American Council on Consumer Interests

38th Annual Conference
March 25-28, 1992
Toronto, Ontario, Canada

The Proceedings
Virginia Haldeman, Editor
AMERICAN COUNCIL ON CONSUMER INTERESTS  
38TH ANNUAL CONFERENCE  
March 25-28, 1992  
Toronto, Ontario, Canada  

Wednesday, March 25  
Welcome Reception  

Thursday, March 26  

Colston E. Warne Lecture  

Presiding: Judy Allen Southwest Texas State University  
1990-91 ACCI President  

Speaker: Mary Gardiner Jones, Washington D.C  
President, Consumer Interest Research Institute  
"Consumer Access to Health Care: Basic Right,  
21st Century Challenges"  

Concurrent Sessions  

Refereed Paper Session  

Presiding: Jutta Joesch, Bell Laboratories  

Speakers: Yu-Chun Regina Chang, Ziaojing Jessie Fan, and  
Sherman Hanna, Ohio State University  
"Relative Risk Aversion and Optimal Credit Use  
With Uncertain Income" [simulation]  

Pete Nye, Northeastern University  
"Consumer Choice and the Sunk Cost Effect: A  
Debiasing Framework" [descriptive statistics]  

Lori S. Westgate and Richard Widdows, Purdue  
University; John T. Brady, University of Utah  
"Consumer Satisfaction with Auto Insurance  
Characteristics: The Differences Between Tort  
and No-Fault" [ANOVA]  

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Invited Papers Session

"Environmental Claims in Advertising and Marketing"

Presiding: Robert N. Mayer and Cathleen D. Zick, University of Utah

Speakers: Graham Hardman, Director, Environmental Choice
"Environmental Labeling in Canada: Experiences in the 'Environmental Choice' Program"

Nick Jenery, Vice President for Market Relations, Grocery Products Manufacturers of Canada
"Devising Canada's Guidelines for Environmental Labeling and Advertising: A Participant's View"

Carolyn Cox and Kathy Fahnline, Federal Trade Commission
"U.S. Federal Environmental Labeling Guidelines"

Panel Discussion

"Credit Education for the Disadvantaged Consumer"

Moderator/Speaker: Jane Schuchardt, Extension Service, USDA

Panelists: Carol Glade, National Coalition for Consumer Education
Nayda Torres, University of Florida, Cooperative Extension Service
Patricia Walt, Westmoreland County Community College

Panel Discussion


Presiding: Carole Makela, Editor, The Journal of Consumer Affairs

Panelists: Jane Kolodinsky, University of Vermont
Robert O. Herrmann, Pennsylvania State University
Mary Ellen Rider McRee, Purdue University

nms* = no manuscript submitted
Thursday Awards Luncheon

Presiding: Jeanne M. Hogarth, Cornell University
1992-93 ACCI President

Presenter: Peter Basiotis, USDA
Thesis Award: Sarah E. Stone, Cornell University
Dissertation Award: Jing-jian Xiao, Oregon State University
Dissertation Honorable Mention: Hwang-Jaw Lee, Ohio State University

Presenter: Robert Kroll, Rock Valley College
Russell A. Dixon Award: Robert N. Mayer, University of Utah

Presenter: Robin Douthitt, University of Wisconsin
Distinguished Fellow: Karen P. Goebel, University of Wisconsin

Speaker: Jim Edwards, Parliamentary Secretary to the Minister of Consumer and Corporate Affairs
"The Consumer Role in a Changing Marketplace"

Concurrent Sessions

Refereed Papers Session

Presiding: Virginia A. Haldeman, University of Nevada, Reno

Speakers: Marlene S. Stum, Jean W. Bauer, and Paula J. Delaney, University of Minnesota
"Out-of-Pocket Home Care Expenditures for Noninstitutionalized Disabled Elderly* [National Long-Term Care Survey; hierarchical multiple regression]

Belayet Hossain and Michael L. Walden, North Carolina State University
"The Implicit Prices of Long-Term Health Care Policy Characteristics* [OLS]

