

Curriculum Vitae

Sharon A. DeVaney

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Education:

Ph.D. The Ohio State University 1993

MS South Dakota State University 1969

BS South Dakota State University 1961 Summa cum laude 1961

Work Experience:

August 2009-Present Editor, *Family & Consumer Sciences Research Journal*

Summer 2010-Summer 2013 Instructor, Great Plains Interactive Distance Education Alliance (for South Dakota State U).

Fall 2009-Fall 2011, Instructor, Great Plains Interactive Distance Education Alliance for (Oklahoma State U).

2004-2008 Professor, Purdue University. Professor Emeritus in June 2008.

1999-2004 Associate Professor, Purdue University

1993-1999 Assistant Professor, Purdue University.

1993-2008 Faculty Associate, Center on Aging and the Life Course, Purdue University

July-Dec 1999 Sabbatical, US Department of Agriculture, Washington, DC

1990-1993 PhD student & Teaching and Research Assistant, The Ohio State University

1986-1989 Teacher, Department of Defense, RAF Wethersfield School, England

1984-1986 Teacher, Department of Defense, Kaiserslautern High School, Germany

1983-1984 Educational Counselor for the Air Force, Ramstein Air Force Base, Germany

1982-1983 ½ time Educational Counselor. Geilenkirchen NATO Air Base, Germany, and
½ time Teacher, DoD, Allied Forces-Central Europe, Brunsum, The Netherlands

1978-1982 Instructor, Rose State College, Midwest City, Oklahoma

1961-1977 Teacher, Del City, Oklahoma; Bitburg Air Base, Germany; Minot Air Force Base, North Dakota; and Dell Rapids, South Dakota

Honors and Awards:

2016. Leaders in Family and Consumer Sciences. Annual conference of the American Association of Family and Consumer Sciences, Bellevue, WA.

2015. Third most prolific author in financial planning between 1985-2014. See Cummings, B. F. & Heck, J. L. (2015). The most prolific authors in financial planning literature. *Journal of Financial Planning*, 28(12), 50-62.

2015 Distinguished Fellow. Annual conference of the American Council on Consumer Interests, Clearwater Beach, FL.

2009 Mentor Award, American Council on Consumer Interests

2006 Fellow of the Association for Gerontology in Higher Education

2004 Distinguished Alumnus, South Dakota State University

2002 Outstanding Conference Paper, Certified Financial Planner Award, at the Association for Financial Counseling and Planning Education (Title: Factors Affecting Housing Cost Burden)

2002 Research Award, Family Economics Resource Management Division, Annual conference of the American Association of Family and Consumer Sciences

2001 Mid-career Award, American Council on Consumer Interests

2000 Mary Ellen Edmondson Educator of the Year Award, Association of Financial Counseling and Planning Education

1997 Two Outstanding Conference Papers, Certified Financial Planner Award, at the Association for Financial Counseling and Planning Education (Titles: Retirement Savings of Non-farm Self-Employed Workers and Predictors of Most Important Source of Income)

1996 New Leader Award, The Ohio State University

1993 Outstanding Dissertation, Ohio Home Economics Association

1993 Outstanding Paper, Graduate Research Forum, The Ohio State University (Title: Factors Affecting the Use of Paid Child Care)

Awards For and With My Students:

2010 Best Paper in *Journal of Financial Counseling and Planning*, Leann Rutherford and Sharon A. DeVaney, Utilizing the Theory of Planned Behavior to Understand Convenience Use of Credit Cards

2010 Outstanding Master's Thesis by my advisee, Adrienne Hall, American Council on Consumer Interests (Title: Factors That Affect Small Business Start-up)

2008 Western Family Economics Association. Outstanding Dissertation Award to Sophia Chiremba Anong and Outstanding Master's Thesis Award to Duleep Delpchitre.

2005 Faculty coach and sponsor for three Financial Planning students, American Express Competition, Minneapolis, April 13-15. Students placed 1st in Game Show and 2nd overall.

2003 Western Family Economics Association. Outstanding Dissertation Award to Eunice Eunyong Baek.

Courses taught at Purdue University:

CSR 480 Internship in Financial Planning

CSR 481 Ethics in Financial Counseling & Planning

CSR 485 Case Studies in Financial Planning

CSR 486 Retirement Planning & Employee Benefits

CSR 490 Honors Project

CSR 600 Introduction to Research (graduate)

CSR 630 Social Policy and the Economics of Aging (graduate)

CSR 685 Household Economic Behavior (graduate)

Web sites that I developed: All sites were funded by grants. Janet Bechman was a co-author for sites developed in 2000, 2002, and 2004a.

2005 Getting Motivated for Estate Planning, Purdue University

2004b Retirement and Estate Planning for Farm Families for Kentucky State University

2004a Getting Ready for Estate Planning, Purdue University

2003 Who Will Get Grandpa's Farm: Communicating about Farm Transfer, Purdue University

2002 A Retirement Estimator for Farm Families, Purdue University

2000 Planning for a Secure Retirement, Purdue University

Refereed Journal Articles

DeVaney, S. A. (2016). Fifty years of consumer issues in The Journal of Consumer Affairs. *The Journal of Consumer Affairs*, 50(3), 505-514.

DeVaney, S. A. (2016). Consumer issues in the future: An editorial postlude to fifty years of consumer issues in the *Journal of Consumer Affairs*. Online at Journal of Consumer Affairs.

Johnson, C. L., Gutter, M. S., Xu, Y., Cho, S. H., and DeVaney, S. A. (2016). Perceived value of college as an investment in human and social capital: Views of Generations X and Y. *Family & Consumer Sciences Research Journal*, 45(2), 193-207.

DeVaney, S. A. (2015). Understanding the Millennial generation. *Journal of Financial Services Professionals*, 69(6), 11-14.

