ACCI

American Council on Consumer Interests

42nd Annual Conference March 27–March 30, 1996 Nashville, Tennessee

Consumer Interests Annual

Karen F. Folk, Editor

CONSUMER INTERESTS ANNUAL

Volume 42

Karen Fox Folk Editor

42nd Annual Conference

of the

AMERICAN COUNCIL ON CONSUMER INTERESTS

March 27 - March 30, 1996 Nashville, TN

Copyright 1996 ISSN 0275-1356 Printed in the United States of America

Distributed by

ACCI
240 Stanley Hall
University of Missouri
Columbia, Missouri 65211
(573) 882-3817





CONTENTS OF THE 1996 CONSUMER INTERESTS ANNUAL

Author's List	ix
Editor's Note	xvii
Conference Chairs	xviii
ACCI Officers and Committees	xix
Invited Lecturers and Special Speakers	
The Colston E. Warne Lecture	
Surf's UP: Antitrust Enforcement and Consumer Interests in a Merger Wave	1
William J. Baer	
Esther Peterson Consumer Policy Forum	
Whither the Consumer Interest: The Role of Consumer Education	11
and Research in an Era of Public Reinvention	
Colien Hefferan	
Observations About the Role of Consumer Professionals	15
During "The Worst of Times and the Best of Times"	
E. Thomas Garman	
Small Change: Problems and Prospects in Child Support	17
Andrea Beller	4,0
The Informed Consumer: The Believability of Non-Test Consumer Ratings	25
Erik De Gier	
Behind the Ratings: The Reasons to Believe A Review of Consumer Product Testing	31
Peter Sieber	
Consumer Product Testing: A Comment	37
Robin A. Douthitt	-
Comments on Papers by Dr. Erik de Gier and Dr. Peter Sieber	39
James N. Morgan	
The Scientific Foundations of Consumer Advice: Some Comments	41
E. Scott Maynes	
Refereed Papers	
Geographic Variation in Consumer Prices: Implications for the Local Cost of Living	43
Michael L. Walden	
Self-Employment: A Viable Economic Alternative for the California Hispanic Population	49
Patricia D. Olson, Virginia Solis Zuiker, Catherine P. Montalto	

Reasons for Retirement: Estimation and Implications Jane Kolodinsky, Rosemary Avery	57
Estimates of Income and Wealth Inequality Among Elderly Households Hui Wang	65
Consumer Attitudes Towards Fat Contents in Food: The Case of Whole Milk vs. Lower Fat Milk Jun Zuo, Wen S. Chern, Robert E. Jacobson	73
Economic and Sociodemographic Determinants of 'Healthy Eating' as Measured by USDA's Healthy Eating Index P. Peter Basiotis, Jay D. Hirschman, and Eileen T. Kennedy	81
Analysis of Consumer Demand for Fresh Fruits and Vegetables in the United States Zhikang You, James E. Epperson, Chung L Huang	89
Consumer Satisfaction with Managed Health Care Jane Kolodinsky	97
Impacts of Income and Payment Sources on Consumer Medical Expenditures	105
Consumers' Preferences for Health Care Reform Gong-Soog Hong, Shelley I.White-Means, JulieYu	113
Long-Term Care Insurance: Is State Regulation Adequate? Brenda J. Cude	119
Just Say Yes: The Consumer Buycott As an Organizational Initiative Monroe Friedman	125
New Directions for the Consumer Policy Arena: A Social Network Perspective	127
Who has a Negative Attitude Toward Installment Debt in the U.S.? Kaili Yieh	135
Factors Affecting Families' Consumer Debt Burden Feng-Ling Lin, Sharon A. DeVaney	141
Profiling the Consumer Debt Portfolio of American Households: Differences by Income Carole G. Prather, Jamie Huyer	149
Determinants of Information Search Behavior: The Case of Saving and Borrowing Decisions Yoon G. Jang	155
The Cost of 'Free' Credit Card Benefits Robert N. Mayer, Cathleen D. Zick	161

