

CATHERINE PHILLIPS MONTALTO, Ph.D.

Consumer Sciences, The Ohio State University
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EDUCATION

- Ph.D. 1992, Cornell University, Consumer Economics and Housing.
Minors: Applied Economics, Labor Economics.
Dissertation Title: Relative Bargaining Power of Spouses: Empirical Results Using An Economic Model of Cooperative Bargaining.
- M.S. 1979, The Ohio State University, Textiles and Clothing.
Thesis Title: Clothing Assistance for Ohio's Physically Limited Persons as Perceived by the Individuals and by Extension Home Economists.
- B.S. 1979, The Ohio State University, General Home Economics.

MAJOR AREAS OF INTEREST

Family economics; household saving behavior; family economic well-being; intrahousehold resource allocation; household labor supply.

PROFESSIONAL POSITIONS

- Associate Professor, Department of Consumer Sciences (formerly Consumer and Textile Sciences), The Ohio State University, October 2001-present.
- Assistant Professor, Department of Consumer and Textile Sciences (formerly Family Resource Management), The Ohio State University. 1994-2001. Category III graduate faculty status awarded Spring 1997.
- Lecturer, Department of Family Resource Management, The Ohio State University. 1992-1994.
- Research Associate, Consumer Economics and Housing, Cornell University. 1991-1992.
- Graduate Associate, Consumer Economics and Housing, Cornell University. 1987-1991.
- Admissions Counselor, College of Agriculture, The Ohio State University. 1986-1987.
- Consumer Relations Director, The Ohio Pork Producers Council. 1983-1986.
- Academic Counselor, College of Home Economics, The Ohio State University. 1979-1983.

PUBLICATIONS

Peer-Reviewed Journal Articles

- Montalto, C. P.**, Bhargava, V., & Hong, G. S. (2006). Use of complementary and alternative medicine by older adults: An exploratory study. *Complementary Health Practice Review, 11*(1), 27-46.
- Rha, J.-Y., **Montalto, C. P.**, & Hanna, S. D. (2006). The effect of self-control mechanisms on household saving behavior. *Financial Counseling and Planning, 17*(2).
- Bi, L. & **Montalto, C. P.** (2004). Emergency funds and alternative forms of saving. *Financial Services Review, 13*(2), 93-109.
- Dickson, M. A., Lennon, S. J., **Montalto, C. P.**, Shen, D., & Li, Z. (2004). Chinese consumer market segments for foreign apparel products. *Journal of Consumer Marketing, 21*(5), 301-316.
- Yao, R., Hanna, S. D., & **Montalto, C. P.** (2003). The capital accumulation ratio as an indicator of retirement adequacy. *Financial Counseling and Planning, 14*(2), 1-11.
- Shen, D., Dickson, M. A., Lennon, S., **Montalto, C. P.**, and Zhang, L. (2003). Cultural influences on consumers' intentions to purchase apparel: Test and extension of the Fishbein behavioral intentional model. *Clothing and Textiles Research Journal, 21*(2), 89-99.
- Zuiker, V. S., Katras, M. J., **Montalto, C. P.**, and Olson, P. D. (2003). Hispanic self-employment: Does gender matter? *Hispanic Journal of Behavioral Sciences, 25*(1), 73-94.
- Elmerick, S. A., **Montalto, C. P.**, & Fox, J. J. (2002). Use of financial planners by U.S. households. *Financial Services Review, 11*(3), 217-213.
- Yao, R., Hanna, S.D., & **Montalto, C. P.** (2002). Factors related to meeting the capital accumulation ratio guideline. *Financial Services Review, 11*(2), 153-171.
- Shen, D., Lennon, S., Dickson, M. A., **Montalto, C. P.**, & Zhang, L. (2002). Chinese consumers' attitudes toward US- and PRC-made clothing: From a cultural perspective. *Family and Consumer Sciences Research Journal, 31*(1), 19-49.
- Rha, J.-Y., Widdows, R., Hooker, N. H., & **Montalto, C. P.** (2001/2002) E-consumerism as a tool for empowerment. *Journal of Consumer Education, 19/20*, 61-69.
- Lee, S., Park, M. H., & **Montalto, C. P.** (2000). The effect of family life cycle and financial management practices on household saving patterns. *Journal of Korean Home Economics Association, 1*(1), 79-93.
- Montalto, C. P.**, Yuh, Y., & Hanna, S. (2000). Determinants of planned retirement age. *Financial Services Review, 9*(1), 1-15.
- Olson, P. D., Zuiker, V. S., & **Montalto, C. P.** (2000). Self-employed Hispanics and Hispanic wage earners: Differences in earnings. *Hispanic Journal of Behavioral Sciences, 22*(1), 114-130.

