NCCC052 Family Economics
Station Report 2008-2009

A. List of Faculty with Family Economics Research Interests

I. University of Illinois

Angela C. Lyons, Associate Professor (PhD, University of Texas at Austin); Department of Agricultural and Consumer Economics, 440 Mumford Hall, 1301 W. Gregory Drive, Urbana, IL 61801; 217-244-2612; anglyons@illinois.edu
Research interests: Household liquidity and credit access; financial strain and health; delinquency and bankruptcy; gender and marital differences in household financial decisions; the credit behaviors and financial socialization of young adults; the impact of financial education and program evaluation

Craig Gundersen, Associate Professor (PhD, University of California, Riverside); Department of Agricultural and Consumer Economics, University of Illinois, 324 Mumford Hall, 1301 West Gregory Dr. Urbana, IL 61801-3605; 217-333-2857; cggunder@illinois.edu
Research interests: Program evaluation (especially food assistance programs); The determinants of poverty, food insecurity, and Food Stamp Program participation; Food assistance and food insecurity measurement issues; The relationship between stress, food insecurity and childhood obesity; Food insecurity among the elderly

Mary Arends-Kuenning, Associate Professor (PhD, University of Michigan); Department of Agricultural and Consumer Economics, University of Illinois, 408 Mumford Hall, 1301 West Gregory Dr.Urbana, IL 61801-3605; 217-333-0753; marends@illinois.edu
Research interests: Program evaluation of education and health programs in developing countries; household decision making about children's schooling and child labor; international health care worker migration; the effect of biofuel policy on household well being.

Urvi Neelakantan, Assistant Professor (PhD, University of Minnesota); Department of Agricultural and Consumer Economics, University of Illinois, 421 Mumford Hall, 1301 W. Gregory Dr., Urbana, IL-61801; 217-333-0479; urvi@illinois.edu
Research interests: Household bargaining and portfolio choice; gender differences in risk tolerance and wealth; child support trends and policy; health and financial strain

II. Iowa State University

Chris Cook, Associate Professor (PhD, Ohio State University); Department of Human Development & Family Studies, 2358 Palmer, Ames, IA 50011; 515-294-8695; cccook@iastate.edu

Research interests: Housing and family policy; rural development and housing; neighborhood and community housing assessment; special populations and housing, aging, and children with disabilities

Cynthia Needles Fletcher, Professor (PhD, Iowa State University); Department of Human Development & Family Studies, 66 LeBaron Hall, Ames, IA 50011; 515-294-8521; cynthia@iastate.edu
Research interests: Structural influences on family economic well-being; poverty and social welfare policy issues; family policy analysis and program evaluation

Maurice MacDonald, Professor (PhD, University of Michigan); Department of Human Development & Family Studies, 1321 Palmer, Ames, IA 50011; 515-294-1983; mmacdona@iastate.edu
Research interests: Socioeconomic resources and economic burden of support for the oldest old; family economics and public policy; financial literacy among college students

Pat Swanson, Adjunct Assistant Professor (PhD, Iowa State University); Department of Human Development & Family Studies, 72 LeBaron Hall, Ames, IA 50011; 515-294-2731; pswanson@iastate.edu
Research interests: Impact of financial education on participants' knowledge, attitudes and behaviors

Steven B. Garasky, Professor (PhD, Ohio State University); Department of Human Development & Family Studies, 52 LeBaron Hall, Ames, IA 50011; 515-294-9826; sgarasky@iastate.edu
Research interests: Public assistance program participation; welfare dependency; child support enforcement; social policy; program evaluation; childhood obesity; food insecurity

Tahira K. Hira, Professor and Executive Assistant to the President (PhD, University of Missouri-Columbia); Office of the President, 1750 Beardshear Hall, Ames, IA 50011; 515-294-2042; tkhira@iastate.edu
Research interests: Gender, age and ethnic differences in investment behavior; financial literacy; financial socialization

III. University of Florida

Heidi Radunovich, Assistant Professor (Ph.D., University of South Florida) Department of Family, Youth, and Community Sciences, University of Florida, 3008B McCarty Hall D, PO Box 110310, Gainesville 32611; 352-273-3534, hliss@ufl.edu.
Research Interests: how families cope with stress, particularly related to disaster, economic strain, chronic health problems and job loss

Hyun-Jeong Lee, Assistant Professor (PhD, Virginai Polytechinc Institute and State University); Department of Family, Youth and Community Sciences, University of

Florida, 3008 McCarty Hall, P.O. Box 110310, Gainesville, FL 32611-0310; leehj@ufl.edu
Research interests: Indoor environmental quality; energy saving; sustainable homeownership; residential satisfaction

Michael S. Gutter, Assistant Professor (PhD, The Ohio State University), Department of Family, Youth, and Community Sciences, University of Florida, 3002C McCarty Hall D, PO Box 110310, Gainesville 32611; 352-273-3529; msgutter@ufl.edu
Research interests: Financial Socialization, financial education, behavior change, racial differences in financial behavior, the relationships between financial dispositions and behaviors

IV. Kansas State University

Esther M. Maddux, Professor (Ph.D., Purdue University); School of Family Studies and Human Services, Kansas State University, 313 Justin Hall, Manhattan, KS 66506, 785-532-1940; emaddux@ksu.edu

John E. Grable, Professor (Ph.D., Virginia Polytechnic Institute and State University); School of Family Studies and Human Services, Kansas State University, 318 Justin Hall, Manhattan, KS 66506, 785-532-1486; jgrable@ksu.edu

Kristy L. Archuleta, Assistant Professor (Ph.D., Kansas State University); School of Family Studies and Human Services, Kansas State University, 316 Justin Hall, Manhattan, KS 66506, 785-532-1474; kristy@ksu.edu

Maurice MacDonald, Professor (Ph.D., University of Michigan); School of Family Studies and Human Services, Kansas State University, 313 Justin Hall, Manhattan, KS 66506, 785-532-1472; morey@ksu.edu

V. Louisiana State University

Frances C. Lawrence, Gerald Cire and Lena Grand Williams Alumni Professor (Ph.D., Florida State University); School of Human Ecology, South Campus Dr. and Tower Dr., Baton Rouge, LA 70803; 225-578-1726; flawrence@lsu.edu
Research interests: Welfare reform; economic development; family financial management; consumer decision-making

Jeanette A. Tucker, Louella Dugas Chambers Professor and Extension Family Economics Specialist (Ph.D., Louisiana State University); School of Human Ecology, South Campus Dr. and Tower Dr., Baton Rouge, LA 70803; 225-578-5398; jtucker@agcenter.lsu.edu
Research interests: Extension Family Resource Management program evaluation; youth financial literacy

VI. North Dakota State University

Pankow, **A Debra** PhD Associate Professor. NDSU Extension Family Economics Specialist. Department of Human Development and Family Science. 277 EML, NDSU Dept 7260, PO Box 6050. Fargo, ND 58108-6050. Office Phone: 701-231-8593, Debra.Pankow@ndsu.edu

Fitzgerald, Margaret PhD Associate Professor. Department of Human Development and Family Science, 283 EML NDSU Dept 7260, PO Box 6050. Fargo, ND 58108-6050. Office Phone: 701-231-8280. margaret.fitzgerald@ndsu.edu

VII. University of Minnesota

Catherine A. Solheim, Associate Professor (Ph.D. University of Minnesota); office 287 McNeal Hall; phone 612-625-1201; email: csolheim@umn.edu
Research interests: savings behaviors of working poor families; cultural influences on resource management; impacts of social policy on families.

Jean W. Bauer, Professor (Ph.D., University of Illinois Champaign-Urbana); office: 275d McNeal Hall; phone: 612-625-1763; e-mail: jbauer@umn.edu
Research interests: family economic well-being; welfare reform; family and community wellbeing; long-term care of the elderly; family policy.

Kathryn Rettig, Professor (Ph.D., Michigan State University); office: 286 McNeal Hall; phone: 612-625-7745; email: krettig@umn.edu
Research interests: family life quality; legal-ethical-economic challenges in families; moral problem solving and decisions integral to relationship transitions of death and divorce; theories of human ecology; procedural, distributive, and interpersonal justice; family economics, and resource management.

Marlene Stum, Professor (Ph.D., University of Wisconsin-Madison); office: 299A McNeal Hall; phone: 612-625-4270; e-mail: mstum@umn.edu
Research interests: financial security in later life; decision-making issues and processes in later life transitions; intergenerational resource transfers; families and inheritance; financing long-term care.

Patricia Olson, Area Program Leader - Personal and Family Financial Education (Ph.D., The Ohio State University); office: 299D McNeal Hall; phone 612-624-1786; email: pdolson@umn.edu

Sharon Danes, Professor, Family Economist. (Ph.D., Iowa State University); office: 275f McNeal Hall; phone: 612-625-9273; e-mail: sdanes@umn.edu

Research interests: Intersection of economic and social decision making; dynamics of family and business systems within family businesses; work and family; financial issues within relationships.

Virginia Solis Zuiker, Associate Professor (Ph.D., The Ohio State University); office: 299e McNeal Hall; phone: 612-625-4225; e-mail: vzuiker@umn.edu
Scholarly interests: personal and family finance; family financial counseling; Hispanic family life; home-based, self-employment, and family-owned businesses; family economics, and family resource management.

VIII. Michigan State University

Barbara Schneider (Ph.D., University of Chicago), Professor, College of Education. Counseling, Educational Psychology, & Special Education, 516B Erickson Hall, Michigan State University, East Lansing, MI 48824; (517) 432-0300; bschneid@msu.edu
Research interests: Social contexts of schools and families influence the academic and social well-being of adolescents as they move into adulthood, and schools effectiveness in reducing persisting academic achievement gaps among children of different racial, ethnic, and socioeconomic backgrounds.

Constance Costner (MSW, The University of Michigan), Program Leader Adult Financial Education and Housing, Michigan State University Extension, 160 Agriculture Hall, East Lansing, Michigan 48824 (517) 432-5620; costner@msu.edu;
Research Interests: Adult Financial Education and Housing.

Erica Tobe (MS, Michigan State University), Coordinator and program leader for youth financial education/entrepreneurship, Michigan State University Extension. 160 Agriculture Hall, East Lansing, Michigan, 48824; (517) 355-9655; tobee@msu.edu.
*Research Interests***:** Youth financial education and youth entrepreneurship

Kyunghee Lee (Ph.D, Columbia University School of Social Work), Assistant Professor, 226 Baker Hall, Michigan State University, East Lansing, MI 48824; (517) 432-3730; choiky@msu.edu
Research Interests: Child and family policy analysis, poverty and human development, child care and early childhood education, work and family well-being for low income families, and cross-cultural issues.

Stacy Dickert-Conlin, Associate Professor of Economics, 110 Marshall-Adams Hall, Michigan State University,
East Lansing, MI 48824. (517) 353-7275. dickertc@msu.edu
*Research interests***:** Public Finance, Poverty, Labor, Demography

IX. Ohio State University

Catherine Montalto, Associate Professor (Ph.D., Cornell University), Department of Consumer Sciences, 1787 Neil Avenue, Columbus, OH 43210, 614-292-4571; montalto.2@osu.edu
Research interests: Family economics; family economic well-being including well-being of children and well-being in retirement; intrahousehold resource allocation; household labor supply.

Cäzilia Loibl, Assistant Professor (Ph.D., Munich University of Technology), Department of Consumer Sciences, 1787 Neil, Avenue, Columbus, OH 43210; 614-292-4226; loibl.3@osu.edu
Research interests: Financial planning; adult financial education; economic psychology.

Gong-Soog Hong, Professor and Chair (Ph.D., Cornell University); Department of Consumer Sciences College of Education and Human Ecology,1787 Neil Avenue Columbus, OH 43210; 614-292-8133;
hong.177@osu.edu
Research interests: Health care; complimentary and alternative medicine use; family financial management; consumer expenditure analysis; aging.

Jinkook Lee, Professor (Ph.D., The Ohio State University); Department of Consumer Sciences, 1787 Neil Avenue, Columbus, OH 43210
Research Interests: Economics of aging; the relationship between health and socio-economic status, retirement, and social network; intergenerational transfers and elderly poverty.

Jonathan Fox, Associate Professor (Ph.D., University of Maryland); Department of Consumer Sciences, 1787 Neil Avenue, Columbus, OH 43210; 614-292-4561; fox.99@osu.edu.
Research interests: Process by which individuals acquire money management skills, including identification of at-risk populations and evaluation of consumer education programs to inform education policy.

Kathryn Stafford, Associate Professor (Ph.D., Cornell University), Department of Consumer Sciences, 1787 Neil Avenue, Columbus, OH 43210, 614-292-4564; stafford.2@osu.edu
Research interests: Family business management.

Loren Geistfeld, Professor (Ph.D., University of Minnesota); Department of Consumer Sciences, 1787 Neil Avenue, Columbus, OH 43210; geistfeld.1@osu.edu
Research Interests: Consumer decision making and ramifications of suboptimal decisions, including market related problems related to elderly consumers, the e-marketplace, and consumer satisfaction.

Sharon Seiling, Associate Professor (Ph.D., Cornell University), Department of Consumer Sciences, 1787 Neil Avenue, Columbus OH 43210; 614 292-4224; seiling.1@osu.edu
Research Interests: Financial, physical, and emotional well-being of rural low-income families, including food security, employment, health, and coping strategies.

Sherman Hanna, Professor (Ph.D., Cornell University); Department of Consumer Sciences, 1787 Neil Avenue, Columbus, OH 43210; 614-292-4584; hanna.1@osu.edu
Research interests: Household investment decisions, Racial/ethnic differences in financial decisions, Retirement adequacy, Household credit constraints.

Robert Scharff, Assistant Professor (Ph.D., Duke University), Department of Consumer Sciences, 1787 Neil Avenue, Columbus, OH 43210; 614-292-4549; scharff.8@osu.edu
Research interests: Food safety, obesity, economics of consumer choice; economics of health and safety; risk analysis; law and economics.

X. Rutgers University

Barbara O'Neill, Ph.D., CFP®, CRPC®, AFC, CHC, CFEd, CFCS, Extension Specialist in Financial Resource Management and Professor II (Ph.D., Virginia Tech), Rutgers Cooperative Extension, Cook Office Building-Room 107, 55 Dudley Road, New Brunswick, NJ 08901; 732-932-9155 Extension 250; oneill@aesop.rutgers.edu
Research Interests: Impact evaluation of Cooperative Extension personal finance programs; relationships between health and wealth, financial attitudes and practices of respondents to online self-assessment tools (financial fitness, identity theft risk, financial resiliency, investment risk tolerance), retirement planning for farmers, and characteristics and practices of financially distressed households.

XI. University of Wisconsin

Cindy Jasper, Professor (PhD, University of Wisconsin); Department of Consumer Science, 1305 Linden Drive, Madison, WI 53706, crjasper@wisc.edu

J. Michael Collins, Assistant Professor (PhD, Cornell); Department of Consumer Science, 1305 Linden Drive, Madison, WI 53706; 608-262-0369; jmcollins@wisc.edu
Research interests: Consumer financial decision making, financial literacy; financial regulation and public policy.