DeVaney, S. A. (2016). Lifelong learning and guided autobiography. *Family & Consumer Sciences Research Journal*, 44(4), June, 422-426.

Griesdorn, T. S., Lown, J. M., DeVaney, S. A. Cho, S. H. & Evans, D. A. (2014), Association between behavioral life-cycle constructs and financial risk tolerance of low-to-moderate-income households. *Journal of Financial Counseling and Planning*, 25(1) 27-40.

Yang, T. Y. & DeVaney, S. A. (2012). Determinants of retirement assets and the amount in stock in retirement assets. *Family & Consumer Sciences Research Journal*, 41(1), 36-55.

Kim, J., Kim, H. & DeVaney, S. A. (2012). Intergenerational transfers in the immigrant family: Evidence from the New Immigrant Survey. *Journal of Personal Finance*, 11(1), 78-112.

Hayhoe, C. R., Cho, S. H., DeVaney, S. A., Worthy, S. L., Kim, J., and Gorham, E. (2012). How do distrust and anxiety affect savings behavior? *Family & Consumer Sciences Research Journal*, 41(1), September, 69-85.

Kim, H., DeVaney, S. A., & Kim, J. (2012). Which low and moderate income families purchase life insurance? *Family & Consumer Sciences Research Journal*, (40(3), March, 295-312.

Yang, T-Y. & DeVaney, S. A. (2011). Retirement planning and the intrinsic rewards of work, future time perspective, and the future of the economy. *Journal of Consumer Affairs*, 45(3), 419-444.

Jin, R. & DeVaney, S. A. (2011). Causal attributions on service outcomes by self-service technology users, *Family & Consumer Sciences Research Journal*, 40(2), 171-183.

Walton, A., DeVaney, S. A., & Sandall, D. L. (2011). Graduate students' perceptions of privacy and closed circuit television systems in public settings. *International Journal of Technology and Human Interaction*, 7(3), 50-69.

Cho, Y-N. & DeVaney, S. A. (2010). Understanding college students' opinions on a smoking policy, *International Journal of Consumer Studies*, 34, 388-293.

Baek, E. & DeVaney, S. A. (2010). How do families manage their economic hardship? *Family Relations*, 59, October, 358-368.

Anong, S. T. & DeVaney, S. A. (2010). Determinants of adequate emergency funds including the effects of seeking professional advice and industry affiliation. *Family & Consumer Sciences Research Journal*, 38(4), 405-419.

Rutherford, L. G. & DeVaney, S. A. (2009). Utilizing the theory of planned behavior to understand convenience use of credit cards. *Journal of Financial Counseling and Planning*, 20(2), 48-63.

DeVaney, S. A. & Anong, S. T. (2007). The likelihood of having employer-sponsored health insurance. *Compensation and Working Conditions*, U.S. Department of Labor, Bureau of Labor Statistics, <http://www.bls.gov.opub/cwc/print/cm20071128ar01p1.htm>

DeVaney, S. A. & Anong, S. (2007). Income quintiles: Examining changes in the characteristics of respondents. *Financial Counseling and Planning*, 18(2), 19-34.

Lee, Y., Bei, L. T. & DeVaney, S. A. (2007). Acculturation experiences of Taiwanese students during exchanges in the United States. *Journal of Family and Consumer Sciences*, 99(4), 56-61.

Delpechitre, D. & DeVaney, S. A. (2007). Understanding the savings behavior and risk tolerance of Asian Indians in the United States. *Journal of Personal Finance*, 6(1) 60-80.

Rodriguez-Flores, A. & DeVaney, S. A. (2007). The effect of employment status on households' emergency funds. *Journal of Personal Finance*. 5(4), 67-84.

DeVaney, S. A. Anong, S. & Yang, Y. (2007). Asset ownership of Black and White families. *Financial Counseling and Planning*, 18(1), 2-14.

DeVaney, S. A. Anong, S. & Whirl, S. P. (2007). Household savings motives. *Journal of Consumer Affairs*, 41(1) 174-186.

Schuchardt, J., 1 Bagwell, D. C., Bailey, W. C., DeVaney, S. A., Grable, J. E., Leech, I. E., Lown, J. M., Sharpe, D. L. & Xiao, J. J. (2007). Personal finance: An interdisciplinary profession. *Financial Counseling and Planning*, 18(1), 61-69.

Whirl, S. P. & DeVaney, S. A. (2006). Communication strategies to help prepare for the unexpected loss of a spouse. *Journal of Personal Finance*, 5(3), 42-53.

Rodriguez-Flores, A. & DeVaney, S. A. (2006). Amount and sources of income of older households in Mexico. *Financial Counseling and Planning*, 17 (1), 64-72.

Yilmazer, T. & DeVaney, S. A. (2005). Household debt over the life cycle. *Financial Services Review*, 14 (4), 285-304.

Yin, W., DeVaney, S. A. & Stahura, J. (2005). Determinants of household expenditure on computer hardware and software. *The Journal of Consumer Affairs*, 39 (2), 252-273.

Kim, H. & DeVaney, S. A. (2005). The selection of partial or full retirement by older workers. *Journal of Family and Economic Issues*, 26(3), 371-394.

Humbarger, M. & DeVaney, S. A. (2005). Ethical values in the classroom: How college students responded. *Journal of Family and Consumer Sciences*, 97(3) 40-47.

Vincent, A. M. & DeVaney, S. A. (2003). Who contributes to charitable organizations? *Journal of Consumer Education*, 21, 59-68. (Publication of this issue was delayed until Nov 2005).

Baek, E. & DeVaney, S. A. (2005). Human capital, bequest motives, risk, and the purchase of life insurance. *Journal of Personal Finance*, 4 (2), 62-82.

