

August 2009

VITA

Sherman Hanna, Professor
Consumer Sciences Department, Ohio State University
1787 Neil Ave., Columbus, OH 43210
Phone: Office: (614) 292-4584 E-mail: hanna.1@osu.edu
FAX: (614) 688-8133

EDUCATION

Ph.D., Cornell University, January, 1974.

Major: Applied Welfare Economics. Minors: (1) Economics; (2) Housing

Dissertation title: *Two Structural Models for Family Income, Housing Consumption, Home Ownership, and the Labor Force Participation of Married Women.*

M.S., Cornell University, 1973.

Bachelor of Science, Massachusetts Institute of Technology, June, 1968. Major: Economics. Senior Thesis Title: *The Negative Income Tax and Work Effort.*

PREVIOUS FACULTY POSITIONS

Professor and Department Chair, Family Resource Management Department, Ohio State University, 1986-1994.

Professor, Department of Human Development and Family Studies, 1985- 1986. Professor, Department of Family Economics, Kansas State University, 1984 - 1985. Acting Head, 1982-1985. Associate Professor, 1979-1984. Assistant Professor, 1977-1979.

Assistant Professor, Department of Family and Child Development, Auburn, Alabama 36830. September, 1974 - July, 1977.

Assistant Professor, Department of Family Economics and Management, College of Human Resources, Southern Illinois University, Carbondale, Illinois 62901. September, 1973 - June, 1974.

SELECTED PROFESSIONAL ORGANIZATIONS, RECOGNITIONS, AND ACTIVITIES

First Command Financial Services Award, 2008 meeting, Academy of Financial Services.

AARP's Public Policy Institute 'Financial Services and the Older Consumer' Award, 2008 meeting, American Council on Consumer Interests.

American College Award, Best Research Paper, 2007 meeting, Academy of Financial Services.

Thompson Publishing Award, Best Research Paper, 2005 meeting, Academy of Financial Services.

Certified Financial Planner Board Award, Best Research Paper, 2004 meeting, Academy of Financial Services.

Certified Financial Planner Board Award, Best Research Paper, 2003 meeting, American Council on Consumer Interests.

Certified Financial Planner Board Award, Best Research Paper, 2001 meeting, Academy of Financial Services.

Texas Instruments Award, Best Research Paper, 1998 meeting, Academy of Financial Services.

Best Article award from AFCPE Award committee, 1998, for article with Jaimie Sung in 1996 issue of *Financial Counseling and Planning*.

Certified Financial Planner Board "Articles of Excellence" award, 1996.

Best paper award for presentation at the International Appliance Technical Conference in 1993 (with Bae, Martin, and Wang.)

McGraw-Hill Award, Best Research Paper, 1992 meeting of Academy of Financial Services.

McGraw-Hill Award for Best Research Paper in 1991, Academy of Financial Services.

Applied Consumer Research Award, 1989, American Council on Consumer Interests.

Named Distinguished Fellow of the American Council on Consumer Interests, April, 2007,

Named Distinguished Fellow of the Association for Financial Counseling and Planning Education, 1997.

Financial Educator of the Year award from the Association for Financial Counseling and Planning Education, 1994.

Program Chair, 2005, American Council on Consumer Interests, for 51st Annual Conference.
 Member of the Editorial Board of the *International Journal of Human Ecology*, 2007-2009.
 Member of the Editorial Board of the *Journal of Consumer Affairs*, 2006-2008.
 Member of the Editorial Board of the *Journal of Family and Economic Issues*, 2001-2008.
 Member of the Editorial Board of the *Journal of Financial Counseling and Planning*, 2008-2011.
 Member of the Editorial Board of the journal *Financial Counseling and Planning*, 2003-2008.
 Editor of the research journal *Financial Counseling and Planning*, 1989-2002.
 Named Mentor at 1999 American Council on Consumer Interests (ACCI) meeting.
 Ph.D. advisee Lan Bi (with C. Montalto) won the ACCI Dissertation Award, March, 2006.
 Ph.D. advisee Rui Yao received second place for the ACCI Dissertation Award, April, 2004.
 Ph.D. advisee (with C. Montalto) Yoonkyung Yuh received "Honorable Mention" for the ACCI Dissertation Award, March, 2000.
 Ph.D. advisee (with C. Montalto) Yoonkyung Yuh won the Best Dissertation Award from the Ohio Family and Consumer Sciences Association, 1999.
 Ph.D. advisee Hui Wang was finalist for 1999 ACCI Dissertation Award.
 Ph.D. advisee (with J. Fox) Joyce Mok won the Best Dissertation Award from the Ohio Family and Consumer Sciences Association, 1996.
 Ph.D. advisee Sharon DeVaney won the Best Dissertation Award from the Ohio Home Economics Association, 1994.
 Elected to the Board of Directors of the Academy of Financial Services, 1996-1998.
 Chair, College of Human Ecology Promotion and Tenure Committee, 1995-1997.
 Elected senator for College of Human Ecology, for University Senate and Faculty Council, 1996-1999.
 Editor, *Family Economics and Resource Management Biennial: The Journal of the Family Economics and Resource Management Division of the American Association for Family and Consumer Sciences*, 1995; 1997; 1999; 2001.
 Program Chair, 1995 Preconference of the Family Economics and Resource Management Section of AAFCS.
 Member, Nominations Committee, American Council on Consumer Interests, 2005-2007.
 Chair, Development Committee, American Council on Consumer Interests, 1994-1995.
 Member, Future Directions Committee, Family Economics and Resource Management Section, AHEA, 1994.
 Elected director, Association for Financial Counseling and Planning Education, 1989-91.
 Chair, Publications Committee, Association for Financial Counseling and Planning Education. 1987-92.
 President of the American Association of Housing Educators, 1984-85.
 Chair, Nominations Committee, American Association of Housing Educators, 1985-86.
 Reviewer for ACFEA conference papers, 1999.
 Reviewer for AHEA conference papers, 1983, 1984, 1985 meetings.
 Reviewer for papers for the 1985 meeting of the American Association of Housing Educators (and various previous years.)
 Member of the Program Committee of the Association for Consumer Research, 1985.
 Selected Papers Review Committee for the American Council on Consumer Interests - various years.
 Editorial Board of *Housing and Society*, 1982-86.
 Editorial Board of the *Home Economics Research Journal*, 1982-1984.
 Co-editor, *Housing and Society*, 1973-1980. Associate editor, 1980-1982.
 Editorial Board of the *Journal of Consumer Affairs*, 1979-1992.
 Elected director of the American Association of Housing Educators, 1981-1983.
 Member of Academic Resource Group for the Joint Committee on Housing of the State Legislature of Alabama, 1976-77.
 Organized a statewide conference, "Housing in Alabama" held in June, 1977.
 Chaired audit and resolutions committee and served as parliamentarian of American Association of Housing Educators, 1981.
 Member, Academy of Financial Services, American Association for Family and Consumer Sciences, American Council on Consumer Interests, Association for Financial Counseling and Planning Education.

