

## **Brenda J. Cude**

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### **Education**

Ph.D. Consumer Economics, Purdue University, 1978

M.S. Consumer Economics and Management, University of Tennessee at Martin, 1975

B.S. Home Economics Education, University of Tennessee at Martin, 1974

### **Honors and Awards**

Inducted into the University of Georgia (UGA) Teaching Academy, 2008

2008 University of Georgia Senior Teaching Fellow

UGA Gamma Sigma Delta Senior Distinguished Extension/Outreach Award of Merit, 2008

UGA College of Family and Consumer Sciences Teacher of the Year, 2007; Department of Housing and Consumer Economics, Teacher of the Year, 2006, 2007

University of Illinois Cooperative Extension Service Program Award, 2002

American Council on Consumer Interests Stewart Lee Consumer Education Award, 2002

National Extension Association of Family and Consumer Sciences, Educational Publications Award, 1999

Illinois Cooperative Extension Service Sustained Excellence Award, 1997

Purdue University Distinguished Alumni Award, 1996

Gladys Bahr Consumer Education Award for Outstanding Consumer Education, Illinois Consumer Education Association, 1995

Networking 94 Energy/Environment Award (sponsored by U.S. Department of Energy) for *Become An Environmental Shopper*, 1994

Impact 2000 Award for Outstanding Extension Program, U.S. Department of Agriculture, 1993

Outstanding Program Award, Illinois Cooperative Extension Service, 1992

Russell A. Dixon Award from the American Council on Consumer Interests for the outstanding article in 1990 in *Advancing the Consumer Interest*

Finalist for American Council on Consumer Interests Applied Consumer Economics Award, 1988

College of Human Resources Teacher of the Year, Southern Illinois University, 1983; Division of Human Development Teacher of the Year, Southern Illinois University, 1983

Tennessee Home Economics Association Master's Thesis Award, 1976.

## Association Memberships

American Council on Consumer Interests (ACCI)  
 Illinois Consumer Education Association (ICEA)  
 Eastern Family Economics and Resource Management Association (EFERMA)

## Professional Experience

Professor, Department of Housing and Consumer Economics, University of Georgia, August 2004-present; Undergraduate Coordinator, 2006-present; Department Head, August 1998-August 2004; member of the Graduate Faculty.

Professor and Extension Specialist in Consumer Economics, University of Illinois, August 1995-1998; Associate Professor, Extension Specialist, 1985-1995; Chair, Consumer and Family Economics Extension Program Development Group, 1992-1998.

Associate Professor of Consumer Economics and Family Management, School of Technical Careers, Southern Illinois University (SIU), Carbondale, Illinois, 1984-June 1985.

Assistant Professor of Consumer Economics and Family Management, College of Human Resources, Southern Illinois University, Carbondale, Illinois, 1979-1984.

Teaching Assistant, Purdue University, Home Management Practicum, 1978-1979.

Research Assistant, Purdue University, Economic Analysis of Human Capital Development, 1977-1978.

Teaching Assistant, Purdue University, Home Management Residence (responsibilities included supervision and evaluation), 1976-1977.

Vocational Home Economics Teacher, Lake County High School, Tiptonville, Tennessee, 1975-1976.

Teaching assistant, University of Tennessee at Martin, Home Management Residence (responsibilities included financial administration, supervision, and evaluation), 1975.

## Publications

### *Books*

Weinzierl, R.A., Weicherding, P.J., Cude, B.J., & Williams, D.J. (1996). *57 Ways to Protect Your Home Environment (and Yourself)* (North Central Region Publication 583). Urbana: University of Illinois Cooperative Extension Service.

### *Chapters in Books*

Cai, Y., & Cude, B. (2008). Online shopping. In Jing Jian Xiao (Ed.), *Advances in Consumer Finance Research* (pp. 137-159). New York: Springer Science.

Cude, B.J. (2002). Barriers and opportunities for growth in business-to-consumer electronic commerce. In S. Goetz and B. DeYoung (Eds.), *The Webbook of IT Innovations in Extension*. Invited. Published at <http://www.cas.nercrd.psu.edu/Publications/Webbook/wbHome.htm>

Cude, B.J. (1997). Packaging protections. In S. Brobeck (Ed.), *Encyclopedia of the Consumer Movement*. Santa Barbara: ABC-CLIO.

*Journal Articles Since 1995 (55 since 1980)*

Yu, H., & Cude, B. (In press). Perceptions of personalized advertising: Comparisons across advertisements delivered via three different types of media. *International Journal of Consumer Studies*.

Yu, H., & Cude, B. (In press). Possible disparities in consumers' perceptions toward personalized advertising caused by cultural differences; U.S. and Korea. *Journal of International Consumer Marketing*.

James, R.N. III, & Cude, B.J. (2009). Trends in *Journal of Consumer Affairs* Feature Articles: 1967-2007. *The Journal of Consumer Affairs*, 43 (1), 155-169.

Nunn, T.L., Sweaney, A.L., Cude, B.J., & Hathcote, J.M. (2009). Consumer receptiveness to universal design features. *International Journal of Consumer Studies*, 33, 11-19.

Tinsley, K., Cude, B. J., Rodgers, T., & Sweaney, A. L. (2008). Partnering with local employers to meet housing needs [Electronic Version]. *Journal of Extension*, 46 (6), from <http://www.joe.org/joe/2008december/rb8.shtml>

Cai, Y., Y. Yang, and B. Cude. (2008.) Inconsistencies in U.S. consumers' attitudes toward and use of electronic banking: An empirical investigation. *Journal of Financial Services Marketing*, 13 (2):150-163.

Goetz, J., Mimura, Y., Mehta, M., & Cude, B. (2008). HOPE or no-HOPE: Merit-based college scholarship status and financial behaviors among college students. *Financial Counseling and Planning Education*, 19(1), 12-19.

