit?"

Discussant: Wen S. Chern - Ohio State University

Invited Papers Session

CONSUMER PERSPECTIVES ON FOOD SAFETY ISSUES

Presider: Jutta M. Joesch - University of Utah

Presenters: Barbara Slusher - University of Missouri
Lydia Zepeda and Robin Douthitt - University of Wisconsin
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### Workshop

**A DIALOGUE AMONG USERS AND PRODUCERS OF CEX MICRODATA**

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Cincinnati, Ohio was the site of the 37th Annual Conference of the American Council on Consumer Interests. Consumer educators and professionals from the United States, Canada, and Europe were privileged to attend the first Esther Peterson Policy Forum as well as a reception honoring the first Assistant to the President for Consumer Affairs.

Of the 41 manuscripts submitted for consideration as refereed papers, 25 were accepted (39% rejection rate). The refereed papers addressed a wide range of topics including consumer purchasing behavior, impacts on family financial resources, elderly consumers, food expenditures, and insurance issues.

Eighteen abstracts were submitted for consideration for participation in the refereed poster session. Thirteen were accepted (28% rejection rate). The posters addressed such diverse topics as money management, recycling, and consumer attitudes.

Nineteen session proposals were submitted. The program included seven invited paper sessions where 24 papers were presented; six workshops with 23 presenters, one panel presentation with six presenters, and five roundtable discussions.

All annual conference program participants were invited to submit camera-ready manuscripts for inclusion in this publication. The cooperation of the authors and their support staffs are sincerely appreciated. Without their efforts, the Proceedings could not be produced in a timely fashion.

The program chairman, Claudia Peck, is to be commended for her endeavors which brought together an informative, challenging, and enjoyable conference. The efforts of the manuscript reviewers are greatly appreciated. The quality of the conference was augmented by their insightful comments and evaluations. Special appreciation is extended to Golden Jackson and her local arrangements committee. The physical facilities were excellent and enhanced the conference atmosphere.

To Anita Metzen, who was most gracious and helpful in guiding a first-time editor through the maze of preparation and production: thank you for your patience and support! To my administrative assistants, Sherry Stevens and Charla Purinton, and student workers, Lisa Willson and Beth Weldon, who kept track of expenses, organized, formatted, collated, typed and retyped, stuffed envelopes, telephoned, held my hand, and prevented many headaches: I extend my heartfelt gratitude and appreciation. Thank you, all, for making my job as editor, much easier and even enjoyable!

Virginia A. Haldeman
University of Nevada, Reno

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