Judith S. Bartfeld, Associate Professor (PhD, University of Wisconsin-Madison); Department of Consumer Science, 1305 Linden Drive, Madison, WI 53706; 608-262-4765; bartfeld@wisc.edu
Research interests: Hunger and food insecurity in the U.S.; food assistance programs; economic support to single-parent families; child support and children’s post-divorce living arrangements; community research and outreach in the areas of hunger, poverty, and related policy issues.

Lydia Zepeda, Professor (PhD, University of California at Davis); Department of Consumer Science, 1305 Linden Drive, Rm 314, Madison, WI 53706; 608-262-9487; lzepeda@wisc.edu
Research interests: food systems and consumer behavior, consumer demand for organic and local foods, food labeling, family farm decision making, the role of women and children on farms

Nancy Wong, Associate Professor (PhD, University of Michigan); Department of Consumer Science, 1305 Linden Drive, Madison, WI 53706; 608-265-5954; nywong@wisc.edu
Research interests: Cultural and material values on consumer decisions; cross-cultural research methods; consumer risk perceptions and public policy implications.

Maximilian D. Schmeiser, Assistant Professor (PhD, Cornell University); Department of Consumer Science, 1305 Linden Drive, Madison, WI 53706; 608-301-5063; mschmeiser@wisc.edu
Research interests: Economics of obesity; Earned Income Tax Credit; Economic Wellbeing of the Disabled

Sean B. Cash, Faculty Associate (PhD, University of California – Berkeley); Department of Consumer Science, 340 SOHE, 1300 Linden Drive, Madison, WI 53706; 608-262-5498; scash@wisc.edu. Also Associate Professor, Department of Rural Economy, University of Alberta, Edmonton, Alberta, Canada.
Research interests: Consumer behavior with regard to food, health, and well-being; economic and policy aspects of diet; household resource use and health in developing countries; natural resource and environmental economic.

XII. University of South Dakota

Bernadine L. Enevoldsen, Professor (PhD, University of Minnesota); SNF 303/2275A, SDSU, Brookings, SD 57007; 605-688-4328; bernadine.enevoldsen@sdstate.edu
Research interests: retirement planning of farm/ranch families; financial literacy of youth; curriculum; savings behavior.

Cho, SooHyun, Instructor (Working on PhD, Ohio State University); SNF 307/2275A, SDSU, Brookings, SD 57007; 605-688-5835; soohyun.cho@sdstate.edu
Research interests: Saving goals and behavior, Consumer Psychology, Individual differences in information processing, Consumer financial decision making

Elizabeth E. Gorham, Associate Professor (PhD, Oregon State University); SNF 301 /2275A, SDSU, Brookings, SD 57007; 605-688-4035; elizabeth.gorham@sdstate.edu
Research interests: credit use, debt management, bankruptcy education, financial literacy of youth, financial security in later life, household finances of rural families, Native American values and finances, identity theft and fraud; health insurance; savings.

Kathryn Morrison, Assistant Professor (PhD, Iowa State University); SNF 309 /2275A, SDSU, Brookings, SD 57007; 605-688-5932; kathryn.morrison@sdstate.edu
Research interests: Financial Well-being, Financial Education & Impact on Behavior, Consumer Behavior

Lorna Saboe-Wounded Head, Instructor (PhD, Iowa State University); SNF 311 /2275A, SDSU, Brookings, SD 57007; 605-688-5009; lorna.woundedhead@sdstate.edu
Research interests: financial knowledge and behavior of Native American high school students; skills needed to manage nutrition and finances of limited resource audience

B. List of Publications (2008-2009)

*Indicates that the publication is multi-state. **Denotes that the publication is multi-disciplinary. ***Denotes that the publication is multi-state and multi-disciplinary.

I. Refereed Journal Articles

Auh, S. and Cook, C. C. (2009). Quality of community life among rural residents: An integrated model. *Social Indicators Research*, DOI 10.1007/s11205-008-9427-0

** Archuleta, K. L. and Russell, C. S. (2009). Farm wives level of involvement in farm management roles and marital quality. *Rural Mental Health*, 33:9-25.

** Arends-Kuenning, M., Summerfield, G. and Leon, M. P. (2008). Financial practices of Latino immigrants in a Midwest city: Lessons for consumer educators. *The Journal of Consumer Education*, 25:32-45.

Bartholomae, S. and Fox, J.J. (2008). The Unbanked: Families on the Fringe. *National Council on Family Research Report*, 52(2):F3-F5.

Baughman, R., and Dickert-Conlin, S. (2009) The earned income tax credit and fertility. *Journal of Population Economics* 22(3):537-563.

Bjelde, K., Chromy, B., and Pankow, D. (2008) Casino Gambling Among Older Adults in North Dakota: A Policy Analysis. *Journal of Gambling Studies*

Bishop, A., Martin, P., MacDonald, M., and Poon, L. W. (in press). Predicting Happiness among Centenarians. *Gerontology*.

Burkhauser, R. V., Cawley, J.. and Schmeiser, M. D. (2009) The Timing of the Rise in U.S. Obesity Varies With Measure of Fatness. *Economics & Human Biology.*

Cäzilia, L., Soo Hyun, C., Diekmann, F., and Batte, M. (2009). The confidence needed: An empirical study of consumer self-confidence in searching for information. *Journal of Consumer Affairs, 43* (1):26-55.

* Cook, C. C., Bruin, M. J., Yust, B. L., Crull, S. R., Shelley, M. C., Laux, S., Memken, J., Niemeyer, S., and White, B.J. (2009). Evidence of a housing decision chain in rural vitality. *Rural Sociology*,74(1): p113-137.

Collins, J. M. and Orton, M., (2009). Responses to Foreclosure in the US and UK. *Journal of Comparative Policy Analysis*, forthcoming.

Danes, S.M., Stafford, K., Haynes, G., and Amarapurkar, S. (2009). Family capital of family firms: Bridging human, Social, and financial capital. *Family Business Review*, 22(3): 199-215.

* Danes, S.M., Lee, J., Stafford, K., and Heck, R.K.Z. (2008). The effects of ethnicity, families and culture on entrepreneurial experience: An extension of sustainable family business theory. *Journal of Developmental Entrepreneurship*, 13(3):229-268.

* Danes, S. D., Loy, J. and Stafford, K. (2008). Business planning practices of family-owned business within a quality framework. *Journal of Small Business Management*, *46*(3): 395-421.

* Dolan, E., Braun, B., Katras, M. J., and Seiling, S. (2008). Getting off TANF: Experiences of rural mothers. *Families in Society*, *89* (3): 456-465.

** Fletcher, C.N., Winter, M., and Shih, A. (2008). Tracking the transition from welfare to work. *Journal of Sociology and Social Welfare, 23*(4): 115-132.

*** Garasky, S., Stewart, S. D., Lohman B. J., Gundersen, C., and Eisenmann, J. (in press). Family stressors and child obesity. *Social Science Research.*

*** Garasky, S., Stewart, S. D., Gundersen, C., and Lohman B. J. (in press). Toward a fuller understanding of nonresident father involvement: An examination of child support, in-kind support receipt, and visitation. *Population Research and Policy Review.*

Geistfeld, L. V. (2009). The Scholarly Legacy of Scott Maynes. *Journal of Consumer Affairs*, forthcoming.

* Grable, J. E., Joo, S-H., and Park, J-Y. (2009). Self-evaluation bias in risk tolerance: Comparing South Koreans and Americans. *Financial Planning Review*, 2(2):1-20.

* Grable, J. E., McGill, S., and Britt, S. (2009). Risk Tolerance Estimation Bias: The Age Effect. *Journal of Business & Economics Research*, 7(7):1-12.

* Grable, J. E., and McGill, S. (2009). Occupational income betas for financial advisors. *Journal of Financial Planning*, 22 (6):50-61.

Grable, J. E., Archuleta, K, & Evans, D. A. (2009). Hey buddy, do you have the correct time (horizon)? *Journal of Financial Service Professionals*, 63 (4): 49-56.

* Grable, J. E., Roszkowski, M. J., Joo, S-H., O'Neill, B., and Lytton, R. H. (2009). A test of the relationship between self-classified financial risk-tolerance and investment risk-taking behavior. *International Journal of Risk Assessment and Management*, 12:396-419.

* Grable, J. E., Park, J. Y., and Joo, S. (2009). Explaining financial management behavior for Koreans living in the United States. *Journal of Consumer Affairs*, 43:80-107.

*** Greder, K., Cook, C., Garasky, S., Ortiz, L., Ontai, L., and Sano, Y. (in press). Exploring relationships between transnational's and housing and health risks of rural Latino immigrant families. *Family Consumer Sciences Research Journal.*

Gudmunson, C.G., Danes, S.M., Loy, J.T., and Werbel, J.D. (2009). Spousal support and work/family balance in launching a family business. *Journal of Family Issues*, 30(8): 1098-1121.

*** Gundersen, C., Garasky, S., and Lohman, B. J. (2009). Food insecurity is not associated with childhood obesity as assessed using multiple measures of obesity. *Journal of Nutrition*, 139: 1173-1178.

*** Gundersen, C., Lohman B. J., Eisenmann, J. C., Garasky, S., and Stewart, S. D. (2008). Lack of association between child-specific food insecurity and overweight in a sample of 10-15 year old low-income youth. *Journal of Nutrition*, 138: 371-378.

*** Gundersen, C., Lohman, B. J., Garasky, S., Stewart, S., and Eisenmann, J. (2008). Food security, maternal stressors, and overweight among low-income US children: Results from National Health and Nutrition Examination Survey (1999-2002). *Pediatrics*, 122:529 – 540.

Gutter, M.S. and Hatcher, C.B. (2008). Racial differences in the demand for life insurance. *Journal of Risk and Insurance*, 75(3):677-689.

Hanna, S. D. and Lindamood, S. (2008). The decrease in stock ownership by minority households. *Journal of Financial Counseling and Planning, 19* (2): 46-58.

Hanna, S. D., Waller, W., and Finke, M. (2008). The concept of risk tolerance in personal financial planning. *Journal of Personal Finance, 7* (1): 96-108.

Hensley, B., Martin, P., MacDonald, M., and Poon, L. W. (in press). Family History and Adaptation among Centenarians and Octogenarians. *Gerontology*.

Hira, T. K., Rock, W. L. and Loibl C. (2009). Determinants of retirement planning behavior and differences by age. *International Journal of Consumer Studies, 33* (3):293-301.

Holly A., Ameden, P. C. Boxall, S. B. ,Cash, and Angele, V.D. (2009). An Agent-Based Model of Border Enforcement for Invasive Species Management. *Canadian Journal of Agricultural Economics*, forthcoming.

* Joo, S-H., Durband, D. B., and Grable, J. E. (2009). The academic impact of financial stress on college students. *Journal of College Student Retention*, 10:287-305.

* Katras, M. J., Dolan, E. M., Seiling, S. B., and Braun, B. (2009). The bumpy road off TANF. *Family Science Review*, *14* (1):1-15.

* Lee, J., and Bauer, J.W. (In Press). Profiles of grandmothers providing child care to their grandchildren in South Korea. *Journal of Comparative Family Studies*.

Lee, J., Katras, M.J., and Bauer, J.W. (2009). Children's birthday celebrations from the lived experiences of low-income rural mothers. *Journal of Family Issues,* 30:532-553.

Lee, K. (2009). Impact of the 1996 welfare reform on child and family well-being. *Journal of Community Psychology* 37(5): 602-617.

Leia, M., Minaker, K. D., Raine, and Sean, B. Cash. (2009) Measuring the food service environment: Development and implementation of assessment tools. *Canadian Journal of Public Health*, forthcoming.

Loibl, C and Hira, Tahira K. (2009). Investor information search. *Journal of Economic Psychology*, 30:24-41.

Loibl, C, Cho, S. H., Diekmann, F., Batte, M. T. (2009). Consumer self-confidence in searching for information. *Journal of Consumer Affairs, 43*(1): 26-5.

Loibl, C, F. Diekmann, and Batte, M. T. (2009). How to target extension resources to different age groups? Segmenting the public according to interests and information search strategies. *Journal of Extension,* forthcoming.

Loibl, C, F. Diekmann, and Batte, M. T. (2009). Does the general public know the extension service? A survey of Ohio residents. *Journal of Extension,* forthcoming.

Loibl, C and B. Red Bird, B. (2009). Survey of former IDA Program Participants: How do they fare? *Journal of Extension*, forthcoming.

*** Lohman, B. J., Stewart, S., Gundersen, C., Garasky, S., and Eisenmann, J. (in press). Adolescent overweight and obesity: Links to food insecurity, individual, maternal, and family stressors. *Journal of Adolescent Health.*

*** MacDonald, M., Aneja, A., Martin, P., Margrett, J., and Poon, L. W. (2009). Distal and proximal resource influences on economic dependency among the oldest old. *Gerontology*.

MacDonald, M. Martin, P., Margrett, J., and Poon, L.W. (in press) Correspondence of Perceptions about Centenarians' Mental Health. *Aging & Mental Health.*

MacDonald, M., Aneja, A., Martin, P., Margrett, J, & Poon, L.W. (in press) Distal and Proximal Resource Influences on Economic Dependency among the Oldest Old. *Gerontology*.

* Mammen, S., Bauer, J. and Lass, D. (In Press). Change in life satisfaction among rural low-income mothers: The influence of health, human, personal, and social capital. *Applied Research in Quality of Life.*

Mammen, S., Bauer, J.W., & Richards, L. (2009). Understanding persistent food insecurity: A paradox of place and circumstances. *Social Indicators Research*, 92:151-168.

* Mammen, S., Lass, D., and Seiling, S. B. (2009). Labor Force Supply Decisions of Rural Low-Income Mothers. *Journal of Family and Economic Issues*, *30*: 67-79.

Margrett, J., Martin, P., Woodard, J., Miller, L. S., MacDonald, M., Baenziger, J., Siegler, I., and Poon, L. W. (in press). Depression among Centenarians and the Oldest Old: Contributions of Cognition and Personality. *Gerontology*.

Martin, P., Baenziger, J., MacDonald, M., Siegler, I., and Poon, L. W. (in press) Engaged Lifestyle, Personality, and Mental Status among Centenarians. *Journal of Adult Development.*

Miller, R. K., Hires, w., and Lawrence, F. C., (In press). Transforming access to the *Journal of Financial Counseling and Planning. Journal of Financial Counseling and Planning, 20*(2).

* Moorman, D. C., and Garasky, S. (2008). Consumer debt repayment behavior as a precursor to bankruptcy. *Journal of Family and Economic Issues, 29:*219-233.

* Nielsen, R. B., and Garasky, S. (2008). Health insurance and personal finance: Coverage matters for individuals and families. *Journal of Personal Finance,* 7:68-95.

* Nielsen, R. B., and Garasky, S. (2008). Health insurance stability and health status: Do family-level coverage patterns matter? *Journal of Family Issues,* 29:1471-1491.

O’Neill, B. (2008). When to claim social security: An important financial decision. *Journal of Consumer Education*, 25:2-16.

O’Neill, B. (2008). Financial simulations for young adults: Making the “real world” real. *Journal of Extension*, 46(6). URL: http://www.joe.org/joe/2008december/tt4p.shtml.