Cude, B.J. (2008). Remembering two luminary leaders – Stewart M. Lee and E. Scott Maynes. *Journal of Consumer Affairs*, 42 (1), 6-8

Swagler, R., Sweaney, A., & Cude, B. (2008). Julia Marlowe -- 2007 ACCI Distinguished Fellow. *Journal of Consumer Affairs*, 42(1), 4-5.

Cude, B.J. (2007). Insurance disclosures: Implications for insurance regulation of recent research. *Journal of Insurance Regulation*, 26 (2), 3-6.

Lawrence, F.C., Cude, B.J., Lyons, A.C., Marks, L., & Machtmes, K. (2006). College students' financial practices: A mixed methods analysis. *Journal of Consumer Education*, 23, 13-26.

Cude, B.J. (2005). Insurance disclosures: An effective mechanism to increase consumers' insurance market power? *Journal of Insurance Regulation*, 24(2), 57-80.

\*Lyons, A.C., Cude, B.J., Gutter, M., & Lawrence, F.C. (2005, June). The challenges of online surveying: What researchers should know. *Family and Consumer Sciences Research Journal*, 33 (4), 341-356.

\*Mayer, R.N., Huh, J., & Cude, B.J. (2005, Summer). Cues of credibility and price performance of life insurance comparison Web sites. *The Journal of Consumer Affairs*, 39 (1), 71-94.

\*Huh, J., & Cude, B.J. (2004). Is the information “fair and balanced” in direct-to-consumer prescription drug websites? *The Journal of Health Communications*, 9, 1-12.

\*Sweaney, A.L., Manley, K.S., Atilas, J.H., Bachtel, D.C., Cude, B.J., Ragsdale, M.G., Rodgers, T.F., Tinsley, K.L., Valente, J.S., & Shelton, G.D. (2004). Rural workforce housing: Perceived barriers and incentives for development. *Housing and Society*, 31 (1), 15-28.

Li, Y.M., Lee, J., & Cude, B.J. (2002). Intention to adopt online trading: Identifying the future online traders. *Financial Counseling and Planning*, 13 (2), 49-55.

Cude, B.J. (2001/2002). Insurance department websites as a resource for consumer educators. *Journal of Consumer Education*, 19/20, 78-86.

Huang, C.L., Epperson, J.E., Cude, B.J., & Woo, B-J. (2002, Summer). The new low-price food retailer in town. *Choices*, pp. 6-9.

Morganosky, M.A., & Cude, B.J. (2002). Consumer demand for online food retailing: Is it really a supply side issue? *International Journal of Retail & Distribution Management*, 30(10), 451-458.

Atilas, J.A., & Cude, B.J. (2002). Expanding on the meaning of resource development for Family and Consumer Sciences in the 21st century. *Journal of Family and Consumer Sciences*, 94(2), 9-10.

Cude, B.J., & Morganosky, M.A. (2001). Why do consumers cross-shop between different types of food retail outlets? *Journal of Food Distribution Research*, 32(2), 14-23.

\*Morganosky, M., & Cude, B.J. (2001). Consumer responses to online food retailing. *Journal of Food Distribution Research*, 32(1), 5-17.

Woo, B.J., Huang, C., Epperson, J., & Cude, B. (2001). Effect of a new WalMart supercenter on local retail food prices. *Journal of Food Distribution Research*, 32(1), 173-181.

Cude, B.J., & Morganosky, M. (2000). Consumer response to online grocery shopping. *International Journal of Retail and Distribution Management*, 28(1), 17-26.

Morganosky, M., & Cude, B.J. (2000). Large format retailing in the U.S.: A consumer experience perspective. *Journal of Retailing and Consumer Services*, 7(4), 215-222.

Cude, B.J., & Neal, S. (2000). Protecting your privacy in online transactions. *The Journal of Consumer Education*, 18, 1-6.

Cude, B.J. (1997). What does it mean to be a consumer representative? *Advancing the Consumer Interest*, 9(2), 32-33.

Cude, B.J. (1995). An audit of FTC environmental claims on packaged goods. *The Journal of Consumer Education*, 13, 1-9.

Cude, B.J. (1995). The Consumer Participation Programs of the National Association of Insurance Commissioners. *The Journal of Consumer Education*, 13, 39-40.

#### *Invited Papers*

\*Morganosky, M., & Cude, B.J. (2000, May). *Consumer responses to and demand for online food shopping*. USDA Conference, "The Consumer in the Changing Food System," Washington, D.C.

Cude, B. (1994, March). *Medicare, Medicaid and Medicare supplement insurance*. Paper prepared for

the White House Conference on Aging Mini-Conference on Older Women's Health Issues, Loyola University, Chicago.

*Proceedings Since 1995 (76 since 1980)*

Chatterjee, S., & Cude, B.J. (2008, November 19-21). Medical care financing: A solution or a problem. In I. Leech and P. Fisher, Ed., *Proceedings for the Association for Financial Counseling and Planning Education* (pp. 101-106). Garden Grove, CA.: Association for Financial Counseling and Planning Education.

Cude, B.J., Lyons, A.C., & American Council on Consumer Interests Consumer Education Committee. (2007). Improving the financial literacy of college students. In *Proceedings of the National Biennial Conference of the Home Economics Institute of Australia: Horizons in Home Economics*, pp. 78-83.

Cude, B.J., Lyons, A.C., Lawrence, F.C., & American Council on Consumer Interests Consumer Education Committee. (2007). Get financially fit: A financial education toolkit for college campuses. In D. Nitsch (Ed.), *Consumer Interests Annual*, 53, pp. 190-192. Available online at <http://www.consumerinterests.org/i4a/pages/Index.cfm?pageid=4238>.

\*Cude, B.J., & Cai, Y. (2006). Assessing the impact of a social marketing program: Lessons learned from Cleveland Saves. In B. Cude (Ed.), *Proceedings of the Eastern Family Economics Resource Management Association Annual Conference* [electronic].