Refund Anticipation Loans and the Consumer Interest: A Preliminary Investigation Joan Koonce Lewis, Roger Swagler, John R. Burton	167
Household Expenditures on Apparel: A Complete Demand System Approach Jessie X. Fan, Jinkook Lee, Sherman Hanna	173
An Analysis of Household Expenditures on Educational Goods and Services Sandra J. Huston	181
Are Consumers Forward-Looking , Backward-Looking and/or Liquidity Constrained? An International Analysis Manouchehr Mokhtari, Janet Wagner, Mamak Ashtari	189
An Approach to Adding Price Information to the Consumer Expenditure Survey Jessie X. Fan	197
Refereed Posters	
Child Care: Parental Search and Decision-Making D. Elizabeth Kiss, Brenda J. Cude	203
A Family Economic Self Sufficiency Measure Julia Marlowe	205
Hours of Employment and Undergraduate Grades Mary Pritchard	207
Utilizing Focus Group Interviews for Testing Theoretical Framework Viability Julie Johnson-Hillery, Jikyeong Kang	209
Factors That Contribute to the Wage Gap Between Black and White Women Tiffanye H. Porter	211
Korean Working Wives' Employment Cost: Married Women's Resource Consumption Depends on Employment Status Sook-Jae Moon, Hye-Yeon Kim	213
Consumer Awareness of Laws and Regulations M. J. Alhabeeb, Sheila Mammen, Steven Gary	215
Factors Useful in the Prediction of Satisfaction with Choice of Retirement Community Aimee D. Prawitz, Frances C. Lawrence	217
A Financial Crisis Clinic Supported by Consumer Affairs Students Wendy L. Reiboldt	219
A Way of Improving Consumer Information in Korea Kee-ok Kim	221

A Decade in Perspective 1985-94: A Content Analysis of the Journal of Consumer Affairs	
Elizabeth M. Dolan, Frances C. Lawrence	
Home Health Care Utilization Patterns Among the Elderly Soo Yeon Kim	
Factors Related to Household Risk Tolerance: An Ordered Probit Analysis Jaimie Sung, Sherman Hanna	
Income Sources and Education Expenditures for Single-Mother Families: Implications for Public Policy Yoon G. Jang	
After Sale Services and Consumer Complaints: An Empirical Study Yaolung James Hsieh	
Informal Money Management Education: Perceptions of Teens and Parents Cathy Faulcon Bowen	
Project-Based Learning for Consumer Voice and Customer Service John Kushman	
Perceived Usefulness of Credit and Insolvency Measures Among Financial Planners and Educators Sue Alexander Greninger, Karrol A. Kitt, Vickie L. Hampton, Joseph A. Achacoso	
Invited Papers, Panel and Workshop Sessions	
Spending Behavior of Families Receiving Welfare or Public Assistance, 1992-1994	
The Changing Food at Home Budget: 1980 and 1992 Compared Geoffrey Paulin	
Spending Habits of Generation X Brian Riordon	
Boom or Bust: An Assessment of Consumer Spending by Region, 1984-85 and 1993-94	
Cyberspace: The Potential for Consumers Constance Y. Kratzer	
Cyberspace: Consumer Protection Issues Sherman Hanna	
Consumers and Cyberspace: Inequitable Distribution of Information Alice Simon	