O’Neill, B. and Ensle, K. (2008). Small steps to health and wealth: Available resources and potential economic impacts. *The Forum for Family and Consumer Issues*, 13(2). URL: http://ncsu.edu/ffci/publications/2008/v13-n2-2008-summer-fall/oneill.php.

Pankow, D.; O'Neill, B. (2008). Financial Security for All: A Community of Practice to Increase Financial Literacy. Journal of Extension. 46:3 Retrieved July 5, 2008 from http://www.joe.org/joe/2008june/a3.shtml

Porter, N., Schuchardt, J., Pankow, D., and O'Neill, B. A. (2008) Marketing and Audience Analysis for an Online Investment Education for Farm Households Project. *Association for Financial Counseling and Planning Education*, 124.

Randall, K., Martin, P., MacDonald, M., and Poon, L. W. (in press). Social Resources and Longevity: Findings from the Georgia Centenarian Study. *Gerontology.*

Rindfleisch, A., Burroughs, J. and Wong, N. (2009) The Safety of Objects: Materialism, Existential Insecurity, and Brand Connection, *Journal of Consumer Research*, 3 (1):1-16.

* Roszkowski, M. J., and Grable, J. E. (in press). Gender Differences in Personal Income and Financial Risk Tolerance: How Much of a Connection. *The Career Development Quarterly*.

* Roszkowski, M. J., and Grable, J. E. (2009). Evidence of lower risk tolerance among public sector employees in their personal financial matters. *Journal of Occupational and Organizational Psychology*, 82:453-463.

* Sano, Y., Katras, M.J., Lee, J., Bauer, J.W., and Berry, A.A. (In Press). Working towards sustained employment: A closer look on intermittent employment of rural low-income families. *Families in Society: The Journal for Contemporary Social Services*.

Sano, Y., Dolan, E.M., Richards, L., Bauer, J., and Braun, B. (2008). Employment patterns, family resources, and perception: Examining depressive symptoms among rural low-income mothers. *Journal of Rural Community Psychology*, E11(1).

Scharff, R.L. (2009). Obesity and Hyperbolic Discounting: Evidence and Implications. *Journal of Consumer Policy*, 32: 3-21.

Scharff, R.L, J. McDowell, and Medeiros L. (2009). Evaluation of an Educational Intervention Using the Enhanced Food Safety Cost-of-Illness Model. *Journal of Food Protection*, 1(72), 137-141.

Scharff, R.L, J. McDowell, and Medeiros L. (2009). The Economic Cost of Foodborne Illness in Ohio. *Journal of Food Protection*, 1(72), 128-136.

Scharff, R.L. and Viscusi, W. K. (2009). Heterogeneous Rates of Time Preference and the Decision to Smoke. *Economic Inquiry*, forthcoming.

Schmeiser, M. D. (2009). Expanding Waistlines and Wallets: The Impact of Family Income on the BMI of Women and Men Eligible for the Earned Income Tax Credit. *Health Economics*, forthcoming

Sherman, C.W. and Bauer, J.W. (2008). Financial conflicts facing late-life remarried dementia caregivers. *Family Relations*, 57: 492-503.

* Shinnar, R.S., Cardon, M.S., Eisenman, M., Zuiker, V.S., and Lee, M.S. (In Press). Immigrant and U.S. born Mexican owned businesses: Motivations and management. *Journal of Developmental Entrepreneurship*

*** Smith, D. B., Henry, S. B., Archuleta, K., Sanders-Hahs, E., Nelson Goff, B. S., Reisbig, A. M. J., Schwerdtfeger, K. L, Bole, A., Hayes, E., Hoheisel, C. B., Nye, B., Osby-Williams, J., and Scheer, T., (In press). Trauma and couples: Mechanisms in dyadic functioning. *Journal of Marriage and Family Therapy*.

* Son, S., and Bauer, J.W. (In Press). Low-income, single mothers' family and work life in rural communities. *Journal of Family and Economic Issues*.

Stafford, K., and Tews, M.J. (2009). Enhancing work-family balance research in family businesses. *Family Business Review*, forthcoming.

Stum, M. (2008). Group Long Term Care Insurance: Decision Making Factors and Implications for Financing Long Term Care. *Journal of Aging and Social Policy*, 20(2):165-181.

*** Swanson, J. A., Olson, C. M., Miller, E. O., and Lawrence, F. C. (2008). Rural mothers' use of formal programs and informal social supports to meet family food needs: A mixed methods study. *Journal of Family and Economic Issues, 19*(1):674-690.

Schneider, B. (2009). Method differences in measuring working families' time. *Social Indicators Research* 93(1): 105-110.

Tews, M. J., Stafford, K. and Zhu, J. (2009). Beauty revisited: Examining the impact of attractiveness, ability, and personality in the assessment of employment suitability. *International Journal of Selection and Assessment*, *17*(1):92.

Young, S. and Tobe, E. (2008). Telling the cu story to a new generation. *Credit Union Magazine*, 74(1:13A.

Yuh, Y. and Hanna, S.D. (2009). Which households think they save? *Journal of Consumer Affairs*, forthcoming.

Wickrama, K. A. S., and Lorenz, F. (in press). Dynamics of family economic hardship and progression of health problems of long-term married husbands and wives during the middle years. *Journal of Gerontology*.

Wong, N. and Tracey, K. (2008) The Cultural Construction of Risk Understandings through Illness Narratives. *Journal of Consumer Research*, 34(5): 579-594.

II. Books and Chapters in Books

Archuleta, K. A. and Grable, J. E. (2009, forthcoming). Introduction to financial therapy. In J. E. Grable, K. L. Archuleta & R. Nazarinia (Eds.), Financial Scales and Measurements. New York: Springer Publications.

Astrachan, T.M. Pieper, P. Jaskiewicz (Eds.), The International Library of Critical Writings on Business and Management.

* Bauer, J.W. (2009, forthcoming). Economic pressures, effects on relationships. In Harry R. Reis and Susan Specher (Eds.), Encyclopedia of Human Relationships. Thousand Oaks, CA: Sage.

Bartholomae, S. & Fox, J.J. (2009, forthcoming). Economic stress and families. In Families & Change: Coping with stressful events and transitions. S.J. Price and C. Price (Eds.), Thousand Oaks, CA: Sage.

Danes, S.M., Rueter, M.A., Kwon, H., & Doherty, W. (2008). Family FIRO model: An application to family business. In Family Business (Chapter 27, pgs. 491-503). J.H.

* Garasky, S., Nielsen, R. B., & Fletcher, C. N. (2008). Consumer finances of low-income families. In J. J. Xiao (Ed.), Handbook of Consumer Finance Research. New York: Springer.

Grable. J. E., Archuleta, K., Nazarinia, R. (Eds.) (2009, forthcoming). The Handbook of Financial Planning and Counseling Scales. New York; Springer Publications.

***Greder, K. A., Cook, C. C., Garasky, S., Sano, Y., & Randall, B. C. (2008). Latino immigrant families: Hunger, housing, and social support. In R. L. Dalla, J. Defrain, J. Johnson & D. A. Abbott (Eds.) Strengths and Challenges of New Immigrant Families: Implications for Research, Policy, Education and Service. Lexington, MA: The Lexington Press, Inc.

Light, H., Pankow, D., & Saxena, D.(2008). Home Economics (Family and Consumer Sciences), Entry in the Encyclopedia of Rural America: The Land and People, 2nd edition; Edited by Gary A. Goreham; Millerton, NY: Grey House Publishing, 2008; (For more information, see http://www.greyhouse.com/rural.htm)

Lyons, A. C. (2008). Risky credit card behavior of college students. In J. J. Xiao (Ed.), Advances in consumer financial behavior research. New York, NY: Springer Publishing Company.

MacDonald, M., & Cho, Jinmyoung. (in press) Impact of resources on successful adaptation among the oldest old. In L. Poon and J. Cohen-Mansfield (Eds.) Understanding the Well-Being of the Oldest Old. Cambridge University Press.

MacDonald, M., & Cho, Jinmyoung. (2009, forthcoming) Impact of resources on successful adaptation among the oldest old. In L. Poon and J. Cohen-Mansfield (Eds.) Understanding the Well-Being of the Oldest Old. Cambridge University Press.

Martin, P., Poon, L.W., MacDonald, M., & Margrett, J. (in press). Resiliency and Longevity: Expert Survivorship of Centenarians. In P. Frey and C. Keyes (Eds) New Frontiers in Resilient Aging: Life Strengths and Wellness in Late Life. Cambridge University Press.

Olson, P.D., Zuiker, V.S., Danes, S.M., Stafford, K., Heck, R.K.Z., & Duncan, K. (2008). Impact of the family and business on family business sustainability, Chapter 5. In V. Gupta , N. Levenburg, L. Moore, J. Motwani, & T. Swartz (Eds.), Culturally-Sensitive Models of Family Business in Anglo Culture: A Compendium Using the GLOBE Paradigm. Hyderabad: ICFAI University Press.

Rettig, K. D. (2009). Family resource management. In Family Life Education: Integrating Theory and Practice. (pp. 163-172) Bredehoft, D.J. & Walcheski, M.J.(Eds). Minneapolis, MN: National Council on Family Relations.

Sean B. Cash and Samuel D. Brody. (in press). Bringing corporate stakeholders to the table in collaborative ecosystem management." Chapter 17 in Pragmatic Sustainability: Theoretical and Practical Tools, Steven A. Moore, ed., Routledge.

* Wickrama, K. A. S., Conger, R. D., & Abraham, W. T. (2008). Early family adversity, youth depressive symptom trajectories, and young adult socioeconomic attainment: A latent trajectory class analysis. In H. Turner & S. Schieman (Eds.), Advances in life course research: Stress processes across the life course. Oxford, UK: Elsvier.

Wong, Nancy and Xiaohong Li (2009) Matching Firm Structures to Market Environment: Examples from the Logistics Industry in the People's Republic of China, in the Handbook of Contemporary Marketing in China: Theories and Practices, Hauppauge, NY: Nova Science Publishers.

III. Refereed Proceedings

Bauer, J.W., Son, S., Lee, J., Katras, M.J., Sano, Y., and Berry A.A. (2009). Challenges with employment: Trajectories and supportive environments. *Consumer Interests Annual*, 55. Presented at 2009 American Agricultural Economics Association and American Council on Consumer Interests Conference, Milwaukee, WI. Available at http://www.consumerinterests.org/files/

Bird, C.L. and Bauer, J.W. (2009). Understanding the factors that influence the opportunity for education and training. *Consumer Interests Annual*, 55. Presented at 2009 American Agricultural Economics Association and American Council on Consumer Interests Conference, Milwaukee, WI.. Available at http://www.consumerinterests.org/files/

Bryant, K. M., and Lee, H. (2009). My Florida Home Book and Homebuyer Education Programs in Volusia County, Florida. Abstract for submitted the 43rd Annual Conference of Housing Education and Research Association.

Cäzilia, L., Soo, H. C., Florian, D., and Batte, M. (2009). Do confident consumers search more? Examining the relationship between multidimensional self-confidence and external information search. *Advances in Consumer Research*, *36.*

*** Cook, C. C., Bentziger, A. C., Greder, K., Garasky, S., Sano,Y., Ontai, L., and Browder, D. (2008). The road to homeownership: Examining housing histories among recent Latino immigrants. *Proceedings of the Annual Conference of the Housing Education and Research Association*, 33-38.

Cho, Soo Hyun, Fang, Mei-Chi., and Hanna, Sherman D. (2007). Who has emergency related savings goals? *Consumer Interests Annual*, 53: 223-230. Proceedings of the Annual Conference of American Council on Consumer Interests, St. Louis, MO.

Copur, Z. Gutter, M.S., Eisen, J., and Way, W. (2008). Exploring the Relationship between Financial Behaviors and Financial Distress/Financial Well-Being of College Students. *Consumer Interests Annual*, 54.

Dolan, E., Seiling, S. and Harris, S. (2009). Work constraints of rural, low income mothers and their partners. *Consumer Interests Annual*, 55. Presented at the American Council on Consumer Interests in Milwaukee, WI on July 28, 2009.

Emmel, J. and Lee, H. (2008). Energy saving measures among limited income households. Abstract *Book of the XXIth International Federation of Home Economics World Congress*, 42.

*** Fletcher, C. N., Gundersen, C., Larsen, M., and Nusser, S. (2008). Consumer Views on the Biofuels Industry: Does Proximity Matter? *Consumer Interests Annual*, *54:*185-186.

Gorham, E.E., Bischoff, M., Gutter, M.S., and O'Neill, B. (2008). An online chat: A new way to communicate financial information. *Association for Financial Counseling and Planning Education*, 123.

Gutter, M.S., Hayhoe, C. and DeVaney, S. (2008) Economic and Psychological Determinants of Savings Behavior: A Conceptual Model, *Consumer Interests Annual*, 54

Gutter, M.S., Eisen, J., and Way, W. (2008) Financial Management Practices of College Students from States with Varying Financial Education Mandates. *Consumer Interests Annual*, 54

Hanna, S. D. and Lindamood, S. (2009).Volatility and Life Cycle Mutual Funds, *Proceedings of the Academy of Financial Services 2008 Conference.*

Hanna, S. D. (2008). An Excel Spreadsheet for Lifetime Consumption Smoothing. *Proceedings of the Academy of Financial Services 2008 Conference*

Hanna, S. D., Wang, C., and Lindamood, S. (2008). Household Ownership of Stocks, Business Assets, and Investment Real Estate: An Endogenous Probit Model. *Proceedings of the Academy of Financial Services 2008 Conference*

Kim, E. and Hanna, S. (2008). Factors Related to Stock Ownership among the Elderly: Evidence from the Health and Retirement Study. *Consumer Interests Annual*, 116.

** Lawrence, F. C. and Liu, C. (2008). Post-disaster recovery and rebuilding: A consumer perspective. *Consumer Interests Annual*, 54. Available at http://www.consumerinterests.org/files/public/54.LiuLawrenceBlackBoseKuziminaJaberBhowmickGreen.pdf

Lawrence, F., Reichel, C., and Pierce, M. (2008). Louisiana house - home and landscape resource center: Open for business. *Association for Financial Counseling and Planning Education*, 2-3.

Lee, J. and Soo H. C.. (2008). The effect of credit on spending decisions: The role of the credit limit and self-control. *Annual Meeting of Academy of Financial Services, Boston, MA.*

Lee, J. and Hanna, S. D. (2008). Racial/Ethnic Patterns in Credit Delinquency. *Consumer Interests Annual*, 127.

Lee, J. and Hanna, S. D.. (2008). Delinquency Patterns by Racial/Ethnic Status: A Selection Model. *Academy of Financial Services 2008 Conference.*

Lee, H., and Gutter, M. S. (2009). Sustainable Homeownership in Florida. *Abstract submitted for the 43rd Annual Conference of Housing Education and Research Association.*

Lee, H., and Brennan, M. (2008). Demographic and housing characteristics of Florida rural counties. *Abstracts of the XII World Congress of Rural Sociology*, 98.

Lee, H., and Williams, S. W. (2008). Childhood lead poisoning prevention hazards in Florida. *42nd Annual Conference of Housing Education and Research Association*, 83-86.