\*Cude, B.J., Lawrence, F., Metzger, K., LeJeune, E., Marks, L., Machtmes, K., & Lyons, A. (2006). College students and financial literacy: What they know and what we need to learn. In B. Cude (Ed.), *Proceedings of the Eastern Family Economics Resource Management Association Annual Conference*. [electronic].

Upchurch, A., & Cude, B. (2006). Teaching personal finance to Georgia College students: The Peer Financial Counseling Program. In D. Sampson (Ed.), *Georgia Association of Economics and Finance Proceedings*, pp. 13-14.

\*Cai, Y., Cude, B., & Swagler, R. (2004). Country-of-origin effects on consumers' willingness to buy foreign products: An experiment in consumer decision making. In P. Bonner (Ed.), *Consumer Interests Annual*. [online]. Available at <http://www.consumerinterests.org/public/articles/index.html?cat=16>

\*Dai, X., & Cude, B. (2004). Differences in Internet users' on-line activities: The influence of their characteristics on what they do on-line. In J. Fox (Ed.), *2004 Eastern Family Economics Resource Management Association Annual Conference Proceedings*, pp. 88-100.

\* Hernandez, I., Cude, B., I., Marlowe, J., & Atilas, J. (2004). Using prepaid phone cards for international calls: A complex consumer decision. In J. Fox (Ed.), *2004 Eastern Family Economics Resource Management Association Annual Conference Proceedings*, pp. 52-58.

\*Mayer, R.N., Huh, J., & Cude, B.J. (2003). Terminal prognosis: Cue-based trust of life insurance shopping sites. In P. Bonner (Ed.), *Consumer Interests Annual*. Available at: <http://www.consumerinterests.org/public/articles/index.html?cat=264>

\*Mayer, R.N., Huh, J., & Cude, B.J. (2003). Trust and transparency of life insurance comparison web sites. In S. Burton (Ed.), *Proceedings, 2003 American Marketing Association Marketing and Public Policy Conference*.

Cude, B.J., Goldsmith, E., Ketsche, P., Kitt, K., & O'Conner, J. (2003). The roller coaster ride of insurance regulation: Where's the research? [Panel discussion.] In P. Bonner (Ed.), *Consumer Interests Annual*. Available at: <http://www.consumerinterests.org/public/articles/index.html?cat=264>

Lyons, A.C., Cude, B., Gutter, M., & Lawrence, F.C. (2003, April 4). Collecting consumer data using online surveys. [Panel discussion.] In P. Bonner (Ed.), *Consumer Interests Annual*. Available at: <http://www.consumerinterests.org/public/articles/index.html?cat=264>

Cude, B.J., Atilas, J., Bachtel, D.C., Manley, K.S., Ragsdale, M., Rodgers, R., Shelton, G., Sweaney, A.L., Tinsley, K., & Valente, J.S. (2003). The use of consumer surveys to shape Georgia housing policy: A case study. In J. Henzel (Ed.) *Proceedings of the Georgia Association of Economics and Finance*, pp. 1-24.

Sweaney, A.L., Atilas, J.H., Bachtel, D.C., Cude, B.J., Manley, K.S., Ragsdale, M., Rodgers, T., Shelton, G., Tinsley, K., & Valente, J.S. (2003). Workforce housing: An expanding market. In M. Syal (Ed.), *Profit and opportunity beyond traditional building practices*, (pp. 23-35). Michigan State University: National Consortium of Housing Research Centers.

\*Huh, J., & Cude, B.J. (2002). A content analysis of risk information in direct-to-consumer prescription drug advertising. [Abstract.] In L. Carlson & R. Laczniaik (Ed.), *Marketing and Public Policy: New Directions for Public Policy*, (pp. 146-149). Clemson, SC: Clemson University.

\*Cude, B.J. (2002). Consumer information and education resources found on insurance department Web sites. In M.J. Alhabeeb (Ed.), *Proceedings, Eastern Family Economics Resource Management Association Annual Conference*, (pp. 1-11). Athens, GA: University of Georgia.

Cude, B.J., Atilas, J., Bachtel, D.C., Manley, K.S., Ragsdale, M., Rodgers, T., Shelton, G., Sweaney, A.L., Tinsley, K., & Valente, J.S. (2002). Employee perceptions of workforce housing in Georgia. In P. Bonner (Ed.), *Consumer Interests Annual*. Available at <http://www.consumerinterests.org/public/articles/iindex.html?cat=16>.

Cude, B.J., Atilas, J., Bachtel, D.C., Manley, K.S., Ragsdale, M., Rodgers, T., Shelton, G., Sweaney, A.L., Tinsley, K., & Valente, J.S. (2002). Workforce housing and economic development in Georgia. In M.J. Alhabeeb (Ed.), *Proceedings, Eastern Family Economics Resource Management Association Annual Conference*, (pp. 80-91). Athens, GA: University of Georgia.

\*Li, Y., Lee, J., & Cude, B. (2002). Interested in adopting online trading? Predicting future adopters of online trading. In K.R. Evans & L.K. Scheer (Ed.), *The Proceedings, American Marketing Association Winter Educators' Conference*, (pp. 250-256).

\*Cude, B.J., & Morganosky, M. (2000). Online grocery shopping: An analysis of current opportunities and future potential. In D. Eastwood (Ed.), *Consumer Interests Annual*, (pp. 95-100). Columbia, MO: American Council on Consumer Interests.

\*Cude, B.J., and Neal, S. (2000). Choosing and using financial services on the Web. In A. Prawitz (Ed.), *Proceedings of the Eastern Family Economics-Resource Management Association Annual Conference*, (pp. 28-37). Champaign, IL: University of Illinois.

Morganosky, M.A., & Cude, B.J. (1999). Expansion of non-traditional food retail outlets: Effect on consumer welfare. In S. Thompson (Ed.), *Food and Agricultural Marketing Consortium Conference Proceedings*. Available at [www.ag.uiuc.edu/famc/Jan99/conf/menu.html](http://www.ag.uiuc.edu/famc/Jan99/conf/menu.html)

Cude, B.J. (1998). Paying for Internet purchases: Opportunities and issues. In Heckroth, J. (Ed.), *Proceedings of the Association for Financial Counseling and Planning Education*, (pp. 8-15). Indiana University of Pennsylvania.