- Porter, N., DeVaney, S. A., Poling, R. L., Stum, M. S. & Schuchardt, J. (2005). Financial Security in Later Life: A national initiative and model for eXtension. *Journal of Extension*, 43(6), December, 1-10.
- DeVaney, S. A. & Anong, S. T. (2005). Comparing the retirement savings of the baby boomers with other cohorts. *Compensation and Working Conditions*, online.
- Chang, C.-C., DeVaney, S. A. & Chiremba, S. T. (2004). Determinants of subjective and objective risk tolerance. *Journal of Personal Finance*, 3(3), 53-67.
- DeVaney, S. A. (2005). Financial counseling and planning at Purdue University. *Journal of Personal Finance*.
- DeVaney, S. A., Chiremba, S. & Vincent, A. M. (2004). Life cycle stage and housing cost burden. *Financial Counseling and Planning*, 15 (1), 31-39.
- Baek, E. & DeVaney, S. A. (2004). Assessing the baby boomers' financial wellness using financial ratios and a subjective measure. *Family and Consumer Sciences Research Journal*, 32, (4), 321-348.
- Baek, S. & DeVaney, S. A. (2003). Determinants of the type of mortgage: Conventional or federally guaranteed mortgage. *Financial Counseling and Planning*, 14(2), 53-62.
- Kim, H. & DeVaney, S. A. (2003). The expectation of partial retirement among family business owners. *Family Business Review*, 16(3), 199-210.
- DeVaney, S. A & Chen Z. (2003). Job satisfaction of recent graduates in financial services. *Compensation and Working Conditions*. <http://www.bls.gov/opub/cwc/cm20030522ar01p1.htm>
- Yamanaka, K., Almanza, B. A., Nelson, D. C. & DeVaney, S. A. 2003). Older Americans' dining out preferences. *The Journal of Food Service Business Research*, 6(1), 87-103.
- DeVaney, S. A. & Kim, H. (2003). Older self-employed workers and planning for the future. *The Journal of Consumer Affairs*, 37 (1) 101-120.
- DeVaney, S. A. & Chen, Z. (2003). The accumulation of net worth as workers approach retirement. *Journal of Personal Finance*, 2(1), 54-77.
- DeVaney, S. A. & Kim, H. (2003). Women's knowledge of their pension plans. *Journal of Family and Consumer Sciences*, 95(2) 19-25.
- Chen, Z. & DeVaney, S. A. (2002). What factors affect the net worth of employees and business owners? *Financial Services Review*, 11(4) 381-391.
- DeVaney, S. A. (2002). Who gets grandpa's farm? Considering farm succession planning. *Small Farms Digest*, 5(2), Spring/Summer, 1-3.
- DeVaney, S. A. & Chien, Y. (2002). Children's education as the most important savings goal. *Journal of Family and Consumer Sciences*, 94 (1), 64-70.

- Bieker, R., DeVaney, S.A. & Chen, Z. (2001). Determinants of employment among older Americans. *Financial Counseling and Planning*, 12(2), 33-42.
- DeVaney, S. A. & Zhang, T. C. (2001). A cohort analysis of the amount in defined contribution and Individual Retirement Accounts. *Financial Counseling and Planning*, 12 (1), 89-102.
- DeVaney, S. A. & Bechman, J. C. (2001). Planning for a secure retirement with distance learning. *Financial Counseling and Planning*, 12 (1), 1-8.
- DeVaney, S. A. & Chien, Y. (2001). A model of savings behavior and the amount saved in retirement accounts. *Journal of Financial Service Professionals*, Vol. LV, No. 2 (March), 72-80.
- Kim, H. & DeVaney, S.A. (2001). The determinants of outstanding balances among credit card revolvers. *Financial Counseling and Planning*, 12 (1), 67-77.
- Castellani, G. & DeVaney, S. A. (2001). Using credit to cover living expenses: A profile of potentially risky consumer behavior. *Family Economics and Nutrition Review*, 13(2) 12-20.
- Chien, Y. & DeVaney, S. A. (2001). The influence of credit attitude and socioeconomic factors on credit card and installment debt. *The Journal of Consumer Affairs*, 35(1) 162-179.
- DeVaney, S. A. & Chien, Y. (2000). Participation in retirement plans: A comparison of the self-employed and wage and salary earners. *Compensation and Working Conditions*, 5(4), Winter, 31-36.
- DeVaney, S. A. & Zhang, T. (2000). Confidence in financial preparation for retirement: Evidence from the 1998 Retirement Confidence Survey. *The Southwest Journal on Aging*, 16, (2), 25-34.
- DeVaney, S. A. & Zhang, T. (1999). Financial planning for retirement: What factors help workers feel confident about retirement? *Personal Finance and Worker Productivity*, 3(2), 69-79
- DeVaney, S. A., Bechman, J. C., & Zhang, T. (1999). How prepared are parents to pay for long-term care? A survey of adult children's perceptions. *Journal of Consumer Education*, 17, 33-39.
- DeVaney, S. A. (1999). Adapting teaching to meet new needs: Using technology to plan for retirement. *Journal of Family and Consumer Sciences*, 91 (3), 96-99.
- Christiansen, T. & DeVaney, S.A. (1998). Antecedents of trust and commitment in the financial planner and client relationship. *Financial Counseling and Planning*, 9(2), 1-10.
- DeVaney, S. A., Sharpe, D. L., Kratzer, C. Y., & Su, Y. (1998). Retirement preparation of the nonfarm self-employed. *Financial Counseling and Planning*, 9(1), 53-59.
- McGurr, P. T. & DeVaney, S. A. (1998). Predicting business failure of retail firms: An analysis using mixed industry models. *Journal of Business Research*, 43(3), 169-176.
- Gorham, E. E., DeVaney, S.A. & Bechman, J.C. (1998). Adoption of financial management practices: A program assessment. *Journal of Extension*, 36(2), April. Available at <http://www.joe.org/joe/1998april/a5.txt>