- Gutter, M. S., Fox, J. J., & **Montalto, C. P.** (1999). Racial differences in investor decision making. *Financial Services Review*, 8(3), 149-162.
- Yuh, Y., Hanna, S., & **Montalto, C. P.** (1998). Mean and pessimistic projections of retirement adequacy. *Financial Services Review*, 7(3), 175-193.
- Miller, C. J. & **Montalto, C. P.** (1998). Comparison of economic status of elderly households: Non-metropolitan versus metropolitan residence. *Family Economics and Nutrition Review*, 11(4), 19-30.
- Montalto, C. P.** & Yuh, Y. (1998). Estimating nonlinear models with multiply imputed data. *Financial Counseling and Planning*, 9(1), 97-101.
- Yuh, Y., **Montalto, C. P.**, & Hanna, S. (1998). Are Americans prepared for retirement? *Financial Counseling and Planning*, 9(1), 1-12.
- Montalto, C. P.** & Gerner, J. L. (1998). The effect of expected changes in marital status on labor supply decisions of women and men. *Journal of Divorce and Remarriage*, 28(3/4), 25-51.
- Montalto, C. P.** & Sung, J. (1996). Multiple imputation in the 1992 Survey of Consumer Finances. *Financial Counseling and Planning*, 7(1), 133-146.
- Li, J., **Montalto, C. P.**, & Geistfeld, L. V. (1996). Determinants of financial adequacy for retirement. *Financial Planning and Counseling*, 7(1), 39-48.
- Montalto, C. P.** (1994). Married women's labor force participation as divorce insurance. *Financial Counseling and Planning*, 5, 191-205.
- Gerner, J. L., **Montalto, C. P.**, & Bryant, W. K. (1990). Work patterns and marital status change. *Lifestyles: Family and Economic Issues*, 11(1), 7-21.

Peer-Reviewed Journal Article Reprinted as Book Chapter

- Rha, J.-Y. , **Montalto, C. P.**, & Hanna, S. D. (2007). The effect of self-control mechanisms on household saving behavior, pp. 13-47, in A. K. Pain & N. Karmakar (eds.), *Household savings: Perspectives and country experiences*, Hyderabad, India: The Icfai University Press. (Originally published in the journal *Financial Counseling and Planning* in 2006.) Web listing: <http://www.books.iupindia.org/newarticle.asp?isbn=81-314-1219-3&bookid=IB1101488>

Peer-Reviewed Papers in Proceedings

- Hong, G.S., **Montalto, C.P.**, & Bhargava, V. (2005). Use of Complementary and Alternative Medicine among the minority older individuals. *The Gerontologist*, 45, Special Issue 2, 580
- Montalto, C.P.**, Bhargava, V., & Hong, G.S. (2005). Gender difference in Complementary and Alternative Medicine use among older adults. *The Gerontologist*, 45, Special Issue 2, 662.

- Montalto, C.P.**, Bhargava, V., & Hong, G.S. (2005). Use of alternative medicine among older adults: An exploratory study. *Consumer Interests Annual*, 51, online at http://www.consumerinterests.org/files/public_Bhargava_UseofAlternativeMedicineAmongOlderAdults.pdf
- Bi, L. & **Montalto, C. P.** (2005). Is there a credit card puzzle? An exploratory study; *Consumer Interests Annual*, 51.
- Hong, G.S., **Montalto, C.P.**, & Bhargava, V. (2004). Predictors of alternative medicine use among the older adults. *The Gerontologist*, 44, Special Issue 1, 44.
- Bi, L., & **Montalto, C. P.** (2003). Emergency funds and the alternatives. *Consumer Interest Annual*, 49.
- Rha, J-Y., **Montalto, C. P.**, & Widdows, R. (2003). Evaluating the impact of the Internet on consumers' information search. *Consumer Interests Annual*, 49.
- Bi, L., **Montalto, C. P.**, & Fox, J. J. (2002). Household search for and use of financial information. *Consumer Interests Annual*, 48.
- Kim, S., & **Montalto, C. P.** (2002). Perceived risk of privacy invasion and the use of online technology by consumers. *Consumer Interests Annual*, 48.
- Lai, W., Hanna, S. D. & **Montalto, C. P.** (2002). Optimal dynamic portfolio strategies for long-term investment horizons. *Consumer Interests Annual*, 48.
- Rha, J-Y., **Montalto, C. P.**, & Hanna, S. D. (2001). The effect of saving goals and expectations on household saving behavior. *Proceedings of the Academy of Financial Services*, 57.
- Zhao, J., **Montalto, C. P.**, & Hanna, S. D. (2001). Which households meet the household debt service burden guidelines? *Proceedings of the Academy of Financial Services*, 22.
- Yao, R., Hanna, S. D., & **Montalto, C. P.** (2001). Factors related to meeting the Capital Accumulation Ratio guideline. *Proceedings of the Academy of Financial Services*, 23.
- Lai, C. W., Hanna, S. D., & **Montalto, C. P.** (2001). Do individual investors make rational asset allocation decisions? *Proceedings of the Academy of Financial Services*, 9.
- Miller, S. A., & **Montalto, C. P.** (2001). Who uses financial planners? Evidence from the 1998 Survey of Consumer Finances. *Consumer Interests Annual*, 47, 1-9. http://www.consumerinterests.org/public/articles/Miller,_Montalto.pdf
- Dickson, M.A., Lennon, S. J., **Montalto, C. P.**, Shen, D., & Zhang, L. (2000). Competitiveness of U.S. apparel products in China. Proceeding, International Textile and Apparel Conference, November, 2000, Cincinnati, OH.
- Yuh, Y., Hanna, S., & **Montalto, C. P.** (1999). Determinants of planned retirement age. *Consumer Interests Annual*, 45, 77-82.
- Chen, P., Hanna, S., & **Montalto, C. P.** (1998). Do households make savings and investment decisions together? *Consumer Interests Annual*, 44, 96-101.