Cude, B.J. (1998). Emergent issues in insurance regulation: A consumer perspective. In Dolan, E.M. (Ed.), *Eastern Family Economics Resource Management Association Proceedings*, (pp. 1-9). Blacksburg, VA: Virginia Tech University.

Cude, B.J., Hunts, H.J., & Lewis, J.K. (1997). Unfair discrimination in insurance: a look at three issues. In Leech, I.E. (Ed.), *Proceedings of the American Council on Consumer Interests*, (pp. 163-166). Columbia, MO: University of Missouri.

Cude, B.J. (1996). Long-term care insurance: Is state regulation adequate? In Folk, K.F. (Ed.), *Proceedings of the American Council on Consumer Interests*, (pp. 119-124). Columbia, MO: University of Missouri.

Cude, B.J. (1996). Factors related to the purchase of long-term care insurance. In Abdul-Ghany, M. (Ed.), *Proceedings of the Eastern Family Economics and Resource Management Association*, (pp. 48-58). Tuscaloosa, AL: University of Alabama.

Mayer, R.N., Cude, B.J., Gray-Lee, J.W., & Scammon, D. (1995). Trends in environmental marketing claims since the FTC Guides: Two-year auditing results. In Folk, K. (Ed.), *Proceedings of the American Council on Consumer Interests*, (pp. 161-166). Columbia, MO: University of Missouri.

#### Abstracts

\*Werema, G., Houston, J., & Cude, B.J. (2008). Food consumption behavior in Uganda: A censored regression analysis using micro-data. In T. Hafner, *Consumer Interests Annual*. [Abstract]. <http://www.consumerinterests.org/i4a/pages/Index.cfm?pageID=4358>

\*Goetz, J., Mimura, Y., Mehta, M., & Cude, B. (2007). HOPE or No-HOPE: Merit based college scholarship status and financial behaviors among college students. In D. Nitsch (Ed.), *Consumer Interests Annual*, 53, 171-173. Available online at <http://www.consumerinterests.org/i4a/pages/Index.cfm?pageid=4256>. [Abstract]

\*Cude, B.J., Lawrence, F., & Goetz, J. (2007). Get financially fit: A financial education toolkit for college campuses. In I. Leech, *Proceedings of the Association for Financial Planning and Counseling Education*, 144.

\*Yu, H., & Cude, B. (2007). Perceptions toward personalized advertising: Comparisons among three different media types. In M. Hastak, J.L. Swasy, & S.A. Grier (Eds.), *Marketing and Public Policy Conference Proceedings 2007* (pp. 38-39). Chicago: American Marketing Association. [Abstract]

\*Turner, P. R., Tinsley, K. L., Cude, B.J., & Sweaney, A.L. (2007). An analysis of workforce housing in rural Georgia. In *Consumer Interests Annual*. [online].

\*Cai, Y., & Cude, B. (2007). Regret to know? An investigation of the effect of reference prices on consumers' emotions. In *Consumer Interests Annual*. [online].

\*Lawrence, F.C., Cude, B.J., Bagwell, D., Gutter, M., Lyons, A., & Rhine, S.L.W. (2006). Get financially fit! Increasing financial literacy on college campuses. In D.C. Bagwell (Ed.), *Proceedings of the*

*Association for Financial Counseling and Planning Education.* (p. 123). [Abstract of poster session.] Available online at <http://www.afcpe.org/doc/2006%20Conference%20Proceedings.pdf>

\*Cai, Y., & Cude, B.J. (2006). Country of origin effects on consumers' willingness to buy foreign products: An experiment in consumer decision making. In I. Martin (Ed.), *Marketing and Public Policy Conference Proceedings*, p. 84.

\*\*Cude, B.J. (2006). Disclosure: Taking the high road. *LOMA LIMRA Meeting Series: Compliance & Market Conduct Exchange*, pp. 12.0-12.17. [PowerPoint].

\* Cude, B.J. (2006). Do consumers read and understand insurance disclosures? In I. Martin (Ed.), *Marketing and Public Policy Conference Proceedings*, p. 36.

Cude, B.J. (2004). Collecting information online: A primer for extension, research, and instruction. [Abstract]. In J. Fox (Ed.), *2004 Eastern Family Economics Resource Management Association Annual Conference Proceedings*, pp. 31-35.

\*Dai, X., & Cude, B. (2004). Differences in Internet users' on-line activities: The influence of their characteristics on what they do on-line. In P. Bonner (Ed.), *Consumer Interests Annual*. [online]. Available at [http://www.consumerinterests.org/public/articles/Cude\\_Differences\\_.pdf](http://www.consumerinterests.org/public/articles/Cude_Differences_.pdf)

\*Sweaney, A.L, Atilas, J.H., Bachtel, D.C., Cude, B.J., Manley, K.S., Ragsdale, M., Rodgers, T., Shelton, G., Tinsley, K., & Valente, J.S. (2002). The state of workforce housing in Georgia: Methodology and findings. In C. Cook (Ed.), *Proceedings, American Association of Housing Educators Annual Conference*, (pp. 85-87). Minneapolis: University of Minnesota.

Sweaney, A.L., & Cude, B.J. (2002). The tSuite Laboratory: Applying technology and electronics to social and economic problems. In E. Pylvanainen (Ed.), *Consumers and Families as Market Actors*, (p. 120). Helsinki, Finland: National Consumer Research Centre.

\*Fleming, W., Semali, A., Cai, Y., Marlowe, J., & Cude, B. (2002). Dynamic price comparisons of selected products and services in Athens, GA. Alhabeeb, M.J. (Ed.), *Proceedings, Eastern Family Economics Resource Management Association Annual Conference*, (pp. 154-156). Athens, GA: University of Georgia Department of Housing and Consumer Economics.

