

Time	Event	Session Title	Speaker	Room
<b>Wednesday April 9, 2014</b>				
8:00-4:30	Board Meeting			Salon C
10:00-4:30	<b>BLS Preconference</b>	<b>From the Elementary to the Expert: How to Obtain and Use Tabular and Microdata from the Consumer Expenditure Survey</b>	<b>Geoffrey Paulin (BLS) Adam Reichenberger (BLS) Rejeana Gvillo (Texas A&amp;M University) Nirupama Kulkarni (University of California, Berkeley)</b>	Lobby Salon
3:00-7:30	Registration Open			Registration Desk
6:00-7:30	<b>Welcome Reception and Awards Ceremony</b>			Lobby Salon
7:30	Adjourn for the Day Dinner is on your own			
7:45	First Timers Gather for Dinner Out			Offsite
<b>Thursday April 10, 2014</b>				
7:00-4:30	Registration Open			2nd Floor Lobby
6:00-7:00	Exhibits Set Up			Grand Salon Prefunction & Foyer
6:45-8:30	Continental Breakfast			Grand Salon Prefunction & Foyer
7:00-8:00	<b>Editorial Board Meeting</b> (Invitation Only)	By Invitation Only		Salon C
7:00-7:50	<b>Committee Meetings</b>			
7:00-7:50	<b>International Committee</b>		Yunhee Chang	Salon 4
7:00-7:50	<b>Graduate Student Breakfast</b>		Martie Gillen and Melissa Wilmarth	Salon A

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8:00-8:15	Welcome to the Conference		Jonathan Fox, ACCI President	Grand Salon 1&2
8:15-9:15	Colston Warne Lecture	Consumer Product Safety In the United States	Inez Tenenbaum, Former Director, Consumer Products Safety Commission Introduced by Deborah Haynes, ACCI Immediate Past President	Grand Salon 1&2
9:15-10:00	Business Meeting & Coffee Break		Jonathan Fox and Members of the Board	Roll in back of Grand Salon 1&2
10:15-11:45	Concurrent Session A	<i>Pick one of four rooms</i>		
	A1	<b>Health</b>	<b>Irene Leech, Moderator</b>	Lobby Salon
		The Long-Term Financial and Health Implications of Youthful Selection and Maintenance of an HSA Eligible Health Insurance Plan	Anne Spencer Duke, Brenda Cude	Lobby Salon
		Saving for Future Health Expenditures: Evidence from the Health and Retirement Study	Robert Scharff, Eunice Hong	Lobby Salon
		Long Term Legacy: Long Term Care Insurance and Bequest Expectations among Older Americans	Charles Ryan Dunn, Yoon Lee	Lobby Salon
	A2	<b>Unique Financial Issues of Demographic Groups</b>	<b>Lorna Saboe-Wounded Head, Moderator</b>	Salon 3
		Making a Case for a School-Based Children's Savings Program	Michael Cheang	Salon 3
		Mortgage Loan Modifications: Information Asymmetry and Differential Outcomes by Race	J. Michael Collins, Carly Urban, Carolina Reid	Salon 3
		Determinants of Women's Agricultural Business Financial Satisfaction: An Exploratory Study	Kristy Archuleta, Lloyd Zimmerman, Kelley Williams, Charlotte Shoup Olsen, Brett Coffman, Emily Burr	Salon 3
		Financial Education, Financial Literacy and Financial Satisfaction	Robin Henager-Greene, Sophia Anong	Salon 3