Olson, P. D., Zuiker, V. S., & **Montalto, C. P.** (1996). Self-employment: A viable economic alternative for the California Hispanic population. *Consumer Interests Annual*, 42, 49-56.

Montalto, C. P. (1993). Relative bargaining power of spouses: Empirical results using an economic model of cooperative bargaining. *Consumer Interests Annual*, 39, 242-247.

Refereed Conference Presentations

Bhargava, V., Hong, G.S., & **Montalto, C.P.** (2008). Demand for Complementary and Alternative Medicine. Presentation at the 2008 Conference of the American Council on Consumer Interests.

Bhargava, V., Hong, G.S., & **Montalto, C.P.** (2007). Presence of chronic conditions and use of chiropractic among older individuals. Poster presented at The Gerontological Society of America's 60th Annual Scientific Meeting.

Bhargava, V., Hong, G.S., & **Montalto, C.P.** (2007). Are Complementary and Alternative Medicine (CAM) and conventional care economic complements or substitutes? Poster presented at 2007 Annual Conference of the American Council on Consumer Interests.

Other Papers in Proceeding

Montalto, C. P., Hanna, S., & Yuh, Y. (2000). The retirement adequacy of American households in 1998. Retirement Income Security: Current Practices and Emerging Issues, Preconference of Association for Financial Counseling and Planning Education, p. 8.

Hanna, S., Yuh, Y., & **Montalto, C. P.** (1998). Mean and pessimistic projections of retirement adequacy. *Proceedings of the Academy of Financial Services*, 21-23.

Montalto, C. P. (1998). The Surveys of Consumer Finances: Practical issues and challenges from the users' perspective. *Consumer Interests Annual*, 44, 232-233.

Hanna, S., **Montalto, C. P.**, & Sung, J. (1997). The Surveys of Consumer Finance: Resources for researchers. *Proceedings of the Academy of Financial Services*.

Montalto, C. P. & Sung, J. (1997). Overview of multiple imputation and repeated-imputation inference (RII) techniques. *Consumer Interests Annual*, 43, 167.

Montalto, C. P. & Sung, J. (1997). Effects of multiple imputation: Empirical results using linear regression to predict the level of total household income. *Consumer Interests Annual*, 43, 170.

Geistfeld, L. V., **Montalto, C. P.**, & Drier, H. (1996). The Career Orientation and Planning Profile in Higher Education: A Pilot Study. *The Career Orientation and Planning Profile/Fukuyama Profile National Users Conference*, 121-139.

Paper in Proceedings Based on Poster Presentation (Not Peer Reviewed)

Yuh, Y., Hanna, S., & **Montalto, C. P.** (1998). 'Average' versus 'worst' case projections of financial assets and contributions to retirement accounts. *Consumer Interests Annual*, 44, 164.

Book Reviews

Montalto, C. P. (1998). Review of the book *American Standards of Living: 1918-1988*, by Clair Brown. In *Advancing the Consumer Interest*, 10(1), 28-29.

Monographs, Bulletins and Research Reports

Brobeck, S. and **Montalto, C. P.** (2008, June). The financial condition of women on their own. Report to the Consumer Federation of America.

Montalto, C. P. (2004, November). Responsible and informed: Women's financial choices. Invited article in *Financial Fitness: Meeting the Challenge of Financial Literacy*. A supplement to the Credit Union Magazine published by the Credit Union National Association (CUNA).

Montalto, C. P. (2004, February). Households with low income: Wealth and financial behaviors. Report to the Consumer Federation of America.

Montalto, C. P. (2004, January). Women on their own: Households with a female householder who is not married or living with a partner. Report to the Consumer Federation of America.

Montalto, C. P. (2003, December). Home ownership and home equity in the United States. Report to the Consumer Federation of America.

Montalto, C. P. (2003, July). Wealth of American households by race and ethnicity. Report to the Consumer Federation of America.

Montalto, C. P. (2003, September). Wealth of middle America: Evidence from the Survey of Consumer Finances. Report to the Consumer Federation of America.

Montalto, C. P. (2002, May). Wealth-poor households in the U.S. Report to the Consumer Federation of America and National Credit Union Foundation.
http://www.consumerfed.org/cfa5_wealth_poor_final_report.pdf

Montalto, C. P. (2001, July). Households with high levels of net assets. Report to the Consumer Federation of America and Provident Financial Corporation.
http://www.consumerfed.org/CFA_Provident_eco_analysis.pdf

Montalto, C. P. (2001, June). Retirement wealth and its adequacy: Assessing the impact of changes in the age of eligibility for full Social Security benefits. Final research report to the Center for Retirement Research, Boston College.

Montalto, C. P. (2001, February). Wealth of American households: Evidence from the Survey of Consumer Finances. Report to the Consumer Federation of America.
<http://www.consumerfed.org/evidence.pdf>

Montalto, C. P. (2000, April). Retirement savings of American households: Asset levels and adequacy. Report to the Consumer Federation of America and DirectAdvice.com
<http://www.consumerfed.org/econ.pdf>

Gerner, J. L. & **Montalto, C. P.** (1992). Anticipation of divorce and remarriage. *Life Course Institute Series*, LCI 92-05, Cornell University.