\*Kiss, D.E., & Cude, B.J. (1997). Parental division of responsibility for paid child care service. In Wuest, B.E.S. (Ed.), *Abstracts of Research Presented at the 88<sup>th</sup> Annual Meeting and Exposition of the American Association of Family and Consumer Sciences* (p. 45). Washington, D.C.: American Association of Family and Consumer Sciences.

Kiss, D.E., & Cude, B.J. (1996). Child care: Parental search and decision-making. In Folk, K. (Ed.), *Proceedings of the American Council on Consumer Interests*, (pp. 203-204). Columbia, MO: University of Missouri.

Cude, B. (1990). Consumer decision making: Consumers' use of information in purchase decisions. University Park, PA: College of Agriculture, Penn State University, *PEN Pages* (MAPP--The Family and Electronic Well-Being Electronic Database, J. Van Horn, ed.); 085071566; Research Brief, 3 pp.

*Technical Reports*

Cude, B.J., & Cai, Y. (2005, August). *Cleveland Saves evaluation report*. Athens, GA: University of Georgia Department of Housing and Consumer Economics, Housing and Demographics Research Center.

Tinsley, K., & Cude, B. (2003, July). *Georgia: State of the State's Housing*. Athens, GA: University of Georgia Housing and Demographics Research Center. 13 reports

Atilas, J., Bachtel, D.C., Cude, B.J., Fleming, W., Ragsdale, M., Rodgers, T., Shelton, G., Sweaney, A.L., Tinsley, K., & Valente, J.. (2001). *Workforce housing in Georgia*. Athens, GA: University of Georgia Housing and Demographics Research Center. Available online:  
<http://www.fcs.uga.edu/hace/docs/Workforce%20Housing%20in%20Georgia.pdf>

Cude, B.J. (2001). *Consumer information and education features of state insurance department Web sites: A report to the National Association of Insurance Commissioners*. Athens, GA: University of Georgia Housing and Demographics Research Center. Available at  
<http://www.fcs.uga.edu/hace/docs/NAIC4.pdf>

Mayer, R.N., Gray-Lee, J.W., Scammon, D.L., & Cude, B.J. (1995, May 1). *Trends In Environmental Marketing Claims Since the FTC Guides: Technical Report*. Salt Lake City, UT: University of Utah.

*Papers Presented Since 1995 (100 since 1980)*

Cude, B.J. (2008, July). Consumer protections in the sale of annuity products: Challenges, approaches and lessons learned. Invited participant on a panel. American Council on Consumer Interests Annual Conference, Orlando, FL.

\*Chatterjee, S., & Cude, B.J. (2008, November 21). Medical care financing. Association of Financial Counseling, Planning, and Education Annual Conference, Garden Grove, CA.

\*Cude, B.J. (2008, October 11). Meeting the financial literacy needs of young adults. National Council on Economic Education Annual Conference, Biloxi, MS.

\*Werema, G.J., Houston, J.E., & Cude, B.J. (2008, November). Food consumption in Uganda: Regional distribution effects. Food Distribution Research Society Annual Conference, New Orleans, LA.

\*Werema, G., Houston, J., & Cude, B.J. (2008). Food consumption behavior in Uganda: A censored regression analysis using micro-data. American Council on Consumer Interests Annual Conference, Orlando, FL.

\*Cai, Y., & Cude, B. (2006, April 19). *Regret to know? An investigation of the effect of reference prices on consumers' emotions*. American Council on Consumer Interests Annual Conference, St. Louis, MO.

\* Cude, B.J. (2006, June 9). *Do consumers read and understand insurance disclosures?* Marketing and Public Policy Conference, Long Beach, CA.

\* Cai, Y., & Cude, B.J. (2006, June 9). *Country of origin effects on consumers' willingness to buy foreign products: An experiment in consumer decision making*. Marketing and Public Policy Conference, Long Beach, CA.

\*Cai, Y., Yang, Y., & Cude, B.J. (2005, April). *The prominence effect in U.S. consumers' opinion and use of online banking: An empirical investigation*. American Council on Consumer Interests Annual Conference, Columbus, OH.

Cai, Y., Cude, B.J., & Swagler, R. (2004, April). *Country-of origin effects on consumers' willingness to buy foreign products: An experiment in consumer decision-making*. American Council on Consumer Interests Annual Conference, Washington, D.C.

Dai, X., & Cude, B.J. (2004). *Differences in Internet users' online activities: The influence of their characteristics on what they do online*. Eastern Family Economics Resource Management Association Annual Conference, Tampa, Florida.

Dai, X., & Cude, B.J. (2004). *Differences in Internet users' online activities: The influence of their characteristics on what they do online*. American Council on Consumer Interests Annual Conference, Washington, D.C.

Hernandez, I., Marlowe, J., Cude, B.J., & Atilas, J. (2004). *Using prepaid phone cards for international calls: A complex consumer decision*. Eastern Family Economics Resource Management Association Annual Conference, Tampa, Florida.

Cude, B.J., Atilas, J., Bachtel, D.C., Manley, K.S., Ragsdale, M., Rodgers, R., Shelton, G., Sweaney, A.L., Tinsley, K., & Valente, J.S. (2003, January). *The use of consumer surveys to shape Georgia housing policy: A case study*. Georgia Association of Economics and Finance Annual Conference, Savannah, GA.

Mayer, R.N., Huh, J., & Cude, B.J. (2003, April). *Terminal prognosis: Cue-based trust of life insurance shopping sites*. American Council on Consumer Interests Annual Conference, Atlanta, GA.

Mayer, R.N., Huh, J., & Cude, B.J. (2003, May). *Trust and transparency of life insurance comparison web sites*. American Marketing Association Marketing and Public Policy Conference, Washington, D.C.

