



Conference 2015 Agenda FINAL
 Sheraton Sand Key, Clearwater Beach, Florida

May 19, 2015, Tuesday

8:00 am	5:00 pm	Nc2172 Meeting (invitation only)	Sundial 4 th floor
12:00 pm	6:00 pm	ACCI Board of Director's Meeting 11:30 am Lunch is provided 3:00 pm Beverage Break	Coquina 3 rd floor

May 20, 2015, Wednesday

8:00 am	12:00 pm	ACCI Board of Director's Meeting (continued) 7:30 Breakfast 11:00 Lunch	Coquina 3 rd floor
8:00am	12:00pm	Nc2172 Meeting Continues	Sundial 4 th floor
10:00 am	7:30 pm	Registration Desk Open	Island Ballroom Lobby
12:00 pm	3:30 pm	ACCI Professional Development Workshop This interactive workshop focuses on establishing a professional network and building meaningful relationships with mentors. ACCI is committed to facilitating team building among academics, researchers, practitioners, and government officials to serve the interests of individual consumers and families. This, workshop is designed for graduate students and newer professionals, but appropriate for all looking to engage with the ACCI community. <i>There is no additional cost to attend if you are registered for the conference, but you will be asked to indicate your intent; space is limited.</i>	Beach
4:00 pm	5:45 pm	Opening General Session 1 <ul style="list-style-type: none"> Welcome – Cliff Robb, ACCI President of the Board of Directors Karpatkin Consumer International Award Lecture <ul style="list-style-type: none"> Reframing Perspectives for Consumer Work Sue L. T. McGregor, Professor Emerita, Mount Saint Vincent University, Nova Scotia, Canada Awards: <ul style="list-style-type: none"> Distinguished Fellow – Sharon DeVaney Mid-Career – Swarn Chatterjee Featured Research I – 60 second previews by each presenter 	Beach
6:00 pm	7:15 pm	Concurrents A – Invited Presenters	
		A1a -- Alleviating Food Insecurity in the United States: What We Know and What We Need to Know <ul style="list-style-type: none"> Craig Gundersen <u>Rhoda Karpatkin International Consumer Fellows Program</u> A1b -- 2014 Consumer Empowerment Index: Major Findings and Implications <ul style="list-style-type: none"> Jiyeon Son Moderators: Irene Leech and Yunhee Chang, ACCI Board Members	Beach
		A2a – Tax Time's Golden Moment: Building Financial Capacity through Refund to Savings <ul style="list-style-type: none"> Blair Russell A2b – NC2172: Behavioral Economics and Financial Decision-making and Information Management Across the Lifespan <ul style="list-style-type: none"> Michael S. Gutter, Jinhee Kim, and Barbara O'Neill 	Gulf