Presentations (papers published in proceedings are listed under Publications)

Montalto, C. P. (2005, April 8). "Assessment of multiple imputation of income in the Consumer Expenditure Survey." Invited session at the Annual Meeting of the American Council on Consumer Interests, Columbus, OH.

Montalto, C. P. (2004, February 18). "Saving in America: African-Americans, Hispanics, and Women on Their Own." Invited presentation at the National Forum to Encourage Low-Income Household Savings, Investment Company Institute, Washington, D. C.

Montalto, C. P. (2002, October 15). "Retirement Preparation of American Households." Invited presentation at the Ohio State University Extension In-Service, "*Financial Security in Later Life for Farm Families.*"

Montalto, C. P. (2002, October 10). "Are Americans Prepared for Retirement?" Invited presentation at the National Endowment for Financial Education Symposium, "*The State of Financial Literacy in America – Evolutions and Revolutions.*"

Montalto, C. P. (2001, November 29). "Savings of Low-Income Households: What We Know ... What We Don't." Invited presentation at the National Financial Services Conference, Jurys Hotel, Washington, D.C.

Montalto, C. P. (2001, October 17). "How American Households Save...And How They Don't." Invited presentation at the National Forum to Encourage Low-Income Household Savings, Investment Company Institute, Washington, D.C.

Montalto, C. P. (2001, May 18). "Retirement Wealth and Its Adequacy: Assessing the Impact of Changes in the Age of Eligibility for Full Social Security Benefits." Annual Conference of the Retirement Research Consortium, National Press Club, Washington, D.C.

Montalto, C.P. (2000, November 30). Retirement Savings: Meeting Growing Challenges at the Consumer Federation of America's Financial Services Conference, Washington, D.C.

Montalto, C. P. (2000, March). Graduate education in family economics, consumer economics and consumption economics. Presenter in invited panel and round table discussion. American Council on Consumer Interests Annual Meeting, San Antonio, TX.

- Shen, D., Dickson, M. A., Lennon, S., **Montalto, C. P.**, & Zhang, L. (2000, February). Test and extension of the Fishbein Behavioral Intention Model in China. Society of Consumer Psychology. San Antonio, TX.
- Shen, D., Dickson, M. A., Lennon, S., **Montalto, C. P.**, & Zhang, L. (1999, November). Chinese consumers' attitudes toward US-made clothing. International Textiles and Apparel Association Annual Meeting. Santa Fe, NM.
- Zuiker, V. S., **Montalto, C. P.**, & Olson, P. D. (1998, August). Do gender differences exist in self-employment income for the California Mexican American population? Midwest Consortium for Latino Research. Bloomington, IN.
- Chen, P., Hanna, S., & **Montalto, C. P.** (1998, March). Which comes first? The savings decision or the investment decision? Midwest Finance Association Annual Meeting, Chicago, IL.
- Montalto, C. P.** (1997, July). The consumer affairs undergraduate option. Paper presented at the International Symposium on Extending Consumer Sciences to Undergraduate and Adult Learners in Korea. Columbus, OH.
- Montalto, C. P.** (1993, Nov.). Technology's economic impact on families in the 20th century. Technological Impacts on Families and Society Extension In-Service, Columbus, OH.
- Gerner, J. L., & **Montalto, C. P.** (1992, April). Anticipation of divorce and remarriage. Population Association of America Meetings, Denver, CO.
- Gerner, J. L., **Montalto, C. P.**, & Bryant, W. K. (1989, June). Work patterns and marital status change. Poster session at the Pre-Conference Workshop, Family Economics-Home Management Section of the American Home Economics Association, Cincinnati, OH.

RESEARCH GRANTS RECEIVED

- Montalto, C. P.** Saving and wealth building behavior of U.S. households. Consumer Federation of America. \$21,200. 2003-04.
- Montalto, C. P.** Bequest intentions and retirement adequacy of families who own farms or businesses. HEC-OARDC Research Competitive Grants Program. \$13,458. 2002-03.
- Montalto, C. P.** Saving and wealth building behavior of U.S. households. Consumer Federation of America. \$14,450. 2000-02.
- Montalto, C. P.** Retirement wealth and its adequacy. The Center for Retirement Research, Boston College. \$24,995. 2000-2001.
- Montalto, C. P.** Retirement assets of families/households in the United States. Consumer Federation of America and DirectAdvice.com. \$5,000. 2000.
- Dickson, M. A., Lennon, S. J., & **Montalto, C. P.** Competitiveness of U.S. natural fiber apparel products in China, Part 1. U.S. Department of Agriculture, National Research Initiative Competitive Grants Program, New Investigator Award. \$85,000. 1998-99.

Dickson, M. A., Lennon, S. J., & **Montalto, C. P.** Competitiveness of U.S. natural fiber apparel products in China, Part 2. Ohio Agricultural Research and Development Center. \$19,861. 1998-99.

Montalto, C. P. Analysis of selected data from the Third National Health and Nutrition Examination Survey, 1988-1994 (NHANES III). Ross Products Division, Abbott Laboratories, Pediatric Nutrition Research and Development Department. \$32,875. 1996-97.

Montalto, C. P. Division of household expenditure between children and adults. Ohio Agricultural Research Development Center. \$14,000. 1995-2000.