Sweaney, A.L., Atilas, J.H., Bachtel, D.C., Cude, B.J., Manley, K.S., Ragsdale, M., Rodgers, T., Shelton, G., Tinsley, K., & Valente, J.S. (2003, January). *Workforce housing: An expanding market*. National Association of Home Builders, Las Vegas.

Sweaney, A.L., & Cude, B.J. (2002, July). *The tSuite Laboratory: Applying technology and electronics to social and economic problems*. International Household and Research Conference, Helsinki, Finland.

Huh, J., & Cude, B.J. (2002, May). *A content analysis of risk information in direct-to-consumer prescription drug advertising*. Marketing and Public Policy Annual Conference, Atlanta, GA.

Sweaney, A.L., Atilas, J.H., Bachtel, D.C., Cude, B.J., Manley, K.S., Ragsdale, M., Rodgers, T., Shelton, G., Tinsley, K., & Valente, J.S. (2002, October). *The state of workforce housing in Georgia: Methodology and findings*. American Association of Housing Educators Annual Conference, Minneapolis.

Cude, B.J., Atilas, J., Bachtel, D.C., Manley, K.S., Ragsdale, M., Rodgers, T., Shelton, G., Sweaney, A.L., Tinsley, K., & Valente, J.S. (2002, April). *Employee perceptions of workforce housing in Georgia*. American Council on Consumer Interests, Los Angeles.

Lee, J., McCracken, B., Smith, T., & Cude, B.J. (2002, May). *Promoting financial literacy: Public policy initiatives and grassroots movements*. American Marketing Association Marketing and Public Policy Annual Conference, Atlanta, Georgia.

Cude, B.J. (2002, February). *Consumer information and education resources found on insurance*

*department Web sites.* Eastern Family Economics Resource Management Association Annual Conference, Athens, Georgia

Cude, B.J., Atilas, J., Bachtel, D.C., Manley, K.S., Ragsdale, M., Rodgers, T., Shelton, G., Sweaney, A.L., Tinsley, K., & Valente, J.S. (2002, February). *Workforce housing and economic development in Georgia.* Eastern Family Economics Resource Management Association Annual Conference, Athens, Georgia.

Li, Y., Lee, J., & Cude, B. (2002, February). *Interested in adopting online trading? Predicting future adopters of online trading.* American Marketing Association Winter Educators' Conference, Dallas, Texas.

Woo, B.J., Huang, C., Epperson, J., & Cude, B. (2000, October). *Effect of a new WalMart supercenter on local retail food prices.* Annual Conference of the Food Distribution Research Society, Orlando, Florida.

Cude, B.J., & Morganosky, M. (2000, March). *Online grocery shopping: An analysis of current opportunities and future potential.* American Council on Consumer Interests Annual Conference, San Antonio, Texas.

Cude, B.J., & Neal, S. (2000, February). *Choosing and using financial services on the Web.* Eastern Regional Family Economics-Resource Management Annual Conference, Champaign, IL.

Morganosky, M., & Cude, B.J. (2000, July). *Adoption rates and online food retailing.* The European Institute of Retailing and Services Studies 7th International Conference on Recent Advances in Retailing and Services Sciences, Sentra, Portugal.

\*Cude, B.J., & Morganosky, M. (2000, March). *Online grocery shopping: An analysis of current opportunities and future potential.* American Council on Consumer Interests Annual Conference, San Antonio, Texas.

Morganosky, M., and Cude, B.J. (1999, June 13). *Trust, loyalty and food retailers: The consumer perspective.* International Food and Agribusiness Management Association Agribusiness Forum, Florence, Italy.

\*Cude, B.J., and Neal, S. (2000, February 19). *Choosing and using financial services on the Web.* Eastern Regional Family Economics-Resource Management Annual Conference, Champaign, IL.

\*Morganosky, M.A., & Cude, B.J. (1999, January). *Expansion of non-traditional food retail outlets: Effect on consumer welfare.* Food and Agricultural Marketing Consortium Conference, Washington, D.C.

Cude, B.J. (1998). *Paying for Internet purchases: Opportunities and issues.* Financial Counseling and Planning Conference, Ft. Lauderdale, Florida.

Cude, B.J. (1998). *Emergent issues in insurance regulation: A consumer perspective.* Eastern Family Economics Resource Management Association Conference, Blacksburg, Virginia.

Cude, B.J. (1997). *Use of credit history as an underwriting tool in insurance.* American Council on Consumer Interests Annual Conference, Salt Lake City, Utah.

Cude, B.J. (1996). *Long-term care insurance: Is state regulation adequate?* American Council on Consumer Interests Annual Conference, Nashville, TN.

Cude, B.J. (1996). *Factors related to the purchase of long-term care insurance*. Eastern Family Economics and Resource Management Association Annual Conference, Tuscaloosa, AL.

*Outreach Publications Since 1995 (18 since 1980)*

Cude, B., Lyons, A., Bagwell, D., Rhine, S., Lawrence, F., Cabeen, S., Leech, I., Gutter, M., Wolfe, K. (2006). *Get Financially Fit: A Financial Education Toolkit for College Campuses*. Columbia, MO: American Council on Consumer Interests. [brochure]. (First two authors were major contributors; others listed alphabetically)

Bagwell, D., Cude, B., Gutter, M., Lawrence, F., Lyons, A., & Rhine, S. (2006). *Get Financially Fit: The Warm-Up*. Columbia, MO: American Council on Consumer Interests. [brochure]. (Authors listed alphabetically.)

Bagwell, D., Cude, B., Gutter, M., Lawrence, F., Lyons, A., & Rhine, S. (2006). *Get Financially Fit: The Work Out*. Columbia, MO: American Council on Consumer Interests. [brochure]. (Authors listed alphabetically.)

Bagwell, D., Cude, B., Gutter, M., Lawrence, F., Lyons, A., & Rhine, S. (2006). *Get Financially Fit: The Big Weigh In*. Columbia, MO: American Council on Consumer Interests. [brochure]. (Authors listed alphabetically.)