- McGurr, P.T. & DeVaney, S.A. (1998). A retail failure prediction model. *The International Review of Retail, Distribution and Consumer Research*, 8(3), 259-276.
- DeVaney, S. A. & Su, Y. (1997). Predictors of most important source of retirement income. *Compensation and Working Conditions*, 2(3), 25-31.
- McGurr, P. T. & DeVaney, S. A. (1997). Retail pull factor: An analysis of Indiana counties. *Great Lakes Geographer*, 4(2), 1-13.
- Markovich, C. A. & DeVaney, S. A. (1997). College seniors' personal finance knowledge and practices. *Journal of Family and Consumer Sciences*, 89(3), Fall, 61-65.
- Todd, K. J. & DeVaney, S. A. (1997). Financial planning for retirement by parents of college students. *Financial Counseling and Planning*, 8(1), 25-32.
- McGurr, P. T. & DeVaney, S. A. (1997). Patterns of retail change from 1972-1992: A comparison of metropolitan and non-metropolitan counties in Indiana. *The Journal of Regional Analysis and Policy*, 26(2), 35-47.
- DeVaney, S. A., Gorham, E. E., Bechman, J. C. & Haldeman, V. A. (1996). Cash flow management and credit use: Effect of a financial information program. *Financial Counseling and Planning*, 7, 71-80.
- Hanna, S., DeVaney, S. A. & Martin, A. D. (1996). Using a computer simulation game to teach family time use concepts. *Journal of Family and Economic Issues*, 17(3/4), 297-312.
- Yuh, Y. & DeVaney, S. A. (1996). Determinants of couples' defined contribution retirement funds. *Financial Counseling and Planning*, 7, 31-38.
- DeVaney, S. A. (1996). Factors affecting confidence in a financially secure retirement. *Journal of Consumer Education*, 14, 34-39.
- Krach, P., DeVaney, S., DeTurk, C., & Zink, M. (1996). Functional status of the oldest old. *Journal of Advanced Nursing*. 24, September, 456-464.
- DeVaney, S. A. & Bechman, J. C. (1996). Assessing financial empowerment through group interviews. *Journal of Extension*, April, 34(2).
- Choi, H. N. & DeVaney, S. A. (1995). Differences in the use of bank and retail credit cards in the U.S.A. *Journal of Consumer Studies and Home Economics*, 19, 381-392.
- DeVaney, S. A. (1995). Retirement preparation by older and younger baby boomers. *Financial Counseling and Planning*, 6, 25-34.
- DeVaney, S. A. & Lytton, R. H. (1995). Household insolvency: A review of household debt repayment, delinquency, and bankruptcy. *Financial Services Review*, 4(2), 137-156.
- DeVaney, S. A. & Shrestha, L. B. (1995). Our aging population and the need for long term care: Is long-term care insurance a reasonable alternative? *Journal of Family and Consumer Sciences*, 87(2), 21-25.

DeVaney, S. A. (1994). The usefulness of financial ratios as predictors of household insolvency: Two perspectives. *Financial Counseling and Planning*, 5, 5-24

DeVaney, S. A. (1994). Economic gain by American baby boomers: A comparison of baby boomers and two earlier cohorts. *Department of Economics and Management Publications No. 7, Household Economics*, University of Helsinki, 136-150.

DeVaney, S. A. & Hanna, S. (1994). The effect of marital status, income, age and other variables on insolvency. *Journal of Consumer Studies and Home Economics*, 18, 293-303.

DeVaney, S. A. & Keaton, E. (1994). Determining purchasers of whole life insurance using a classification tree. *Research Review: Journal of the Society of Insurance Research*, VII (2), Summer, 33-45.

DeVaney, S. A. (1993). Change in household financial ratios between 1983 and 1986. Were American households improving their financial status? *Financial Counseling and Planning*, 4, 31-46.

Chapters in Books

DeVaney, S. A. (2016). Chapter 13. Financial issues of older adults. In J. J. Xiao, (Ed.) *Handbook of consumer finance research*. Second Edition. NY: Springer, 155-166.

DeVaney, S. A. (2016). Field trips to senior facilities. In Hallie Baker, Tina Kruger, and Rona Karaski (editors) *Hands on Aging: Activities for the Gerontological Classroom and Beyond*. (in press).

DeVaney, S. A. (2015). 401(k) Accounts. *Encyclopedia of Economics and Society*. Thousand Oaks, CA: Sage.

DeVaney, S. A. (2015). Roth Individual Retirement Accounts. *Encyclopedia of Economics and Society*. Thousand Oaks, CA: Sage, 155-167.

DeVaney, S. A. (2014). Made in USA. In *Consumer Survival: An Encyclopedia of Consumer Rights, Safety, and Protection*. Editors: Wendy Reiboldt & Melanie Horn Mallers. Santa Barbara, CA: ABC-CLIO. Volume 2, pp. 579-583.

DeVaney, S. A. (2014). Whistle Blowing. In *Consumer Survival: An Encyclopedia of Consumer Rights, Safety, and Protection*. Editors: Wendy Reiboldt & Melanie Horn Mallers. Santa Barbara, CA: ABC-CLIO, Volume 2, pp. 881-887.

DeVaney, S. A. (2008). Financial issues of older adults. In J. J. Xiao, (Ed.) *Handbook of consumer finance research*. NY: Springer, pp. 209-221.

DeVaney, S. A. & Chen, Z. (2003). Economic status of older men and women. In Lois Vitt (Ed.) *Encyclopedia of Retirement and Finance*, 1, 208-211.

DeVaney, S. A. (2003). Pension plans for the self-employed. In Lois Vitt (Ed.) *Encyclopedia of Retirement and Finance*, 2, 594-597.