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Time	Event	Session Title	Speaker	Room
	A3	<b>Financial Literacy, Behavior, Socialization</b>	<b><i>Karen Duncan, Moderator</i></b>	Salon 4
		Examining the Effects of a Peer Financial Coaching Program	Stuart Heckman, Bryan Ashton	Salon 4
		Sources of Referral to Student Financial Counseling and its Role in Coping with Stress	Shinae Choi, Suzanne Bartholomae, Clinton Gudmunson, Jonathan Fox	Salon 4
		Financial Socialization and College Student Debt: Does Helicopter Parenting Breed Financial Ignorance?	HanNaLim, Stuart Heckman, Catherine Montalto, Jodi Letkiewicz	Salon 4
		<b>Retirement Planning</b>	<b><i>Martin Seay, Moderator</i></b>	Salon A
	A4	Putting It Off: Family Breast Cancer History and Women's Retirement Planning	Cathleen Zick, Robert Mayer, Ken R. Smith	Salon A
		How Money Worries are Affecting Older Couples' Relationships	Woolchul Park, Jinhee Kim	Salon A
		Loans, Homes, and Retirement: A Study of Young Americans	Jodi Letkiewicz, Stuart Heckman, HanNa Lim <b>NEFE Award Winner</b>	Salon A
11:45-12:45	<b>Featured Research Session: Health and Varied Subjects</b>	<b>Health and Varied Topics</b>	<b>Michael Cheang, Host</b>	Foyer
	1	Sequences of Chronic Health Conditions and Financial Outcomes: Evidence from the 18 Years' Data of the Health and Retirement Study	Serah Shin, Hyungsoo Kim, Dominique Zephyr, Matther Rutledge	Foyer
	2	Labor Market Decisions of Mothers with Chronically Ill Children <b>Applied Consumer Economics Award</b>	Hua Zan, Robert Scharff	Foyer
	3	The Hazards of Passive Investments in Volatile Markets	Gregory Schink	Foyer
	4	Examining the Effects of Financial Control and Constraints on Depressive Symptomatology Among Older Adults	Martie Gillen, Karen Zurlo, Hyungsoo Kim	Foyer
	5	Older Women in the Labor Force: Does Human Capital Matter?	Yoon Lee	Foyer
	6	Influence of Psychological Characteristics on Marital Happiness	Sonya Britt, Martin Seay	Foyer
	7	Professional Financial Advice, Self-control, and Saving Behaviors	Fen Liu, Tansel Yilmazer, Caezilia Loibl, Catherine Montalto	Foyer
	8	Identity Protection in 2014	Holly Hunts	Foyer
	9	Food and Finance: The Relationship Between Nutritional and Financial Knowledge in Intertemporal Preferences	Christopher Rand Gustafson, Gianni Nicolini, Kuo-Liang Matt Chang	Foyer

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	10	Does the Immigrant Parents' Education Level Affect their Children's Private Health Insurance Participation?	Sae Rom Chung, Swarn Chatterjee	Foyer
	11	Fall in the Value of Home and Mental Health of Elderly Home Owners: Is There a Connection?	Swarn Chatterjee, Velma Zahirovic-Herbert	Foyer
	12	Health Literacy and Health Status of Older Adults	Vibha Bhargava, Gong-Soog Hong	Foyer
	13	Consumer Usage and Safety Consciousness: Focusing on Web Tissue for Infants	Hyun Jung Yoo, Hye Sun Hwang	Foyer
	14	The Effect of Over-marketing on Consumers' Stress, Right Infringement Awareness and Purchase Intention	Hyun Jung Yoo, Ji Yun Park	Foyer
12:45-2:30	<b>Lunch &amp; JOCA Best Paper Award Nominees' Presentations</b>	<b>Awards</b>	<b>Sharon Tennyson, Moderator</b>	Salon 1&2
	(1) Factors that Contribute to Becoming Unbanked 47(1), 27-45	Sherrie Rhine, William Greene		
	(2) Understanding the Impact of Health Reform on the States: Expansion of Coverage through Medicaid and Exchanges 47(2), 191-218			
	(3) Credit Where None is Due? Authorized-User Account Status and Piggybacking Credit 47(3), 518-547	Kenneth Brevoort, Robert Avery, Glenn Canner		
2:30-4:00	<b>Concurrent Session B</b>	<i>Pick one of four rooms</i>		
	B1	<b>Financial Literacy</b>	<b>Robert Kerton, Moderator</b>	
		Personality Traits and Financial Decision Making	Yilian Xu, Andrea Beller, Brent Roberts, Jeffrey Brown	Lobby Salon
		Educating Consumers Using Social Media	Brian Lee Hess	
		Knowledge and Practice in Cash and Credit Behaviors	Ann Woodyard, Cliff Robb, Patryk Babiarz	
	B2	<b>Food</b>	<b>Jodi Letkiewicz, Moderator</b>	Salon 3
		Connecting Saving and Food Security: Evidence from an Asset-building Program for Families in Poverty	Caezilia Loibl, Anastasia Snyder, Travis Mountain	
		Formal and Informal Food Assistance: Differences Between Non-metro and Metro Households in 2005 and 2010	Robert Nielsen, Melissa Wilmarth, Martin Seay	