** Liu, C., Lawrence, F., Black, W., and Walz, A. (In press) Post-disaster recovery and rebuilding: A consumer perspective. *Consumer Interests Annual*, 55.

Loibl, C., Cho, S. H., Diekmann, F. and Batte, M., (2008). Do confident consumers search more? Examining the relationship between multidimensional self-confidence and external information search. *2008 Annual Conference of the Association for Consumer Research, 36*. October 2008, San Francisco, CA.

Loibl, C., Red Bird, B., Grinstein-Weiss, M. and Zhan, M. (2008). Yes, the poor can be taught to save - Evidence from a survey of IDA program participants. *2008 Annual Conference of the Association for Consumer Research*, 36, San Francisco, CA.

Loibl, C.,, Cho, S. H., Diekmann, F. and Batte, M., (2008). Finding the information you need: The role of self-confidence in consumer information search. *Consumer Interest*

Annual, 54. 2008 Conference of the American Council on Consumer Interests, July 2008, Orlando, Florida

* Mammen, S., and Lawrence, F. C. (2008). Losing out on the earned income tax credit: Differences between EITC recipients and eligible, non-recipients. *Association for Financial Counseling and Planning Education*, 7.

Fang, M. and Hanna, S. D. (2008). Racial/Ethnic Differences in the Risk Aversion Measure of the 2004 Health and Retirement Study. *Consumer Interests Annual, 142.*

Fang, M. Scharff, R. L. (2008). Determinants of Elderly Obesity in Urban, Suburban and Rural Communities. *Consumer Interests Annual, 54*.

Mammen, S., Dolan, E.M., and Seiling, S. (2009). Poverty Spells and Rural Families: Who Gets on, Who Gets off the Welfare Rolls. In Schröder (Ed.) Consumer09: Proceedings of the 4th International Consumer Sciences Research Conference, Edinburgh, Scotland, pp. 108-112.

Mammen, S. and Seiling, S. (2009). Policies that Support the Employment Decision of Low-Income Rural Mothers. *Consumer Interests Annual, 55. Presented at the American Council on Consumer Interests in Milwaukee, WI on July 28, 2009.*

** Lawrence, F. C., and Liu, C. (2008). Post-disaster recovery and rebuilding: A consumer perspective. *Consumer Interests Annual, 54*, available http://www.consumerinterests.org/files/public/54.LiuLawrenceBlackBoseKuziminaJaberBhowmickGreen.pdf

Lindamood, S. and Hanna, S.D. (2008). The Decrease in Minority Stock Ownership. *Consumer Interests Annual*, 143.

O'Neill, B. (2008). Real money: A "tabletop" financial simulation for young adults. *Association for Financial Counseling and Planning Education, 70.*

O'Neill, B. (2008). Making the most of your 403 Plan: A workshop for educators and non-profit employees. *Association for Financial Counseling and Planning Education,* 125.

Prawitz, A., O'Neill, B., Sorhaindo, B., Kim, J., and Garman, E.T. (2008). The impact of changes in financial stressor events on financial well-being of debt management clients. *Association for Financial Counseling and Planning Education*, 15.

Porter, N., Schuchardt, J., Pankow, D., and O'Neill, B. (2008). A marketing and audience analysis for an online investment education for farm households project. *Association for Financial Counseling and Planning Education*, 124.

* Sabri, M. F., MacDonald, M., Masud, J., Paim, L., Hira, T., and Othman, M. A. (2008). Financial behavior and problems among college students in Malaysia: Research and education implications. *Consumer Interests Annual*, 54:66-169.

* Sabri, M. F., MacDonald, M., Masud, J., Paim, L., Hira, T., and Othman, M. A. (2008). Financial well-being among college students in Malaysia. *Consumer Interests Annual*, 54:81-184.

Scharff, R.L. and Yilmazer, T. (2008). Uncertain Health Expenditures and Precautionary Savings: Evidence from the Health and Retirement Study. *Consumer Interests Annual*, 54.

Sean B. C. and Lacanila, R.. (2008). An experimental investigation of the impact of fat taxes: Price effects, food stigma, and information effects on economics instruments to improve dietary health. *Agriculture and Agri-Food Canada, Consumer and Market Demand Agricultural Policy Research Network 08-06:22*. (Also available as AgEcon Search paper 45495.)

Tucker, J., Boutwell, G., Burlew, M., Fair, S., Nye, G., Uzzle, D., Vidrine, A., and Vincent, V. (2008). Sailing Towards a Financially Secure Future: Saving and Investing for Life. *Proceedings of the Association for Financial Counseling and Planning Education.*

Yuh, Y. and Hanna, S. D. (2008). Determinants of Household Saving Practices. *Consumer Interests Annual*, 151.

Yuh, Y. and Hanna, S. D. (2008). Which Households Save? *Proceedings of the Academy of Financial Services 2008 Conference*

Zan, H. and Hanna, S. D. (2008). Racial/Ethnic Disparities in Overspending among Households. *Academy of Financial Services 2008 Conference*.

IV. Technical Reports and Research Briefs

Arends-Kuenning, M. (2009). "Biofuels and global poverty." *Swords and Ploughshares* XVII(2): 19-22.

Bartfeld, J., Kim, M., Ryu, J.H., and Ahn, H. (2008). School Breakfast Program: Participation and Impacts. Reported submitted to *Economic Research Service*, U.S. Department of Agriculture.

Costner, C., Jones, T. Long, B., Suszek, S., and Jeffery, S., m (2008). Family economics and consumerism (FEC) toolkit. *MSU Extension Publication*.

Costner, C., Jones T., Long, B., Jeffery, S., Gibb, T., Moberg, J., and Rossberg, L., (2009). Family economics and consumerism (FEC) housing toolkit, *MSU Extension Publication.*

*** Fletcher, C. N., Garasky, S., Jensen, H. H., and Nielsen, R. B. (2008). Transportation access boosts employment. *Ames, IA: Iowa State University College of Human Sciences Policy Brief.*

Fox, J.J. and Bartholomae, S. (2008). Women & Money: Financial Planning Workshops for Ohio Women, Program Evaluation Report. *Ohio Treasurer of State Technical Report, Columbus OH.*

** Greder, K., Cook, C., Garasky, S., and Bentzinger, A. (2008). Meeting needs of new Latino immigrant families. *Ames, IA: Iowa State University College of Human Sciences Policy Brief.*

** Greder, K., and Garasky, S. (2008). Iowa State University Extension Food Stamp Program Outreach Project: Year 2. *A report submitted to the Iowa Department of Human Services. Ames, IA: Iowa State University*.

*** Gundersen, C., Lohman, B., Garasky, S., Stewart, S., and Eisenmann, J. (2008). Food insecurity and child overweight. *Ames, IA: Iowa State University College of Human Sciences Policy Brief.*

*** Gundersen, C., Garasky, S., and Lohman, B. (2009). Food insecurity and childhood obesity. *NCCC052 Research Policy Brief,* 6.

*** Gundersen, C., Lohman, B., Garasky, S., Stewart, S., and Eisenmann, J. (2009). Food Insecurity and Childhood Overweight. *NCCC052 Research Policy Brief*. 4.

* Gundersen, C. and Kreider. B. (2009). Food Stamps and Food Insecurity. *NCCC052 Research Policy Brief*, 2.

*** Gundersen, C., Lohman, B., Garasky, S., Stewart, S. and Eisenmann, J. (2009). Food Insecurity, Stress, and Obesity among US Children. *NCCC052 Research Policy Brief*, 1.

Heckman, N., Bartfeld, J., Johnson, A., Soileau, R., and Voichick, J. (2008). Ending Hunger in Wisconsin. *Wisconsin Food Security Consortium*, Madison; WI.

Lee, J. and Smith, J., (2009). Harmonizing Aging Surveys and Cross-National Studies of Aging. *National Institutes of Health.*

Lee, J., Mattox, T., Kwon, K.N., Kapteyn, A., and Gusche, T., (2009) Consumer Use of Banks and Credit Unions: Findings from a survey for California and Nevada Credit Union Leagues, TR-672.

Lee, J., (2008). Attracting Young Adults: What Do We Know About Their Use of Financial Institutions and Payment Behaviors, Filene Research Institute, Madison WI.

*** Lyons, A. C., White, T., and Howard, S. (2008). The effect of bankruptcy counseling and education on debtors' financial well-being: Evidence from the front lines. *Houston, TX: Money Management International.* http://creditcounseling.org/HelpfulResources/ArticleLibrary.asp?ArticleID=56

Saboe-Wounded Head, L. (2007). Sun-drying: A traditional Native American method of preserving food. Brookings, SD: South Dakota State University Agricultural Communications.

Saboe-Wounded Head, L., and Tiomanipi, G. (2007). Drying chokecherries. Brookings, SD: South Dakota State University Agricultural Communications.

Saboe-Wounded Head, L., and Tiomanipi, G. (2007). Drying plums. Brookings, SD: South Dakota State University Agricultural Communications.

Saboe-Wounded Head, L., and Tiomanipi, G. (2007). Using dried corn. Brookings, SD: South Dakota State University Agricultural Communications.

Saboe-Wounded Head, L. (2006). Calibrating a food thermometer. Brookings, SD: South Dakota State University Agricultural Communications.

Saboe-Wounded Head, L. (2006). Solar drying fruits and vegetables. Brookings, SD: South Dakota State University Agricultural Communications.

Saboe-Wounded Head, L., and Tiomanipi, G. (2006). Sun-drying corn. Brookings, SD: South Dakota State University Agricultural Communications

Tobe, E., (2009). Family economics and consumerism resource update. *MSU Extension Publication.*

Yearns, M. H., and Beavers, E. (2008). Report on Iowa Healthy Homes Initiative. *Report to Cooperative State Research, Education, and Extension Service, United States Department of Agriculture. Iowa State University Extension.*

V. Other Publications

Allen, K. K., Norman, A. R., Boodoo, N. G., and Lee, H. (2008). My Florida Home Book 2.4: Taking Care of Home Systems. Published on-line at http://edis.ifas.ufl.edu/CD049

Bezerra, M., Kassouf, A., and Arends-Kuenning, M. (2009). The impact of child labor and school quality on academic achievement in Brazil. *IZA Discussion Paper No. 4062*.

Boodoo, N. G., Norman, A. R., and Lee, H. (2008). My Florida Home Book 2.1: Getting to Know Your Home. Published on-line at http://edis.ifas.ufl.edu/CD046

Bryant, K., Whitworth, G. O., Corbus, J. L., and Lee, H. (2008). My Florida Home Book 1.6: Additional Financial Aspects of Homeownership. http://edis.ifas.ufl.edu/CD044

Bryant, K., Elmore, J. P., Lee, H., Gutter, M. S., and Corbus, J. L. (2008). My Florida Home Book 1.1: Are You Ready to Be a Homeowner? Published on-line at http://edis.ifas.ufl.edu/CD039

Elmore, J. P. (2008a). YOU and YOUR CREDIT: Credit Card Basics. *Journal*, 5. Published on-line at http://edis.ifas.ufl.edu/FY1065

Elmore, J. P. (2008b). YOU and YOUR CREDIT: Credit Dos and Don'ts. *Journal*, 3. Published on-line at http://edis.ifas.ufl.edu/FY1064

Elmore, J. P. (2008c). YOU and YOUR CREDIT: Managing Your Credit. *Journal*, 7. Published on-line at http://edis.ifas.ufl.edu/FY1066

Fletcher, C. N., & Swanson, P. (2008). Smart Investing: Starting Out. *ISU Extension on-line course.*

Fletcher, C. N. (2008). Rising Energy and Food Prices: Effects on Families. ISU Extension White Paper for Bioeconomy Community Conversations II: Food, Feed and Fuel.

Fletcher, C. N. and Swanson, P. (2009). Smart Investing: Building Up. *ISU Extension on-line course.*

Fletcher, C. N. and Swanson, P. (2009). Smart Investing: Retiring. *ISU Extension on-line course.*

*** Garasky, S., Stewart, S. D., Gundersen, C., Lohman, B. J., & Eisenmann, J. C. (2008). Food insecurity, economic stressors, and childhood obesity. *Ann Arbor, MI: National Poverty Center Working Paper 2008-4.*

Gorimani, E. T., Lee, H., and Corbus, J. L. (2008). My Florida Home Book 1.3: The Home Purchase Process. Published on-line at http://edis.ifas.ufl.edu/CD041

*** Greder, K., Morton. L. W., Garasky, S., Jensen, H., and Gundersen, C. (2008). Poverty and Food Needs County Profiles. *Iowa State University Extension Publication*. Published on-line at http://www.extension.iastate.edu/hunger/existingdata.htm

Gregov, C. A., Kennington, M. S., Norman, A. R., and Lee, H. (2008). My Florida Home Book 2.6: Taking Care of Outdoor Features. Published on-line at http://edis.ifas.ufl.edu/CD051

Gundersen, C. (2008). Identifying Famines: Timely, Accurate, and Accepted Measures are Needed. *Invited editorial for British Medical Journal*, 337:1178.

Gutter, M.S., Brennan, C., Baugh, E., Bobroff, B., Bobroff, L., Bolton, E., Fogarty, K., Jordan, J., Radunovich, H., Smith, S., Warren, G., & Wilken, C. (2008) Managing in Tough Times Flipbook.

Gutter, M.S., Garrison, S. and Jordan, J. (2008). Consumer Choices Situations 2008 Update.