DeVaney, S. A. (2003). Research applications in financial preparation for retirement. *Research Methods in Family and Consumer Sciences*. Alexandria, VA: AAFCS. 114-122.

DeVaney, S. A. (2002). Aging and consumption. In D. J. Ekerdt (ed.) *Encyclopedia of Aging*. NY: Thomson Gale. 1, 272-277.

DeVaney, S. A. & Miller, W. A. (2002). Estate planning. In D. J. Ekerdt (ed.) *Encyclopedia of Aging*. NY: Thomson Gale. 2, 445-450.

DeVaney, S. A. (2000). Using financial ratios. In E. T. Garman, J. J. Xiao, & Brunson, B. (Eds.) *The Mathematics of Personal Financial Planning*, pp. 147-161. Houston, TX: International Thompson Learning.

DeVaney, S. A. (1998). Study Guide for Course Two, Financial Counseling/Debt Management, 2nd Edition. Phoenix: Institute for Personal Finance.

DeVaney, S. A. (1997). Economic status of older adults in the United States: Diversity, women's disadvantage, and policy implications. In K. Ferraro (Ed.) *Gerontology: Perspectives and Issues*, 2nd Edition, pp. 285-304. NY: Springer Publishing Company.

DeVaney, S. A. (1997). Using financial ratios. In E. T. Garman & J. J. Xiao (Eds.) *The Mathematics of Personal Finance*, pp. 127-139. Houston, TX: Dame Books.

Invited Journal Articles:

Bechman, J. S. & DeVaney, S. A. (2001). Just in case! *Prairie Farmer*, March, 86-87.

DeVaney, S. A. & Bechman, J. S. (2000). Final harvest: How to retire. *Prairie Farmer*, Mid-February, 13-15.

DeVaney, S. A., Bechman, J. C., & Zhang, T. (1998). Alternatives for financing long-term care: Is more information needed? *The Candle*, Winter, 4-5, and 21.

DeVaney, S. A., Bechman, J. C., & Williams, F. L. (1997). What do families know about alternatives for financing long-term care? *The Candle*, Fall, 9-10.

DeVaney, S. A., & Christiansen, T. (1998). Which clients implement their plans? *NAPFA Advisor*, 1, 16-17.

DeVaney, S. A., & Christiansen, T. (1997). Why clients choose and leave planners *NAPFA Advisor*, 12, 22-25.

DeVaney, S. A., & Christiansen, T. (1997). Who benefits from what we do? *NAPFA Advisor*, 11, 18-21.

DeVaney, S. A., & Christiansen, T. (1997). What creates a good client relationship? *NAPFA Advisor*, 10, 11-12.

Conference Proceedings:

Kim, H. & DeVaney, S. A. (2016), Banking behavior among the Millennials. *Consumer Interests Annual*.

Yang, T-Y., Lee, C-T., Hu, C-M., & DeVaney, S. A. (2016). The relationship between collectivism, self-integration, and consumer susceptibility to interpersonal influence. *Consumer Interests Annual*.

Yang, T-Y., Lee, C-T., & DeVaney, S. A. (2015). Who utilizes the Internet for medical-related problems? A national study from Taiwan. *Consumer Interests Annual*.

Ying, T-Y. & DeVaney, S. A. (2014). Determinants of the retirement assets of older couples. *Asian Consumer & Family Economic Association*. Taiwan. July.

DeVaney, S. A. & Anong, S. A. (2014). How to publish. Conference of the *Family Economics and Resource Management Association*. Savannah, GA. February.

Kabaci, M. J. & DeVaney, S. A. (2014). Trends in graduate research in Family & Consumer Sciences: 2003-2013. Conference of the *Family Economics and Resource Management Association*. Savannah, GA. February.

DeVaney, S. A. & Yang, T. Y. (2011). How do we study public policy research questions? *Consumer Interests Annual*.

Yang, T. Y. & DeVaney, S. A. (2011). The meaning of retirement to older adults with different resources. *Consumer Interests Annual*.

Yang, T. Y. & DeVaney, S. A. (2010). The relationship between future time perspective, intrinsic rewards of work, and retirement planning. *Consumer Interests Annual*. Online.

DeVaney, S. A., & Gorham, E. (2009). The decision to buy an annuity. *Consumer Interests Annual*, 55. Online.

Yang, T. Y. & DeVaney, S. A. (2009). Weekly out-of-home activity of older adults and the availability of a car. 62nd Annual Scientific Meeting of the Gerontology Society of America, Atlanta, GA.

Yang, T. Y. & DeVaney, S. A. (2009). The availability of a car on the consumption expenses of older adults. *Consumer Interests Annual*. Online.

Yang, T. Y. & DeVaney, S. A. (2008). The determinants of home equity over the life cycle. Annual Conference of the Housing Education and Research Association, Indianapolis, IN.

Yang, T. Y. & DeVaney, S. A. (2007). What factors determine whether households spend less than income? Center on Aging and Life Course Symposium, Purdue University.

Lee, A., Bei, L., & DeVaney, S. A. (2007). Acculturation of Taiwanese exchange students in the US. *Consumer Interests Annual*. Online.

Babiarz, P. & DeVaney, S. A. (2007). Adopters of Internet banking in 2001 and 2004. *Consumer Interests Annual*. Online.

Park, M.J. & DeVaney, S. A. (2007). Economic well-being based on financial ratios. *Consumer Interests Annual*.

Delpechitre, D. & DeVaney, S. A. (2006). Credit card usage by white, African American, and Hispanic households. *Consumer Interests Annual*.

Byun, S. & DeVaney, S.A. (2006). Determinants of owning a prestigious automobile. *Consumer Interests Annual*.