Use of the Alternative Financial Sector: Toward a Revisionist Hypothesis Roger Swagler, Joan Koonce Lewis, John R. Burton	267
Low-Income Consumers' Use of the Alternative Financial Sector Joan Koonce Lewis, Roger Swagler, John R. Burton	271
The Impact of Rising Bank Fees on the Use of Alternative Financial Services Janice Shields	275
The Alternative Financial Sector: Policy Implications for Poor Households John R. Burton, Roger Swagler, Joan Koonce Lewis	279
Measurement of the Value of Homemaker's Time: A Comparison of the Alternative Methods of the Opportunity Cost Approach Mohamed Abdel-Ghany, Deanna L. Sharpe	285
The Reservation Wage and the Value of Household Work Time: Estimates for Canada	291
The Value of Unpaid Work in the System of National Income Accounts: A Satellite Account Approach Robin A. Douthitt	297
Question Wording Experiments: An Introduction Rex H. Warland	303
Do Surveys Accurately Assess Public Opinions? Arthur H. Sterngold	307
Misinterpreting Expressions of Consumer Concern about Food Safety Robert O. Herrmann	311
Welfare Reform and Self-Sufficiency in Wisconsin: Will It Work? Karen Folk	315
Human Capital Investments of Divorced and Separated Women: Implications for Welfare Reform Teresa A. Mauldin	317
W-2: Consumers Lose Again Patricia Mapp	319
Welfare Reform in Virginia: YES We Can! Irene E. Leech	321
Panel on Credit Issues and Consumer Welfare Alan Mathios, Susan Potkai, Cynthia Fletcher, Lisa Daniel, Richard Vosburgh	323
Beyond Consumer Whatever: A Contribution to the Consumer Lexicon Edward J. Metzen	327

Risk Perception, Money and Gambling: Perspectives and Programs Carole J. Makela	331
Risk Perception, Money and Gambling: Perspectives and Programs A Non-formal Educator's Perspective Nancy L. Granovsky	333
The Importance of Non-Residential Parent Contact for Children of Divorce Barbara Rowe, Gong-Soog Hong	335
Factors that Influence Noncustodial Fathers' Compliance with Child Support Orders Nancy S. McLeod	341
Changes in the Child Support Enforcement Environment During the 1980s: Effect on the Educational Attainment of Young Adults Pedro M. Hernandez, Andrea H. Beller	347
The Determinants of Conflict Escalation and Award Levels in Divorce Disputes Amy Farmer, Jill Tiefenthaler	353
The Roles of Education and Regulation in Protecting Consumers: A Federal Reserve System Case Study of Uninsured Bank Products Jeanne Hogarth	359
This Deregulation May Be Hazardous To Your Health Robert R. Kerton	362
Welfare Reform: Issues, Implications and Public Policy Bonnie Braun, Karen Craig, Jean Bauer, Claudia J. Peck	365
Consumer Information Meets the Information Highway: Old Dog - New Tricks?	371
A Loan Form Reconstruction Exercise Richard Widdows, Sugato Chakravarty, Richard Feinberg	373
Into the Shark Tank: Surviving the Loan Closing Process Paul Camp	377
Banking Laws and the Consumer Sugato Chakravarty, Richard A. Feinberg, Richard Widdows	383
The Future of Banking: The Strategies That Won the Game Yesterday Will Win The Game TomorrowResults from a National Survey of Banking Consumers Sugato Chakravarty, Richard A. Feinberg, Richard Widdows, James Scott	387
Seafood Safety Perceptions and Their Effects on Consumption Choices Joan Gray Anderson, Cathy Roheim Wessells	389

A Model of Consumers' Risk Perceptions Toward Recombinant Bovine Growth Hormone (rbGH): The Impact of Risk Characteristics Deana Grobe, Robin Douthitt, Lydia Zepeda	395
Consumer Willingness-to-Pay for Food Safety: An Application of Binary-Ordinal Double-Hurdle Estimation Chung Huang, Kamhon Kan, Tsu-Tan Fu	401
Comparative Study of the Willingness to Pay for Organic and Irradiated Meat Products: An Experimental Design William C. Bailey	407
Life and Health Insurance Customer Complaints: A Illustration Lori Clark, Loren Geistfeld, Glenn Soden	411
Limited Partnerships, An Inappropriate Purchase: A Profile of Individuals Seeking Restitution Suzanne Bartholomae, Loren Geistfeld	417
The Elderly: Vulnerability to Deception and Fraud Jinkook Lee, Horacio Soberon-Ferrer, Kee-Choon Rhee	423
Graduate Student Papers	
Determinants of Fathers as Primary Child Care Providers in Working Families David C. Burchfield	429
Effects and Implications of Employment History on Housing Tenure Status Angela C. Cichocki	435
Parental Marital History and Child Measured Cognitive Development Michele Ver Ploeg	441
Income Elasticities for Clothing Expenditures: A Comparison Among Different Occupational Groups Yi-Wen Yang	447
Master's Thesis Award Winning Paper	
On the Performance of Asset Allocation Mutual Funds	453