RESEARCH

NASD Investor Education Foundation, Jan. 2006 – Nov. 2007, \$140,880 for a grant titled

"Research-based investment education guidelines for Black and Hispanic households: Integration of household survey research, focus group findings, and evaluation of educational materials and programs."
 Collaborators: Michael S. Gutter, University of Wisconsin-Madison, and Suzanne Lindamood.
 Panel Study of Asian Americans (with Jinkook Lee and others), funded by the Population and Health - Targeted Investments in Excellence initiative, Ohio State University.
 Certified Financial Planner Board, 2004-2005. "Investment Decision-Making of Couple Households," \$5,000, with Suzanne Lindamood.
 Research Contract with the New York State Department of Social Services, Office of Program Planning, Analysis and Development, Bureau of Policy Analysis, "Valuing Basic Needs in New York State: Analysis of 1991 Consumer Expenditure Data," November 1993, \$4,666 (46% overhead.)
 Academic Challenge Grant (Part of the Selective Excellence Program of the Ohio Board of Regents) for Family Resource Management Expert Systems Laboratory. \$75,000 per year for six years. 1989.
 Development of Retirement Planning Computer Programs for Rural Families. Agricultural Experiment State Project KAN00463, 1983-1986.
 Family Expenditure Norms for Various Types of Kansas Families. Agricultural Experiment State Project KAN00235, 1981-1983.
 Residential Energy Alternatives for Rural Families. Agricultural Experiment State Project KAN00170, 1979-1981.

Project co-director (with Suzanne Lindamood):

1. "Quality Housing Environment for Low-Income Families", Alabama Agricultural Experiment Station, Hatch 423. Part of Southern Regional Research Project, S-95. Survey of 400 families in two low-income, rural Alabama counties. Questions on survey on housing conditions, resources, and housing preferences. (1976).
2. Auburn University Public Service and Extension Research Survey of 400 families in two urbanizing Alabama counties. Questions in surveys on housing conditions, resources, and housing preferences. (1976).
3. Auburn University and National Science Foundation. Survey in conjunction with Montgomery, Alabama, City Planning Department. Survey of 1,000 families in Montgomery, Alabama. Purposes of survey: A. Help Montgomery City Planning Department in allocation of Community Development Funds and other government funds for the improvement of housing. B. Add to analysis of S-95 regional housing research for total of 4,800 families. (1976).

PUBLICATIONS

Refereed Journal Articles

1. Yuh, Y. & Hanna, S. D. Which households think they save? *Journal of Consumer Affairs*, in press.
2. Schuchardt, J., Hanna, S. D., Hira, T. K., Lyons, A. C., Palmer, L., & Xiao, J. J. (2009). Financial literacy and education research priorities *Journal of Financial Counseling and Planning*, 20 (1), 84-95.
3. Hanna, S. D. & Lindamood, S. (2008). The decrease in stock ownership by minority households. *Journal of Financial Counseling and Planning*, 19 (2), 46-58.
4. Hanna, S. D., Waller, W., & Finke, M. (2008). The concept of risk tolerance in personal financial planning. *Journal of Personal Finance*, 7 (1), 96-108.
5. Wang, C. & Hanna, S. D. (2007). The risk tolerance and stock ownership of business owning households, *Financial Counseling and Planning*. 18 (2), 3-18.
6. Lindamood, S., Hanna, S. D., & Bi, L. (2007). Using the Survey of Consumer Finances: Methodological considerations and issues, *Journal of Consumer Affairs*, 41 (2), 195-214.
7. Lee, J. & Hanna, S. D. (2007). Changes in credit attitudes among U.S. consumers: 1992-2004. *International Journal of Human Ecology*, 8(1), 79-94.
8. 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), 1-16.
9. Yao, R. & Hanna, S.D. (2005). The effect of gender and marital status on financial risk tolerance. *Journal of Personal Finance*, 4 (1), 66-85.
10. Yao, R., Gutter, M.S., & Hanna, S.D. (2005). The financial risk tolerance of Blacks, Hispanics and whites. *Financial Counseling and Planning*, 16 (1), 51-62.

11. Hanna, S. D. & Lindamood, S. (2004). An improved measure of risk aversion. *Financial Counseling and Planning*, 15 (2), 27-38.
12. Lai, C. W. & Hanna, S. D. (2004). Are the portfolios of older worker households efficient? *Journal of Personal Finance*, 3(4), 101-117.
13. Yao, R., Hanna, S. D., & Lindamood, S. (2004). Changes in financial risk tolerance, 1983-2001. *Financial Services Review*, 13 (4), 249-266.
14. Jeong W. Y. & Hanna, S. D. (2004). Risk tolerance and financial satisfaction, *International Journal of Human Ecology*, 5(1), 35-43.
15. 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.
16. Hanna, S.D. & Yao, R. (2003) Optimization for households. *Consumer Economics*, 19 (5), 60-64. (In Chinese)
17. 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.
18. Moon, S. J., Yuh, Y., & Hanna, S. D. (2002). Financial ratio analysis of Korean households. *Family and Consumer Sciences Research Journal*, 30(4), 496-535.
19. Hanna, S. D., Gutter, M. S. & Fan, J. X. (2001). A measure of risk tolerance based on economic theory. *Financial Counseling and Planning*, 12(2), 53-60.
20. Montalto, C. P., Yuh, Y., & Hanna, S. (2000). Determinants of planned retirement age. *Financial Services Review*, 9(1), 1-15.
21. Yuh, Y., Hanna, S., & Montalto, C. P. (1998). Mean and pessimistic projections of retirement adequacy. *Financial Services Review*, 7(3), 175-193.
22. Sung, J. & Hanna, S. (1998). The spouse effect on participation and investment decisions for retirement funds. *Financial Counseling and Planning*, 9(2), 47-58.
23. Yuh, Y., Montalto, C. P., & Hanna, S. (1998). Are Americans prepared for retirement? *Financial Counseling and Planning*, 9(1), 1-12.
24. Fan, J. X., Lee, J., & Hanna, S. (1998). Are apparel trade restrictions regressive? *Journal of Consumer Affairs*, 32 (2), 252-274.
25. Hanna, S. & Chen, P. (1997). Subjective and objective risk tolerance: Implications for optimal portfolios. *Financial Counseling and Planning*, 8(2), 17-26.
26. Wang, H. & Hanna, S. (1997). Does risk tolerance decrease with age? *Financial Counseling and Planning*, 8 (2), 27-31.
27. Lee, J., Hanna, S., Mok, C. F. J., & Wang, H. (1997). Apparel expenditure patterns of elderly consumers: A life-cycle consumption model, *Family and Consumer Sciences Research Journal*, 26(2), 109-140.
28. Chen, P., Hanna, S., & Grable, J. E. (1997). Employee personal retirement plan asset allocation: The case for 100% stocks. *Personal Finances and Worker Productivity*, 1 (1), 211-215.
29. Lee, S., Hanna, S. & Sirigar, M. (1997). Children's college as a saving goal, *Financial Counseling and Planning*, 8(1), 33-36.
30. Chang, Y. R., Hanna, S. & Fan, X.J. (1997). Emergency fund levels: Is household behavior rational? *Financial Counseling and Planning*, 8(1), 47-55.
31. Hanna, S. & Chen, P. (1996). Efficient portfolios for saving for college, *Financial Counseling and Planning*, 7, 115-122.
32. Sung, J. & Hanna, S. (1996). Factors related to risk tolerance, *Financial Counseling and Planning*, 7, 11-20.
33. Hanna, S., DeVaney, S. & Martin, A. (1996, Winter). Using a computer simulation game to teach family time use concepts. *Journal of Family and Economic Issues*, 17 (3/4) .
34. Hanna, S., Fan, X.J. & Chang, Y. R. (1995). Optimal life cycle savings, *Financial Counseling and Planning*, 6, 1-15.
35. Lee, H. & Hanna, S. (1995). Investment portfolios and human wealth, *Financial Counseling and Planning*, 6, 147-152.
36. Mok, C. F. J., Wang, H. & Hanna, S. (1994). Are the consumption patterns of elderly households consistent with a life cycle model? *Asia Pacific Advances in Consumer Research*, I, 237-245.
37. Chang, Y. R. & Hanna, S. (1994). Determinants of household expected real income growth in the U.S.A., *Journal of Consumer Studies and Homes Economics*, 18, 315-329.