Gutter, M. S. (2008a). YOU and YOUR CREDIT: Credit Reports. *Journal*, 9. Published on-line at http://edis.ifas.ufl.edu/FY1067

Gutter, M. S. (2008b). YOU and YOUR CREDIT: Credit Scores. *Journal*, 4. Published on-line at http://edis.ifas.ufl.edu/FY1068

Gutter, M. S. (2008c). YOU and YOUR CREDIT: Further Resources. *Journal*, 2. Published on-line at http://edis.ifas.ufl.edu/FY1070

Gutter, M. S. (2008d). YOU and YOUR CREDIT: Home Ownership and Credit. *Journal*, 2. Published on-line at http://edis.ifas.ufl.edu/FY1069

Gutter, M. S. (2008e). YOU and YOUR CREDIT: Series of Five Parts, Bound as a Single Document. *Journal*, 1. Published on-line at http://edis.ifas.ufl.edu/FY1071

Gutter, M. S. (2008d). How to Manage the Foreclosure Process. *Journal*, 4. Published on-line at http://edis.ifas.ufl.edu/FY1034

Hyun-Jeong, L. , Corbus, J. L. and Gutter, M. S. (2008). My Florida Home Book Part 1. Becoming a Homeowner. *Journal*, 4. Published on-line at http://edis.ifas.ufl.edu/CD036

Kathleen B. (2008). My Florida Home Book 1.1: Are You Ready to Be a Homeowner? *Journal*, 8. Published on-line at http://edis.ifas.ufl.edu/CD039

Kennington, M. S., Norman, A. R., and Lee, H. (2008). My Florida Home Book 2.8: Being a Good Neighbor. Published on-line at http://edis.ifas.ufl.edu/CD053

Lee, H. (2009). Flood Insurance. Published on-line at http://edis.ifas.ufl.edu/FY1081

Lee, H. (2009). Water Damage and Homeowner's Insurance: (1) Insurance Claim. Published on-line at http://edis.ifas.ufl.edu/FY1082

Lee, H., and Ruppert, K. C. (2009). Water Damage and Homeowner's Insurance: (2) C.L.U.E.® * Report. Published on-line at http://edis.ifas.ufl.edu/FY1083

Lee, H. (2009). How to Clean Up Mold. Published on-line at http://edis.ifas.ufl.edu/FY1080

Lee, H. (2008). My Florida Home Book: Introduction. Published on-line at http://edis.ifas.ufl.edu/CD038

Lee, H., Corbus, J. L., Gutter, M. S., Bryant, K., Elmore, J. P., Gorimani, E. T., et al. (2008). My Florida Home Book Part I. Becoming a Homeowner. Published on-line at http://edis.ifas.ufl.edu/CD036

Lee, H., Norman, A. R., Allen, K. K., Boodoo, N. G., Boulware, D. R., Cooper, J., et al. (2008). My Florida Home Book Part II. Taking Good Care of Your Home. Published on-line at http://edis.ifas.ufl.edu/CD037

Lee, H., and Corbus, J. L. (2008). My Florida Home Book 1.7: Your Legal Rights. Published on-line at http://edis.ifas.ufl.edu/CD045

Lee, H., and Norman, A. R. (2008). My Florida Home Book 2.2: Keeping Your Home Healthy. Published on-line at http://edis.ifas.ufl.edu/CD047

Lee, H., Cooper, J., Leslie, L. M., and Norman, A. R. (2008). My Florida Home Book 2.7: Saving Energy in Your Home. Published on-line at http://edis.ifas.ufl.edu/CD052

Lee, H., Ruppert, K. C., & Porter, W. A. (2008). Energy Efficient Homes: Ceiling Fans. Published on-line at http://edis.ifas.ufl.edu/FY1029

Lee, H., Ruppert, K. C., & Porter, W. A. (2008). Energy Efficient Homes: Fluorescent Lighting. Published on-line at http://edis.ifas.ufl.edu/FY1031

Lee, H., Ruppert, K. C., & Porter, W. A. (2008). Energy Efficient Homes: Indoor Air Quality and Energy. Published on-line at http://edis.ifas.ufl.edu/FY1044

Lee, H., Ruppert, K. C., & Porter, W. A. (2008). Energy Efficient Homes: Laundry Area. Published on-line at http://edis.ifas.ufl.edu/FY1030

Lee, H., Ruppert, K. C., Porter, W. A., & Prescott, T. (2008). Energy Efficient Homes: Appliances in General. Published on-line at http://edis.ifas.ufl.edu/FY1032

Lee, H., Corbus, J. L., Norman, A. R., et al. (2008). My Florida Home Book: A Guide for First-Time Homebuyers in Florida. Institute of Food and Agricultural Sciences, University of Florida, Gainesville, FL.

Lyons, A. C., Neelakantan, U., and Scherpf, E. (2008). Gender and marital differences in wealth and investment decisions: Implications for researchers, financial professionals, and educators (Working Paper 2008-WP-02). Indianapolis, IN: Networks Financial Institute, Indiana State University.

* Lawrence, F. C., Lyons, A. C., and Gorham, E. E. (2008). Family economics research priorities set. *Financial Counseling and Planning*, 19(1): 61-63.

Lawrence, F. (2009). AFCPE's research journal has a new name. *The Standard*, 27(2):15.

Michael, S. G. (2008). Being an Authorized User: What It Won't Do for Your Credit Score. *Journal*, 2. Published on-line at http://edis.ifas.ufl.edu/FY1022

Norman, A. R., Boodoo, N. G., Boulware, D. R., Lee, H., and Hammer, M. (2008). My Florida Home Book 2.3: Scheduling Inspections and Maintenance. Published on-line at http://edis.ifas.ufl.edu/CD048

Norman, A. R., Boulware, D. R., and Lee, H. (2008). My Florida Home Book 2.5: Taking Care of Indoor Features. Published on-line at: http://edis.ifas.ufl.edu/CD050

O'Neill, B. (2008). Increased life expectancy: Three key financial planning decisions. *Journal of Family and Consumer Sciences*,100(3): 44-46.

Porter, W. A., Lee, H., and Ruppert, K. C. (2008). Energy Efficient Homes: Air Conditioning. Published on-line at: http://edis.ifas.ufl.edu/FY1026

Porter, W. A., Lee, H., and Ruppert, K. C. (2008). Energy Efficient Homes: The Duct System. Published on-line at: http://edis.ifas.ufl.edu/FY1024

Porter, W. A., Lee, H., and Ruppert, K. C. (2008). Energy Efficient Homes: Water Heaters. Published on-line at: http://edis.ifas.ufl.edu/FY1025

Radunovich, H.L. (2008). Coping with stress during a job loss. Gainesville, FL: Department of Family, Youth & Community Sciences, Florida Cooperative Extension Service, Institute of Food and Agricultural Sciences, University of Florida.

Radunovich, H.L. (2009). Reducing stress after job loss. Family Album Radio segment 1152.

Radunovich, H.L. (2009).Coping with job loss. Family Album Radio segment 1151.

Royer, L., Elmore, J. P., Corbus, J. L., and Lee, H. (2008). My Florida Home Book 1.5: Finding a Mortgage. Published on-line at: http://edis.ifas.ufl.edu/CD043

Ruppert, K. C., Fentriss, A. C., and Lee, H. (2008). Energy Efficient Homes: Home Inspections. Published on-line at: http://edis.ifas.ufl.edu/FY1048

Ruppert, K. C., Porter, W. A., and Lee, H. (2008). Energy Efficient Homes: Windows and Skylights. Published on-line at: http://edis.ifas.ufl.edu/FY1045

Schuchardt, J., Ayers, S. , Courtney, E., Ehmke, C., Gifford, A., House, A., Kiss, C. E., Loibl, J., Puett, and Wooten-Swanson. P. (2008). America Saves Week-February 22 - March 1, 2009: A Guide for Extension Educators. Published on-line at http://www.csrees.usda.gov/nea/economics /fsll/edu_saves.html

Tucker, J., Hurlbert, D., Richard, C., Fair, S., Cross, D., and Stephens, C. (2009). Charting your course to home ownership. Home buyer education curriculum including series of 40 publications. Published on-line at http://www.lsuagcenter.com/en/money_business/personal_finance/home_ownership/charting_course_home_ownership/

Tucker, J., Hurlbert, D. and Nye, G. (2009). Saving and Investing for Life. Saving and Investing curriculum including series of 17 publications. Published on-line at http://www.lsuagcenter.com/en/money_business/personal_finance/saving_investing/

Tucker, J. (2009). Managing in Tough Times. Series of 5 publications. Published on-line at http://www.lsuagcenter.com/en/money_business/personal_finance/managing_tough_times/

*** Xiao, J. J., Soyeon, S., Barber, B., and Lyons, A. C. (2008). Financial behaviors and life outcomes of young adults in transition. *National Council on Family Relations Family Focus On…Families and Resource Management*, FF38: F14-F16.

Whitworth, G. O., Bryant, K., Corbus, J. L., and Lee, H. (2008). My Florida Home Book 1.2: Finding a Home for You. Published on-line at http://edis.ifas.ufl.edu/CD040

Whitworth, G. O., Corbus, J. L., Royer, L., and Lee, H. (2008). My Florida Home Book 1.4: Working with Housing Professionals. Published on-line at http://edis.ifas.ufl.edu/CD042

VI. Grants and Contracts (2008-2009)

Archuleta, K. Solution Focused Therapy for Financial Issues. University Small Research Grant, Kansas State University, $2,500.

Bartfeld, J. Dynamics of food insecurity using the ECLS-K. U.S. Department of Agriculture, Economic Research Service, principal investigator.

Cash, S.B (2008 – 2009). The economics of obesity: A policy scan, Institute for Health Economics, principal investigator. $23,000.

Cash, S.B. (2007 – 2009). An experimental investigation of the impact of fat taxes: price effects, food stigma, and information effects on economic instruments to improve dietary health, Research Development Initiative, Social Sciences and Humanities Research Council of Canada (SSHRC), principal investigator. CAD $29,600 .

Cash S.B. (2008 – 2011) Practical behavioral modifications for type 2 diabetes treatment: The Alberta Living Plan. Emerging Research Teams grant program, Capital Health and Faculty of Medicine and Dentistry, University of Alberta, co-investigator (Cathy Chan, principal investigator). CAD $300,000

Cho, S. H. (February 2009) Consumer Sciences Graduate Research Award, OSU).

Cho, S. H. (December 2008). Nominee for a 2009 Graduate Associate Teaching Award, OSU

Cho, S. H. (March 2008). Dissertation Award by Filene Research Organization, $5,000

Cho, S. H., (2007, 2008) Travel Grant by Consumer Sciences Department, OSU

Collins,J M. (2009-2010). Tax Time as a Teachable Moment. University of Wisconsin-Madison Graduate School Research Committee Grant, principal investigator, $26,000

Collins,J M. (2009-2011). Financial Coaching and Education. Annie E Casey Foundation, principal investigator, $105,000

Danes, S.M. (2008-2010). Longitudinal Qualitative and Quantitative NEFE High School Financial Planning National Evaluation Project. National Endowment for Financial Education, $193,733.

Danes, S.M. (2009). Spousal Context During Family Firm Venture Creation. MN-AES-College of Human Ecology Administrative Funds, $64,204 over two years.

Ensle, K. and O'Neill, B. (2009-2010) Excellence in Extension Grant, American Association of Family and Consumer Sciences, to develop an online Small Steps to Health and Wealt Challenge, $5,000

Fletcher, C. N. (February, 2008 – June, 2009) Smart Investing: The Times of Your Life, Ames Public Library/Financial Industry Regulatory Authority (FINRA) Investor Education Foundation, $35,537.

Fletcher, C. N., and Edwards, E. (March, 2007 – July, 2008) Iowa Investor Education Campaign, Investor Protection Trust, $64,406

** Fiore, A. M., Niehm, L., Burke, S., Edelman, M., Garasky, S., Hurst, J., Russell, D., and Seeger, C. (2009 – 2010). Developing a rural renaissance community index: Phase II. Iowa State University, College of Human Sciences, $25,000.

** Fiore, A. M., Niehm, L., Fairchild, E., Garasky, S., Hurst, J., Jeong. M., Kadolph, S., Karpova, E., Marcketti, S., Oh, H., Russell, D. W., Seeger, C., Swenson, D., and Welk, G. (2007-2008). Tapping reasons for the Iowa brain drain through focus groups of ISU graduating seniors, College of Human Sciences, $2,690.

**Greder, K., and Garasky, S. (November, 2008 – September, 2009) Food insecurity, housing and health issues among food pantry participants: Year 3, Iowa Department of Human Services, $59,056.

**Greder, K., and Garasky, S. (October, 2007 – September, 2008) Food insecurity, housing and health issues among food pantry participants: Year 2, Iowa Department of Human Services, $56,200.

*Gorham, E. (December 2008 – 2009) South Dakota Department of Social Services – Educational support for Medicare Insurance through SHIINE – the SD Ship Program, $20,000.

Gorham, E. (March – December 2009) National Endowment for Financial Education – Promotion of the High School Financial Planning Program in South Dakota, $1,500.

Gorham, E. (February 2009) Consumer Federation of America – Promotion of South Dakota Saves/America Saves Week, $2,300.

***Gundersen, C., Garasky, S., Larsen, M., Lyons, A., Nusser, S., and Olson, B. Stress, (January, 2009 – January, 2012) Financial management, and childhood overweight, U.S. Department of Agriculture, National Research Initiative, $467,471.

*** Gundersen, C., Garasky, S., Lohman, B.J., Stewart, S., and Eisenmann, J. (January, 2007-January 2011) Food insecurity, stress, and childhood obesity, United States Department of Agriculture, Cooperative State Research, Education and Extension Service, National Research Initiative Competitive Grants Program, Human Nutrition and Obesity, $500,000.

***Gundersen, C., Garasky, S., Larsen, M., Lyons, A. C., Nusser, S., and Olson, B. (2009-2011) Stress financial management, and childhood obesity, U.S. Department of Agriculture, Cooperative State Research, Education, and Extension Service, National Research Initiative Grant Program, $467,471.

Gutter, M.S. and Diehl, D. (2008) Financial Education and Support for Foster Care Youth, Funded Internally, $15,000,

Gutter, M.S. (2008) Updating 4-H Consumer Choices Program, Funded Internally, $15,000

Gutter, M.S. (2008-2009) Assessing the Economic Impact of VITA outreach in Jacksonville, Jessie Bell Du Pond Foundation, $15,000

Gutter, M.S. (2008). Florida Saves, Consumer Federation of America, $10,000

Gutter, M.S. (2008). RFP Process for Financial Education Evaluation, Federal Reserve Bank of Atlanta, $10,000

Lawrence, F. (2006-2009). Editor of Financial Counseling and Planning, Association for Financial Counseling and Planning Education, $80,000.

Lee, J. and Smith, J.P. (2008-09) Harmonization of Aging Surveys and Cross-National Studies on Aging, Office of Behavioral and Social Science Research, National Institutes of Health R13, $60,625.

Lee, H. (2009-2010) Florida Healthy Homes, Alabama Cooperative Extension Service, Healthy Homes Partnership Program, $4000

Lee, H. (2009-2010) Korean Interpretation of Help Yourself to a Healthy Homes, healthy homes handbook, Alabama Cooperative Extension Service. Healthy Homes Partnership Program, $5000

Lee, H. (2008-2009) Florida Healthy Homes, Alabama Cooperative Extension Service, Healthy Homes Partnership Program, $5,500

Lee, H. Addressing the Needs of Older Adults in Times of Disaster: An EDEN Based Program (Multi-State), U.S. Department of Agriculture, $100,000

** Liu, C., Lawrence, F., and Black, W. (2007-2009). Consumer coping in post-disaster recovery and rebuilding: A longitudinal approach, LSU Board of Regents Support Fund: Research Competitiveness Subprogram, $97,870

Loibl, C. (2008 – 2012) Learning by Doing" – Educating Future Investors through IDA Programs. FINRA Investor Education Foundation, with co-investigators George Loewenstein and Emily Haisley, $154,673.

Loibl, C. (2008-2009) Using Mainstream Financial Services to Strengthen Rural Communities. SEEDS: The OARDC Graduate Research Enhancement Grant Program, Master's co-investigator Application with Beth Red-Bird, principal investigator, $2,887.

Loibl, C. (2008-2012) Testing Strategies to Increase Saving and Retention in Individual Development Account Program. The William and Flora Hewlett Foundation, Co-investigator with principal investigator George Loewenstein and co-investigator Emily Haisley, $100,000.

Loibl, C. (2009 – 2011) Improving financial planning and management instruction in secondary agricultural education. Two-Year Postsecondary Education and Agriculture in the K-12 Classroom Challenge (SPECA) grants program -USDA-CSREES-SAECP grant, co-investigator with principal investigator Robert J. Birkenholz in collaboration with National FFA Organization, $101,360.

Lyons, A. C., Hildebrand, P., Bartman, D., and Neelakantan, U. (2007-2008) Excellence in economic education best practices, National Council on Economic Education and U.S. Department of Education Office of Innovation and Improvement, $10,000.