AUTHOR INDEX TO THE 1996 CONSUMER INTERESTS ANNUAL

AUTHOR	TITLE	PAGE
Abdel-Ghany, Mohamed	Measurement of the Value of Homemaker's Time: A Comparison of the Alternative Methods of the Opportunity Cost Approach	285
Achacoso, Joseph A.	see Greninger, Sue Alexander	237
Alhabeeb, M. J.	Consumer Awareness of Laws and Regulations	215
Anderson, Joan Gray	Seafood Safety Perceptions and their Effects on Consumption Choices	389
Ashtari, Mamak	see Mokhtari, Manouchehr	189
Avery, Rosemary	see Kolodinsky, Jane	57
Baer, William J.	Surf's UP: Antitrust Enforcement and Consumer Interests in a Merger Wave	1
Bailey, William C.	Comparative Study of the Willingness to Pay for Organic and Irradiated Meat Products: An Experimental Design	407
Bartholomae, Suzanne	Limited Partnerships, An Inappropriate Purchase: A Profile of Individuals Seeking Restitution	417
Basiotis, P. Peter	Economic and Sociodemographic Determinants of 'Healthy Eating' as Measured by USDA's Healthy Eating Index	81
Bauer, Jean	see Braun, Bonnie	365
Beller, Andrea H.	Small Change: Problems and Prospects in Child Support	17
Beller, Andrea H.	see Hernandez, Pedro M.	347
Bowen, Cathy Faulcon	Informal Money Management Education: Perceptions of Teens and Parents	233
Braun, Bonnie	Welfare Reform: Issues, Implications and Public Policy	365
Burchfield, David C.	Determinants of Fathers as Primary Child Care Providers in Working Families	429
Burton, John R.	see Lewis, Joan Koonce	167
Burton, John R.	see Swagler, Roger	267

AUTHOR	TITLE	PAGE
Burton, John R.	see Lewis, Joan Koonce	271
Burton, John R.	The Alternative Financial Sector: Policy Implications for Poor Households	279
Camp, Paul	Into the Shark Tank: Surviving the Loan Closing Process	377
Chakravarty, Sugato	see Widdows, Richard	373
Chakravarty, Sugato	Banking Laws and the Consumer	383
Chakravarty, Sugato	The Future of Banking: The Strategies That Won the Game Yesterday Will Win The Game TomorrowResults from a National Survey of Banking Consumers	387
Chern, Wen S.	see Zuo, Jun	73
Cichocki, Angela C.	Effects and Implications of Employment History on Housing Tenure Status	435
Clark, Lori	Life and Health Insurance Customer Complaints: A Illustration	411
Craig, Karen	see Braun, Bonnie	365
Cude, Brenda J.	Long-Term Care Insurance: Is State Regulation Adequate?	119
Cude, Brenda J.	see Kiss, D. Elizabeth	203
Daniel, Lisa	see Mathios, Alan	323
de Gier, Erik	The Informed Consumer: The Believability of Non-Test Consumer Ratings	25
DeVaney, Sharon A.	see Lin, Feng-Ling	141
Dolan, Elizabeth M.	A Decade in Perspective 1985-94: A Content Analysis of the Journal of Consumer Affairs	223
Douthitt, Robin A.	Consumer Product Testing: A Comment	37
Douthitt, Robin A.	The Value of Unpaid Work in the System of National Income Accounts: A Satellite Account Approach	297
Douthitt, Robin A.	see Deana Grobe	395
Duncan, Karen A.	The Reservation Wage and the Value of Household Work Time: Estimates for Canada	291
Ennerson James E.	see You Zhikang	89