38. DeVaney, S. & Hanna, S. (1994). The effect of marital status, income, age and other variables on insolvency in the U.S.A., *Journal of Consumer Studies and Home Economics*, 18, 293-303.
39. Bae, M., Hanna, S. and Lindamood, S. (1993). Patterns of overspending in U.S. households, *Financial Counseling and Planning*, 4, 11-30.
40. Fan, X.J., Chang, Y.R. & Hanna, S. (1993). Real income growth and optimal credit use. *Financial Services Review*, 3(1), 45-58.
41. Chang, Y.R. & Hanna, S. (1992). Consumer credit search behavior. *Journal of Consumer Studies and Home Economics*, 16, 207-227.
42. Fan, X.J., Chang, Y.R. & Hanna, S. (1992). Optimal credit use with uncertain income, *Financial Counseling and Planning*, 3, 125-132.
43. Hanna, S. (1989). Profit and the consumer interest. *Advancing the Consumer Interest*, 1, 12-13.
44. Carter, L., Andrus, D. & Hanna, S. (1986). The effects of demographic characteristics on consumer information periodical readership and financial knowledge, *Journal of Consumer Studies and Home Economics*, 10, 139-150.
45. Hanna, S. & Lindamood, S. (1985). Ownership and ownership preference: a comparison of OLS and logit regressions. *Housing and Society*, 12, No. 3, 133-146.
46. Hanna, S. (1985). Comment: Consumer risk response and consumer protection: an economic analysis of seat belt usage. *Journal of Consumer Affairs*, 19, No. 2, 328-335.
47. Hanna, S. (1985). Planning the 1990 census of housing. *Housing and Society*, 12, No. 2, 55-64.
48. Hanna, S. (1984). The impact of high rent expenditures on other consumer expenditures. *Housing and Society*, 11, No. 3, 136-148.
49. Perch, K., Lindamood, S. & Hanna, S. (1983). Housing satisfaction of the physically disabled. *Housing and Society*, 10, No.2, 72-82.
50. Wagner, J. & Hanna, S. (1983). The effectiveness of family life cycle variables in consumer expenditure research. *Journal of Consumer Research*, 10 (3), 281-291.
51. Hanna, S. (1978). Correction: Evaluation of energy saving investments. *Journal of Consumer Affairs*, 13 (1), 138-139.
52. Hanna, S. (1978). Evaluation of energy saving investments. *Journal of Consumer Affairs*, 12 (1), 63-75.
53. Hanna, S. & Lindamood, S. (1979). Housing preferences of blacks and whites in Montgomery, Alabama. *Housing and Society*, 6 (1), 39-47. (edited by Earl Morris & Mary Winter).
54. Hanna, S. (1975). Simulations of variable rate mortgages. *Housing Educators Journal*, 2, No.2,
55. Hanna, S. (1974). The effects of housing allowances. *Housing Educators Journal*, 1, No.2, 5-18.
56. Hanna, S. (1974). Housing allowances in the context of government social welfare programs. *Housing Educators Journal*, 1, No.1.

Other Publications

57. Hanna, S. D. & Lindamood, S. (2008). Volatility and life cycle mutual funds. *Proceedings of the Academy of Financial Services*.
58. Hanna, S. D. (2008). An Excel spreadsheet for lifetime consumption smoothing. *Proceedings of the Academy of Financial Services*.
59. Lee, J. & Hanna, S. D. (2008). Delinquency patterns by racial/ethnic status: A selection model. *Proceedings of the Academy of Financial Services*.
60. Zan, H. & Hanna, S. D. (2008). Racial/ethnic disparities in overspending among households. *Proceedings of the Academy of Financial Services*.
61. Yuh, Y. & Hanna, S. D. (2008). Which households save? *Proceedings of the Academy of Financial Services*.
62. Hanna, S. D., Wang, C. & Lindamood, S. (2008). Household ownership of stocks, business assets, and investment real estate: An endogenous probit model. *Proceedings of the Academy of Financial Services*.
63. Eun-Jin Kim, E.-J. & Hanna, S.D. (2008). Factors related to stock ownership among the elderly: Evidence from the Health and Retirement Study. *Consumer Interests Annual*, p. 116.
64. Lindamood, S. & Hanna, S.D. (2008). The decrease in minority stock ownership. *Consumer Interests Annual*, p. 143.

65. Yuh, Y. & Hanna, S.D. (2008). Determinants of household saving practices. *Consumer Interests Annual*, p. 151.
66. Lee, J. & Hanna, S.D. (2008). Racial/ethnic patterns in credit delinquency. *Consumer Interests Annual*, p. 127.
67. Fang, M.-C. & Hanna, S.D. (2008). Racial/ethnic differences in the risk aversion measure of the 2004 Health and Retirement Study. *Consumer Interests Annual*, p. 142.
68. 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.)
69. Hanna, S. D. & Chen, S. C.-C. (2008). Retirement savings, in J. Xiao, *Handbook of Consumer Finance Research*, Springer Publishing, 35-46.
70. Wang, C., & Hanna, S. D. (2007). Household background risk and portfolio choices. *Proceedings of the Academy of Financial Services*.
71. Hanna, S. D. & Wang, C. (2007). Racial/ethnic disparities in risky asset ownership: A decomposition analysis. *Proceedings of the Academy of Financial Services*.
72. Hanna, S. D. & Lindamood, S. (2007). Do lenders discriminate against Blacks and Hispanics? *Proceedings of the Academy of Financial Services*.
73. Fang, M.-C. & Hanna, S. D. (2007). Racial/ethnic differences in risk tolerance in the 2004 Health and Retirement Study. *Proceedings of the Academy of Financial Services*.
74. Hanna, S. D. & Lindamood, S. (2007). Changes in stock ownership by race/Hispanic status, 1998-2004. *Consumer Interests Annual*, 53, 96-105.
75. Wang, C. & Hanna, S. D. (2007). Racial/ethnic disparities in stock ownership: A decomposition analysis. *Consumer Interests Annual*, 53, 113-130.
76. Cho, S. H., Fang, M.-C., & Hanna, S. D. (2007). Who has emergency related savings goals? *Consumer Interests Annual*, 53, 223-230.
77. Hanna, S. D. & Lindamood, S. (2007). Credit constraints of U.S. households: The effect of race/ethnic group. *Consumer Interests Annual*, 53, 58.
78. Lee, J. & Hanna, S. D. (2007). Attitudes toward using credit for loss of income. *Consumer Interests Annual*, 53 59-72.
79. Lee, J. H. & Hanna, S. D. (2006). Factors related to consumer credit attitudes. *Proceedings of the Academy of Financial Services*.
80. Chen S. C. & Hanna S. D. (2006), Change in retirement adequacy, 1995-2004: Accounting for stages of retirement, *Proceedings of the Academy of Financial Services*.
81. Evans, D., Wang, C., & Hanna, S. D. (2006). Factors related to meeting the five times annual income guideline for life insurance, *Proceedings of the Academy of Financial Services*.
82. Hanna, S. D. & Lindamood, S. (2006). Subjective assessment of emergency fund adequacy. *Proceedings of the Academy of Financial Services*.
83. Wang, C., & Hanna, S. D. (2006). Factors related to households owning and managing a business. *Proceedings of the Academy of Financial Services*.
84. Bi, L. & Hanna, S. D. (2006). Do financial planners serve the interests of their clients? Use of financial planners, credit card balances and liquid assets. *Consumer Interests Annual*, 52, 292-314.
85. Wang, C. & Hanna, S. D. (2006). The risk tolerance and stock-ownership of business-owning households. *Consumer Interests Annual*, 52, 257-270.
86. Lindamood, S. & Hanna, S. D. (2006). The more financially knowledgeable person in older couple households. *Consumer Interests Annual*, 52, 327-342.
87. Zhao, J., Hanna, S. D., & Lindamood, S. (2006). The effect of credit constraints on the severity of the consumer debt service burden. *Consumer Interests Annual*, 52, 231-245.
88. Chen, C.-C. & Hanna, S. D. (2006). Changes in retirement adequacy, 1995-2001: Accounting for stages of retirement. *Consumer Interests Annual*, 52, 246-247.
89. Chen, C.-C, Peng, T.-C., Evans, D. A., & Hanna, S. D. (2006). Putting your money where your mouth is. Do households optimize their investment portfolios based on their subjective risk tolerance? *Consumer Interests Annual*, 52, 448-455.
90. Bae, M. K., Hanna, S. D., & Baek, E. (2005) Before and after the economic crisis: Changes in financial ratios of the self-employed households. *Consumer Interests Annual*, 51, 290-295.