		Moderator: Cliff Robb, ACCI Board President	
7:15 pm	8:30 pm	Networking Dinner by the Pool – Do not miss this fun! (Full Meal; included in registration fee)	Grassy area by pool; inclement weather, Island 1
May 21, 2015, Thursday			
6:30 am	4:30 pm	Registration Desk Open	Lobby
7:00 am	8:00 am	Set up posters for Featured Research Session 1	Island 2
7:00 am	7:50 am	International Committee Meeting	Beach
7:00 am	7:50 am	Nominations & Elections Committee Meeting	Gulf
7:00 am	8:00 am	JOCA Editorial Board Breakfast, Sharon Tennyson, Editor	Bay
8:00 am	8:50 am	Featured Research Session I and Breakfast	Island 2
		<i>Financial Capability and Financial Literacy</i>	
		101 - U.S. State Education Efficiency in Financial Literacy Outcomes Sophia Anong and Robin Henager-Greene	
		102 - College Students and Financial Stress Brenda J. Cude and Blake Mathews	
		103 - Increasing Awareness and Understanding of Financial Empowerment through Participation in a Poverty Simulation Martie Gillen, Brittany Stahl, and Michael Gutter	
		104 - The Effects of Financial Literacy and Income on Financial Behaviors Jiyoung Jung	
		105 - Behavioral Considerations for Seeking Professional Financial Planning Help Jodi Letkiewicz, Dale Domian, Natallia Uborceva, and Chris Robinson	
		106 - Teacher Interpretations of MoneySkill® Thomas A. Lucey, Elizabeth S. White, and Aline André	
		107 - Perceived Financial Well-being and Management Strategies among Family Daycare Providers Yoko Mimura, Holli Tonyan, Joan Koonce, and Yi Cai	
		108 - Evaluating the Impact and Outreach of Personal Finance Twitter Chats: An Exploratory Study Barbara M. O'Neill, Susan Shockey, Erik Anderson, and Elizabeth Kiss	
		109 - Financial Parenting Over Time: Waning Power, Staying Power, or Changing Power? Joyce Serido, Jaime Ballard, Veronica Deenananth, and Soyeon Shim	
		110 - The Influence of Finances in the Decision to Reconcile Marriage Hannah Pearce Plauche, Frances Lawrence, and Loren Marks	
		111 - Financial Knowledge as a Mediator Between Racial/Ethnic Background and Financial Satisfaction Kimberly Watkins and John Grable	
		112 - Financial Planner Use Among African-American Households Kenneth John White, Jr. and Stuart Heckman	
		<i>Food: Security, Demand, and Consumption</i>	
		113 - Food Security and Associated Consumer Behaviors Among College Students Caroline Glagola Dunn and Martie Gillen	

		114 - Estimating the Demand for Organic Food: Cross-sectional Evidence Using the QUAIDS Model Minsun Jang and Lydia Zepeda	
		115 - Factors that Affect Alaska Children's Salmon Consumption Preferences Pei Xu and Kuo-Liang Chang	
		116 - What Drives Dietary Consumption: The Incongruence in Perceived Weight and BMI of Korean Women Consumers Seonglim Leek, Jae-hye Suk, Hye Sun Hwang, and Min Jeong Kim	
9:00 am	10:15 am	Concurrent B - Symposia	
		B1a: Consumer Issues in the Bakken Margaret Fitzgerald, Glenn Muske, George Haynes, Yoon Lee	Beach
		B2b: Consumer Expenditure Survey Data <ul style="list-style-type: none"> Health, Education, and Welfare: Works in Progress <ul style="list-style-type: none"> Geoffrey Paulin and The Impacts of Household Characteristics on Private Pension Deduction <ul style="list-style-type: none"> Shinae Choi, Melissa Wilmarth, and Kyoung Tae Kim 	Gulf
		B3b: Innovative Approaches to Creating Better Consumer Outcomes Sherrie L.W. Rhine, Jeanne M. Hogarth, Genevieve Melford, Kenneth McDonnell, and Luke Reynolds	Palm
10:15 am	10:30 am	Break	Lobby
10:30 am	12:00 pm	Concurrent C	
		C1 – Health and Healthcare Spending Moderator: Tansel Yilmazer, ACCI Board Member	Beach
		C1a – The Effect of Unexpected Income Loss on Weight: Temporary Unemployment and BMI Ptryk Babiarz	
		C1b -- Depression, Earnings and Wealth Ptryk Babiarz and Tansel Yilmazer	
		C1c -- Healthcare Spending, Financial Stability, and SNAP Participation Jinhee Kim, Swarn Chatterjee, and Yunhee Chang	
		C1d -- Inequalities of Medicare Prescription Drug Benefits Serah Shin, Hyungsoo Kim, and Ann Vail	
		C2 – Financial Literacy Moderator: Gianni Nicolini, ACCI Board Member	Gulf
		C2a -- Human Capital: At What Cost? Randy Kemnitz, Stephen Poplaski, and Cliff Robb	
		C2b -- Financial Hardship, Social Support, and Stress: The Consumer Perspective Narang Park, Wookjae Heo, Jorge Ruiz-Menjivar, and John E. Grable	
		C2c -- Financial Literacy Overconfidence and Financial Advice Seeking Nilton Porto and JingJian Xiao	
		C2d -- Potential Effects of Consumer Financial Education on Financial Capability: Evidence from the 2012 National Financial Capability Study Jing Jian Xiao and Barbara O'Neill	
		C3 – Investing Moderator: Jodi Letkiewicz, ACCI Board Member	Palm
		C3a -- Designation and Fiduciary Standard Improve Investment	