AUTHOR	TITLE	PAGE
Fan, Jessie X.	Household Expenditures on Apparel: A Complete Demand System Approach	173
Fan, Jessie X.	An Approach to Adding Price Information to the Consumer Expenditure Survey	197
Farmer, Amy	The Determinants of Conflict Escalation and Award Levels in Divorce Disputes	353
Feinberg, Richard	see Widdows, Richard	373
Feinberg, Richard	see Chakravarty, Sugato	383
Feinberg, Richard	see Chakravarty, Sugato	387
Fletcher, Cynthia	see Mathios, Alan	323
Flock, Melinda L.	see Wang, Guijing	105
Folk, Karen	Welfare Reform and Self-Sufficiency in Wisconsin: Will It Work?	315
Friedlob, Alan	see Wang, Guijing	105
Friedman, Monroe	Just Say Yes: The Consumer Buycott As an Organizational Initiative	125
Fu, Tsu-Tan	see Huang, Chung	401
Garman, E. Thomas	Observations About the Role of Consumer Professionals During "The Worst of Times and the Best of Times"	15
Gary, Steven	see Alhabeeb, M. J.	215
Geistfeld, Loren	see Clark, Lori	411
Geistfeld, Loren	see Bartholomae, Suzanne	417
Granovsky, Nancy L.	Risk Perception, Money and Gambling: Perspectives and Programs A Non-formal Educator's Perspective	333
Greninger, Sue Alexander	Perceived Usefulness of Credit and Insolvency Measures Among Financial Planners and Educators	237
Grobe, Deana	A Model of Consumers' Risk Perceptions Toward Recombinant Bovine Growth Hormone (rbGH): The Impact of Risk Characteristics	395
Hampton, Vickie L.	see Greninger, Sue Alexander	237

AUTHOR	TITLE	PAGE
Hanna, Sherman	see Fan, Jessie X.	173
Hanna, Sherman	see Sung, Jaimie	227
Hanna, Sherman	Cyberspace: Consumer Protection Issues	263
Hefferan, Colien	Whither the Consumer Interest: The Role of Consumer Education and Research in an Era of Public Reinvention	11
Hernandez, Pedro M.	Changes in the Child Support Enforcement Environment During the 1980s: Effect on the Educational Attainment of Young Adults	347
Herrmann, Robert O.	Misinterpreting Expressions of Consumer Concern about Food Safety	311
Hirschman, Jay D.	see Basiotis, P. Peter	81
Hogarth, Jeanne	The Roles of Education and Regulation in Protecting Consumers: A Federal Reserve System Case Study of Uninsured Bank Products	359
Hong, Gong-Soog	Consumers' Preferences for Health Care Reform	113
Hong, Gong-Song	see Rowe, Barbara	335
Hsieh, Yaolung James	After Sale Services and Consumer Complaints: An Empirical Study	231
Huang, Chung L.	see You, Zhikang	* 89
Huang, Chung	Consumer Willingness-to-Pay for Food Safety: An Application of Binary-Ordinal Double-Hurdle Estimation	401
Huston, Sandra J.	An Analysis of Household Expenditures on Educational Goods and Services	181
Huyer, Jamie	see Prather, Carole G.	149
Jacobson, Robert E.	see Zuo, Jun	73
Jang, Yoon G.	Determinants of Information Search Behavior: The Case of Saving and Borrowing Decisions	155
Jang, Yoon G.	Income Sources and Education Expenditures for Single- Mother Families: Implications for Public Policy	229
Johnson-Hillery, Julie	Utilizing Focus Group Interviews for Testing Theoretical Framework Viability	209