Montalto, C. P. The allocation of household expenditure between children and adults. The Ohio State University, Office of Research, Seed Grant. \$7,000. 1995-96.

Montalto, C. P. The allocation of household expenditure between children and adults. The Ohio State University, College of Human Ecology Office of Research. \$300. 1995-96.

TEACHING GRANTS RECEIVED

Jackson, G. & **Montalto, C. P.** Cultural diversity: An important factor influencing choices faced by women in their family and employment roles. College of Human Ecology Multicultural Teaching Grant. \$500. 1992-93.

TEACHING

Graduate Students Advised

Graduate Student	Degree	Date	Title of Thesis or Dissertation
Li, Jieyu (co-adviser w/ L Geistfeld)	Ph.D.	1996	Intended retirement and wealth adequacy.
Miller, Cara	M.S.	1997	Comparison of alternative measures of economic status between metropolitan and nonmetropolitan elderly households.
Jayathirtha, Chandrika (co-adviser w/ S. Hanna)	Ph.D.	1997	Factors affecting household overspending behavior.
Yuh, Yoonkyung (co-adviser w/ S. Hanna)	Ph.D.	1998	Adequacy of preparation for retirement: Mean and pessimistic case projections.
Lee, Seonglim	Ph.D.	1998	Parental strategies for financing children's postsecondary education.
Gutter, Michael (co-adviser w/ J. Fox)	Ph.D.	2000	Racial differences in risky asset ownership.
Miller, Stephanie	M.S.	2001	Factors associated with use of financial planners by households: Evidence from the 1998 Survey of Consumer Finances.
Kwon, Jasook (co-adviser w/ R Widdows)	Ph.D.	2002	U.S. households' patterns of information source use for saving/investment decision making
Bi, Lan	M.S.	2002	A comprehensive look at emergency funds
Zhao, Jing (co-adviser w/ S. Hanna)	Ph.D.	2003	Household debt service burden outlook: An exploration on the effect of credit constraints

Liao, Jia	M.S.	2004	Precautionary saving and health uncertainty
Kim, Sora	Ph.D.	2004	Retirement transitions: The role of shocks to household resources
Clarke, Sommer	M.S.	2004	Critique and analysis of a social marketing campaign focused on wealth building among low to moderate income households
Seo, Jiwon	Ph.D.	2005	Overcoming economic hardship: The effects of human capital and social capital
Bi, Lan	Ph.D.	2005	The influence of uncertainty and liquidity constraints on liquid asset holdings of credit card revolvers
Fisher, Patricia	Ph.D.	2006	Saving behavior of U.S. households: A prospect theory approach.
Bhargava, Vibha (co-adviser w/ G. Hong)	Ph.D.	2007	Demand for complementary and alternative medicine: An economic analysis.
Kim, So-Yun (co-adviser w/ G. Hong)	Ph.D.	2009	The effect of long-term care insurance on the first nursing home entry and home care use: Using duration analysis
Sharp, Deborah	M.S.	In progress	

Membership on Graduate Student Thesis and Dissertation Committees

Graduate Student	Degree	Date	Title of Thesis or Dissertation
Lee, Hye-Kyung	Ph.D.	1995	Direct and indirect determinants of stock ownership.
Yen, Hua-Kuei (Daisy)	M.S.	1995	Decision-making under individual and group conditions: Evidence from food consumption behavior.
Zuiker, Virginia Solis	Ph.D.	1997	The ability of self-employment to support Hispanic households in the Southwest at a level above poverty.
Sung, Jaimie	Ph.D.	1997	A structural analysis of retirement funds in a family context: Participation and investment in stocks.
Chen, Peng	Ph.D.	1997	Household saving and portfolio allocation.
Wang, Hui	Ph.D.	1997	A empirical analysis of household asset allocation based on a rational expectations model.
Finke, Michael	Ph.D.	1998	The decision to eat a lower-fat diet: Impact of the Nutrition Labeling and Education Act.
Olson, Patricia D.	Ph.D.	1998	Predictors of self-sufficiency for entrepreneurial families.
Embrey, Lori Clark	M.S.	1998	Gender differences in investment decisions.
Shen, Dong	Ph.D.	1999	Chinese consumers and U.S. made clothing: A cultural perspective.
Yao, Rui	M.S.	2001	Capital accumulation ratio as an indicator of retirement wealth adequacy.
Sun, Yan	M.S.	2001	Non-thesis: A report on the Life-Cycle Savings program.
Doll, Kevin	M.S.	2001	Student provided financial planning on campus: A market analysis.
Rha, Jong-Youn	Ph.D.	2002	Consumers in the Internet era: Essays on the impact of electronic commerce from a consumer perspective
Lim, Younghee	Ph.D.	2002	Estimating the effect of the fully phased-in earned income tax credit on the decline in welfare caseloads between 1994 and 2000
Lai, Whuei-Wen	Ph.D.	2003	Are U.S. household portfolios efficient?
Yao, Rui	Ph.D.	2003	Patterns of financial risk tolerance: 1983-2001.
Lee, Jihyun	Ph.D.	2003	Factors affecting intention to use online financial services.
Kim, Eun-Jin	Ph.D.	2005	Financial management assistance use by the vulnerable elderly