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		Do SNAP and WIC Programs Encourage More Fruit and Vegetable Intake? A Household Survey in the Northern Great Plains	Kuo-Liang Matt Chang, Suzanne Stluka, Ryan Quast, Marjorie Zastrow, Christina Zdorovtsov	
		Health, Economic Instability, and Participation in the Supplemental Nutrition Assistance Program	Swarn Chatterjee, Yunhee Chang, Jinhee Kim	
		<b>B3 Financial Planning</b>	<b>Anne Spencer Duke, Moderator</b>	Salon 4
		Using Monetary Loss Aversion to Assess Risk Tolerance Questionnaires	Michael Guillemette, Rui Yao	
		Alternative Estimates of Spending to Assess Emergency Fund Adequacy Using the Survey of Consumer Finances	Eunice Hong, Sherman Hanna, Kyungok Huh	
		More is Better: A Comparison of Retirement Planning Strategies	Terrance Martin, Jr.	
		<b>B4 Graduate Student Session</b>	<b>Fahzy Abdul-Rahman, Moderator</b>	Salon A
		How Much are Students Willing to Borrow for a College Degree?	Stuart Heckman, HanNa Lim, Catherine Montalto	
		To Flourish: A Positive Psychology Engine Approach to Retirement Well-Being	Sarah Asebedo, Martin Seay	
		Do Education and Income Affect the Likelihood of Healthy Eating among Low-Income African-American Households?	Kristi Scott	
4:00-5:00	<b>General Session: Affordable Care Act</b>	<b>ACA and Consumers: How and Why this Matters for Researchers?</b>	<b>Roberta Riportella</b> , Introduced by Cliff Robb, ACCI President-Elect	Salon 1&2

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5:00-6:30	<b>Featured Research Session: Conversation &amp; Libation</b>			
		21 Food Insecurity among Recently Separated Women	Fei Men	Foyer
		22 Do College Students' Financial Behaviors Portend Progress Toward Adult Self-sufficiency?	Joyce Serido, Sun Young Ahn, Chuanyi Tang, Soyeon Shim	
		23 Micro Finance Sector in India: Current Challenges and the Way Forward	George Cheriyan	
		24 Empowering Women Through Extension Education - Women and Money: Unique Issues	Martie Gillen, Lynda Spence, Diann Douglas, Brenda Williams	
		25 Elder Financial Exploitation via Power of Attorney Abuse: An Analysis of In-Depth Interview Data from a Pilot Study	Virginia Vincenti, Axton Betz-Hamilton, Lorna Browne, Karen Goebel, Cynthia Jasper	
		26 Financial Satisfaction: The Role of Household Make-up and Work Status	Cliff Robb, Kristy Archuleta, Allen Mallory	
		27 The Consumer Implications of Interest Rate Pass-Through in Retail Mortgages	Andrew Worthington, Dong Xiang, Helen Higgs	
		28 State Level Variation in the Negative Effects of Short Term Unemployment	Alexandra Rock	
		29 Consumer Value and Consumerism in Healthcare: The Role of Social Media in the Patient-Doctor Relationship	Eklou Amendah	
		30 The Uncertainty of Reference Points: Evidence from Tax Refunds	Nilton Porto	
		31 eXtension Affordable Care Act (ACA) Online Activities	Fahzy Abdul-Rahman	
		32 Improving Personal Financial Wellness with Worksite Education	Timothy Griesdorn, Kira Werstein	
		33 Preparedness for the Individual Health Insurance Mandate: Comparisons by State Model, Poverty Status, and Insurance Ownership	Cliff Robb, Patryk Babiarz, Elizabeth Kiss	
		34 Examining the Underlying Assumptions of ACA and Consumer Awareness of the Key Advantage of Using Health Insurance Marketplaces: A Close Look at the State of West Virginia	Paula Fitzgerald, Thomas Bias, Louise Moore, Emily Vasile, Parul Agarwal	
		35 Implementation of the Affordable Care Act in Florida	Taylor Lynn Spangler, Martie Gillen, Brittany Stahl	