Karen F. Stein and John E. Kushman, University of Delaware
"Drugs, Money and Elder Abuse" [Logit]

Workshop

"Sleeping With the Enemy: Developing Curricula in Consumer Affairs in Business"

Moderator: Richard Widdows
Speakers: Richard Widdows, Purdue University
"Developing Curricula in Consumer Affairs"

Robin Douthitt, University of Wisconsin-Madison
"Developing an Internship Program"

Karla Hay, Purdue University
"CRIS in Class: Purdue’s Experiment with Teaching Consumer Response an Information Systems in a Computer Laboratory"

John Brady, University of Utah
"What Business Consumer Affairs Professionals Want in Graduates"

Panel Discussion

"Perspectives of Journal Editors"

Moderator: Mark Lino, USDA

Panel Members: Mark Lino, "Journal Compendium in Family and Consumer Economics"
Carole Makela, Editor, The Journal of Consumer Affairs
John Burton, Editor, Advancing the Consumer Interest
Sherman Hanna, Editor, Financial Counseling and Planning
Michael Mazis, Editor, Journal of Public Policy and Marketing
Mary E. Pritchard, Editor, The Journal of Consumer Education

Refereed Poster Session

Norleen Ackerman, Utah State University
"What Consumer Economics Textbooks Say About Service Contracts"

Jackie L. Coon and Karen L. Peterson, Washington State University
"Children and Consumer Decision Making A La Cart"

Annette FitzGerald and Ann C. Foster, University of Connecticut
"Adoption of Financial Planning Practices by Midlife and Older Women"

Virginia A. Haldeman and Alice M. Crites, University of Nevada
"Financial Freeway: A Financial Management Program for the High School"
Paul Haussman, Gerald Becker, and Jo DeMars, University of Wisconsin-Milwaukee
"The Alpha Study: A Look at Pre-Need Horizons in America (A Perceptual Study of Opinion Leader Knowledge)"

Jieyu Li, Mikyeong Bae, and Sherman Hanna, Ohio State University
"A Computer Program to Help Families Analyze Their Spending"

Mary Ellen Rider McRee, Purdue University
"EFNEP Plus: A Money Management Calendar and Education Program for EFNEP Clientele"

Sheila Mammen, University of Massachusetts, and Ann C. Foster, University of Connecticut
"Factors Affecting Households' Expenditures for Entertainment Services"

Jodie E. Monger, Purdue University
"Credit Card Annual Fees: Do Consumers Get What They Pay For?"

Patricia A. Myer and Virginia A. Haldeman, University of Nevada
"Identifying Family Economic Well-Being Program Priorities and Target Audiences by an Environmental Scan"

Aimee Prawitz, Frances Lawrence, Peggy S. Draughn, and Patricia J. Wozniak, Louisiana State University
"Factors Affecting Consumer's Selection of Nursing Care Facilities"

Dorothy Z. Price, David W. Price, and Debra Nelson, Washington State University
"In Search of a Theory (or Approach) to Better Understand Consumer Decisions in a Context of Varied Cultures: A Case Study of Food Consumption in the U.S. and Japan"

Claudette Smith, Ohio State University
"A Financial Counseling Prototype: Implications for Use of Expert System Technology in Extension Programming"

Josephine Swanson, Cornell University
"It's One Day at a Time Because Tomorrow's Not a Promise: An Audience Analysis for Extension Financial Management Education"

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**General Session**

"Consumer Credit: Two Views"

Presiding: E. Scott Maynes, Cornell University
Speakers: Elgie Holstein, Executive Director
BNACard Holders of America
"A Consumer View"

Martin Albrams, Director of Consumer Affairs and Policy Analysis, TRW Information Systems
"An Industry View"

Panelists: Ramona K.Z. Heck, Cornell University
Michael E. Staten, Director, Credit Research Center, Purdue University
Eileen Hemphill, National Coalition for Consumer Education
and Director of Consumer Education, District of Columbia
Jacob Ziegel, University of Toronto

