



# ACCI Annual Meeting

a new era of consumer choices and challenges

Milwaukee, WI 2024



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[consumerinterests.org](http://consumerinterests.org)

# AGENDA

## **Monday, May 20**

8:00 am – 5:00 am Board Meeting

## **Tuesday, May 21**

8:00 am – 10:30 am Board Meeting

8:00 am – 7:00 pm Registration

11:00 am – 12:00 pm First Timers Welcome

1:00 pm – 3:15 pm Opening General Session (1)

3:30 pm – 5:00 pm Concurrent Oral Session A: 1-3

5:15 pm – 6:45 pm Concurrent Oral Session B: 1-3

6:45 pm – 7:45 pm Welcome Reception

7:45 pm – 8:45 pm Games and Social Hour

## **Wednesday, May 22**

7:00 am – 9:00 am JCA AE's & Editorial Board Breakfast

9:00 am – 10:30 am General Session (2)

10:45 am – 12:15 pm Concurrent Oral Session C: 1-3

12:15 pm – 2:00 pm Lunch / On Your Own Time

2:00 pm – 3:30 pm Concurrent Oral Session D: 1-3

3:45 pm – 5:15 pm Concurrent Oral Session E: 1-3

5:15 pm – 6:15 pm Reception & Poster Session

## **Thursday, May 23**

8:00 am – 9:30 am Concurrent Oral Session F: 1-3

9:45 am – 11:15 am Concurrent Oral Session G: 1-3

11:15 pm – 1:00 pm General Session (3) - Luncheon

1:00 pm – 2:30 pm Concurrent Oral Session H: 1-3

2:40 pm – 4:00 pm Closing General Session (4)

4:15 pm – 4:30 pm Board and Conference Committee Meeting

4:30 - 5:00 pm Board Meeting

# THANK YOU TO OUR GOLD SPONSORS

ACCI thanks our gold sponsors who make our annual gathering of top researchers in consumer interests around the world possible. Thank you for supporting consumers, and ACCI.



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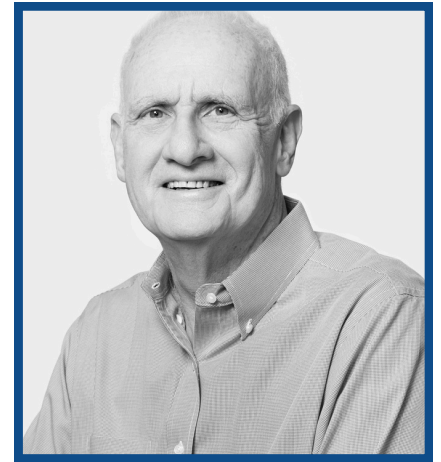
**WISCONSIN**  
UNIVERSITY OF WISCONSIN-MADISON

# Esther Peterson Consumer Policy Lectureship

David Silberman

**The Researcher and the Regulator Can Be Friends: How household finance research affects regulatory policy making.**

The rules that govern the provision of consumer financial products and services can directly affect the welfare of those who use or seek to use these products and services. The regulators that promulgate these rules aspire to engage in evidence-based policy making, grounding the rules they issue in research from which they can assess the benefits, costs, and impacts of alternative courses of action. How has household finance research influenced consumer financial regulators and regulation? And how can researchers affect policy maker and policy making going forward?



# Colston E. Warne Lectureship

Jan Pappalardo

**Household Financial Stability: Data, Metrics, and Missing Pieces**

Janis K. Pappalardo is a Deputy Associate Director in the Division of Research, Monitoring, and Regulations at the Consumer Financial Protection Bureau (CFPB). She has served in several research, policy analyst, and executive roles during her 34 plus years at the Federal Trade Commission (FTC) and three plus years at the CFPB. Jan is a co-recipient of the FTC's Paul Rand Dixon award for her consumer research and economic analysis of consumer mortgage issues, earned its Commendation for Distinguished Service, and represented the FTC on the White House Task Force on Smart Disclosures.