91. Lindamood, S., & Hanna, S. D. (2005). Determinants of the wife being the financially knowledgeable spouse. *Proceedings of the Academy of Financial Services*.
92. Hanna, S. D. & Lindamood, S. (2005). Risk tolerance of married couples. *Proceedings of the Academy of Financial Services*.
93. Hanna, S. D. (2005). Most cited authors, 1990-2004. *Financial Counseling and Planning*, 16 (1), iii-iv.
94. Bae, M. K., & Hanna, S. D. (2004). Comparison of Korean and U.S. household portfolios. *Proceedings of the Association for Financial Counseling and Planning Education*.
95. Hanna, S. D., & Lindamood, S. (2004). The investment risk tolerance of same-sex couples. *Proceedings of the Academy of Financial Services*.
96. Yao, R., Gutter, M. S., & Hanna, S. D. (2004). The effect of race/ethnicity on financial risk tolerance. *Proceedings of the Academy of Financial Services*.
97. Hanna, S. D. & Lindamood, S. (2004). An improved measure of risk aversion. *Proceedings of the Academy of Financial Services*.
98. Yao, R. & Hanna, S. D. (2004). The effect of gender and marital status on financial risk tolerance. *Consumer Interests Annual*, 50, 123-124.
99. Lai, C. W. & Hanna, S. D. (2004). The portfolio efficiency of older worker households. *Consumer Interests Annual*, 50, 62-73.
100. Hanna, S. D. (2004). Panel on teaching ethics: Ethics and financial planning: An economic analysis. *Consumer Interests Annual*, 50, 145-146.
101. Lai, W., Yao, R., & Hanna, S. D. (2003). Financial risk tolerance in the United States. *Proceedings of the 5th Conference of the Asian Consumer and Family Economics Association*, Taipei, December, 2003.
102. Hanna, S. D. & Yao, R. (2003). Risk tolerance. In Vitt, L. A. (Ed.) *Encyclopedia of Retirement and Finance* Greenwood Press, volume 2, pp. 685-689.
103. Lai, C.W., & Hanna, S. D. (2003). Are U.S. household portfolios efficient? *Proceedings of the 11th Annual Conference on Pacific Basin Finance, Economics and Accounting*, November 21-22, 2003, Taipei, Taiwan
104. Hanna, S., Garman, E. T., & Yao, R. (2003). Projected retirement adequacy of workers age 50 to 61: Changes between 1998 and 2001. *Profit Sharing*.
105. Hanna, S. & Garman, E. T. (2003). Projected retirement adequacy of workers age 50 to 61. *Profit Sharing*.
106. Kim, S. & Hanna, S. D. (2003). Saving lives: International comparisons of the potential benefits of automobile safety cost to reduce accidental death, *Consumer Interests Annual*, 49.
107. Hanna, S. D., Gutter, M. S., & Fisher, P. J. (2003). Risk aversion and the elasticity of marginal utility with respect to consumption, *Consumer Interests Annual*, 49.
108. Yao, R. & Hanna, S. D. (2003). Has financial risk tolerance changed since 1983? *Consumer Interests Annual*, 49.
109. Gutter, M. S. & Hanna, S. D. (2003). Applying a needs based approach to disability insurance planning. *Journal of Personal Finance*, 2 (1), 78-88.
110. Hanna, S. (2003). Financial statements and budgeting. In Garman, E. T., Xiao, J. J., & Brunson, B. G. (eds.) *The mathematics of personal financial planning: Using calculators and computers*, Third edition, pp. 122-145.
111. Hanna, S., Gutter, M., & Gibbs, R. W. (2003). Life insurance math. In Garman, E. T., Xiao, J. J., & Brunson, B. G. (eds.) *The mathematics of personal financial planning: Using calculators and computers*, Third edition, pp. 256-280.
112. Hanna, S. D. (2002). The academic field of Family Finance. *Financial Counseling and Planning*, 13(2), iii-iv.
113. Yao, R. & Hanna, S. D. (2002). The investment-asset ratio - A plausible replacement for the capital accumulation ratio guideline? *Proceedings of the Association for Financial Counseling and Planning Education*, p. 66.
114. Hanna, S. D. (2002). Use of net worth to check spending estimates. In Edie Milligan (Ed.), *Tips from the Top: Targeted Advice from America's Top Money Minds*, Alpha Books.
115. Hanna, S. D. (2002). Research esoterica. *Financial Counseling and Planning*, 13(1), iii-vi.
116. Jeong, W.-Y., Hong, E.-S., & Hanna, S. D. (2002, July). Credit use and financial stress of college students. *Proceedings of the International Household & Family Research Conference 2002: CONSUMERS AND FAMILIES AS MARKET ACTORS*, National Consumer Research Centre, Helsinki, Finland, p. 91.