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Friday, March 27

Concurrent Sessions

Refereed Papers Session

Presiding: Bob Kerton, University of Waterloo

Speakers: Monroe Friedman, Eastern Michigan University;
Piet Vanden Abeele and Koen De Vos, University of Leuven, Belgium
"The Concept of Consumption Community in the Modern Era"
[Descriptive statistics]

William C. Bailey, University of Arkansas, and Jean Lown, Utah State University
"Counting the Coins" A Cross-Cultural Evaluation of the Money Beliefs and Behaviors Scale" [Factor analysis]

Keith Slater, University of Guelph
"Environmental Constraints in Consumption" [Position paper]
Speakers: Thelma Snuggs, Purdue University
"Consumer Interest of Minority Market Segments and
Marketplace Problems"

Juanita Yates, U.S. Office of Consumer Affairs
"The Federal Government Promotes Minority Consumer Outreach"

Eileen Hemphill, National Coalition for Consumer Education and
Director of Consumer Education, District of Columbia
"Cultural Diversity and Consumer Literacy: Tapping
America's Resources"

### Refereed Papers Session

Presiding: Deanne Sharpe, University of Alabama

Speakers: 1992 ACCI Dissertation Award:
Jing-jian Xiao, University of Rhode Island and
Geraldine Olson, Oregon State University
"Mental Accounting and Saving Behavior" [Survey of Consumer
Finances; Tobit]

Robert O. Weagley and John Garret Taylor, University of
Missouri-Columbia
"The Life of the Wife: The Demand for Life Insurance" [U.S.
Ownership Study; Tobit]

Hyuncha Choe and Dixie P. Johnson, Purdue University
"The Demand for Consumer Installment Credit: Stock Adjustment
Model" [Surveys of Consumer Finances; OLS]

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### Concurrent Sessions

### Refereed Papers Session

Presiding: Mary Ellen Edmondson, University of Kentucky

Speakers: Karen A. Duncan, Ohio State University
"The Value of Time in Household Work: Estimates
from the NLS Data" [National Longitudinal
Surveys of Labor Market Experience; Probit]

Rachel Dardis and Horacio Soberon-Ferrer, University of
Maryland
"Demand for Small Cars in the United States" [Consumer
Expenditure Surveys; Probit]
Invited Papers Session

"Environmentally Conscious Consumer Choices: Implications for Education, Research, and Information Programs"

Moderator: Josephine Swanson, Cornell University

Speakers: 1992 ACCI Thesis Award:
Sarah E. Stone, Cornell University
"An Analysis of the Effects of Solid Waste Management Policies on Household Waste Reduction Behaviors" [Linear probability model]

Brenda J. Cude, University of Illinois
"Making Consumer Education 'Green:' Issues and Approaches"

Pat Carson, Vice President, Environmental Affairs, Loblaw International Merchants
"Developing Products and Information for the Environmental Consumer"

Workshop

"Using the EXPN Public Use Tape from the Consumer Expenditure Survey: Practical Applications to Exploit Its Unique Features"


Workshop

"Life and Death Health Care Decisions: Legal Rights, Policy Trends, and Consumer Education Challenges"

Presiding: Joan Kinney, Northern Illinois University

Speakers: Marlene S. Stum, University of Minnesota
Karen P. Goebel, University of Wisconsin-Madison
Friday Recognition Luncheon

Presiding: Barbara Slusher, Cornell University
ACCI President-Elect

Recognition: Past Presidents and Distinguished Fellows
Journal of Consumer Affairs Editorial Board
Advancing the Consumer Interest Editorial Board
ACCI Board, Editors, Committee Chairs, Representatives

Speaker: Linda Lipsen, Legislative Counsel, Consumers Union
"Consumers Want a Government Program for Health Care"

Concurrent Sessions

Refereed Papers Session

Presiding: Margaret Charters, Syracuse University

Speakers: Sandra N. Cantrell and Deborah D. Godwin, University of Georgia
"Rent-to-Own Choices of Low-Income Consumers" [Multiple discriminant analysis and regression]

Kealoha L. Widdows, Wabash College, and Richard Widdows Purdue University
"Modeling and Simulation as a Consumer Economics Research Tool: An Application to Consumer Arbitration" [Simulation]