Richards, Anne	Ph.D.	2006	Industrial buying decisions in the apparel industry post implementation of the agreement on textiles and clothing
Chen, Cheng Chung	Ph.D.	2007	Changes in retirement adequacy, 1995-2000: Accounting for retirement stages
Peng, Tzu-Chin (Martina)	Ph.D.	2007	Evaluating mandated personal finance education in high schools
Evans, David	Ph.D.	In progress	The Predisposition of women to use the services of a financial planner for saving and investing

Honors Students/Undergraduate Research Advised

Student	Date	Title of Honor's Thesis or Project
Hardy, Shawntera (co-advisor w/ L Geistfeld)	1999	Elderly American consumers' recognition of being fraud victims.
Reamsnyder, Lee (committee member)	2004	Travel and tourism expenditure of the elderly and non-elderly

Graduate Courses Taught (excluding independent studies, thesis/dissertation)

Course #	Course Title Quarter/Year (student enrollment)
Fm Res M 738	Graduate Study in Family Resource Management (G2) co-taught with S. Seiling Au 01 (5)
Fm Res M 739	Household Economic Status: Measurement and Analysis (G5) Wi 94 (3) Wi 95 (7) Wi 96 (4) Wi 97 (2) Wi 98 (8) Au 98 (5) Au 99 (4) Au 00 (7) Au 01 (5) Au 02 (2) Au 03 (6) Au 04 (3) Au 05 (3) Au 06 (1) Au 07 (2) Au 08 (3) TOTAL: 16 quarters; 65 graduate students
Fm Res M 862	Household Economic Status: Theory and Research (G5) Wi 99 (5) Wi 01 (5) Wi 03 (8) TOTAL: 3 quarters; 18 graduate students
Fm Res M 894	Group Studies: Theories and Models in Consumer Sciences Research (co-taught with Jonathan Fox) Wi 06 (8) Wi07 (9)

Undergraduate Courses Taught (excluding independent studies, honors' thesis research)

Course #	Course Title Quarter/Year (student enrollment)
Fm Res M 340	American Households: Indicators of Economic Status (U5)
Effective Wi08	Wi 93 (99) Sp 93 (118) Au 93 (85) Wi 94 (68) Au 94 (53)
CONSCI 340	Sp 95 (89) Au 95 (39) Sp 96 (67) Wi 97 (74) Au 97 (144) Wi 98 (139) Au 98 (113) Wi 99 (174) Au 99 (148) Wi 00 (164) Au 00 (142) Wi 01 (145) Au 01 (153) Wi 02 (131) Au 02 (162) Wi 03 (199) Sp 03 (161) Au 03 (151) Wi 04 (155) Sp 04 (97) Au 04 (131) Wi 05 (116) Sp 05 (59) Au 05 (120) Wi 06 (124) Au 06 (140) Wi 07 (94) Sp 07 (89) Au 07 (146) Wi 08 (89) Sp 08 (102) Au 08 (157) Wi 09 (97) Sp 09 (120) TOTAL: 39 quarters; 4,654 undergraduate students

FmResM 340D (Con Sci 340)	Lima Campus: American Households: Indicators of Economic Status (U5) Wi 02 (16) Wi 04 (11) Wi 05 (10) Wi 06 (15) Wi 07 (14) Wi 08 (11) Wi 09 (15) TOTAL: 7 quarters; 92 undergraduate students
Fm Res M 644	Quantitative Methods in Consumer Affairs (U5) Au 97 (37) Sp 03 (95)
FmResM 341.01	Family Resource Management Theory (U3) Sp 93 (193)
Fm Res M 362	Resource Management Issues for Women (U5) Au 92 (83)
Fm Res M 595	Professional Development Seminar (U2) Au 92 (62) Wi 93 (71) Au 93 (62)

Summary of Previous Teaching

Instructor, Cornell University, 1989-1991.

CEH 301: Special Studies in Applied Microeconomics, Au89, Sp90, Au90, Sp91

Teaching Assistant, Cornell University, 1987-1990.

CEH 110: Principles of Microeconomics, Au87.

CEH 355: Wealth and Income, Sp88.

CEH 603: Economics of Consumer Demand, Au88, Sp90, Au90.

Instructor, The Ohio State University, 1979-1983.

HEC 290: Introduction to Home Economics, full academic year 1979-1983.

Responsibilities included supervision of a graduate teaching assistant, as well as participation in course development activities for teaching faculty of the core courses.

Professional Service

American Council on Consumer Interests.

Board of Directors, 1999-2001, 2001-2004.

Nominations and Elections Committee, 2006-2009. Chair, 2007-2008.

Search Committee, Editor, Journal of Consumer Affairs, 2007-2008.

Chairperson, Awards Coordinating Committee, 1999-2001, 2001-2004.

Co-Chair, Local Arrangements for Annual Conference, 2004-2005.

Reviewer of refereed papers for Annual Conference, 1995, 1996, 2000, 2003-2008.

North Central Regional Research Committee, Family Economics (NCR-52, Family Economics).

Ohio State University Representative, 1994, 1995, 2001.

Journal of Consumer Affairs.

Ad Hoc Reviewer, 2005.

Journal of Family and Economic Issues.

Ad Hoc Review Panel, 1998-2001, 2001-2005. Ad Hoc Reviewer, 1996-97.

Journal of Pension Economics and Finance.

Reviewer, 2008.