		Decisions Michael Guillemette and Jesse Jurgenson	
		C3b -- Investor Sophistication, Risk Aversion and Target-Date Fund Investing Michael Guillemette, Terrance K Martin, Jr., and Philip Gibson CFP Board's ACCI Financial Planning Paper Award	
		C3c -- Behavior Perspectives on Making Investment Mistakes Shan Lei and Rui Yao	
		C3d -- Did Greater Income Uncertainty Reduce Stock Ownership? Evidence from the 2007-2009 Survey of Consumer Finances Panel Dataset Su Hyun Shin and Kyoung Tae Kim	
12:00 pm	1:45 pm	Grab a Colleague, Grab a Box Lunch, Enjoy the Sun (Lunch is provided) FRS 1 Take Down Posters FRS 2 Put up Posters	
1:45 pm	3:00 pm	General Session 2 <ul style="list-style-type: none"> • Welcome – Cliff Robb – ACCI President • Esther Peterson Policy Forum <ul style="list-style-type: none"> ◦ Commissioner Sandy Praeger, former Kansas Insurance Commissioner (2003-2014) • Awards <ul style="list-style-type: none"> ◦ Applied Consumer Economics Award – Yunhee Chang and Melissa Perry ◦ CFP Board's Financial Planning Paper Award – Michael Guillemette, Terrance Martin, and Philip Gibson ◦ Stewart M. Lee Consumer Education Award – National Endowment for Financial Education, Mr. Ted Beck, President and CEO • Consumer Policy Committee: Irene Leech, ACCI President-Elect (2015-16) 	Beach/Gulf
3:00 pm	3:15 pm	Break	Lobby
3:15 pm	4:30 pm	General Session 3 - <i>Journal of Consumer Affairs</i>, the ACCI Journal, Best Article Presentations, Sharon Tennyson, Editor, Moderator <ul style="list-style-type: none"> • Equity Analyst Recommendations: A Case for Affirmative Disclosure? <ul style="list-style-type: none"> ◦ William Baker and Gregory Dumont 48, 1, Spring 2014 • Addressing the Texting and Driving Epidemic: Mortality Salience Priming Effects on Attitudes and Behavioral Intentions <ul style="list-style-type: none"> ◦ Ioannis Kareklas and Darrel D. Muehling, 48, 2, Summer 2014 • Conscientiousness, Financial Literacy, and Asset Accumulation of Young Adults <ul style="list-style-type: none"> ◦ Jodi C. Letkiewicz and Jonathan J. Fox, 48, 2, Summer 2014 • Featured Research II – 60 second previews by each presenter 	Beach/Gulf
4:35 pm	5:35 pm	Conversation and Libation (Featured Research II)	Island 2
		<i>Health and Health Insurance</i>	
		201 - Income and Employment Effects on Health Insurance Coverage Type Judith Aboagye and Patryk Babiarz	
		202 - Are Intergenerational Wealth Transfers an Investment in Social Capital for Long Term Care Planning? Brittany Stahl, Michael Gutter, and Martie Gillen	
		203 - The Effects of Socio-economic Status and Health Behaviors on Health Related Quality of Life Hye Sun Hwang and Seonglim Lee	
		204 - Awareness, Strategies of Choosing Health Insurance, and	