Jane Kolodinsky, University of Vermont
"Complaints, Redress, and Subsequent Purchases of Medical Services by Dissatisfied Consumers" [Probit]

Workshop

"Environmental Consumer Education Programs"

Moderator: Carolyn Carter, Louisiana State University

Speakers: Linda Lusby, Acadia University
"Consumer Decision Making in a Global Context"

Marlene Stum, University of Minnesota
"Examining the Influence of Values and Lifestyles on Environmental Decisions"
Cathy F. Bowen, Pennsylvania State University
"Educat ing and Motivating Consumers to Manage Household Waste"

Invited Session

"Research Findings and Hypotheses for Future Studies of Occasional (Secondhand) Markets in Consumer Products"
Moderator: Lee Richardson, University of Baltimore, and panel
Speakers: Richard E. Vosburgh, University of Guelph
John Knapp, National Institute for Consumer Education

Panel Discussion

"A Call to Arms! Defending and Strengthening Consumer and Family Economics Programs in the Face of the Budget Stringencies of the 1990s"
Panel Members: Edward J. Mentzen, University of Missouri-Columbia
W. Keith Bryant, Cornell University
"The Ghost of Christmas Yet to Come"
Rachael Dardis, University of Maryland
"Proposed Elimination of the Consumer Economics Program at the University of Maryland"
Elizabeth Dolan, University of New Hampshire
"A Call to Arms: It's Difficult When You Don't Know Why You Are Armed"

Roundtable Discussions

Constance C. Adams, Charles Sturt University-Riverina
"Teaching Consumer Affairs From a Distance: The Pros and Cons of Distance Education"
Les Dlabay, Lake Forest College
"Student-Created Videos and Field Research Projects"
Carole Glade, National Coalition for Consumer Education
"Exploring Creative Consumer Education Approaches for Culturally Diverse and Minority Populations"
Gilian McCreary, Policy, Education & Communications, Government of Saskatchewan; Kathryn Luger, Alberta; Karen Gamey, Manitoba; Carolyn Lentz, Ontario; Barbara Jones-Gordon, Nova Scotia
"Project Real World: Economic Living Skills for High School Students"

Mary E. Pritchard, Northern Illinois University
"College Student Time Use and Formation of Human Capital"

Judy Taylor, LaTrobe University, Victoria, Australia
"A Computer Aided Comparison of Australian Banking Prices and Services in 1991"

Robert O. Weagley, University of Missouri-Columbia and Jutta Joesch, Bell Laboratories. Summary prepared by Virginia A. Haldeman
"Sharing Ideas for Teaching Intermediate Consumer Economics Micro-Theory Course"

Business Meeting

Saturday, March 28

Concurrent Sessions

Refereed Papers Session

Presiding: David Eastwood, University of Tennessee

Speakers: P. Peter Basiotis, Human Nutrition Information Service, USDA
"Validity of the Self-Reported Food Sufficiency Status Item in the U.S. Department of Agriculture's Food Consumption Surveys" [U.S. Nationwide Food Consumption Survey; Regression]

Hwang-Jaw Lee, Tunghai University, Taiwan, and Wen S. Chern, Ohio State University
"An Analysis of A Food Demand System for the United States" [Consumer Expenditure Surveys; Almost Ideal Demand System]

David Bunting, Eastern Washington University
"Aggregate Consumption and Economic Behavior" [Consumer Expenditure Survey; OLS]
Panel Discussion

"Prescriptive Consumer Economics: What Consumers Ought to Know and Do and What Government Ought to Do to Help Consumers"

Moderator: Sherman Hanna, The Ohio State University

Panelist: Sherman Hanna, The Ohio State University
"Optimization Models as a Basis for Prescriptive Consumer Economics"

E. Thomas Garman, Virginia Polytechnic Institute and State University
"Consumer Economics Professors Should Actually Profess Something"

James Morgan, University of Michigan
"An Acronym to Help You Remember to Make Choices You Won’t Regret"

E. Scott Maynes, Cornell University
"Thoughts for the 21st Century: The Payoff for Intelligent Consumer Decision-Making"

Discussant: Michael Walden, North Carolina State University
"Comments on Prescriptive Consumer Economics"

Workshop

"Expanding Access to Consumer Education Resources"

Presider: Patricia A. Bonner, National Institute for Consumer Education

Speakers: Rosella Bannister and Pat Bonner, National Institute for Consumer Education, Eastern Michigan University
"This is NICE! A New National Consumer Education Clearinghouse"

Judy Wagner, ERIC Clearinghouse on Adult, Career, and Vocational Education, Ohio State University
"The ERIC Database: Information for the Asking!"