Rodriguez, A. & DeVaney, S. A. (2006). The effects of employment status on households' emergency savings. *Consumer Interests Annual*.

Rodriguez, A. & DeVaney, S. A. (2006). Women and net worth over the life cycle. *Consumer Interests Annual*.

Xiang, M. & DeVaney, S. A. (2006). Older and younger women and their opinions about Social Security Reform and private accounts. *Consumer Interests Annual*.

Yang, Y. & DeVaney, S. A. (2006). Determinants of the extent of external search for information about savings and investment. *Consumer Interests Annual*.

Presley, S. E. & DeVaney, S. A. (2005). Examining veterans' generativity and legacy behavior using a qualitative phenomenological approach. *The Gerontologist*, 45, Special Issue II, 275.

Jin, R. & DeVaney, S. A. (2005). Determinants of debit card use: A study from the consumer's perspective. *Consumer Interests Annual*.

Gourgova, A. & DeVaney, S. A. (2005). The determinants of propensity to consume out of wealth: Who will spend more when wealth increases? *Consumer Interests Annual*.

Han, P. & DeVaney, S. A. (2005). Understanding mutual fund and stock investors. *Consumer Interests Annual*.

Chiremba, S., DeVaney, S. A. & Alexander, A. (2005). The relationship between Social Security disability filing and the economy. *Consumer Interests Annual*.

DeVaney, S. A. (2005). Succession planning for an aging farm population. Who will get Grandpa's farm? *Agricultural Outlook Forum 2005*. Washington, DC.

Zhang, H. & DeVaney, S. A. (2004). The impact of households' ability, willingness, and uncertainty on the probability of emergency funds adequacy. *Proceedings of the Association for Financial Counseling and Planning Education*, 94-103.

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DeVaney, S. A., Bechman, J. C. & Williams, F. L. (1995). Quality of life for older Americans: A resource management approach. In H. L. Meadows (Ed.) *Proceedings of the 5th Annual Quality of Life/Marketing Conference*, 34-38.

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DeVaney, S. A., Gorham, L., Bechman, J. C. & Haldeman, V. (1995). Demographic, attitudinal, and program-related factors affecting cash flow and credit use. *Proceedings of the Association for Financial Counseling and Planning Education*, 160-173.

DeVaney, S. A., Gorham, L., Bechman, J. C. & Haldeman, V. (1995). Saving and investing for retirement: The effect of a financial education program. *Family Economics Resource Management Biennial*, 1, 153-158.

DeVaney, S. A. (1995). How well off are older men and women: Evidence from the 1989 Survey of Consumer Finance. *Family Economics Resource Management Biennial*, 1, 121-128.

McGurr, P. & DeVaney, S. A. (1995). Predicting business failures in retailing: An analysis using mixed industry models. *Proceedings of the American Collegiate Retailing Association*, 1, 17-30. Best Retail Paper award.

Choi, H. & DeVaney, S. A. (1995). Determinants of bank and retail credit card use. *Consumer Interests Annual*, 41, 148-154

DeVaney, S. A. (1995). Confidence in a financially secure retirement: Differences between non-retirees and retirees. *Consumer Interests Annual*, 41, 42-49.

DeVaney, S. A. (1995). Emergency fund adequacy among U.S. households in 1977 and 1989. *Consumer Interests Annual*, 41, 222-223.

Choi, H. N. & DeVaney, S. A. (1995). Factors associated with the use of bank and retail credit cards. In S. B. MacKenzie & D. M. Stayman (Eds.) *Proceedings of the Society for Consumer Psychology Association*, 152-159.

DeVaney, S. A. (1994). Economic well-being of pre- and post-retirees: A comparison of male- and female-headed households. *The Gerontologist*, 34(1), 163.

DeVaney, S. A., Bechman, J. C. & Williams, F. (1994). Financing elder care: Alternatives for the financial planner-counselor. *Proceedings of the Association of Financial Counseling and Planning Education*, 12, 217-236.

DeVaney, S. A. (1994). Are the baby boomers preparing for retirement? *Academy of Financial Services Paper Abstracts*, 8, 36.

DeVaney, S. A. & Keaton, E. (1994). Determinants of life insurance purchase by singles with families. In L. D. Burns (Ed.) *Research Abstracts of the American Home Economics Association*, 59.

DeVaney, S. A. (1993). The use of household financial ratios to predict insolvency. *Proceedings of the Association of Financial Counseling and Planning Education*, 191-203.

DeVaney, S. A. & Keaton, E. B. (1993). Use of a classification tree (CART) to predict the purchase of whole life insurance. *Proceedings of the Association of Financial Counseling and Planning Education*, 173-190.

DeVaney, S. A. (1993). Characteristics of parents who pay for child care. *Consumer Interest Annual*, 39, 282-283.

DeVaney, S. A. & Hanna, S. (1991). The effect of children on savings. *Proceedings of the Association for Financial Counseling and Planning Education*, 207.

DeVaney, S. A. (1991). Reflections on testing and evaluation of expert systems software. *Consumer Interests Annual*, 37, 57.

Funded Research Grants:

Agency/Title: Risk Management Agency, US Department of Agriculture. Risk Management Education and Outreach for Older, Minority, Women, Small and Family Farmers. Duration: 2007-2008, Total amount of award: \$15,000. I was a Co-Investigator with M. Simon, Kentucky State University (PI) and L. Rivers, Kentucky State University, J. Hipp, U. of Arkansas, and H. Gray, Federation of Southern Cooperatives (Co-Investigators). I was responsible for: \$15,000. I wrote the content and the site was developed at Purdue University.

Agency/Title: eXtension, USDA-CSREES. Getting Motivated for Estate Planning. Duration: 2006-2007 Total amount of award: \$5,500. I was the Principle Investigator.