Lyons, A. C., Hildebrand, P., and Bartman, D. (2008) Financial fitness for life, University of Illinois Extension Debtor Education Program, $6,700.

Lyons, A. C., Hildebrand, P., Bartman, D., and Neelakantan, U. (2008) Excellence Mini-society, National Council on Economic Education, $9,667.

Lyons, A. C., Hildebrand, P., Bartman, D., and Neelakantan, U. (2008). Excellence Making a job, National Council on Economic Education, $10,667

Lyons, A. C., Hildebrand, P., Bartman, D., and Neelakantan, U. (2008) Excellence Financing your future, National Council on Economic Education, Citi Foundation, and the Illinois Center for International Business Education and Research, $7,358.

Lyons, A. C., Hildebrand, P., Bartman, D., and Neelakantan, U. (2008-2009) Excellence in economic education teacher training, National Council on Economic Education and U.S. Department of Education Office of Innovation and Improvement, $16,000.

Lyons, A. C., Hildebrand, P., Bartman, D., and Neelakantan, U. (2008-2009) Excellence, Excellence in economic education distribution of curriculum and teaching materials, National Council on Economic Education, U.S. Department of Education Office of Innovation and Improvement, and Country Financial, $10,500.

Lyons, A. C. (2009-2010) Workplace financial education project, University of Illinois Extension and Office of Research, $50,000.

Lyons, A. C., Hildebrand, P., Bartman, D., and Neelakantan, U. (2009-2010) Excellence Excellence in economic education distribution of curriculum and teaching materials, National Council on Economic Education and U.S. Department of Education Office of Innovation and Improvement, $10,000.

Lyons, A. C., Hildebrand, P., Bartman, D., and Neelakantan, U. (2009-2010) Excellence in economic education best practice, National Council on Economic Education and U.S. Department of Education Office of Innovation and Improvement, $10,000.

Lyons, A. C., Hildebrand, P., Bartman, D., & Neelakantan, U. (2009-2010) Excellence in economic education teacher training, National Council on Economic Education and U.S. Department of Education Office of Innovation and Improvement, $16,000.

Neelakantan, U., Gundersen, C., and Lyons, A.(2008-2010) A Theoretical and Empirical Examination of Obesity, Financial Stress, and Time Preference among Older Americans. U.S. Department of Agriculture, Economic Research Service Grant., $30,000.

Maddux, E. Money 101 for College Students in Kansas. FINRA, $90,890.

Maddux, E. Building Financial Security Grant. KOSC, $11,980.

Maddux, E. Building Financial Security Grant. Hospitality Supplement. KOSC, $3,000.

Maddux. E. Expansion of Gambling Intersession Course. IGT, $5,000.

**Martin, P., Lempers, J., Cook, C., Franke, W., Gundersen, C., Lorenz, F., Smiley-Oyen, A. Garasky, S., Margrett, J., and West, R. (2008 – 2009) Exceptional longevity in rural environments. Iowa State University, College of Human Sciences, $21,286.

Martin, P., and MacDonald, M. (June 2004-August 2009) Resources and Adaptation in Centenarians. National Institutes of Health, National Institute on Aging, $468,588.

*** Olsen, C., Archuleta, K., and Griffin, C.. Women Managing the Farm. U.S. Department of Agriculture, Risk Management Agency, Community Outreach and Assistance Partnership Program.

O'Neill, B. and the NJ Coalition for Financial Education, Citi State (NJ) (2008 – 2009) Conduct financial education training for teachers in New Jersey urban areas, $10,000.

O'Neill, B. and the NJ Coalition for Financial Education, National Council on Economic Education (2008 – 2009) Conduct a Teachers Training Teachers (T3) conference and to compile and distribute a publication on CD-ROMs containing participants' best teaching practices, $10,000.

Pankow, D. (January 2008 - December 2009) Financial Industry Regulatory Authority (FINRA). Online Investment Education for Farm Households to eXtension Foundation. Collaborator, $449,505

Pankow, D. (2008) Excellence in Economic Literacy Teacher Training, $11633

Pankow, D. (2006-2008) Pioneer Community of Practice, eXtension, $125,000

Scharff, R.L. (2009) Evaluation of Food and Drug Administration Rules for Food Safety. Principal investigator. Mercatus Institute, $3,000.

Scharff, R.L. (2009) *Foodborne Disease Surveillance Cost Benefit Analysis*. Principal Investigator. Association of Public Health Laboratories. $100,000.

Scharff, R.L. (2009) The Economic Cost of Foodborne Illness Attributable to Contaminated Produce Products in the United States. $47,000

Schmeiser, M. (2009-2010) Co-Principal Investigator, Collins, JM, Federal Deposit Insurance Corporation's Center for Financial Research Grant, Foreclosure Counseling and Homeowner Outcomes: Who Participates and Who Does Counseling Save?, $10,000.

Schmeiser, M. (2009-2010) The Impact of Food Price on Food Stamp Program Participation and Food Insecurity, Institute for Research on Poverty Research Grant, Principal Investigator, $27,825.

Schmeiser, M. (2009-2010) The Impact of Food Stamp Program Participation on Child Obesity. University of Wisconsin-Madison Graduate School Research Committee Grant, Principal Investigator, $36,043

Seiling, S. with North Dakota State University *eXtension Financial Security for All* Leadership Team grant subcontract, $4,000.

Swanson, P. Financial Security for All Community of Practice, eXtension, $15,000.

Stout, J., Allen, B., and Fletcher, C. N. (June, 2006 – October, 2008) Horizons Community Implementation Project: Phase II, Northwest Area Foundation, $1,482,500.

Stout, J., Fletcher, C. N., and Freeman, R. (July, 2008 – May, 2010) Horizons Community Implementation Project: Phase III, Northwest Area Foundation, $1,040,000

Stout, J., Fletcher, C. N., and Freeman, R. (October, 2008 – May, 2009) Horizons Alumni Grant, Northwest Area Foundation, $45,000.

Tucker, J. (2009). High School Financial Planning Program, National Endowment for Financial Education, $3,200.

Warning, J., Fletcher, C., and Freeman, R. (March, 2009 – March, 2010) Rural Family Economic Success Institute, Northwest Area Foundation. $21,000.

Warning, J., Fletcher, C. N., and Freeman, R. Horizons Implementation Project Phase III, Northwest Area Foundation. $155,000.

Warning, J., Fletcher, C. N., and Freeman, R. (September, 2009 – June, 2010) Horizons Alumni Grant, Northwest Area Foundation, $66,000.

** Welk, G., MacDonald, R., Torrie, M., Brooke, C., Garasky, S., Barclay, S., Anderson, J., Cordell, C., Oldham, A., Patel, H., and Garrett, J. (2008 – 2009) Healthy lifestyle service learning initiative. Iowa State University, College of Human Sciences, $19,959.

** Wise, D., Gutter, M.S., et al. (2009-2010) Investor Education for College Students, FINRA, $90,980 subcontract

Ziliak, J., and Gundersen, C. (. 2008-2009) Senior Hunger in America: An Update. Meals-on-Wheels Association of America Foundation, $107,804.

VII. Conference and Research Presentations (2008-2009) (* denotes invited presentation)

Anderson-Porisch, S.A., Bauer, J.W., Hooper, S.E., Olson, P.D., Onstad, P.A., and Petersen, C.M. (2009, February). Practical financial strategies for tackling tough economic times. Webinar, St. Paul, MN: University of Minnesota Extension.

* Archuleta, K. L., Jurich, A. P., Grable, J.E., and Russell, C. R. (2009, October). Dyadic Processes influencing household financial management. Poster session presented at the meeting of the American Association of Marriage and Family Therapists, Sacramento, CA.

* Archuleta, K. L. (2009, July). Clinical methods applied to financial counseling. In J. E. Grable, & K. L. Archuleta (Co-Chairs), What works for families: Clinical and experimental methods for studying consumer issues. Invited symposium at the meeting of the American Council on Consumer Interests, Milwaukee, WI.

* Arends-Kuenning, M. A Framework for Examining the Impact of Biofuels on the Poor in Brazil. Presented at the conference The Socio-Economic Impacts of Energy in the Past, Present and Future: A Comparison of Brazil and the United States, Ilha Bela, Brazil.

*Arends-Kuenning, M. A Framework for Examining the Impact of Biofuels on the Poor in Brazil. Presented at the conference Sustainable Biofuels and Human Security: A Comparison of Brazil and Southern Africa. An international Hewlett Conference at the University of Illinois.

Arends-Kuenning, M. The Supply Response of Philippine Households and Nursing Schools to Nursing Shortages in Developed Countries. IPAD Seminar, Department of Agricultural and Consumer Economics, University of Illinois.

Bhargava, V., Scharff, R.L., and Hong, G.S. (2008, June). A Longitudinal Analysis of the Effect of Obesity on Onset of Chronic Conditions among the Elderly. Annual Research Meeting of Academy Health, Washington, D.C.

Bhargava, V., Hong, G.S., and Montalto, C. (2008, July). Demand for complementary and alternative medicine: An economic analysis. Annual Conference of the American Council on Consumer Interest, Orlando, Fl.

Bauer, J.W. and Son, S. (2009, March). Trans-theoretical theory of change: Model for financial education research. Presented at the University of Minnesota Extension Family Development Center Professional Development Conference, Nisswa, MN.

Bauer, J.W. (2009, March). Culture and resources. Community Mentor Program, University of Minnesota Extension. St. Paul, MN.

Bauer, J. W., and Son, S. (2008, December). Research base for financial education. Webinar, St. Paul, MN: University of Minnesota Extension.

Berry, A.A, Katras, M.J., Sano, Y., Lee, J., and Bauer, J.W. (2008, November). Job volatility of low-income rural mothers: How policy can make a difference. Presented at the National Council on Family Relations 70th Annual Conference, Little Rock, AR.

Brewton, K.E., Walker, S.K., Bauer, J.W. (2008, November). A qualitative look at the experiences of low-income, rural mothers raising children with disabilities. Presented at the National Council on Family Relations 70th Annual Conference, Little Rock, AR.

Bruin, M. J., & Cook, C. C. (2008, April) Elderly women: Economic well-being, housing satisfaction, and policy responses. Research paper presented at Urban Affairs Association, Baltimore, MD.

Bruin, M. J., Cook, C. C., Cho, J., Bunker-Hellmich, L. A., and Yust, B. L. Housing and inclusive neighborhoods: A decade of choice and constraint among aging women. First ISA Forum on Sociology: Sociological Research and Debate, Research Committee

Cho, Soo Hyun, Sanghee Park, and Kandampully, J. (2009). Evidence of service oriented strategies: A case study of selected credit card companies and national financial institutions in the U.S. *The 16th International EIRASS Conference on Recent Advances in Retailing and Services Sciences*, Niagara Falls, Canada.

Cook, C. C., Bruin, M. J., Cho, J., Bunker-Hellmich, L. A., and Yust, B. L. (2008, July) Elderly women: Economic well-being, housing satisfaction and policy responses. Paper presented at the International Federation of Home Economics. Zurich, Switzerland.

Copur, Z., Gutter, M.S., Eisen, J., and Way, W. (2008). Exploring the Relationship between Financial Behaviors and Financial Distress/Financial Well-Being of College Students. *Consumer Interests Annual*, 54.

Covering Kids and Families Team. (2009, May). Closing the Circuit: Educating Legislators about the Impact of Their Policies. Paper presented at the 2009 Wisconsin Public Health Partners Conference – Presented by the National Association of Local Boards of Health, Wisconsin Association of Local Health Departments and Boards, and Wisconsin Public Health Association. Appleton, WI.

Danes, S.M., Stafford, K., and Haynes, G.W. (2009, June). Business Experiences with disasters and disaster assistance. Presented at the NSF-CMMI Research and Innovation Conference, Honolulu, Hawaii.

Danes, S.M., Lee, J., Amarapurkar, S., Stafford, K., and Haynes, G. (2009, January). Determinants of family business resilience after a natural disaster. Presented at the 23nd Annual Conference of the United States Association for Small Business and Entrepreneurship, Anaheim, CA.

Danes, S.M., Stafford, K., Haynes, G. & Amarapurkar, S. (2008, September). Family capital of family firms: Bridging human, social and financial capital. Presented at the Family Capital, Family Business, and Free Enterprise Conference, University of St. Thomas, Minneapolis, MN.

Danes, S.M., Matzek, A., and Werbel, J. (2008, April). Spousal involvement in launching a family business. Presented at the Family Enterprise Research Conference, Milwaukee, WI.

Danes, S. M., Haynes, G. W., Stafford, K. (2009, January). Determinants of Family Business Resilience after a Natural Disaster. United States Association for Small Business and Entrepreneurship, Anaheim, CA.

DeMay, S., C. Loibl, and D. Kraybill, (2009, July). The geographic settings of asset building: Defining barriers to IDA program participation. Conference of the American Council on Consumer Interests, Milwaukee, WI.

* DeVaney, S., and Gorham, E. (2009, July) Peer-Reviewed Poster: The decision to buy an annuity at the joint national meeting of the Agricultural and Applied Economics Association and the American Council on Consumer Interests, Milwaukee, WI.

Daniels, A.M., and Gorham, E. (2009, April). Thriving in today's times: The family meeting (#10 of 16), South Dakota State University Extension, Brookings.

Dyk, P.H., Bauer, J.W., Katras, M.J., and Frank, S. (2008, November). Challenges to employment: Rural families in their communities. Presented at the National Council on Family Relations 70th Annual Conference, Little Rock, AR.

Fang, M. and Scharff, R.L. (2008, July). Determinants of Elderly Obesity in Urban, Suburban and Rural Communities. 2008 AAEA & ACCI Joint Annual Meeting, Orlando, FL.

*Fletcher, C. N. (2008, July). Reflections on Moving Poverty Research to Policy. Invited presentation at the American Council on Consumer Interests. Orlando, FL.

* Fletcher, C. N. (2008, November) Poverty, Inequality and the Land Grant University Response. Invited presentation at the National Association of State Universities and Land-Grant Colleges, Chicago, IL.

Fox, J.J. (2008, June). Methodologies and effectiveness of financial education programs. Federal Reserve Bank of Cleveland, Policy Summit, Cleveland, OH.

Garasky, S., Stewart, S., Gundersen, C., Lohman, B., and Eisenmann, J. (2008, April). Family stress and childhood obesity. Paper presented at the Annual Meetings of the Population Association of America, New Orleans, LA.

Gorham, E. (2009, April). Thriving in today's times: Sharing values about money (#7 of 16), South Dakota State University Extension, Brookings.

Gorham, E. (April 2009). Thriving in today's times: Strategies for households (#13 of 16), South Dakota State University Extension, Brookings.Hegerfeld-

Gorham, E. and Pankow, D. (2009, April). Thriving in today's times: when prices rise – Living on your income (#15 of 16) South Dakota State University Extension, Brookings.

Gorham, E. (2009, April). Thriving in today's times: Including children in limitations on family spending (#16 of 16), South Dakota State University Extension, Brookings.

*Gorham, E., and DeVaney, S. (2009, November) Peer-Reviewed Practitioners Forum: Consumers' perceptions and attitudes toward buying annuities, Association of Financial Counseling and Planning Educators Annual Meeting, Scottsdale, AZ,.