Cude, B., Sweedler, K., Smith, L.E., Cooper, B., Taylor, S., Dahl, B., Prasse, E., & Hildebrand, P. (1998). *Credit card smarts*. [Set of 11 fact sheets on credit card management]. Urbana: University of Illinois Cooperative Extension Service.

Cude, B., Sweedler, K., Cooper, B., Taylor, S., Prasse, E., Burton, E., Kiss, E., & Camp, S., (1998). *Food shopping fact sheets*. [Set of 10 fact sheets on food shopping for limited-resource audiences]. Urbana: University of Illinois Cooperative Extension Service.

Hunts, H.J., & Cude, B. (1997). *Household inventory and personal property book*. (1997). (C1346) [58 page publication]. Urbana: University of Illinois Cooperative Extension Service.

Cude, B. (1997). *Insuring your home*. (Circular 1261) [12 section electronic publication]. Urbana: University of Illinois Cooperative Extension Service.

Cude, B. (1997). *Understanding life insurance*. (Circular 1350) [16 section electronic publication]. Urbana: University of Illinois Cooperative Extension Service

Cude, B. (1997). *Your credit rights*. (Circular 1351) [16 section electronic publication]. Urbana: University of Illinois Cooperative Extension Service.

\* Cude, B. (1993). *Become an environmental shopper* (North Central Region Publication 524) [Seven unit curriculum]. Urbana: University of Illinois Cooperative Extension Service.

*Invited Presentations*

Cude, B.J. (2008, November 6). Perspectives in the life settlement business: Academic studies on a macro view of the market. Life Insurance Settlements Association Fall Conference, Washington, D.C. [member of a panel discussion]

Cude, B.J. (2008, November 6). Disclosures: The quest to protect consumers and industry participants.

Life Insurance Settlements Association Fall Conference, Washington, D.C.

Cude, B.J. (2008, September 29). Tips and tools for consumer friendly disclosures. Insurance Consumer Affairs Exchange, Williamsburg, VA.

Cude, B.J. (2008, August 11). Are you smarter than a fifth grader? Understanding insurance disclosures. Insurance Regulatory Examiners Society, St. Louis, Missouri.

Cude, B.J. (2008, July 16). Regulation and public policy from the consumer's perspective. National Association of Insurance Commissioners' Conference, Kansas City, Missouri.

Cude, B.J. (2007, June 19). Making the grade? College students and their (our?) money. National Association of Consumer Agency Administrators Annual Conference. Philadelphia, PA. (Invited luncheon speaker).

Cude, B.J. (2007, May 8). Toto, I've a feeling we're not in Kansas anymore (a presentation on insurance disclosures). NAIC/NIPR E-Reg Conference. Kansas City, MO. (Invited speaker – 75 participants).

Cude, B.J. (2007, August 14). For Web eyes only (a presentation in effective insurance department websites). NAIC/PIO Forum. Kansas City, MO.

Reaction Panel to American Council on Consumer Interests Annual Conference Esther Peterson Policy Forum, April 2007. Invited by the leadership of ACCI to be one of three members of a panel (and the only ACCI member).

Cude, B.J. (2007, May) If I were king of the forest: A consumer's perspective on market conduct regulation. NAIC/NIPR E-Reg Conference. Kansas City, MO. [Invited to represent consumers on this panel discussion]

Cude, B.J. (2006, November 13). Disclosure: Taking the high road. LOMA LIMRA Meeting Series: Compliance & Market Conduct Exchange, Orlando, Florida.

Cude, B.J. (2006, October 19). The \$2,993 T-Shirt: Small decisions with big impacts. Georgia Association of Economic Educators Annual Meeting (Luncheon Speaker), Athens, GA.

### **Grants Received**

Cude, B.J. *Understanding College Students' Consumer and Financial Attitudes and Behaviors*. University of Georgia Agricultural Experiment Station, 3/1/05-12/31/07.

Cude, B.J. *2006-07 Governor's Office of Consumer Affairs Consumer Education Campaign*. Georgia Governor's Office of Consumer Affairs, 8/01/2006-6/30/2007; \$13,861.

Cude, B.J. *Peer Financial Counseling Program*. Governor's Office of Consumer Affairs, 7/1/03-6/30/04, \$60,000; 7/1/04-6/30/05, \$66,659; 7/1/05-6/30/06, \$59,022; 9/1/08-8/31/09, \$31,900.

Cude, B.J. *Online grocery shopping: Impact on consumer food purchases*. University of Georgia Agricultural Experiment Station, 8/1/99-7/31/2004.

Rupured, M., & Cude, B.. *Consumer studies and education initiative*, Governors Office of Consumer Affairs, 7/1/02-6/30/03, \$290,796; 7/1/03-6/30/04, \$500,000.

Cude, B.J. and the UGA Housing and Demographics Research Center. *Compilation, analysis and dissemination of housing data*, Georgia Department of Community Affairs, 8/10/02-5/30/03, \$40,073.

Cude, B.J. and the UGA Housing and Demographics Research Center. *Development of Housing Research Center*, Georgia Department of Community Affairs, 8/1/02-5/30/03. \$41,675.

Rodgers, T., Atilas, J., Bachtel, D., Cude, B., Shelton, G., Sweaney, A., & Valente, J. *Housing policy research study*. Georgia Department of Community Affairs. 2/1/01-5/30/02. \$52,216.

Cude, B., & Morganosky, M. *Expansion of non-traditional food retail outlets: Effect on consumer welfare*. Economic Research Service grant for FY 98, \$3000.

Cude, B. *Environmental consumer education*. EPA grant for FY93, \$25,000; FY94, \$10,000.

Cude, B., & Todd, C. *Factors affecting the selection and stability of child care*. HATCH grant for FY90-FY93, \$7,500 per annum.

Cude, B. *Consumer decision-making: The deregulation of the telecommunications industry*. HATCH proposal for 8/21/86-5/21/89, \$3,100 per annum.