# THE RESEARCH

## CONCURRENT A

### A1 Alternative Borrowing - Panu Kalmi

- A1a Access to Alternative Financial Services and Consumer Borrowing: Does Financial Capability Matter? - Swarn Chatterjee
- A1b Payday Lenders as Utility Payment Centers: Can Paying Down Bills Lead to Debt? - Yiwei Zhang
- A1c Role of “Buy Now, Pay Later” (BNPL) services in Household’s Credit Card Usage - Aditi Routh; Congrong Ouyang

### A2 Health and Finances - Jesse Jurgenson

- A2a Bidirectional, Longitudinal Associations Between Finance and Health – What Comes First? - Piotr Bialowolski
- A2b Exploring the Association Among Debt Collection Experience, Financial Access, and Physical Health - Euijin Jung
- A2c Financial Toxicity in UF Cancer Catchment Area - Biswadeep Dhar
- A3 ACCI Mentorship Program Presentations

## CONCURRENT B

### B1 Financial Access - Jacob Tenney

- B1a A Systematic Conceptual Review of Financial Access - Julie Birkenmaier
- B1b Exploring Earned Wage Access as a Liquidity Solution - Lisa Berdie
- B1c Understanding Long-Term Trends in Bank Account Ownership by Race and Ethnicity - Jeffrey Weinstein

### B2 Digital Markets - Kyoung Tae Kim

- B2a Cryptocurrency Investment: How Do Investors Use Social Media Platforms? - Kyoung Tae Kim
- B2b Digital Financial Literacy and Digital Finance Access in South Korea - Tae-Young Pak
- B2c The Mediating Role of Hope in the Relationship Between Social Comparison Orientation and Expected Future Financial Security - Pan-Ju Chen

### B3 Food Insecurity - Yvonne Hampton

- B3a Hunger Games: Does Hunger Influence Risk Preferences? - Lydia Aston
- B3b Layoffs and Food Insecurity - Nina Rutledge
- B3c Using Food as Medicine to Address Health Disparities: The Veggie Rx Model - Ada Leung



## CONCURRENT C

### C1 Employment - Yunhee Chang

- C1a Does Increasing the Minimum Wage Reduce Racial Disparities in Access to Local Financial Services? - Megan Doherty Bea
- C1b How Consumer Impatience Affects Labor and Leisure Choices when Public Transfer Incomes Offered - Travis Mountain
- C1c Online Learning in the Face of Unemployment - Kiet Le

### C2 Health and Community - Ada Leung

- C2a Economic Consequences of Childhood Exposure to Urban Environmental Toxins - Gisella Kagy
- C2b Improving Consumer Responsiveness to Public Health Behaviors - Rebekah Carnes
- C2c Work, Family, and Happiness — Informal Care Provision and Mental Health Among Middle and Old Age Chinese Caregivers - Siyi Liu

### C3 Older Adults - Jesse Jurgenson

- C3a The Pandemic-Related Stimulus Payment and Financial Stress - Yan Lu
- C3b Effects of Expanded Access to the Earned Income Tax Credit on Household Spending among Older Adults - Madelaine L'Esperance
- C3c Financial Hardship and Emotional Well-Being Among U.S. Older Adults With and Without Alzheimer's Disease - Shinae Choi

## CONCURRENT D

### D2 Disruptions - Jaeyong Yoo

- D2a Digital Maladjustment and Mental Health: The Mediating Role of Social Relationships - Soyeong Choi
- D2b Housing Instability as a Risk Factor for Increased Adverse Childhood Experiences - Jaeyong Yoo
- D2c Trust in Institutions and Financial Well-Being in Mexico: Moderating Effect of Fraud Victimization - Osvaldo García-Mata

### D3 Supporting Consumers With Disabilities - Lisa Engel

- D3a Do Americans With Disabilities Pay Higher Mortgage Rates? - Christi Wann
- D3b The Financial Health of People With Disabilities: Key Obstacles and Opportunities - Andrew Warren
- D3c Work Credit Accumulation & Social Security Disability Insurance (SSDI) Eligibility Among Young Adults - Somalis Chy



## CONCURRENT E

### E1 Financial Education - MJ Kabaci

- E1b Financial Education via Different Media: A Comparative Analysis of Face-to-Face Classes, Live Streaming, Videos, and Gaming - Gianni Nicolini
- E1c Financial Knowledge, Financial Behaviors, and Pandemic Resilience: A Study in Latin America Amidst the COVID-19 Period - Juan Sandoval

### E2 Planning for the Future - Quinn Kinzer

- E2a Crypto Today, Crypto Tomorrow? Examining the Role of Peer Influence, Investment Confidence, and Risk Perceptions - Khurram Naveed
- E2b Examining the Concept, Measurement and Determinants of Emergency Savings - Katie Fitzpatrick
- E2c Financial Sophistication of Single Women and Retirement Planning - Tapiwa Sigauke

### E3 Symposium: Navigating the Future: AI's Role in Education, Ethics, and Financial Planning - Eric Ludwig, Sophia Duffy, Matt Goren