Agency/Title: Center on Aging and the Life Course, Adding sound in Spanish to web site, Planning for a Secure Retirement. Duration: 2005-2006. Total amount of award: \$1,000. I was the Principle Investigator.

Agency/Title: US Department of Agriculture. Conversion of web site, Planning for a Secure Retirement, to Spanish. Duration: 2005-2006. Total amount of award: \$3,500. I was the Principle Investigator.

Agency/Title: Risk Management Agency, US Department of Agriculture. Risk Management Education and Outreach for Older, Minority, Women, Small and Family Farmers. Duration: 2003-2004. Total amount of award: \$150,000. I was a Co-Investigator with M. Simon, Kentucky

State University (PI) and L. Rivers, Kentucky State University, J. Hipp, U. of Arkansas, and H. Gray, Federation of Southern Cooperatives (Co-Investigators). I was responsible for: \$30,000.

Agency/Title: Purdue Research Foundation. Economic Behavior of Baby Boomer Households. Duration: 2003-2005. Total amount of award: \$14,000 per year. I was the Principle Investigator.

Agency/Title: National Endowment for Financial Education. Retirement and estate planning for farm families. Duration: 2001-2003. Total amount of award: \$25,000. I was the Principle Investigator.

Agency/Title: National Institute of Aging. Interdisciplinary research on life course inequality. Duration: 2001-2005. Total amount of award: \$537,883. I was a Co-Investigator with Ken Ferraro (PI) and Gerald Hyner (Co-Investigator). I was responsible for: \$60,000.

Agency/Title: USDA. Food safety of home-delivered meals to older Americans. Duration: 2001-2003. Total amount of award: \$349,247. I was a Co-Investigator with Barbara Almanza (PI), Joe Ismail, D. Nelson, and A. Mason (Co-Investigators). I was a resource on the elderly and a co-author. I did not receive any funds.

Earlier Awards

USDA. Innovation Initiatives, II. Retirement and estate planning for farm families. (2002-2003). \$15,000. Principle Investigator.

Purdue Research Foundation. Small business owners, human capital, and planning for the future. (2000-2002). \$12,646 per year for 2 years. Principle Investigator.

USDA. Innovation Initiatives. Retirement and estate planning for farm families. (2000-2002). \$15,000. Principle Investigator.

AARP Andrus Foundation. Financial preparation for retirement: A comparison of self-employed and wage-and-salary workers. (1999-2000). \$75,000. Principle Investigator.

Purdue University Cooperative Extension Service 21st Century Initiative. (2000). Planning for a secure retirement through distance learning. \$13,000. Principle Investigator.

Purdue Research Foundation. Who is at risk for lack of retirement planning? (1998-2000). \$12,000 for each year. Principle Investigator.

International Association of Financial Planners. Role of trust and commitment in financial planner and client relationships. (1996-97). \$4,295. Principle Investigator.

Phi Upsilon Omicron Alumni Research Award. (1996-98). Alternatives for financing long-term care: What do families know? \$2,000. Principle Investigator.

School of Consumer and Family Sciences Summer Research Award. (1996). \$3,000. Retirement planning of business owners. Principle Investigator.

Purdue Gerontology Program Summer Faculty Grant. (1996). \$3,000. Retirement planning of the self-employed. Principle Investigator.

Agricultural Research Program. Development of a financial ratio based model to identify Indiana retail firms at risk of business failure. (1995-1997). \$12,000 for each year. Principle Investigator.

School of Consumer and Family Sciences. (1994-95). Financial empowerment through money management education. \$2,900. Principle Investigator.

School of Consumer and Family Sciences. Financing care for the elderly. (1995-96). \$2,965. Principle Investigator.

Chair of Doctoral Committees:

Beasley, Kathryn M. 2016 Exploring the perception of libertarian-paternalism in a health care policy decision for military retirees. *International School of Management*, Paris, France.

Yang, T-Y 2012 Determinants of retirement assets and amount in stock within retirement assets

Yang, Yuan 2010 Retirement account savings and investment behavior

Jin, Rui 2010 Self-service technology and attribution theory

Rodriguez, Alicia 2007 The effect of health and health risk factors on non-housing wealth and medical expenses

Anong, Sophia 2006 Entrepreneurial activity and household economic well-being: A cross cultural perspective

Presley Whirl, Stacy 2005 Examining veterans' generativity and legacy behavior using a qualitative phenomenological approach

Baek, Eunyoung 2003 The effect of employment instability on security funds and open-ended credit

Chen, Zhan 2003 Consumers' value perception of an E-store and its impact on store loyalty intention

Yin, Wen 2003 Determinants of households' purchase of computers

Kim, Haejeong 2002 Older workers and partial or full retirement

McGurr, Paul 1996 A retail failure prediction model

Chair of Master's Thesis committees:

Hall, Adrienne 2008 Factors that influence small business start-up

Delpechitre, Duleep 2007 Household savings behavior and risk tolerance of Asian Indians

Yin, Wen 1999 Determinants of debit card holders' debit card use

Lin, Feng Ling 1995 The effect of occupation and number of earners on consumer debt burden

Choi, Heesun 1994 Determinants of the use of bank and retail credit cards

Co-Chair of Master's Thesis Committee:

Lee, Annie (Yaping) 2006 National Chengchi University, Taipei, Taiwan

Member of PhD Committee:

Lori Ward 2014, Patient perceptions of physicians and medication adherence among Medicare Part D beneficiaries

Wright, Tim 2008 (Health and Kinesiology student).