117. Hanna, S. D. & Gutter, M. S. (2002, July). Implications of variations in willingness to pay to reduce the risk of death. Proceedings of the International Household & Family Research Conference 2002: Consumers And Families As Market Actors, National Consumer Research Centre, Helsinki, Finland, p. 60.
118. Jeong, W.-Y. & Hanna, S. D. (2002, July). Risk tolerance and financial satisfaction. Proceedings of the International Household & Family Research Conference 2002: Consumers And Families As Market Actors, National Consumer Research Centre, Helsinki, Finland, p. 59.
119. Lai, C. W., Hanna, S. D., & Montalto, C. P. (2002). Optimal dynamic portfolio strategies for long-term investment horizons. *Consumer Interests Annual*, 48.
120. Moon, S. J., Yuh, Y., & Hanna, S. D. (2002). Financial ratio analysis of Korean households: Are U.S. guidelines appropriate in Korea? *Consumer Interests Annual*, 48.
121. Hanna, S. D. (2002). Theoretical bases for financial ratio guidelines. *Consumer Interests Annual*, 48.
122. Hanna, S. D., Bi, L., Lai, C.W., Doll, K. M., Kim, E.-J., Ku, D., Elmerick, S.M., & Seo, J. (2002). Consistency of household savings, a standard retirement planning model, and a prescriptive life cycle model. *Consumer Interests Annual*, 48.
123. Yao, R. & Hanna, S. D. (2001). An in-depth examination of the capital accumulation guideline with financial planning client households. *Proceedings of the Association for Financial Counseling and Planning Education*, p. 35.
124. Hanna, S. D. (2001). Citations and scholarly research. *Financial Counseling and Planning*, 12(2), iii.
125. Jeong, W. Y., Hwang, D. S., & Hanna, S. (2001). Development of a measure of household financial health. *Proceedings of the Association for Financial Counseling and Planning Education*, p.33.
126. 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*, p. 23.
127. 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*, p. 9.
128. 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*, p. 57.
129. 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*, p. 22.
130. Moon, S. J., Yuh, Y., & Hanna, S. D. (2001). Financial ratio analysis of Korean households In D. Sharpe (Ed.), *Proceedings of the Asian Consumer and Family Economics Association, Fourth Biennial Meeting*, 174-186.
131. Abdel-Ghany, M., Hanna, S., Ho, S.-H., Lee, H., Ogawa, I., Trappey, C., Xiao, J. J., Qingfei, Y., & Shijie, Y. (2001). Publish or perish: Academic journals in Asia and the United States. In D. Sharpe (Ed.), *Proceedings of the Asian Consumer and Family Economics Association, Fourth Biennial Meeting*, 325-330.
132. Hanna, S. D. (2000). Citations and research. *Financial Counseling and Planning*, 11(2), iii-iv.
133. Hanna, S., Gutter, M., Lovett, S., & Yao, R. (2000). Estimating the value of financial planning. *Proceedings of the Association for Financial Counseling and Planning Education*, p. 37.
134. 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.
135. Hanna, S., & Gutter, M. (2000). Needs based retirement planning applied to client households. *Retirement Income Security: Current Practices and Emerging Issues, Preconference of Association for Financial Counseling and Planning Education*, pp. 9-10.
136. Hanna, S. D. (2000). Award winning authors. *Financial Counseling and Planning*, 11 (1), iii-iv.
137. Hanna, S. D. (1999). Ten years of **Financial Counseling And Planning**. *Financial Counseling and Planning*, 10 (2), ii-iv.
138. Gutter, M. & Hanna, S. (2000). Estimating the disability insurance needs of client households. *Consumer Interests Annual*, 46, 220.
139. Hanna, S & Rha, J.-Y. (2000). The effect of household size changes on credit use: An expected utility approach. *Consumer Interests Annual*, 46, 121-126.
140. Hanna, S., Malrouit, L., Xiao, J. J., & Lindamood, S. (2000). Who wants to be a millionaire: Can low income households invest their way to wealth? Proceedings of the Alternative Perspectives On Finance Conference, Fifth Biennial Conference, Dundee University, Dundee, Scotland, July 2000. (Published on CD-Rom.)

141. Hanna, S. & Gutter, M. (1999). Using real client households in a financial planning class. *Proceedings of the Association for Financial Counseling and Planning Education*, 193.
142. Hanna, S. D. (1999). Index of key words in articles, 1990-1999. *Financial Counseling and Planning*, 10 (2), 91-94.
143. Hanna, S. D. (1999). Most cited publications, 1990-1999. *Financial Counseling and Planning*, 10 (2), 95.
144. Hanna, S. & Sun, Y. (1999). A computer program for decision rules. *Proceedings of the Association for Financial Counseling and Planning Education*, 194.
145. Hanna, S. (1999). Networking for financial counseling and planning. *Financial Counseling and Planning*, 10(1), ii.
146. Hanna, S., & Gutter, M. (1999). How well do client households estimate expenses? *Proceedings of the Academy of Financial Services*, 9.
147. Hanna, S., & Gutter, M. (1999). Estimating the retirement adequacy of client households. *Proceedings of the Academy of Financial Services*.
148. Hanna, Sherman. (1999). Computer software at The Ohio State University. In S. Y. Park (ed.) *Computer Software Workshop of Resource Management and Consumer Science*. pp. 13-15. Seoul, Korea, Hanyang University.
149. Hanna, Sherman. (1999). Electronic commerce: Potential for benefits and for harm to consumers. In M-K. Bae (ed.) *Changes of Consumption Environment in New Millennium*, pp. 9-28. Taegu, Korea, Keimyung University.
150. Hanna, S. (2000). Financial statements and budgeting. in Garman, E. T. & Xiao, J. J. (eds.) *The mathematics of personal financial planning*, Second edition, 122-145.
151. Hanna, S., Gutter, M., & Gibbs, R. W. (2000). Life insurance math. in Garman, E. T. & Xiao, J. J. (eds.) *The mathematics of personal financial planning*, Second edition, 256-280.
152. Hanna, S., Yuh, Y., & Montalto, C. P. (1999). Determinants of planned retirement age. *Consumer Interests Annual*, 45, 77-82.
153. Kim, Y., Hanna, S., & Yuh, Y. (1999). Comparison of household expenditure patterns in Korea and the U.S. In G. Olson (Ed.), *Proceedings of the Asian Consumer and Family Economics Association*, Third Biennial Meeting, 89-101.
154. Hanna, S. & Chen, P. (1999, July). Small stocks versus large: It's how long you hold that counts. *AAIL Journal*, XXI (6), 26-27.
155. Hanna, S. (1998). The sky is falling and other persuasive techniques *Financial Counseling and Planning*, 9(2), ii.
156. Hanna, S. (1998). The journal approaches the millennium *Financial Counseling and Planning*, 9(1), ii.
157. Hanna, S. & Gutter, M. (1998). A theory based measure of risk tolerance. *Proceedings of the Academy of Financial Services*, p. 10-1.
158. Hanna, S. (1998). Efficient portfolios with stocks and inflation protected bonds. *Proceedings of the Academy of Financial Services*, 17-1.
159. Hanna, S., Yuh, Y., & Montalto, C. (1998). Mean and pessimistic projections of retirement adequacy. *Proceedings of the Academy of Financial Services*, p. 21-3.
160. Hanna, S., Gutter, M., & Yuh, Y. (1998). Estimating the retirement adequacy of households and helping them plan for an adequate retirement. *Proceedings of the Association for Financial Counseling and Planning Education*, 168.
161. Sun, Y. & Hanna, S. (1998). How many households meet the net worth guidelines of *The Millionaire Next Door*? *Proceedings of the Association for Financial Counseling and Planning Education*, 256.
162. Hanna, S. (1998). Projecting real portfolio accumulations. *Proceedings of the Association for Financial Counseling and Planning Education*, 254.
163. Hanna, S. & Gutter, M. (1998). Estimating the true expenses of a client household *Proceedings of the Association for Financial Counseling and Planning Education*, 255.
164. 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.
165. Hanna, S. & Chen, P. (1998). Subjective and objective risk tolerance: Implications for optimal portfolios. *Proceedings of the Fourth Biennial Conference for Alternative Perspectives on Finance*, Turku, Finland, August