Financial Counseling and Planning (The Journal for the Association of Financial Counseling and Planning Education).

Editorial Board, 1996-2002. Reviewer, 1995, 2003-present.

Financial Services Review.

Reviewer, 1999, 2002, 2004, 2008.

Advancing the Consumer Interest (A Journal of Consumer Law, Policy, and Research).

Editorial Board, 1995-2001. Reviewer, 1994-1995. Guest Reviewer, 1992-1994.

Family Economics and Resource Management Section of the American Association of Family and Consumer Sciences.

Reviewer of refereed papers and poster abstracts for the pre-conference, 1995.

Editorial Board, *Family Economics and Resource Management Biennial: The Journal of the FERM Division of AAFCS*, 1995.

Survey of Consumer Finances Users Group.

Data Section Chair, 1996 to present.

As chair of the Data Section, I have prepared manuscripts and research notes focused on empirical issues related to analysis of the Survey of Consumer Finances data. I have also prepared SAS code for estimation techniques discussed in the manuscripts. All of these materials are downloadable from the SCF Users Group web page on the internet to facilitate dissemination. A summary of these materials follows:

Peer reviewed journal articles

Montalto, C. P. & Yuh, Y. (1998). Estimating nonlinear models with multiply imputed data. *Financial Counseling and Planning*, 9(1), 97-101.

Montalto, C. P. & Sung, J. (1996). Multiple imputation in the 1992 Survey of Consumer Finances. *Financial Counseling and Planning*, 7(1), 133-146. [also available as a WWW document <http://www.hec.ohio-state.edu/hanna/imput.htm>]

Proceedings papers (not peer reviewed)

Montalto, C. P. (1998). The Surveys of Consumer Finances: Practical issues and challenges from the users' perspective. *Consumer Interests Annual*, 44, 232-233. [also available as a WWW document <http://www.hec.ohio-state.edu/scf/cmacci98.htm>]

Research notes

Yuh, Y. & Montalto, C. P. (1998, April 28). Same sex couples in the 1995 SCF. [WWW document]. URL http://www.hec.ohio-state.edu/scf/same_sex.htm

Montalto, C. P. (1998, April 28). The respondent 'switch' variable. [WWW document]. URL <http://www.hec.ohio-state.edu/scf/switch.htm>

Sung, J. & Montalto, C. P. (1998, April 28). Retaining households only when they appear in each of the five implicates. [WWW document]. URL <http://www.hec.ohio-state.edu/scf/retain.htm>

Montalto, C. P. & Hanna, S. (n.d./1998). Can repeated-imputation inference (RII) techniques be used with nonlinear models? [WWW document]. URL <http://www.hec.ohio-state.edu/scf/rubin.htm>

SAS code

Sung, J. & Montalto, C. P. (n.d./1997). SAS/IML program using RII technique for scalar values. [WWW document]. URL <http://www.hec.ohio-state.edu/hanna/scf/riiq.htm>

Lee, S. & Montalto, C. P. (n.d./1997). SAS/IML program using RII technique for linear regression. [WWW document]. URL <http://www.hec.ohio-state.edu/hanna/scf/riir.htm>

Yuh, Y. & Montalto, C. P. (n.d./1998). SAS/IML program using RII technique for logit regression. [WWW document]. URL <http://www.afcpe.org.nonr.htm>

University Service

Distance and Open Education Funding Program Selection Committee, TELR, The Ohio State University, 2008

Ohio State's U.S. Student Fulbright Campus Committee, 2007-2008.
Research and Graduate Council, Graduate School, 2004-2008.
Graduate Associateship and Fellowship Committee, 2004-2005.
Curriculum Committee, 2005-2006. 2007-2008. 2008-2009.
Research Committee, 2006-2007.
Faculty Admissions Committee, 2003-2006. Chair, 2005-2006.
Graduate Enrichment Fellowship Selection Committee, Graduate School, 2004-2005
Ohio Union Council, Faculty Representative, Winter 2003-Spring 2004.
TELR Coordinating Council, Representative, College of Human Ecology, 2003-2006.
Faculty Presenter, Orientation Program for New Students, Summer 2002.
Panelist, New Faculty Network, Office of Faculty and TA Development, Winter 2000.
Advisory Committee, 1998 New Faculty Orientation Program, Spring 1998.
Invited Participant, Planning Session, Student Leadership Development Initiative Steering
Committee, Winter 1998.
Panel Member, New Faculty Orientation, "Nuts and Bolts of Teaching at Ohio State," Autumn
1997.
Ohio Staters, Inc., University-wide organization of faculty, staff and students committed to
promoting the welfare and traditions of The Ohio State University, Spring 1996-present.
Faculty Treasurer, 2002-present.
Advisory Committee, 1995 New Faculty Orientation Program, Spring 1995.

College Service

College of Education and Human Ecology Technology Committee, 2006-2008.
Chair, Search Committee for Professor and Chair, Consumer and Textile Sciences Department,
2002-2003.
Relocation Committee (relocation of Hospitality Management program from Human Nutrition and
Food Management Department to Consumer and Textile Sciences Department), 2000-2001.
Graduate Liaison and Research Advisory Committee, 2000-present.
Participant, Focus Group, Disabilities Partnership Grant, Partnership to improve the quality of
higher education for students with disabilities, Winter 2000.
Faculty Scholars Program, 1995-96.