		Changes in Welfare for College Students under the Patient Protection and Affordable Care Act Kuo-Liang, Matt Chang, Christopher Rand Gustafson, and Pei Xu	
		206 - Obesity in the South: Do Subjective Measures of Food Access Matter? Kristi Scott	
		207 - Who Utilizes the Internet for Medical-related Problems? A National Study from Taiwan Ting-Ying Yang, Chun-Ting Lee, and Sharon DeVaney Sharon DeVaney is this year's ACCI Distinguished Fellow Awardee	
		Financial Matters: Adolescents and College Students	
		208 - Building and Sustaining Personal Financial Education Programs on College/University Campuses: The Role of the Program Champion Donna E. Danns and Brenda Cude	
		209 - Adolescent Self-Control and Long-Term Financial Outcomes Shinyoung Jeon, Jonathan Fox, and Suzanne Bartholomae	
		210 - National Student Financial Wellness Survey: Initial Findings and Research Trajectory Catherine Montalto, Anne McDaniel, Kirstan Duckett, Suzanne Bartholomae, Jonathan Fox, Stuart J Heckman, and Jodi Letkiewicz	
		211 - Does the Perceived Burden of Student Loan Debt Affect Saving Behaviors Teresa Mauldin and Robin Henager-Greene	
		212 - Savings, Student Loan Debt, and Gainful Employment Abed Rabbani and Patryk Babiarczyk	
		213 - College Student Health and Well-Being: The Role of Financial Factors Cliff Robb and Kristy Archuleta	
		214 - Reconsidering the Crowded Nest: Wealth Accumulation of Young Adults Before and After Leaving Parental Home Tansel Yilmazer and HanNa Lim	
		215 - Evaluation of Financial Literacy Development of High School Students: A Longitudinal Mixed Methods Study Veronica Deenanath, Sharon Danes, and Yunxi Yang	
		216 - Parents' Financial Assistance with Their Young Adult Children and Its effects on Young Adult Children's Financial Responsibility and Behaviors Ji Hyun Kim, and Jodi Letkiewicz	
5:35 pm		Adjourn for the day / FRS 2 Take down posters	Island 2
6:00 pm	10:30 pm	Optional Dinner Cruise – Food, Fun, Dancing (ticketed)	

May 22, 2015, Friday

7:30 am	1:30 pm	Registration Desk Open	
7:30 am	8:00 am	FRS III Set up Posters	Island 2
7:30 am	8:15 am	Coffee & Tea service – Breakfast with Featured Research Session at 8:45	Lobby
8:00 am	8:45 am	General Session 4 <ul style="list-style-type: none"> • Welcome – Jonathan Fox, ACCI Past-President • Awards <ul style="list-style-type: none"> ◦ NEFE Paper Award – Cliff Robb, Richard Stebbins, and 	Beach/Gulf