## CONCURRENT F

### F1 COVID - Kyoung Tae Kim

- F1a Elaborating on the Relationship Between Financial Self-Efficacy and Life satisfaction; the Mediating Role of Financial Stability - Joshua Diaz
- F1b Pandemic and ESG: A New Paradigm for Investment Decisions - Juhui Ko

### F2 Consumption - Jacob Tenney

- F2a How Commission Rates Affect Consumers' Willingness to Pay for Online Food Delivery - Ye Su
- F2b How Do Individuals Keep Tabs on Personal Spending? - Yiling Zhang
- F2c The Dual-Process Theory of Consumer Decision-Making: Unraveling the Dynamics of Consumption Happiness - Jaehye Suk

### F3 Panel: Data Sources in Household Finance - Sangeetha Malaiyandi

Angela Fontes, Geoffrey Paulin, Jeff Larrimore, Jeffrey Weinstein, Olivia Valdes



## CONCURRENT G

### G1 Housing - Irene Leech

- G1a Does Flood Insurance Help Neighborhoods Recover From Flooding? - Yilan Xu
- G1c Weathering Setbacks: Natural Disasters, Residential Insurance Coverage, and Financial Health - Purity Chege
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### G2 Generations - Ting An

- G2a A Multi-Generational, Mixed-Method Analysis of Parent Financial Socialization - Ashley LeBaron-Black
- G2b Childcare Costs, Public Support, and Maternal Employment in the U.S. - Xiangchen Liu
- G2c Financial Wellbeing in America: The Role of Intergenerational Wealth - Sunwoo Lee

### G3 Retirement - Tapiwa Sigauke

- G3a An Analysis of the Effects of Prior Psychological Distress on Wealth at Retirement, Pre-Covid-19 and Beyond - Yvonne Hampton
- G3b Retirement Expectations vs. Reality: If COVID-19 Did Not Impact Retirement Expectations Significantly, What Did? - Zhikun Liu
- G3c The Effects of Pension Communication on Knowledge, Attitudes, and Behavior: An Integrative Review of Evidence and Directions for Future Research - Marlene Haupt

## CONCURRENT H

### H1 Policy - MJ Kabaci

- H1a Balancing the Ledger of Well-being: Student Loan Debt and Mental Health - Gaurav R. Sinha
- H1c Financial Independence of College Students - Jing Jian Xiao

### H2 Students and Student Loans - Elizabeth Dolan

- H2a Affordable Care Act Medicaid Expansions and Self-Reported Indicators of Financial Health - Vivekananda Das
- H2b Can Local Minimum Wage Policies Affect Household Food Security? Evidence From Chicago's Minimum Wage Ordinance - Amit Jadhav
- H2c Three Essays on Parental Health Adversities and Children's Educational Outcomes - Malika Dhakhwa

### H3 Motivation and Behavior - Yi Liu

- H3a Financial Decision-Making Ability as a Durable Resource in Financial Decision Making - Heejae Lee
- H3b Individuals' Financial Behaviors and Their Causes: A Canadian Qualitative Study - Tania Morris
- H3c Investment Literacy and Investment Motivations: Exploring Diverse Drivers

Yi Liu





## POSTER SESSION

P101 Change of Psychological Factors on Credit Card Payment Behavior Pre-, During-, and Post-COVID-19  
Hye Jun Park

P102 Consumer Saving Behavior: A Multiclassification Approach  
Camden Cusumano

P103 Development of a Digital Pocket Money Book for Elementary School Students in Japan to Plan for What and How Much in Advance  
Keiko Takahashi

P104 Factors That Improve the Propensity for African Americans to Have an Emergency Savings Fund: A Subgroup Comparison  
Ohireime Ojeomogha

P105 Improving Financial Literacy Education for College Students: The Flywheel Effect!  
Jacob Tenney

P106 Inter-Sectoral Mobility, Income Change and Gender Difference of Agricultural Laborers  
Ting An

P107 Revisiting the Social Media as a Tool for Behavioral Change for Sustainable Consumption  
Yuhyeon Seo

P108 Service Literacy as a Component of Successful Life Orchestration in a Modern World  
Juha Lee

P109 The Civic Mindset as a Resource for Community Coalitions  
Camryn Cobb

P110 The Effect of Digital Transactional Competency on Consumption Life Satisfaction Among Older Consumers  
Soo Hyun Cho

P111 A Tale of Two Crypto Users: Demographic and Financial Differences in Cryptocurrency Usage  
Ryan Witz



# THANK YOU

## **ACCI Conference Planning Committee**

Chair: Angela Fontes

Camden Cusumano

Sharon DeVaney

Lu Fan

Carrie Johnson

MJ Kabaci

Rich Stebbins



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