AUTHOR	TITLE	PAGE
Kan, Kamhon	see Huang, Chung	401
Kang, Jikyeong	see Johnson-Hillary	209
Kennedy, Eileen T.	see Basiotis, P. Peter	81
Kerton, Robert R.	This Deregulation May Be Hazardous To Your Health	362
Kim, Hye-Yeon	see Moon, Sook-Jae	213
Kim, Kee-ok	A Way of Improving Consumer Information in Korea	221
Kim, Soo Yeon	Home Health Care Utilization Patterns Among the Elderly	225
Kiss, D. Elizabeth	Child Care: Parental Search and Decision-Making	203
Kitt, Karrol A.	see Greninger, Sue Alexander	237
Kolodinsky, Jane	Reasons for Retirement: Estimation and Implications	57
Kolodinsky, Jane	Consumer Satisfaction with Managed Health Care	97
Kratzer, Constance Y.	Cyberspace: The Potential for Consumers	261
Kushman, John	Project-Based Learning for Consumer Voice and Customer Service	235
Lawrence, Frances C.	see Prawitz, Aimee D.	217
Lawrence, Frances C.	see Dolan, Elizabeth M.	223
Lee, Jinkook	see Fan, Jessie X.	173
Lee, Jinkook	The Elderly: Vulnerability to Deception and Fraud	423
Leech, Irene E.	Welfare Reform in Virginia: YES We Can!	321
Lewis, Joan Koonce	Refund Anticipation Loans and the Consumer Interest: A Preliminary Investigation	167
Lewis, Joan Koonce	see Swagler, Roger	267
Lewis, Joan Koonce	Low-Income Consumers' Use of the Alternative Financial Sector	271
Lewis, Joan Koonce	see Burton, John R.	279
Lin, Feng-Ling	Factors Affecting Families' Consumer Debt Burden	141

AUTHOR	TITLE	PAGE
Makela, Carole J.	Risk Perception, Money and Gambling: Perspectives and Programs	331
Mammen, Sheila	see Alhabeeb, M. J.	215
Mapp, Patricia	W-2: Consumers Lose Again	319
Marlowe, Julia	A Family Economic Self Sufficiency Measure	205
Mathios, Alan	Panel on Credit Issues and Consumer Welfare	323
Mauldin, Teresa A.	Human Capital Investments of Divorced and Separated Women: Implications for Welfare Reform	317
Mayer, Robert N.	The Cost of 'Free' Credit Card Benefits	161
Maynes, E. Scott	The Scientific Foundations of Consumer Advice: Some Comments	41
McGregor, Sue L.T.	New Directions for the Consumer Policy Arena: A Social Network Perspective	127
McLeod, Nancy S.	Factors that Influence Noncustodial Fathers' Compliance with Child Support Orders	341
Metzen, Edward J.	Beyond Consumer Whatever: A Contribution to the Consumer Lexicon	327
Mokhtari, Manouchehr	Are Consumers Forward-Looking , Backward-Looking and/or Liquidity Constrained ? An International Analysis	189
Montalto, Catherine P.	see Olson, Patricia D.	49
Moon, Sook-Jae	Korean Working Wives' Employment Cost: Married Women's Resource Consumption Depends on Employment Status	213
Morgan, James N.	Comments on Papers by Dr. Erik de Gier and Dr. Peter Sieber	39
Olson, Patricia D.	Self-Employment: A Viable Economic Alternative for the California Hispanic Population	49
Passero, William	Spending Behavior of Families Receiving Welfare or Public Assistance, 1992-1994	239
Paulin, Geoffrey	The Changing Food at Home Budget: 1980 and 1992 Compared	245
Peck Claudia I	see Braun Bonnie	365