W. Scott Downey 2007, Preferences for relationships with salespeople: Profit intention in the context of ruralpolitan buyers

Krista Cline 2007 (Sociology student)

Thomas, Lionel 2007 (Hospitality and Food Science student)

Chien, Yi- Wen 2002, Dimensional range overlap model for explanation of contextual priming effects

Hsiao, Chung-Chiang 2002, The reciprocity hypothesis for explanation of perception shifts in product judgment

Wilkinson, Jodi 2000, Intergenerational intervivos transfers

Keen, Cher 1999, The attribute structure of internet shopping

Member of Master of Science Committee:

Schetzslle, Stacy 2005, A comprehensive measure of the performance effectiveness of sales people

Kim, Byoung Min 2005, The determinants of consumers' adoption of Internet banking

Jameel, Amina 2004, Young Americans and debt burden

Vincent, Anne Marie 2002, The impact of uncertainty avoidance and gender on fear appeals in advertising

Yamanaka, Kayo 2002, Dining preferences of older Americans

Rubio-Sanchez, Alberto 2001, The impact of acculturation on Hispanic shopping value

Zhang, Tongxiao 1999, Acculturation and consumer complaining behavior

Wang, Xumei 1998, The impact of coupon characteristics on redemption probability

Zhou, Helen 1996, Costs and determinants of household expenditures for transportation

National or International Recognition:

One of six members of the Surviving Spouse Advisory Committee for the Military Officers Association of America (MOAA). April 2013 - present.

National Initiative Management Team for Financial Security in Later Life, 2001-2006.

National Research Committee:

NC 2172 Household Decision Making: Student Loans, Housing, and Retirement (2013-2016). This is the new version of NC 1172. The focus for 2013 was college loan debt. A review of the literature on college student loan debt was published in the March 2015 issue of FCSRJ. A paper on understanding federal student loan repayment was published in the June 2015 issue of FCSRJ. I advised the authors of both papers.

NC 1172 The Complex Nature of Saving: Psychological and Economic Factors (2001-2012). The group collected data on saving by low-income households. Five articles were published in the Family & Consumer Sciences Research Journal (two in March 2012, one in June 2012, and two in September 2012).

American Council on Consumer Interests:

Distinguished Fellow, 2015

Journal of Consumer Affairs Editorial Board, 1998-present

Chair of Committee to select AARP Older Adults and Financial Services Award, 2012-2015

Chair of Committee to select Mid-Career Award, 2005-2006

Mid-Career Award recipient, 2001

Nominations and elections committee, 2001-2003

Chair of Search for Electronic Editor of Consumer News and Reviews, 1999-2000

Board of Directors, 1996-99

Thesis Award Committee, 1998-99, 2005-2006

Exhibits Chair, 1995-96

Graduate Student Paper Chair, 1994-95

Association for Financial Counseling and Planning Education:

Editorial Board, 2006-present

Outstanding Journal Article Award, 1995, 1999, 2010

Outstanding Conference Paper, 1994, 2002.

Investments Committee, 2004-2006

Committee on Journal Policy, 2004.

Chair of committee to select outstanding theoretical journal article for 2000

Edited Accredited Financial Counselor Study Guide for Course 2, 1997

Conducted Review for Accredited Financial Counseling Exam, 1997

Conference Evaluation Chair, 1994

Association of Family and Consumer Sciences:

Editor of *Family & Consumer Sciences Research Journal*, August 1, 2009-present

Mentor for assistant professor for the First Leadership Academy, 2013-2014.

Research Award from Family Economics Resource Management Division, 2002

Associate Editor, *Journal of Family and Consumer Sciences*, 2006-2009

Editorial Board, *Family and Consumer Sciences Research Journal*, 2006-2009

Secretary/Treasurer of AAFCS Research Section, 1995-1996

Financial Planning Association:

Journal of Financial Planning Advisory Board, 2007-2009

Academy of Financial Services:

Program Committee for Annual Conference, 1998, 1999, 2001, 2003, 2005

Nominating Committee, 1996, 2001

3rd International Quality of Life Conference, Girona, Spain, July 19-22, 2000. Presented three papers.

4th International Household Resource Management Symposium, Helsinki, Finland, May 31-June 3, 1998. Presented two papers.

3rd International Household Resource Management Symposium, Helsinki, Finland, Aug 1-4, 1994. Presented one paper.

Member Editorial Boards:

Journal of Financial Counseling and Planning, 2006-present

The Journal of Consumer Affairs, 1998-present

Journal of Family and Consumer Sciences, 1996-2009

Purdue University Press, 2000-2003

Financial Services Review, 1996

University, School, and Departmental Service:

College of Consumer and Family Sciences Faculty Affairs Committee, 2005-2008

Deputy Department Head for Learning, 2006-2007

Purdue University Senate, 2003-2006

Purdue University Graduate Council, 2003-2006

Gamma Sigma Delta, Sec.2000-02 VP 2002-03, Pres. 2003-04, Past Pres. 2004-05

Member, Purdue University Press Editorial Board, 2000-2003

Review proposals for Academic Reinvestment Program for EVP for Academic Affairs, 1999

Representative to University Committee for Education of Teaching Assistants, 1993, 1994.

Member of Consumer and Family Sciences Graduate Committee, 2001-2008

Member of Consumer and Family Sciences Honors Council, 2000-2001

School Committee to evaluate proposals for Summer Grants, 1996.

Graduate Studies Director for the Consumer Sciences & Retailing Department, 2001-2006

Program director for Certified Financial Planner program-2001-2008

Search committee for Department Chair, 1996-97 and 2001-2002.

Chair of Search for Family and Consumer Economics position, 2001-2002

Search committee for Sales and Sales Management, 2000, and for Retailing, 1994.

Advisor to Purdue Collegiate Financial Planning Club, 1999-2003 and 2006-2008

Committee to select CSR outstanding senior, 1999, 2001-2003.

Hosted professor on sabbatical, Dr. Richard Bieker, Delaware State University, Spring, 2001

Hosted professor to advise on proposal writing, Dr. Elizabeth Goldsmith, Florida State U,
2001