- 6 - 8, 1998. Article reprinted from *Financial Counseling and Planning*, 8(2), 17-26 as background for a panel discussion on the use of expected utility theory versus shortfall analysis in household investment decisions..
166. Chen, P., Hanna, S. & Montalto, C. P. (1998). Do households make savings and investment decisions together? *Consumer Interests Annual*, 44, 96-101.
167. Jayathirtha, C. & Hanna, S. (1998). The spending/income ratio and measurement of impacts of policies on low income households. *Consumer Interests Annual*, 44, 219. [Note: this was erroneously published with the title 'Average' versus 'worst' case projections of financial assets and contributions to retirement accounts.]
168. Hanna, S. (1997). What should every student know? *Financial Counseling and Planning*, 8(2), 85-86.
169. Hanna, S. (1997). The backward art of managing money. *Financial Counseling and Planning*, 8(2), ii.
170. Xiao, J. J., Garman, E. T., Brunson, B., Fittsimmons, V. R., & Hanna, S. (1997). How to effectively teach personal finance math. *Proceedings of the Association for Financial Counseling and Planning Education*, 28-30.
171. Hanna, S., DeVaney, S., & Davis, F. W. (1997). Using Case Studies to Teach Financial Counseling and Planning in a Variety of Settings. *Proceedings of the Association for Financial Counseling and Planning Education*, 47.
172. Chen, P. & Hanna, S. (1997). Small versus large stocks: comparisons based on simulations, *Proceedings of the Academy of Financial Services*.
173. Bae, M., Park, M., Lee, S. S., & Hanna, S. (1997). Overspending in Korea, *Proceedings of the Academy of Financial Services*.
174. Yuh, Y. & Hanna, S. (1997). The demand for risky assets in retirement portfolios, *Proceedings of the Academy of Financial Services*.
175. Hanna, S., Montalto, C., & Sung, J. (1997). The Surveys of Consumer Finance: Resources for researchers, *Proceedings of the Academy of Financial Services*.
176. Hanna, S. (1997). Financial statements and budgeting. Pp. 118-139 in Garman, E. T. & Xiao, J. J. (eds.) *The Mathematics of Personal Finance*.
177. Jayathirtha, C., Fox, J., & Hanna, S. (1997). Influence of vehicle expenditures on overspending behavior for households with and without vehicle purchases. *Consumer Interests Annual*, 43, 124-129.
178. Yuh, Y., DeVaney, S., Hanna, S. (1997). Effects of multiple imputation: Empirical results using tobit analysis to investigate determinants of the level of assets in pension accounts. *Consumer Interests Annual*, 43, 169.
179. Fan, J. X., Lee, J., & Hanna, S. (1997). The welfare impact of apparel price increases: Who gets hurt more, the poor or the rich? *Consumer Interests Annual*, 43, 16-21.
180. Hanna, S. (1997). An Economic Focus On .. Usury Laws and the Supply and Demand for Consumer Credit, in Garman, E. T., *Consumer Economic Issues in America*, pp. 518-519.
181. Hanna, S. (1997). An Economic Focus On .. The Supply and Demand for Housing, in Garman, E. T., *Consumer Economic Issues in America*, pp. 532-533.
182. Hanna, S. (1996). So what? And other responses to research, *Financial Counseling and Planning*, 7, iii-v.
183. Chang, Y. R., Hanna, S., Huston, S. J. & Xiao, J. J. (1996) The web: Promises and pitfalls for personal financial planning. *Proceedings of the Association for Financial Counseling and Planning Education*.
184. Hanna, S. & Chen, P. (1996). A computer program for family portfolio analysis, *Proceedings of the Association for Financial Counseling and Planning Education*, p. 43.
185. Chen, P. & Hanna, S. (1996). Retirement accounts: High returns with safety, *Proceedings of the Association for Financial Counseling and Planning Education*, 107-116.
186. Hanna, S. & Chen, P. (1996). A program for calculating the value of lost home production services of parents, *Proceedings of the Association for Financial Counseling and Planning Education*.
187. Chen, P. & Hanna, S. (1996). Optimal retirement portfolios for investors under 35, *Proceedings of the Academy of Financial Services*.
188. Sung, J. & Hanna, S. (1996). How does risk tolerance affect IRA contribution and choice of IRA investment types? *Proceedings of the Academy of Financial Services*.
189. Chen, P. & Hanna, S. (1996). A computer program for life cycle portfolio analysis, *Proceedings of the Academy of Financial Services*.
190. Fan, J. X., Lee, J. & Hanna, S. (1996). Household expenditures on apparel: A complete demand system approach. *Consumer Interests Annual*, 42, 173-180.
191. Hanna, S. (1996). Cyberspace: Consumer protection issues *Consumer Interests Annual*, 42, 263-264.

192. Sung, J. & Hanna, S. (1996). Factors related to household risk tolerance: An ordered probit analysis *Consumer Interests Annual*, 42, 227-228.
193. Hanna, & Chen, P. (1995). Efficient portfolios for saving for college, *Proceedings of the Association for Financial Counseling and Planning Education*, 82-92.
194. Sung, J. & Hanna, S. (1995). Do financial professionals help people build net worth? Evidence from a Panel Study, *Proceedings of the Association for Financial Counseling and Planning Education*, 203-212.
195. Hanna, S. & Chen, P. (1995). Optimal portfolios: An expected utility/simulation approach, *Proceedings of the Academy of Financial Services*.
196. Hanna, S. & Lee, H. K. (1995). Empirical patterns of risk tolerance, *Proceedings of the Academy of Financial Services*.
197. Oleson, B., Bradshaw, E. & Hanna, S. (1995) It's about time - A family time use educational tool. (1995) *Family Economics and Resource Management Biennial*, 1, 71-72.
198. Finke, M., Ismail, M., Chen, P., Jayathirtha, C., Wang, H., Park, S. & Hanna, S. (1995). How much should consumers be willing to pay for information about quality and price? Implications for Cyberspace. *Family Economics and Resource Management Biennial*, 1, 21-22.
199. Hanna, S. (1995) Will cyberspace help families and consumers manage their resources?. *Family Economics and Resource Management Biennial*, 1, 1-2.
200. Hanna, S. (1995). Note from the editor. *Family Economics and Resource Management Biennial*, 1, 1-2.
201. Hanna, S. & Wang, H. (1995). The adequacy of emergency funds to cover household expenditures *Consumer Interests Annual*, 41, 224-225.
202. Hanna, S. (1994). Perspectives on the first five years of **Financial Counseling and Planning**, *Financial Counseling and Planning*, 4, 1-4.
203. Hanna, S. (1994). Index of Abstracts and key words from Volumes 1-5 of **Financial Counseling and Planning**, *Financial Counseling and Planning*, 4, 207-220.
204. Hanna, S., Wang, H., & Lindamood, S. (1994). Do elderly households have rational financial plans?: Evidence from consumer expenditure data, *Proceedings of the Association for Financial Counseling and Planning Education*, 272-288.
205. Chang, Y. R. & Hanna, S. (1994). Factors related to risk of a substantial decline in non-housing wealth, *Proceedings of the Association for Financial Counseling and Planning Education*, 133-134.
206. Chang, Y. R. & Hanna, S. (1994). Optimal retirement planning with an income prediction equation, *Proceedings of the Academy of Financial Services*.
207. Chang, Y.R. & Hanna, S. (1994). Factors related to household saving, *Consumer Interests Annual*, vol. 40, 148-155.
208. Wang, H., Mok, C. F. J. & Hanna, S. (1994). Consumption patterns of elderly households: an empirical analysis using a life cycle model, *Consumer Interests Annual*, vol. 40, 328-335.
209. Oh, D.-H., Oleson, B. & Hanna, S. (1994). Factors influencing urban rental budget shares, *Consumer Interests Annual*, vol. 40, 314-321.
210. Sung, J., Park, S. & Hanna, S. (1994). Determinants of expenditures on child care, *Consumer Interests Annual*, vol. 40, 322-327.
211. Chang, Y.R. & Hanna, S. (1994). Factors related to household expected real income growth, *Proceedings of the Eastern Regional Family Economics/Resource Management Association*, 118-130.
212. DeVaney, S. & Hanna, S. (1994). The effect of marital status, income, age and other variables on insolvency, *Proceedings of the Eastern Regional Family Economics/Resource Management Association*, 44-54.
213. Bae, M.K., Chang, Y.R., Hanna, S., Lindamood, S. & Martin, A. (1993). Overspending: three approaches, *Proceedings of the Association for Financial Counseling and Planning Education*, 17-19.
214. Hanna, S. & Martin, A. (1993). Life cycle savings and spending: a hands-on approach, *Proceedings of the Association for Financial Counseling and Planning Education*, 146.
215. Chang, Y.R., & Hanna, S. (1993). Income variability and other factors related to household non-housing asset accumulation, in the Paper Abstracts of the 1993 Academy of Financial Services Seventh Annual Program, Toronto, Canada.
216. Hanna, S. (1993). The editor's role; the editor's vision, *Financial Counseling and Planning*, 4, 1-4.
217. Bae, M., Hanna, S. & Jayathirtha, C. (1993). Tobacco consumption patterns: implications for consumer education. *Proceedings of The American Council on Consumer Interests 38th Annual Conference*. 201-206.