Gundersen, C., Garasky, S., and Lohman, B. J.(July, 2009) Food insecurity is not associated with childhood obesity as assessed using multiple measures of obesity. Paper presented at the Agricultural and Applied Economics Association (AAEA) and American Council on Consumer Interests (ACCI). Joint Annual Meeting, Milwaukee, WI.

Gundersen, C., Lohman, B. J., Garasky, S., Stewart, S. D., and Eisenmann, J. C. (2008, August) Food security, maternal stressors, and overweight among low-income U.S. children: Results from NHANES 1999-2002. Paper presented at the National Association for Welfare Research and Statistics, Nashville, TN.

* Gundersen, C. The Causes and Consequences of Food Insecurity Among Seniors in the United States. Division of Nutritional Sciences Seminar, University of Illinois.

* Gundersen, C. Food Security, Maternal Stressors, and Overweight among Low-Income U.S. Children: Results from NHANES 1999-2002. National Association of Welfare Research and Statistics Annual Meetings.

* Gundersen, C. Identifying the Effects of Food Stamps on Child Health Outcomes. Association of Public Policy Analysis and Management Annual Meetings.

* Gundersen, C. Identifying the Effects of Food Stamps on Child Health Outcomes. Department of Economics Seminar, University of California, Riverside.

* Gundersen, C. Identifying the Effects of Food Stamps on Child Health Outcomes. Department of Economics Seminar, Claremont McKenna College.

* Gundersen, C. Identifying the Effects of Food Stamps on Child Health Outcomes. Department of Agricultural and Consumer Economics Seminar, University of Illinois.

* Gundersen, C. Stress and Childhood Obesity. Obesity Research Center Seminar, University of Tennessee.

* Gundersen, C. Stress and Childhood Obesity. Institute of Government and Public Affairs Seminar, University of Illinois.

* Gundersen, C. Stress and Childhood Obesity. Department of Human and Community Development Seminar, University of Illinois.

* Gundersen, C. Stress and Childhood Obesity. NCCC052 Annual Workshop.

Gutter, M., Copur, Z., Garrison, S. and Pracht, D. (2009). Do the Behaviors of Students with School-Based Financial Education Differ from the Behaviors of Students with Community-Based Financial Education? Status: Accepted for Presentation at 2009 AFCPE

Gutter, M., Copur, Z., and Garrison, S. (2009). Are High School Financial Education Policy Differences Related to Differences in College Student Financial Behaviors? Status: Presented at the 2009 ACCI Conference.

Gutter, M., Copur, Z., and Garrison, S. (2009). Which Students Were More Likely to Experience Various Sources of Financial Socialization? Presented at the 2009 Improving Financial Literacy and Reshaping Financial Behavior Conference.

Gutter, M., and Radunovich, H.L. (2009, February). Managing stress in tough times and working toward long-term solutions. Presentation at the 2009 University of Florida Family and Consumer Sciences Summit, Kissimmee, Florida.

Haynes, G.W., Danes, S.M., and Stafford, K. (2008, July). Influence of federal disaster assistance on family business survival and success. Presented at the Joint Annual Conference of the Agricultural Economics Association and American Council of Consumer Interests, Orlando Florida.

Haynes, G. W., Danes, S. M. and Stafford, K. (2008, July). Influence of Federal disaster Assistance on Family Business Survival and Success. American Agricultural Economics Association, American Council of Consumer Economics Joint meeting, Orlando, FL.

Hedberg, P. R, and Danes, S.M. (2009, April). Explorations of the power relationship between business-owning couples: Managing decisions through collaborative power relationships. Presented at the Family Enterprise Research Conference, Winnepeg, Canada.

Hendrickson, L., Croymans, S., Hagen-Jokela, B., Gilman, J., and Zuiker, V.S. (2009). Financial literacy of college students: Understanding student interests in technology use and content. In Scottsdale, AZ, Proceedings of the Association for Financial Counseling and Planning Education.

Hira, T. K., Loibl, C., and Shenk, Tom Jr., (2008). Multicultural differences in use of technology to access financial information and attitudes towards financial advisor. Proceedings of the XX1th IFHE Congress 2008, Lucerne, Switzerland.

Hooper, S., Olson, P.D., and Solheim, C.A. (2009, May). Applying change theory to financial counseling and education. Presented at the Minnesota Financial Fitness Conference, Alexendria, MN.

J. R. McDowell, Scharff, R.L., and Lydia Medeiros (2009, July). Evaluating an Educational Intervention Using the Enhanced Food Safety Cost of Illness Model. Society for Nutrition Education Annual Conference.

Jones, L., J. Lee, and C. Loibl, (2009, July). Cash or Charge? Evaluating the relationship of age and payment preferences on consumer indebtedness. Conference of the International Association for Research in Economic Psychology and the Society for the Advancement of Behavioral Economics (IAREP-SABE), Halifax, Canada.

Jonghee Lee & Soo Hyun Cho. (2008). The effect of credit on spending decisions: The role of the credit limit and self-control. The Annual Meeting of Academy of Financial Services, Boston, MA.

Johnson, C. & Gorham, E. (2009, April). Credit CARD act of 2009: The changes and when they take effect, South Dakota State University Extension, Brookings.

Kramer, K.Z., Olsen, L., Zuiker, V., & Bauer, J.W. (2009, August). Differences in income between single fathers and single mothers. Paper presented at American Sociological Association Meeting, San Francisco, CA.

Kuku, Y., Gundersen, C., and Garasky, S. (2008, March) The relationship between food insecurity and childhood obesity: A non-parametric approach. Paper presented at the Midwest Economics Association 72nd Annual Meeting, Chicago, IL.

Kuku, Y., Gundersen, C., and Garasky, S. (2008, July) A non-parametric approach to food insecurity and childhood obesity: Evidence from the NHANES. Paper presented at the American Agricultural Economics Association Annual Meeting, Orlando, FL.

Medeiros, L., Scharff, R.L., et. al. (2009, July). Education Influences Food Safety Knowledge and Behavior of Pregnant, Low-Income English- and Spanish-Speaking Women. International Association for Food Protection 96th Annual Meeting. Grapevine, TX.

Lee, J. (2009, February). Korean Longitudinal Study of Aging: An Update, Harmonization of Aging Surveys and Cross-National Studies of Aging, National Institute on Aging, National Institutes of Health, Goa, India.

Lee, J. (2009, February). Instrument Overview: Longitudinal Aging Study in India, National Institute on Aging and Indo-US Science and Technology Forum, Delhi India.

Lee, J. (2008, November). Interactive Website with Comparative Information about International Aging Studies, English Longitudinal Study of Aging User Day, University College London, England.

Lee, J. and C. Loibl, (2009, July). Way to pay: Exploring age-related differences in the choice of payment instruments. Conference of the American Council on Consumer Interests, Milwaukee, WI.

Loibl, C., Cho, Soo H., Diekmann, F. and Batte, M., (2008). Finding the information you need: The role of self-confidence in consumer information search. Conference of the American Council on Consumer Interests, Orlando, FL.

Loibl, C., (2008). Mandating financial education in high schools: Are the teachers ready? Conference of the American Council on Consumer Interests, Orlando, FL.

Loibl, C., Grinstein-Weiss, M., Zhan, M. and Red Bird, B., (2008, December). Measuring long-term outcomes in savings program participation. Colloquium Financial Capability. International Association for Research on Economic Psychology, Wageningen, Netherlands.

Loibl, C., (2009, June). Economic and Psychological Aspects of Households' Savings Behavior: The Determinants of Saving in Low-Income Households. SAVE Conference of the Mannheim Research Institute for the Economics of Aging, Deidesheim, Germany.

Loibl, C. and Sonnenberg, S. J. (2009, July). You got to give to get: The role of incentives in low-income women's transition to homeownership. Conference of the International Association for Research in Economic Psychology and the Society for the Advancement of Behavioral Economics (IAREP-SABE), Halifax, Canada.

Loibl, C. (2008, April). Trends in financial education in high schools: An inquiry about teachers' experiences and challenges. Research Seminar on Financial Education of the Federal Reserve Bank of Cleveland.

Loibl, C. (2008, May). The geographic settings of asset building: Defining barriers to IDA program participation. CURA Roundtable.

Loibl, C. (2008, August). Many roads lead to an investment decision: Predictors and outcomes of investor information search. Seminar of the Federal Reserve Bank of Cleveland, Department of Economics.

Loibl, C. (2008, September). Survey of former IDA program participants: How do they fare? Assets Building Conference, CFED, Washington, D.C.

Loibl, C. (2008, September). Barriers to IDA program participation and ideas for increasing program retention. IDA Case Management Institute, Toledo, Ohio.

Loibl, C. (2008, October). Using behavioral economics to change savings behavior: New ideas from field experiments with working-poor families in the U.S. Munich University of Technology, College of Business, Department of Marketing and Consumer Research (Lehrstuhl für Betriebswirtschaftslehre - Marketing und Konsumforschung), Freising-Weihenstephan.

Loibl, C. (2009, February). Financial counseling: A behavioral perspective. Consumer Credit Counseling Services, Columbus, Ohio.

Loibl, C., Jones, L., Haisley, E. and Loewenstein, G. (2009, April). Testing Strategies to Increase Saving and Retention in Individual Development Account Programs. Annual Workshop for Small Grant Recipients: Financial Risk, Assets, and Poverty; National Poverty Center, Gerald R. Ford School of Public Policy, University of Michigan, Ann Arbor, Michigan.

* Lyons, A. C. (2008, September) How to measure the results of your financial literacy efforts. Credit Union National Association (CUNA) Personal Finance Institute, Washington, DC.

* Lyons, A. C. (2008, October) Financial preparation for retirement. Connecting Financial Education to Consumers: Symposium for Financial Institutions, Advisors and Educators. Networks Financial Institute and the Federal Reserve Bank of Chicago, Chicago, IL.

* Lyons, A. C. (2008, October) National research priorities for financial literacy and education. National Research Symposium on Financial Literacy and Education, U.S. Department of the Treasury and U.S. Department of Agriculture, Washington DC (invited discussion facilitator)

* Lyons, A. C. (2009, March) It's your money! Making every dollar count. Illinois State Treasurer's Smart Women Smart Money Conference, Champaign, IL.

* Lyons, A. C. (2009, April) Money Smart Week Kick-Off Luncheon, sponsored by Federal Reserve Bank of Chicago, Bloomington, IL

* Lyons, A. C. (2009, September) Financial Literacy, Financial Education and the Federal Reserve: Strategies for Success. Federal Reserve Bank of Chicago, Chicago, IL.

* Lyons, A. C. (2009, October) Setting the stage for outcomes-based success. Financial Education in Oklahoma Conference, The Oklahoma City Branch of the Federal Reserve Bank of Kansas City and Oklahoma Jump$tart Coalition, Oklahoma City, OK.

* Lyons, A. C. (2009, October) Creating your evaluation toolkit. Financial Education in Oklahoma Conference, The Oklahoma City Branch of the Federal Reserve Bank of Kansas City and Oklahoma Jump$tart Coalition, Oklahoma City, OK.

MacDonald, M., Hennick, J., and Borkowski, D. (2008, November) Evaluation of a Web-Based Personal Finance Course for College Students. Association for Financial Planning and Counseling Education, Anaheim, CA.

MacDonald, M., Sabri, M. F., Hira, T. K., Masud, J., Paim, L and Othman, M. A (2008, July) Financial Behavior among College Students in Malaysia: Needs for Financial Education and Research and Education Implications, American Council on Consumer Interests, Orlando, FL.

MacDonald, M., Martin, P., and Margrett, J. A. (2008, August) Social and personal asset influences on economic dependency and mental health. In P. Martin (Chair), Resources and Adaptation in Centenarians. Symposium presented at the Georgia Centenarian Study 20th Anniversary Conference, Athens, GA.

Matzek, A.E., Gudmunson, C. G., and Danes, S.M. (2009, April). Spousal capital as a resource for couples starting a business: A gendered perspective. Presented at the Family Enterprise Research Conference, Winnepeg, Canada.

Meisenbach, T., Ebata, A.,. Pankow, D., Morgan, V. (2008, September). Getting Involved With eXtension Without Giving Your Life Away. Galaxy III Conference, Indianapolis, Indiana

Nam, K. and Bartfeld, J. (2009, January). The Impact of Child Support on Food Insecurity Among Low-Income Single Mothers.   Society for Social Work and Research Annual Conference.

*Neelakantan, U. (2008, October) Household Bargaining and Portfolio Choice. NCCC052 Family Economics Annual Meeting.

Neelakantan, U., Lyons, A. C., and Nelson, C. H. (2009, January) Household Bargaining and Portfolio Choice. American Economics Association Annual Meeting, San Francisco, CA.

Neelakantan, U., Lyons, A. C., and Nelson, C. H. Household Bargaining and Portfolio Choice. (2009, March) Midwest Economics Association Annual Meeting, Cleveland, OH.

Neelakantan, U., Lyons, A. C., and Nelson, C. H. (2009, May) Household Bargaining and Portfolio Choice. Society of Labor Economists Annual Meeting, Boston, MA.

Neelakantan, U., Lyons, A. C., and Nelson, C. H. Household Bargaining and Portfolio Choice. (2009, July) AAEA and ACCI Joint Annual Meeting, Milwaukee, WI.

Neelakantan, U. (2009, July) Estimation and Impact of Gender Differences in Risk Tolerance. AAEA and ACCI Joint Annual Meeting, Milwaukee, WI.

* O’Neill, B. (2009) Understanding the Changes Needed in Risk Management for Families: Personal Finance Applications. Joint Council of Extension Professionals (JCEP) Public Issues and Leadership Development (PILD) Conference, Arlington, VA

O’Neill, B. (2009) Ten Steps to Achieving Financial Independence in Later Life. American Association of Family and Consumer Sciences, Knoxville, TN.

O’Neill, B. (2009) Financial Tips for Tough Times (Research to Practice Roundtable) American Association of Family and Consumer Sciences, Knoxville, TN.

O’Neill, B. and Schuchardt, J. (2009, July) Financial Education: Who Needs it and Funds it and How to Evaluate it. North Central Urban Extension Conference, Milwaukee, WI

O’Neill, B. Real Money A. (2008) Tabletop Financial Simulation for Young Adults, Association for Financial Counseling and Planning Education, Orange Co., CA.

O’Neill, B. (2008) Making the Most of Your 403(b) Plan: A Workshop for Educators and Non-Profit Employees. Association for Financial Counseling and Planning Education, Orange Co., CA

O'Neill, B., Pankow, D., Porter, N., Kiss, E., & Bechman, J. (2008, June). Personal Finance FAQs: Creation, Peer Review, Maintenance, and Evaluation. National eXtension Community of Practice Meeting, Louisville KY

Pankow, D., and Gorham, E. (2009, April). Thriving in today’s times: Find money to save and spend (#14 of 16), South Dakota State University Extension, Brookings.