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		36 Foundational Research Informing Consumer Messaging about the Affordable Care Act	Suzanne Bartholomae	
		37 UGA Navigators: Debunking Myths and Busting Down Barriers	Betsy Charron, Tammy Allen, Sunny Rogers	
		38 Opportunities and Challenges of MEACA Project Evaluation	Irina Kunovskaya, Joan Koonce, Deborah Murray	
6:30	Adjourn for the Day			
7:00	Dinner on your own			
<b>Friday April 11, 2014</b>				
7:00-1:15	Registration Open			Existing
6:45-8:30	Continental Breakfast			Salon 1&2
7:00-7:50	<b>Conference Committee Meeting</b>		Ginger, Karen, MJ,	Salon B
7:00-7:50	<b>Get Involved! Volunteer and Leadership Opportunities</b>		Jonathan Fox, Cliff Robb, Joyce Serido	Salon 3
8:00-8:15	<b>Welcome, Good Morning, Agenda for the Day</b>		<b>Cliff Robb</b>	Salon 1&2
8:15-9:00	<b>Esther Peterson Lecture</b>	<b>The Past and Future Evolution of Consumer Advocacy</b>	<b>Stephen Brobeck, Executive Director, Consumer Federation of America; President of the Board, Consumers International</b> Introduced by Jonathan Fox ACCI President	Salon 1&2
9:00-9:45	<b>Keynote</b>	<b>Human Ecology for the 21st Century: Leading to Solve Big Problems for Real People</b>	<b>Soyeon Shim, Dean School of Human Ecology The University of Wisconsin-Madison</b> Introduced by Joyce Serido, ACCI President-Elect for 2014-15	Salon 1&2
9:45-10:45	<b>Featured Research Session: Financial Planning, Literacy, Well-being and Coffee</b>			Grand Salon Prefunction & Foyer
		51 Keeping It Simple (and Cheap): Effective Performance Assessments for the Financial Professional	Melanie Mendiola	
		52 Which U.S. Households Changed Risk Tolerance During the Great Recession? Evidence from the 2007-2009 SCF Panel Dataset	Kyoung Tae Kim	
		53 Financial Information Sources, Knowledge, and Behaviors Among Young Adults	Yoko Mimura, Joan Koonce, Scott Plunkett, Lindsay Pleskus	

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		54 The Impact of Financial Planning on Portfolio Efficiency	Shan Lei, Rui Yao	
		55 The Development of a Holistic Peer-Financial Coaching Model	Stuart Heckman, Bryan Ashton	
		56 Income Expectation, Saving, and Loss Aversion Using SCF 2007-2009 Panel	Jae Min Lee	
		57 College Students and Identity Theft: Do Parents Matter?	Laura Lucas, Axton Betz-Hamilton	
		58 Unsecured Debts Among the Employed and the Unemployed After the Great Recession	Haejeong Kim, Jinhee Kim	
		59 Social Security Rules and Divorce Decisions: A Regression Discontinuity Approach	Patryk Babiarz, Melissa Wilmarth	
		60 How do People Treat their Financial Risk and Retrieve their Economic Situation in Japan?	Junko Shigekawa	
		61 Homeownership Among Low- to Moderate-income Households: An Exploration of Psycho-socio-economic Factors	Jorge Ruiz-Menjivar, Michael Gutter, Brittany Stahl, Catherine Solheim	
		62 The Effects of Situational and Dispositional Factors on the Change in Risk Aversion: An Attribution Theory Perspective	Jorge Ruiz-Menjivar, Wookjae Heo, John Grable	
		63 Women's Retirement Needs Calculation and Personal Retirement Savings	Chungwen Hsu, Irene Leech	
		64 Gender Difference in the Perceived Risk and Perceived Benefits of Mobile Financial Services and Financial Capability	Jeong Hee Yeo, Patti Fisher	
		65 A Concise Theory of Household Financial Decision Making	Benjamin Cummings	
		66 Hyperbolic Discounting: The Empirical Evidence of Required Minimum Distribution Spending	Eakamon Oumtrakool	
10:45-12:15	<b>Concurrent Session C</b>	Pick one of four rooms		
		C1 <b>Financial Capability</b>	<b>Kristy Archuleta, Moderator</b>	Lobby Salon
		Financial Literacy and Credit Card Behaviors in an Emerging Economy: Evidence from Urban China	Xiangyi Daniel Meng, JingJian Xiao	
		Measuring Financial Knowledge: The Effectiveness of Comprehensive vs. Specific Measures	Gianni Nicolini, Brenda Cude, Swarn Chatterjee, Robin Henager-Greene	
		Age and Financial Capability: Implications for Lifespan Financial Education	JingJian Xiao, Cheng Chen, Lei Sun	