218. Bae, M. & Hanna, S. (1993). Spending as a function of income and other variables. *Proceedings of The American Council on Consumer Interests 38th Annual Conference*. 284-285.
219. Hanna, S., Chang, Y.R., Fan, X.J. & Bae, M. (1993). Emergency fund levels of households: Is household behavior rational?, *Proceedings of The American Council on Consumer Interests 38th Annual Conference*. 215-222.
220. Hanna, S., Bae, M., Martin, A. & Wang, H. (1993). Patterns of household spending on major appliances, *Proceedings of the International Appliance Technical Conference*, 137-146.
221. Fan, X.J., Chang, Y.R. & Hanna, S. (1992). Real income growth and optimal credit use. *Proceedings of the Academy of Financial Services*, 15.
222. Fan, X.J. & Hanna, S. (1992). Consumer bankruptcy: rational risk-taking or mistake? *Proceedings of the Association for Financial Counseling and Planning Education*, 107-119.
223. Bae, M.K. & Hanna, S. (1992). Patterns of overspending in U.S. households. *Proceedings of the Association for Financial Counseling and Planning Education*, 207.
224. Hanna, S. (1992). From theory to practice: an editor's perspective, *Financial Counseling and Planning*, 3, 1-3.
225. Hanna, S. (1992). Optimization models as a basis for prescriptive consumer economics. *American Council on Consumer Interests Proceedings*, 287-289.
226. Li, J., Bae, M. & Hanna, S. (1992). A computer program to help families analyze their spending. *American Council on Consumer Proceedings*, 93-94.
227. Fan, X.J., Chang, Y.R. & Hanna, S. (1992). A two-period model of optimal credit use with uncertain income. *Proceedings of the Southeastern Regional Association for Family Economics-Home Management*, 112-117.
228. Hanna, S. (1992). The future focus of family resource management. *Proceedings of the Southeastern Regional Association for Family Economics-Home Management*, 182-183.
229. Lee, H.K. and Hanna, S. (1992). Savings patterns after retirement. *Proceedings of the Southeastern Regional Association for Family Economics-Home Management*, 118-127.
230. Lee, H.K. & Hanna, S. (1991). Wealth and stock ownership. *Proceedings of the Association for Financial Counseling and Planning Education*, 126-140.
231. DeVaney, S. & Hanna, S. (1991). The effect of children on savings. *Proceedings of the Association for Financial Counseling and Planning Education*, 207.
232. Hanna, S. (1991). Optimal credit with uncertain income. *Proceedings of the Association for Financial Counseling and Planning Education*, 206.
233. Hanna, S., Chang, Y.R. & Fan, X.J. (1991). Prescribing life cycle savings patterns for households. *Proceedings of the Academy of Financial Services*, 23.
234. DeVaney, S.A. & Hanna, S. (1991, June). Using a life cycle savings program to teach management concepts. *Proceedings of the Family Economics-Home Management Section of AHEA*, Preconference.
235. Hanna, S. (1991). An overview of the family resource management expert systems laboratory. *American Council on Consumer Interests Proceedings*, 4.
236. Chang, Y.R. & Hanna, S. (1991). Consumer credit: an exploratory study of search behavior. *American Council on Consumer Interests Proceedings*, 48.
237. Hanna, S. (1991). An expert systems application for optimal credit use. *Proceedings of the Southeastern Regional Association for Family Economics- Home Management Conference*, pp. 75-82.
238. Lee, H.K. & Hanna, S. (1991). Patterns of wealth across household types and over an artificial life cycle. *Proceedings of the Southeastern Regional Association for Family Economics-Home Management Conference*, pp. 231-242.
239. Hanna, S. (1991). Academic participation in the development of expert systems for consumers, in Robert Mayer (ed.), *Enhancing Consumer Choice*. 485-490. Columbia, Missouri.
240. Hanna, S. & Lindamood, S. (1990). Housing preferences of blacks and whites in Montgomery, Alabama, in Kenneth R. Tremblay, Jr. and Susan Lindamood (eds.), *Social Aspects of Housing: Research Issues and Opportunities*. *American Association of Housing Educators*, 59-70.
241. Hanna, S. (1990). Issues in an expert systems program for family spending analysis. *Proceedings of the Association for Financial Counseling and Planning*, p. 42.
242. Hanna, S. (1990). A prototype for expert systems software for retirement savings. *American Council on Consumer Interests Proceedings*, p. 131.

