


# American Council on Consumer Interests



37th Annual Conference  
April 3-6, 1991  
Cincinnati, Ohio

**The Proceedings**

Virginia Haldeman, Editor

# PROCEEDINGS

37th Annual Conference

of the

AMERICAN COUNCIL ON CONSUMER INTERESTS

April 3-6, 1991  
Cincinnati, Ohio

Edited by

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AMERICAN COUNCIL ON CONSUMER INTERESTS  
37TH ANNUAL CONFERENCE  
APRIL 3-6, 1991

Cincinnati, Ohio

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**OPENING GENERAL SESSION**

Presiding: Judy Allen  
President, ACCI 1990-1991

Welcome: Golden Jackson  
Local Arrangements Chair

**ESTHER PETERSON POLICY FORUM**

Speaker: Edward J. Kane - Ohio State University NMS\*  
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FROM THE EDITOR

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

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

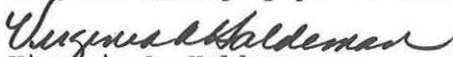
Eighteen abstracts were submitted for consideration for participation in the refereed poster session. Thirteen were accepted (28% rejection rate). The posters addressed such diverse topics as money management, recycling, and consumer attitudes.

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

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

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

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

  
Virginia A. Haldeman  
University of Nevada, Reno

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