		<p>Lloyd Zimmerman</p> <ul style="list-style-type: none"> ○ Robert O. Herrmann Dissertation Award – Jae Min Lee • Featured Research III – 60 second previews by each presenter 	
8:45 am	9:45 am	Featured Research Session III and Breakfast	Island 2
		<i>Consumer Expenditure and Consumer Behavior</i>	
		<p>301 - The Effects of Consumer Socialization and Personal Traits on Impulsive Buying Behavior of College Students: A South Korean Example Jung Eun Kim, Jinhee Kim, and Ji-Ha Kim</p>	
		<p>302 - Profitable Collecting: Do Stamps Make the Grade? John Grable and Xuan Chen</p>	
		<p>303 - Effects of Family Structure and Socialization on Compulsive Buying: A Life Course Study in Turkey Michael Gutter, Zeynep Copur, and Travis P. Mountain</p>	
		<i>Special Populations</i>	
		<p>304 - Effect of Social Media on Spending Habits Among Millennials Soo Hyun Cho and Julia DeCook</p>	
		<p>305 - Propensity to Plan and Saving Decisions of Low Income Households Jae Min Lee and Kyoung Tae Kim</p>	
		<p>306 - Parental Giving, Life Satisfaction, and a Changing America Melanie Mendiola</p>	
		<p>307 - The Role of Government Subsidies on Debt Management in Low Income Households Kyoung Tae Kim and Melissa J. Wilmarth</p>	
		<p>308 - Aging and Financial Decision Making: Does Overconfidence in Cognitive Ability Affect Portfolio Choice? Tae-Young Pak, Swarn Chatterjee, and Heejung Park</p>	
		<i>Risk and Uncertainty</i>	
		<p>309 - Study of Risky Financial Behavior Using the Theory of Planned Behavior Lekhnath Chalise, Haidong Zhao, Wookjae Heo, Lini Zhang, and Jorge Ruiz-Menjivar</p>	
		<p>310 - Fatherhood, Trust, Risk Tolerance, and Consumer Choice Michael Thomas, Kimberly Watkins, and John Grable</p>	
		<p>311 - Financial Advice and Portfolio Reallocations during the Great Recession Chris Browning and Benjamin Cummings</p>	
		<p>312 - What Determines Households' Retirement Savings After the Great Recession? Cheuk Hee Cheung</p>	
		<i>Other Topics</i>	
		<p>313 - Interpreting MoneySKILL Modules for Middle Level Learning: Student Outcomes and Teacher Perspectives Thomas A. Lucey and Duane Giannangelo</p>	
		<p>314 - The Impact of the Dodd-Frank Act on Real GDP Gregory Schink</p>	
		<p>315 - Walking an Unclear Path: Challenges and Accomplishments Associated with Encouraging Undergraduate Research at a Teaching-intensive University Axton Betz-Hamilton and Aarthi S. Nagarajan</p>	
		<p>316 - Payday Loan Usage, State Law, and Financial Capability Jing Jian Xiao and Barbara O'Neill</p>	

9:45 am	11:00 am	FRS III remove posters	
9:45 am	11:15 am	General Session 5 <ul style="list-style-type: none"> • Welcome – Joyce Serido, ACCI President-Elect • Colston Warne Lecture <ul style="list-style-type: none"> ○ Annamaria Lusardi, Denit Trust Chair of Economics and Accountancy, Academic Director, Global Financial Literacy Excellence Center, George Washington University • Annual Business Meeting – Cliff Robb, ACCI President • Honor a Mentor – Program • Awards: Student Scholarship Awards <ul style="list-style-type: none"> ○ Su Hyun Shin, Fei Men, Cheuk Hee Cheung, Lu Fan, Shan Lei, Anthony Reyna, Jesse Jurgenson, Brittany Stahl, Blake Mathews, Kenneth White, Veronica Deenanath 	Beach/Gulf
11:15 am	11:45 am	Break	Lobby
11:45 am	1:15 pm	Concurrent D	
		D1 – Risk and Uncertainty Moderator: Karen Duncan, ACCI 2015 Conference Chair	Beach
		D1a -- Strategic Behavior in Marriage: A Non-Cooperative Model of Resource Allocation Julie A. Cumbie, Stuart MacDonald, and Sonya L. Britt	
		D1b -- Don't Like the Picture, Change the Frame: The Effects of Cognition and Framing on Risky Choice Michael A. Guillemette, Chris Browning, and Patrick Payne	
		D1c -- An Experiment on Expectations and Choices Under Uncertainty Nilton Porto	
		D1d -- Assessing the Effect of Reference Dependent Income and Uncertainty on Households Saving Jae Min Lee	
		D2 – Women, Money and Retirement Moderator: Joyce Serido, ACCI President-Elect	Gulf
		D2a -- The Relationship between Financial Satisfaction and Marital Status of U.S. Women Lu Fan and Patryk Babiarz	
		D2b -- Examining the Effects of Social Security Retirement Benefit Receipt on the Employment Status of Older Women Martie Gillen and Claudia J. Heath	
		D2c -- Marital Histories, Gender, and Financial Security in Late Mid-Life: Evidence from the Health and Retirement Study (HRS) Amelia Karraker and Cassandra Dorius	
		D3 – Financial Issues for At-risk Populations Moderator: Cliff Robb, ACCI President	Palm
		D3a -- Elder Financial Exploitation via Power of Attorney Abuse: What Family Members? Experiences Preliminarily Reveal About Family Member Perpetrators Axton Betz-Hamilton, Virginia Vincenti, Cynthia R. Jasper, and Donovan Rudisuhle	
		D3b -- Out-of-Pocket Health Care Costs of the Community Dwelling Elders with Cognitive Impairment Hua Zan	
		D3c -- The Use of Pawnshops in the United States Gianni Nicolini and Brenda Cude	
1:15 pm	2:30 pm	Grab a Colleague, Grab a Box Lunch, Enjoy the Sun (Lunch is provided)	Lobby
2:30 pm	4:00 pm	Concurrents E	