Esther Peterson Consumer Policy Forum

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

Speaker: Grada Hellman, International Organization of Consumers Unions
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FROM THE EDITOR

The 38th Annual Conference of the American Council on Consumer Interests was held in Toronto, Ontario, Canada. This was the first time that the Annual Conference had been held outside of the United States. The international conference featured presentations by consumer educators and professionals from the United States, Canada, Australia, and Europe. The second Esther Peterson Policy Forum featured the director of the International Organization of Consumers Unions Regional office for Europe and North America.

Of the 33 manuscripts submitted for consideration as refereed papers, 19 were accepted for presentation (42% rejection rate). The refereed papers addressed such widely ranging topics as the health care, financial planning, consumer behavior, and consumption.

Fourteen refereed posters were accepted for presentation at the conference from 19 submitted (26% rejection rate). The posters presented research and educational programs regarding financial management and counseling as well as diverse aspects of consumer behavior.

In addition to the refereed paper sessions, and the refereed poster session, conference participants were able to choose to attend a variety of invited paper sessions, panel discussions, workshops, and roundtables. The 3 invited paper sessions featured 9 speakers; the 5 panel discussions included 21 presentations; 6 workshops featured a total of 14 participants; and there were 7 roundtable presentations.

All those who made presentations at the conference were invited to submit camera-ready manuscripts or abstracts to be included in this publication. This was the first year that manuscripts were submitted on disk accompanied by a hard copy in a reduced sized font. The cooperation of the authors and their support staffs was essential in making this transition possible.

The program chair, Brenda Cude, is to be commended for her work in presenting an informative and challenging program which was truly international. The preliminary work in reviewing manuscripts is greatly appreciated. Their efforts enhance the quality of the conference and makes the job of editor much easier!

Many thanks to Dick Vosburgh for inviting us to Canada and for being a superb host! The accommodations were outstanding, the extra events were special, and the weather was terrific! Toronto is a beautiful city that treats visitors very well.

I wish to extend special thanks to Anita Metzen and to the Board of Directors for their support in initiating the change in the submission format for the Proceedings. This would not have been possible without my Administrative Assistants, Sherry Stevens and Charla Purinton. Sherry’s input into the development of the instructions for authors was most helpful. Charla’s cheerful words, “We can do it!” saved me (and many of you) more than once! Thank you for the opportunity to serve as your editor.

Virginia A. Haldeman
University of Nevada, Reno
1992 CONFERENCE COMMITTEES

Program Chair: Brenda Cude, University of Illinois

Local Arrangements Chair: Richard Vosburgh, University of Guelph

Exhibits Chair: Teresa Palmer, Illinois State University

Applied Consumer Economics Award:
Ramona Heck, Cornell University

Distinguished Fellows Award:
Jean Bowers, The Ohio State University

Stewart M. Lee Consumer Education Award:
Rosella Bannister, Eastern Michigan University

Student Research Awards
Peter Basiotis, USDA

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Connie Armstrong, Southern Illinois University
Anne Bailey, Miami University
Peter Basiotis, USDA
Sally Browne, Electronic Industries Association
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Roger Dickinson, University of Texas at Arlington
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Janet Fast, University of Alberta
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Ray Forgue, University of Kentucky
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Pat Tengel, University of Maryland
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Christine Vogel, Vogel Associates
Hilary Wang, University of New Hampshire
Harold Wattel, Hofstra University
Patricia Wellen, Oklahoma State University
Cathleen Zick, University of Utah

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