AUTHOR	TITLE	PAGE
Porter, Tiffanye H.	Factors That Contribute to the Wage Gap Between Black and White Women	211
Potkai, Susan	see Mathios, Alan	323
Prather, Carole G.	Profiling the Consumer Debt Portfolio of American Households: Differences by Income	149
Prawitz, Aimee D.	Factors Useful in the Prediction of Satisfaction with Choice of Retirement Community	217
Pritchard, Mary	Hours of Employment and Undergraduate Grades	207
Reiboldt, Wendy L.	A Financial Crisis Clinic Supported by Consumer Affairs Students	219
Rhee, Kee-Choon	see Lee, Jinkook	423
Riordon, Brian	Spending Habits of Generation X	251
Rowe, Barbara	The Importance of Non-Residential Parent Contact for Children of Divorce	335
Scott, James	see Chakravarty, Sugato	387
Sharpe, Deanna L.	see Abdel-Ghany, Mohamed	285
Shevchuk, Lydia	Consumer Information Meets the Information Highway: Old Dog - New Tricks?	371
Shields, Janice	The Impact of Rising Bank Fees on the Use of Alternative Financial Services	275
Sieber, Peter	Behind the Ratings: The Reasons to Believe A Review of Consumer Product Testing	31
Simon, Alice	Consumers and Cyberspace: Inequitable Distribution of Information	265
Soberon-Ferrer, Horacio	see Lee, Jinkook	423
Soden, Glenn	see Clark, Lori	411
Sterngold, Arthur	Do Surveys Accurately Assess Public Opinions?	307
Sung, Jaimie	Factors Related to Household Risk Tolerance: An Ordered Probit Analysis	227
Swagler, Roger	see Lewis, Joan Koonce	167
	xv	

AUTHOR	TITLE	PAGE
Swagler, Roger	Use of the Alternative Financial Sector: Toward a Revisionist Hypothesis	267
Swagler, Roger	see Lewis, Joan Koonce	271
Swagler, Roger	see Burton, John R.	279
Thalacker, James Macdonald	On the Performance of Asset Allocation Mutual Funds	453
Tiefenthaler, Jill	see Farmer, Amy	353
Ver Ploeg, Michele	Parental Marital History and Child Measured Cognitive Development	441
Vosburgh, Richard	see Mathios, Alan	323
Wagner, Janet	see Mokhtari, Manouchehr	189
Walden, Michael L.	Geographic Variation in Consumer Prices: Implications for the Local Cost of Living	43
Wang, Guijing	Impacts of Income and Payment Sources on Consumer Medical Expenditures	105
Wang, Hui	Estimates of Income and Wealth Inequality Among Elderly Households	65
Warland, Rex H.	Question Wording Experiments: An Introduction	303
Weber, Wolf	Boom or Bust: An Assessment of Consumer Spending by Region, 1984-85 and 1993-94	255
Wessells, Cathy Roheim	see Anderson, Joan Gray	389
White-Means, Shelley I.	see Hong, Gong-Soog	113
Widdows, Richard	A Loan Form Recontruction Exercise	373
Widdows, Richard	see Chakravarty, Sugato	383
Widdows, Richard	see Chakravarty, Sugato	387
Yang, Yi-Wen	Income Elasticities for Clothing Expenditures: A Comparison Among Different Occupational Groups	447
Yieh, Kaili	Who has a Negative Attitude Toward Installment Debt in the U.S.	135

AUTHOR	TITLE	PAGE
You, Zhikang	Analysis of Consumer Demand for Fresh Fruits and Vegetables in the United States	89
Yu, Julie	see Hong, Gong-Soog	113
Zepeda, Lydia	see Grobe, Deana	395
Zick, Cathleen D.	see Mayer, Robert N.	161
Zuiker, Virginia Solis	see Olson, Patricia D.	49
Zuo, Jun	Consumer Attitudes Towards Fat Contents in Food: The Case of Whole Milk vs. Lower Fat Milk	73