Cude, B. *The value of time and its effect on grocery shopping strategies*. Funded by the Southern Illinois University Research Development and Administration Office, 12/1/84-5/15/85, \$800.

Cude, B., & Walker, R. *Quantity surcharges: Do they result in welfare losses to consumers?* (grocery price collection). Funded by the Southern Illinois University Research Development and Administration Office, 8/15/81-5/15/82, \$2,575.

### **Primary Extension Programs**

I have developed, prepared, and presented over 150 programs on approximately 30 family and consumer economics topics to various consumer, professional, and industry audiences, primarily at the University of Illinois (1985-1998). Major extension programs there centered on improving consumer decision-making, focusing on current issues and concerns relevant to the general public. Core concepts and appropriate delivery methods were derived from my research. Within each program, the goal was to facilitate consumer feedback to public or private decision-makers or researchers. I focused on three major extension programs: environmental consumer decision-making, insurance, and telecommunications deregulation. In Georgia, I provided leadership for the Georgia Saves program, a social marketing program designed to encourage Georgians to set and achieve savings and debt reduction goals.

### **Georgia Peer Financial Counseling Program**

I am the Statewide Coordinator of the Georgia Peer Financial Counseling (PFC) Program. The Program is based on the assumption that college students are more receptive to financial management information delivered by informed peers. Students are trained to teach other college students. The topics as well as the content of the Program initially were created by and for undergraduate students. My is to keep the content current, add resources to facilitate teaching, develop materials to train the student counselors, and program administration, including helping college campuses set up and grow programs, collecting evaluation data and preparing reports.

Between 2004 and 2008, college students have taught over 6,000 college students using PFC module materials on 15 college/university campuses in Georgia. Delivery of the PFC program is primarily

through college classes (on a wide variety of topics), residence halls and student organizations. Overall, participant evaluations of the student presentations have been very positive. Evaluation data indicate that students learn from the presentations and intend to adopt new financial practices after exposure to the material. Multiple measures are used to evaluate the Program. For example, in 2006-07 students participating in a Peer Financial Counseling Program presentation on budgeting scored an average of 90% on a five-question knowledge quiz given to the students at the end of the presentation. In 2006-07, on average, 77% of students participating in a Peer Financial Counseling Program presentation on credit reports and credit scoring indicated that they planned to request a copy of their credit report.

### **Classroom Teaching Experience**

Taught 24 different courses (graduate and undergraduate) at three different universities between 1980 and the present.

### **Testimony**

Testify regularly at quarterly meetings of the National Association of Insurance Commissioners to present the consumer perspective on insurance issues.

Testified at 2001 Georgia Insurance Commissioner public hearings on the use of credit information in insurance underwriting.

Prepared testimony for 1991 Federal Trade Commission and Environmental Protection Agency hearing on environmental claims in advertising and labeling; participated in 1995 Federal Trade Commission workshop on environmental claims.

### **Recent Professional Service**

Public Member of the American National Standards Institute–Conference for Food Protection Accreditation Committee.

Board of Directors, Insurance Marketplace Standards Association, 2006-2008, 2009-2011.

Associate Director for Personal Financial Literacy, University of Georgia Center for Economic Education.

Director of Research, University of Georgia Housing and Demographics Research Center.

Member, *Journal of Consumer Affairs* Editorial Board, 1998-present; Associate Editor with primary responsibility for the “Bits, Briefs and Applications” section, 2006-present; editor for 2009 special issue on Financial Literacy

Member, *Journal of Consumer Education* Editorial Board, 2005-2008.

National Association of Insurance Commissioners Consumer Participation Program, 1994-present; Member, Board of Directors, 1996-present.

Current American Council on Consumer Interests Committees: Publications, 2004-2007; Consumer Education, 2004-present; Chair of Master’s Thesis Committee, 2005-2007.

Advisory Board, Georgia Governor’s Office of Consumer Affairs, 2002-2005.

Reviewer for *Proceedings* of the American Council on Consumer Interests, 1981 and 1986-1989, 1990-1991, 1993-1997, 2000-2001, 2003-2005.

Occasional reviewer for the *Family Economics Review*, *Family and Consumer Sciences Research Journal*, *Journal of Public Policy and Marketing*, *Journal of Family and Economic Issues*, *Journal of Insurance Regulation*, *International Journal of Consumer Studies*

Program Chair, 2006 Eastern Family Economics Resource Management Association Annual Conference.

Development Committee, Georgia Coalition for Personal Financial Literacy, 2003-2004.

Member, Georgia Governor's Task Force on Health Insurance Availability and Affordability, 2002-2003.

Local Arrangements Chair, 2003 American Council on Consumer Interests Annual Conference.

Local Arrangements Chair, 2002 Eastern Family Economics Resource Management Association Annual Conference.

American Association of Financial Counseling and Planning Education, Consumer Financial Information Award Committee, 2000.

Member, American Chemistry Council/Chemical Manufacturers of America Advisory Panel, 1996-2000.

Member, *Money Matters* Advisory Board (a national subscription newsletter, Grace Weinstein, editor), 1997-1999.

American Council on Consumer Interests – Stewart Lee Award Committee, 1994-1999 (chair, 1997-99); Finance Committee, 1993-1994; Nominations Committee, 1993-1995 (chair, 1995); Treasurer, 1992-1994; Applied Consumer Economics Award Committee, 1989; Member, Board of Directors, 1986-1989; Research/Thesis Awards Committee, 1994-1996.

Member, DowBrands Environmental Advisory Panel, 1993-1995.

Program Chair, American Council on Consumer Interests Annual Conference, March 1992.

Editor, *Journal of Consumer Education*, 1989-1992; Editorial Board member, 1987-1989, 1992-1994.

Associate Editor, *Advancing the Consumer Interest*, 1993-1994, Editorial Board, 1994-1998.

Member, Governor's Task Force on Household Battery Disposal, 1993; Governor's Task Force on Degradable Plastics, 1990.

Member, Illinois Attorney General's Advisory Committee, 1985-1989.

January 2009