Pankow, D. (2008, October) How to Start or Get Involved in a Community of Practice, Oklahoma Extension Service and Federal Reserve

* Pankow, D. (2008, September) Sustainability of a Community of Practice. Galaxy III Conference, Indianapolis, Indiana

Pankow, D., and Schuchardt, J. (2008, June). Building and Sustaining Strategic National Partnerships. National eXtension Community of Practice Meeting, Louisville KY

Park, S., Soo H. C., and Kandampully, J. (2009). The impact of brand image on brand attachment and the moderating effect on image congruence. The 16th International EIRASS Conference on Recent Advances in Retailing and Services Sciences, Niagara Falls, Canada

Porter, N., O’Neill, B. and Schuchardt, J. A (2008) Marketing and Audience Analysis for an Online Investment Education for Farm Households Project. Association for Financial Counseling and Planning Education, Orange Co., CA.

* Porter, N., Anderson, E.,Pankow, D. (2008, September). The Wonders of Working the Wiki Way. Galaxy III Conference, Indianapolis, Indiana

Radunovich, H.L. (2009, January). Coping with the stress of economic downturns. Invited presentation for Farm Loan Program staff of Florida/U.S. Virgin Islands of the Farm Service Agency, USDA.

Ryan D., Lacanilao, S. B. C., and Wiktor L. A. (2009, July) Price effects, food stigma, and information effects on economic instruments to improve dietary health. Organized session on behavioral economics and obesity, Joint Annual Meeting of the Agricultural and Applied Economics Association and the American Council on Consumer Interests, Milwaukee, Wisconsin.

Ryan D. Lacanilao, S. B. Cash, and Wiktor L. A. (2009, May) The Scarlet Letter: Stigma, price, and warning label effects on consumer preference for snack foods. Consumer and Market Demand Research Workshop, Ottawa, Ontario.

Lacanilao, R., Cash, S. and Adamowicz, V. (2008, July) An experimental investigation of the impact of fat taxes: Price effects, food stigma, and information effects on economic instruments to improve dietary health. Canadian Agricultural Economics Society and Northeastern Agricultural and Resource Economics Association joint annual meeting, Quebec City, Quebec

* Riportella, R., Berman, D. and Espeseth, AH. (2009, July). Rural, suburban, and urban school participation in health insurance outreach to students. Annual Meeting of the Rural Sociological Society. Madison, WI.

* Riportella, R., Espeseth, AH, Berman, D. (2009, July). A New Strategy for Reaching Uninsured Children Eligible for Public Coverage. American Council on Consumer Interests & Agriculture and Applied Economics Assoc. Joint Annual Meeting, Milwaukee, WI.

Saboe-Wounded Head, L. (2009, June). Strategies for Teaching Personal Finance to Native American High School Students. Presented at the annual meeting of the American Association of Family and Consumer Sciences, Knoxville, TN.

Sano, Y., Katras, M.J., Bauer, J.W., Lee, J., Berry, A.A. (2008, November). Struggle for stable employment: Examination of mothers with intermittent employment. Paper presented at the National Council on Family Relations 70th Annual Conference, Little Rock, AR.

* Sean B. Cash. (2008, October) Border enforcement, importer behavior, and trade-related invasive species risk. Workshop on the Program of Research on the Economics of Invasive Species Management, Farm Foundation and Economics Research Service, United States Department of Agriculture, Washington, D.C.

Sean B. Cash, Marty K. Luckert, and Kipp, W. (2008, July) The impact of community-based highly active antiretroviral therapy on livelihoods of AIDS-impacted households in western Uganda. American Agricultural Economics Association and American Council on Consumer Interests joint annual meeting, Orland, Florida.

Sean B. Cash. (2008, July) On the border: The inspection and regulation of imports (panel discussion). American Agricultural Economics Association and American Council on Consumer Interests joint annual meeting, Orland, Florida.

Scharff, R.L. and Yilmazer, T. (2008, July). Uncertain Health Expenditures and Precautionary Savings: Evidence from the Health and Retirement Study. AAEA & ACCI Joint Annual Meeting, Orlando, FL.

Scharff, R.L. (2008, November). Why Do the Insured Use More Health Care? The Role of Insurance-Induced Unhealthy Behaviors. Southern Economic Association Annual Meetings.

Scharff, R.L. (2008, December). Effectiveness of Food Safety Education for Low-Income Pregnant Women. Society For Risk Analysis Annual Meeting.

Scharff, R.L. (2008, December). The Economic Burden of Foodborne Illness in the United States. Society For Risk Analysis Annual Meeting.

* Scharff, R.L. (2009, June). The Economics of Foodborne Illness in the United States and China. Interdisciplinary Conference on Food, Environment, and Public Health. X'ian City, China.

Scharff, R.L. (2009, July). Regional Differences in Value of Statistical Life and Value of Statistical Life Year Estimates. AAEA & ACCI Joint Annual Meeting. Milwaukee, WI.

Scharff, R.L. and L. Medeiros (2009 July). *The Economic Cost of Health Losses from Foodborne Illness*. International Association for Food Protection 96th Annual Meeting. Grapevine, TX.

Schuchardt, J. and O'Neill, B. (2008) Extension Financial Education Goes High Tech. Academy of Financial Services. Boston, MA.

Seiling, S. (2008, June). The role of extended family in the well-being of rural low-income mothers. The Groves Conference on the Family, Galway, Ireland.

Sheldeshova, P. and Solheim, C.A. (2008, November). Financial management in Russian-speaking immigrant families. Presented at the 70th Annual Conference of the National Council on Family Relations, Little Rock, AR.

Shim, S., Xiao, J., Barber, B., and Lyons, A.C. (2009, July) Pathways to Life Success: A Conceptual Model of Financial Well-Being for Young Adults. Eighth Biennial Conference of the Asian Consumer and Family Economics Association, Yamaguchi, Japan.

Solheim, C.A. (2009, May). Economics for the real world. Presented at the Minnesota Financial Fitness Conference, Alexendria, MN.

Son, S., Olson, P.D. and Bauer, J.W. (2009, March). Evaluation of Financial Education Programs. Presented at the University of Minnesota Extension Family Development Center Professional Development Conference, Nisswa, MN

Son, S. and Bauer, J.W. (2008, November). Rural, low-income single mothers' work and family life. Poster presented at the National Council on Family Relations 70th Annual Conference, Little Rock, AR.

Stafford, K., Bhargava, V. Danes, S.M., and Haynes, G. (2008, April). The effect of risk from natural disasters on family enterprise survival. Presented at the Family Enterprise Research Conference, Milwaukee, WI.

Stum, M. and Matzek, A. (2009, May). Applying a decision making framework to examine influences on financial literacy: A case of employees and financing long term care risk management decisions. Presented at the Improving Financial Literacy

Swanson, P., Fletcher, C. N., and Edwards, E. (2008) Invest wisely: An investor education media campaign. Eastern Family Economics and Research Management Association, Savannah, GA.

Swanson, P. and Cramer, S. (2008, November) Practicum experiences: Bridging theory and practice in financial counseling and planning curricula. Association for Financial Counseling and Planning Education, Anaheim, CA.

Yilmazer, T. and Scharff, R.L. (2009, July). Precautionary Savings against Health Risks: Evidence from the Health and Retirement Study. Presented at AAEA & ACCI Joint Annual Meeting. Milwaukee, WI.

Wenzhao H., Goddard, W.E., Cash, S. B. and Nilsson, T. (2009, May) Price-advertising-quality strategic reactions between meat processors: Implication for public health. Joint Annual Meeting of the Canadian Economics Association and the Canadian Agricultural Economics Society, Toronto, Ontario.

Wenzhao H., Goddard, W.E., Cash, S. B. and Nilsson, T. (2008, November) Meat product development by Canadian meat processors: Reaction to social marketing and implications for health. Chronic Disease Prevention Alliance of Canada third national conference, Ottawa, Ontario.

Wenzhao H., Goddard, W.E. and Cash, S. B. (2009, May) Measuring the nutritional quality of branded beef and pork products. Poster presented at the Consumer and Market Demand Research Network Workshop, Ottawa, Ontario.

Webster, K., Jardine, C.,McMullen, L. and Cash, S. (2008, December) Risk Ranking: investigating expert and public differences in evaluating food safety risks. Society for Risk Analysis annual meeting, Boston, MA

Webster, K. C. Jardine, L. McMullen and Cash, S. (2008, December) Risk Ranking: investigating expert and public differences in evaluating food safety risks. Society for Risk Analysis annual meeting, Boston, MA.

Zuiker, V.Z., Gudmunson, C., Olson, P.D., and Seo, C. (2008, June). Between two decades 1990 and 2000: Examining Hispanic self-employment in the United States at a level above and below the poverty threshold. Presented at the Research Conference on Entrepreneurship among Minorities and Women, University of North Carolina, Chapel Hill.

* Ziliak, J. and Gundersen, C. The Causes, Consequences, and Future of Senior Hunger in America. Presentation for the U.S. Senate Special Committee on Aging.

VIII. Dissertations (2008-2009)

Ashleig, R. (2009, May) Merging Environmental Justice and Food Security: A Case Study of the Lower 9th Ward. MS in Land Resources, Nelson Institute for Environmental Studies, May 2009. (Advisor: Zepeda)

An-Ti S. (2009, December) Tension, Adjustment Strategies, and Family Business Success for Single and Dual Role Mangers. Iowa State University Department of Human Development and Family Studies. (Chair: M. MacDonald)

Brewton, K.E. (2008, December) Thesis title: Qualitative Analysis of the Stress and Coping Experiences of Low-Income Rural Mothers Raising a Child with a Disability. (Adviser: Bauer, J.W.)

Boyle, J. Ph.D. School of Family Studies and Human Services. (Co-Chair: K. Archuleta)

Burgardt, D. (2008) MS in Land Resources, Nelson Institute for Environmental Studies. (Advisor: Zepeda)

Doug, D. M.S., Iowa State University (GPIDEA). (Committee Member: E. Maddux)

Fang, M (2009.) Risk-taking behavior and well-being of young baby boomers. (Co-Advisors: Gong-Soog Hong & Catherine Montalto)

Geistfeld, L. V. Ph.D. dissertation title: Role of saving goals and savings behavior: Regulatory focus approach (in process), Ohio State University. (Adivisor: Cho, SooHyun),

Hendrickson, A. M.S., Iowa State University (GPIDEA). (Committee Member: E. Maddux)

Henegar, J. Ph.D. School of Family Studies and Human Services (Chair: K. Archuleta)

Lee, J. (2009, August) Motives for Providing and Utilizing Grand maternal Child Care for Employed Mothers in South Korea. (Advisor: Bauer, J.W.)

Lash J.. M.S., Iowa State University (GPIDEA). (Committee Member: E. Maddux)

Plawecki, K. Ph.D., Division of Nutritional Sciences. (Committee Member: Gundersen, C.)

Kim, S. (2009.) The effect of long-term care insurance on the first nursing home entry and home care: using duration analysis. (Co-Advisors: Gong-Soog H. and Montalto, C.)

Kuku, O. (2009). Three essays on food insecurity and child welfare. (Advisor: Garasky, S.)

Lee, Y. (2008). Poverty transitions for the elderly. (Co-Advisors: Jinkook Lee and Kathryn Stafford).

Lee, J. (2009). Racial/Ethnic Disparities in Households Debt Repayment. (Advisor: Sherman Hanna)

Morrison, K. (2009). Delivery methods of financial information and sources of financial education as indicators of perceived financial well-being in South Dakota (doctoral dissertation). Iowa State University, Ames, IA. (Adviser: Gorham, E.)

Mountain, T.P. Dual Retirement Wealth and Death Adequacy, University of Wisconsin-Madison **(**Advisor: Gutter, M. S.)

Rombo, D. O. (2009, August) Marital Risk Factors and HIV Infection among Women: A Comparison Between Ghana and Kenya. (Co-advisers: Bauer, J.W. and Turner, W.L.)

Saweda Liverpool, Ph.D., Department of Agricultural and Consumer Economics. (Committee Member: Gundersen, C.)

Sekarasih, L. (2009, August) Cultural Capital and Participation in Art and Sport. Master in Consumer Science. (Advisor: Wong)

Westover, B. M.S., School of Family Studies and Human Services. (Committee Member: Archuleta, K.)

WonAh, Y (2009) Intergenerational Caregiving Between Parents and Their Adult Children: Evidence From a Study of Older Americans. Department of Agricultural and Consumer Economics (Chair: A.C. Lyons; Committee Members: M. Arends-Kuenning, U. Neelakantan)

Woodyard, A. S. Ph.D. School of Family Studies and Human Services. (Committee Member: Grable, J.)

IX. Awards (2008-2009)

Danes, S.M. (2009). FERC (Family Enterprise Research Conference) Best Paper Award: Explorations of the Power Relationship Between Business-Owning Couples: Managing Decisions Through Collaborative Power Interactions.

Danes, S.M. (2009). Journal of Developmental Entrepreneurship John Jack Award: "Determinants of Family Business Resilience after a Natural Disaster" for overall best paper presented at the U.S. Association of Small Business and Enterprise Annual Conference.

Danes, S.M. (2009). Journal Article of the Year award from AFCPE (Association of Financial Counseling and Planning Education): Danes, S.M. & Haberman, H.R. (2007). Teen financial knowledge, self-efficacy, and behavior: A gendered view. Financial Counseling and Planning, 18(1), 48-60.

Gutter, M.S. (2008). Mid-Career Award, The American Council on Consumer Interests

Gutter, M.S. (2008). Distinguished Service, Florida Jumpstart Coalition.

Gutter, M.S. (2009). Outstanding Specialist, Florida Extension Association of Family and Consumer Sciences.

Hanna, S.D. (2008) First Command Financial Services Award, Academy of Financial Services.

Hanna, S.D. (2008) AARP's Public Policy Institute "Financial Services and the Older Consumer" award, American Council on Consumer Interests, 2008 meeting.

Lawrence, F. (2009). Elected to the Board of Directors of the American Council on Consumer Interests.

Lawrence, F. (2009-2011). Serving second term as Editor of the Journal of Financial Counseling and Planning.

Liu, C., Lawrence, F., Black W., and Walz, A. (2009). First Place Research Poster Award for research entitled "Update-Post-Disaster Recovery and Rebuilding: A Consumer Perspective.", American Council on Consumer Interests.

Lyons, A. C. (2008). College of ACES College Faculty Award for Excellence in Extension, University of Illinois at Urbana-Champaign.

O'Neill, B., William E. (2009) Odom Visionary Leadership Award, Jump$tart Coalition for Personal Financial Literacy, for contributions to the promotion of financial literacy among youth in grades k to 16.

Stafford, K., Danes, S.M., Haynes, G. (2009). Paper entitled Determinants of Family Business Resilience after a Natural Disaster won the Journal of Developmental Entrepreneurship – John Jack Award at the U.S. Association for Small Business and Entrepreneurship.

Tucker, J., Hurlbert, D., Cross, D., Fair, S., Richard, C., Stephens, C., Burlew, M., Vincent, V., & Zeringue, D. (2009). Extension Housing Outreach Award. National Extension Association for Family and Consumer Sciences (NEAFCS) and Louisiana Extension Association for Family and Consumer Sciences (LEAFCS).

Tucker, J. (2009). Continued Excellence Award. National Extension Association for Family and Consumer Sciences (NEAFCS) and Louisiana Extension Association for Family and Consumer Sciences (LEAFCS).