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Time	Event	Session Title	Speaker	Room
	C2	<b>The Great Recession</b>	<b>M.J. Kabaci, Moderator</b>	Salon 3
		Changes in Retirement Expectations of U.S. Households During the Great Recession: Evidence from the 2007-2009 Survey of Consumer Finances Panel Dataset	Kyoung Tae Kim, Sherman Hanna	
		Did Cognitive Ability Affect the Stock Reallocation Decisions of Older Investors During the Great Recession	Chris Browning, Michael Finke, Sandra Huston	
		The Impact of Diminished Housing Wealth on Health: Evidence from the Great Recession	Tansel Yilmazer, Patryk Babiarz, Fen Liu	
		Investigating Age and Other Risk Factors of Financial Stress in the Great Recession	Sophia Anong, Lekhnath Chalise	

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Time	Event	Session Title	Speaker	Room
	C3	<b>Alternative Financial Services</b>	<b>Moderator</b>	Salon 4
		Risky Business: Not as Endearing Today as it was Thirty Years Ago	Cliff Robb, Patryk Babiarz, Ann Woodyard, Martin Seay	
		Get the Cash You Need in a Flash: Characteristics of Small-Dollar Credit Borrowers	Jeanne Hogarth	
		Does Race Matter for the Bank Account Ownership of Young People?	Jinhee Kim, Jung Eun Kim, Ui Jeong Moon	
	C4	<b>Consumer Decision-Making</b>	<b>Melissa Wilmarth, Moderator</b>	Salon A
		Native American Consumer Perspectives: A Study of Household Assets and the Decision to Purchase Local Food Products	George Haynes	
		Consumer Wealth Effects in Stock and Housing Markets	Andrew Worthington, Helen Higgs	
		Korean Case Study on Promoting the Provision of Consumer-related Public Data	Kwang Seok Ji	
		Household Decision on Pension Annuitization: A Marital Bargaining Approach <b>CFP Board Award</b>	HanNa Lim	
1:30-3:00	<b>Dual General Sessions I</b>	<i>Pick one of two rooms</i>		
		<b>Bureau of Labor Statistics</b>		
		Do We Know What is Good for Us?: Results on Health, Debt Overhang, and Negative Savings from the Consumer Expenditure Survey	Geoffrey Paulin, Adam Reichenberger, Rejeana Gvillo, Nirupama Kulkarni, Bill Passero	Salon 3
		<b>Technology</b>		Salon 4
		Consumer Acceptance and Willingness to Pay for Food Made with Nanotechnology	Wuyang Hu, Ping Qing, Aiqin Xi	
		The Impact of Using Financial Technology on Positive Financial Behaviors	Qianwen Bi, Sandra Huston	
		Adoption of New Financial Technologies by Consumers: Impacts and Implications	Jamie Lynn Garrett, NaRita Anderson, Robert Rodermund, Sara Stolberg Berkowitz, Cliff Robb	

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Time	Event	Session Title	Speaker	Room
3:00-4:30	<b>Dual General Sessions II</b>	<i>Pick one of two rooms</i>		
		<b>Improving Consumer Financial Well-being Through Education, Savings Patterns, and Interventions</b>	<b>Maximilian Schmeiser, Moderator</b>	Salon 3
		State Mandated Financial Education and Later-Life Financial Well-Being	Maximilian Schmeiser, Alexandra Rock, Carly Urban	
		Household Savings Patterns: A Longitudinal Look	Sherrie Rhine	
		Time to Retire: Why Americans Claim Benefits Early and How to Encourage Delay	Melissa Knoll	
		<b>Family Owned Businesses Panel</b>		Salon 4
		<b>Family-Owned Businesses: The Family As a Producer and Consumer</b>	<b>George Haynes, Glenn Muske, Margaret Fitzgerald, Yoon Lee</b>	
4:30-5:30	<b>Closing General Session and Reception</b>	<b>Grant Funding: A Discussion of Perspective and Trends</b>	<b>Billy Hensley, Moderator, NEFE Michael Collins Joyce Serido</b> Introduced by Joyce Serido, ACCI 2014-15 President-Elect	Salon 1&2
5:30	Adjourn - Safe Trip Home			
<b>Saturday April 12, 2014</b>			Time	
8:00-1:45	Board Meeting			Salon C

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