		E1 – Food and Food Security Moderator: MJ Kabaci, ACCI Board Member	Beach
		E1a -- Access to Payday Loans and Household Food Insecurity Yunhee Chang and Melissa Perry Applied Consumer Economics Award	
		E1b -- Food Distribution Program on Indian Reservations Holly Hunts	
		E1c -- Food Security Among Recently Separated Couples: The Role of Pre-separation Characteristics and Post-separation Child Placement Fei Men	
		E1d -- Understanding Transitions Into Food Insecurity Robert B. Nielsen, Melissa J. Wilmarth, Sae Rom Chung, and Jung Sun Lee	
		E2 – College Students' Financial Behavior Moderator: Jonathan Fox, ACCI Immediate Past-President	Gulf
		E2a -- College Seniors' Credit Use: Data from Credit Reports Brenda J. Cude and Anthony Reyna	
		E2b -- Changing Temporal Discounting in College Students Deborah Haynes and Dawn Tarabochia	
		E2c -- Student Financial Behavior and Social Cognitive Theory Gloria Preece, Gregory Schink, Cametra Thompson, and Cliff Robb	
		E2d -- Relationship of Objective and Subjective Knowledge with College Student Financial Behaviors Cliff Robb, Richard A. Stebbins, and Lloyd Zimmerman NEFE Paper Award	
		E3 – Well-being of Households and Consumers Moderator: Irene Leech, ACCI Board Member	Palm
		E3a -- Perceived Economic Mobility: Measurement, Validity, and Implication for Consumer Wellbeing and Materialism Sunyee Yoon and Nancy Wong	
		E3b -- "Whimsy Little Contracts" with Unexpected Consequences: An Empirical Analysis of Consumer Understanding of Arbitration Agreements Jeff Sovern, Elayne E. Greenberg, Paul F. Kirgis, and Yuxiang Liu	
		E3c -- Income Dynamics and Household Savings during the Great Recession Su Hyun Shin and Kyoung Tae Kim	
		E3d -- Consumer Characteristics Associated with Compulsive Buying Elizabeth B. Goldsmith, Ronald E. Goldsmith, and Leisa R. Flynn	
4:00 pm	5:00 pm	Special General Session 6: <ul style="list-style-type: none"> • Welcome – Joyce Serido, ACCI President-Elect • Save the Date for 2016: June 8-10, 2016, Washington DC area • Wiley-Blackwell Publishers (JOCA publisher) talks about the many changes coming for Authors <ul style="list-style-type: none"> ○ Caroline McCarley, Publisher of the Social Sciences Division, Wiley 	Beach
5:00 pm		Conference Adjourns – Safe trip home	
8:00 am	2:00 pm	Board Meeting 7:30 am Breakfast 11:30 am Lunch	Coquina-3

9:00 am	5:00 pm	<p>Post-conference</p> <p>From the Elementary to the Expert: How to Obtain and Use Tabular and Microdata from the Consumer Expenditure Survey (CES)</p> <p>This post-conference will focus on how to use large data sets for research. Though it will use the CES, techniques and insights on research with large data sets will be useful to anyone whose research includes such large data sets.</p> <p>Geoffrey Paulin and Ryan Pfirrmann-Powell, Bureau of Labor Statistics <i>[A \$60.00 registration fee.]</i></p>	Beach
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