Department Service (*denotes elected position)

Search Committee for Targeted Hires in Consumer Sciences, 2006-2008.
Chairperson, 2006-2007.
Faculty Advisory Board, 2003-present.
Graduate Admissions and Policy Committee, Chairperson, 2001-present. (Formerly the Graduate
Coordinating Committee)
Family Resource Management Graduate Studies Committee, 1994 to present; Chairperson,
2000-present.
Undergraduate Studies Committee, 1999-2001.
Family Resource Management Ad Hoc Graduate Program Review Committee, 1999-2001.
*Family Resource Management Graduate Examination Committee, 1998-2001.
*Faculty Advisory Committee, 1997-1999, 2000-2002.
Consumer Affairs Teaching Faculty, 1996 to 2001.
Undergraduate Competency Committee, 1997 to 2001.
The Ohio State University - Society of Consumer Affairs Professionals in Business (SOCAP)
Student Activities Group, Advisor 1993-1994; Co-Advisor 1994-1999.
*Computer Applications Center Advisory Board, 1995-1997.

RECOGNITIONS AND ACCOMPLISHMENTS

President's and Provost's Leadership Institute, The Ohio State University, 2006-2008.
Ph.D. advisee (with G. S. Hong) Vibha Bhargava received the ACCI Dissertation Award, 2008.
Faculty Recognition, Sphinx and Mortar Board Senior Honoraries, 2008.
Ph.D. advisee (with S. Hanna) Lan Bi received the ACCI Dissertation Award, 2006.
ACCI Mid-Career Award, 2005.
ACCI Mentor Award, 2005.
Ph.D. advisee (with K. Stafford) Sora Kim was a finalist in the ACCI Dissertation Competition, 2005.
Consumer and Textile Sciences Faculty of the Year Award, 2004.
Dean's Faculty Award for Professional Excellence, 2002.
Winner of the Academy of Financial Services Outstanding Paper Award (\$1,000), sponsored by the Certified Financial Planner Board of Standards. Rha, J-Y., Montalto, C. P., & Hanna, S. The effect of saving goals and expectations on household saving behavior, 2001.
Ph.D. advisee (with J. Fox) Michael Gutter received the ACCI Dissertation Award, 2001.
Ph.D. advisee (with S. Hanna) Yoonkyung Yuh won "Honorable Mention" in the ACCI Dissertation Competition, 2000.
Ph.D. advisee Seonglim Lee was a finalist in the ACCI Dissertation Competition, 2000.
Winner of the Academy of Financial Services Outstanding Paper Award (\$1000), sponsored by Texas Instruments. Gutter, M. S., Fox, J. J., & Montalto, C. P. Racial differences in investor decision making, 1999.
Honors advisee (with L. Geistfeld) Shawtera Hardy won first place in the Undergraduate Research Competition, Social and Behavioral Sciences Division, 1999.
Ph.D. advisee (with S. Hanna) Yoonkyung Yuh won the Best Dissertation Award from the Ohio Family and Consumer Sciences Association, 1999.
Faculty Recognition, Bucket and Dipper Junior Honorary, 1999.
Winner of the Academy of Financial Services Outstanding Paper Award (\$1000), sponsored by Texas Instruments. Hanna, S., Yuh, Y., & Montalto, C. P. Mean and pessimistic projections of retirement adequacy, 1998.
Faculty Award, College of Human Ecology, Human Ecology Alumni Society, 1998.
Masters advisee Cara J. Miller was a finalist in the ACCI Masters Thesis Competition, 1998.
Faculty Recognition, Sphinx and Mortar Board Senior Honoraries, 1998.
Selected into membership in Ohio Staters, Inc. (Select group; membership capped at fourteen faculty/A&P and thirty-six undergraduate students from across the University), 1996.
AHEA Outstanding Teacher Award, Sponsored by The Ohio State University Student Chapter of the American Home Economics Association, 1993.
ACCI Dissertation Award Recipient, American Council on Consumer Interests, 1993.
New Achiever Award, American Home Economics Association, 1984.
Outstanding Young Professional, College of Home Economics Alumni Association, The Ohio State University, 1984.
Outstanding Service to Students, College of Agriculture and Home Economics, The Ohio State University, 1981.

PROFESSIONAL MEMBERSHIPS

Academy of Financial Services, 2000 to present.
American Council on Consumer Interests, 1987 to present.
Association for Financial Counseling and Planning Education, 2000 to present.

MEMBERSHIP IN HONORARIES

Gamma Sigma Delta, Agricultural Honor Society, 1991 to present.
Kappa Omicron Nu, Home Economics Honorary Society, 1978 to present.
Mortar Board, National Senior Class Honor Society, 1978 to present.
Phi Kappa Phi, General University Honor Society, 1978 to present.
Phi Upsilon Omicron, Home Economics Honor Society, 1977 to present.

COMMUNITY SERVICE

St. Andrew Parish Council, Columbus, Ohio.
Member of the founding council, 2001-2002; President-elect, 2002-03, President, 2003-2004.
Master Planning Team, 2003-2007.
Parish Self-Study Team, 2008.
Extraordinary Minister of the Holy Eucharist, 2002-present.
Catechesis of the Good Shepherd, St. Andrew Parish.
Lay volunteer, 1999-2002.