243. Hanna, S. (1990). Development of expert systems software for consumers. *American Council on Consumer Interests Proceedings*, p. 286.
244. Hanna, S. (1989). Optimal life cycle savings. *Proceedings of the Association for Financial Counseling and Planning Education*, pp. 4-12.
245. Hanna, S. (1989). Risk aversion and optimal insurance deductibles. *American Council on Consumer Interests Proceedings*, 141-147.
246. Hanna, S. (1989). Using spreadsheets for student projects on information search. *American Council on Consumer Interests Proceeding*, 141-147.
247. Hanna, S. (1989, June). Applied management research articles in the *Home Economics Research Journal*. AHEA Research Abstracts.
248. Hanna, S. & Prather, C. (1989, June). Net worth over the life cycle. *Proceedings of the Family Economics-Home Management Section of AHEA, Preconference*, 12-21.
249. Hanna, S., Lee, H.K. & Prather, C. (1989). Human capital over the life cycle. *Proceedings of the Family Economics-Home Management Section of AHEA, Preconference*, 203-204.
250. Hanna, S. (1989). Optimization for family resource management. *Proceedings of the Southeastern Regional Association for Family Economics-Home Management Conference*, 4-16.
251. Hanna, S. (1989). Priorities for the academic field of family economics and management. *Proceedings of the Southeastern Regional Association for Family Economics-Home Management Conference*, 5-16.
252. Hanna, S. (1988). A decision matrix program. *American Council on Consumer Interests Proceedings*, 144.
253. Hanna, S. (1988). Development of expert systems for family resource management. *American Council on Consumer Interests Proceedings*, 313.
254. Hanna, S. (1988). Risk versus return for risk averse investors: CREF vs. TIAA. *Proceedings of the Association for Financial Counseling and Planning Education*, 64-72.
255. Prather, C.G. & Hanna, S. (1987). Ratio analysis of personal financial statements: household norms. *Proceedings of the Association for Financial Counseling and Planning Education*, 80-89.
256. Hanna, S. (1987). Using a 'shareware' spreadsheet in an introductory personal finance course. *Proceedings of the American Council on Consumer Interests*, 336.
257. Hanna, S. (1987, April). Home equity loans: risks versus benefits. *Consumer Focus*, 4, No.2,
258. Hanna, S., Lindamood, S. & Stockdell, M. (1987). Factors related to housing satisfaction of off-campus renters. *Proceedings of the Southeastern Regional Family Economics / Home Management Association*.
259. Hanna, S. & Lindamood, S. (1987). van Vliet, W. (ed.). The impact of high rent-income ratios on other consumer expenditures. *Housing Research and Policy Issues in an Era of Fiscal Austerity*, Greenwood Press.
260. Hanna, S. (1987). Discussion of 'historical perspectives on housing research: foci, methods and contributions', in Ruth E. Deacon and Wallace E. Huffman (eds.), *Proceedings of Human Resources Research: A multidisciplinary symposium*, 89-90.
261. Hanna, S. & Carter, L. (1986). An analysis of interaction effects of demographic characteristics on food away from home spending. *Proceedings of the American Council of Consumer Interests*, 196-203.
262. Bronner, D., Lindamood, S. & Hanna, S. (1986, June). Energy use for winter space heating of owners and renters. *AHEA Research Abstracts. American Home Economics Association*.
263. Hanna, S. & Lindamood, S. (1985). Factors related to overspending by renter households. *Proceedings of the Association for Financial Counseling and Planning Education*, 148-155.
264. Hanna, S. (1985). The impact of high housing expenditures on other consumer expenditures, *Proceedings of the American Council on Consumer Interests*, 228-234.
265. Hanna, S. (1983). Family spending norms. *Proceedings of the American Council on Consumer Interests*, 311-316.
266. Wagner, J. & Hanna, S. (1983). Family clothing expenditures: a comparison of traditional and revised family life cycle models. *American Home Economics Association Conference Research Abstracts*.
267. Hanna, S. & Lindamood, S. (1981). Components of housing satisfaction among urban residents. *Proceedings of the American Association of Housing Educators*.
268. Hanna, S. & Lindamood, S. (1980). Analysis of state fire death rates using stepwise regression. *Proceedings of the American Association of Housing Educators*.
269. Lindamood, S. & Hanna, S. D. (1979). *Housing, Society, and Consumers*. St. Paul, MN.: West Publishing.

270. Hanna, S. & Lindamood, S. (1979). Components of satisfaction among lower income rural families. *Proceedings of the American Association of Housing Educators.*
271. Lindamood, S. & Hanna, S. (1978). Housing research in home economics, *Proceedings of the Association for Consumer Research* meeting, Miami, Florida. (Invited paper)
272. Hanna, S. (1979). Determining what the consumer really wants and needs. *Proceedings of the Workshop on Quality Housing Environment for Rural Low-Income Families*, sponsored by the S-95 Regional Housing Research Committee and the Tennessee Valley Association, (Invited paper), 249-250.
273. Hanna, S., Reardon, L. & Lindamood, S. (1978). Factors influencing the desire to seek help with housing problems. *Proceedings of the American Association of Housing Educators.*
274. Hanna, S. & Lindamood, S. (1977). *Report to the Montgomery Planning Department.*
275. Bock, B., Lindamood, S. & Hanna, S. (1976). et al. *A Decent Home: Housing Problems in Alabama and Policy Recommendations, Alabama Legislature.*
276. Hanna, S. (1976). Energy conservation and durability considerations in designing housing for low-income families. published in the *Proceedings of the IAHS International Symposium on Housing Problems 1976-78*, 2, 1500-1510. Sponsored by the International Association for Housing Science and the National Science Foundation.
277. Hanna, S. (1975). A framework for analyzing the effects of interest rates on purchases of consumer durables. *Proceedings of the American Association of Consumer Interests*, 49-58.
278. Hanna, S. (1975). Predicting family housing expenditures. *Readings in Housing*, edited by Savannah S. Day and Rebekah Schwartz.
279. Hanna, S. & Lindamood, S. (1975). Recent articles of interest. *Housing Educators Journal*, 2, No.1.
280. Hanna, S. (1973, April). Predicting family housing expenditures. *American Association of Housing Educators Newsletter.*

BOOK AND SOFTWARE REVIEWS

281. Kotlikoff, L. J. & Burns, S. The Coming Generational Storm: What You Need to Know about America's Economic Future. Review in *Financial Counseling and Planning*, 15 (1), 2004.
282. Keown, A. J. *Personal Finance: Turning Money Into Wealth*. Review in *Financial Counseling and Planning*, 14 (2), 2003, 93-94.
283. Dalton, M. A., Dalton, J. F., et al. *Personal Financial Planning: Theory and Practice*. (Second edition). Review in *Financial Counseling and Planning*, 14 (2), 2003, 95-96. (J.J. Fox was coauthor of the review.)
284. Campbell, J. Y. & Viceira, L. M. *Strategic Asset Allocation*. Review in *Financial Counseling and Planning*, 14 (1), 2003.
285. Milevsky, M. A., Robinson, C., & Ho, K. *How to Avoid Outliving Your Money*. Review in *Financial Counseling and Planning*, 11 (1), 2000, 83-84.
286. Bernheim, D. B., Gokhale, J. & Kotlikoff, L. J. (2000). ESPlanner. *Financial Counseling and Planning*, 11 (1), 80-82. (Written with Kathy Zink.)
287. Ho, K, Perdue, G., & Robinson, C. (1998). Personal Financial Planning. *Financial Counseling and Planning*, 9 (2), 83-84.
288. Garman, E. T. and Fogue, R. E. (1991). Personal Finance. *Financial Counseling and Planning*, 2, 173-174.
289. *STS/Expert* and *MTS/Expert* [Computer program]. (1988, November/December). *AI Today*.
290. Edmunds, R.A. (1988, November/December). *The Prentice Hall Guide to Expert Systems* [Computer program]. *AI Today*.
291. Posner, R.A. (1988). Economic Analysis of Law. *Journal of Consumer Affairs*, 2, No. 2, 353-357.
292. Lee, S. & Zelenak, M. (1988, Summer). Personal Finance for Consumers. *Journal of Consumer Affairs*, 22(1), 180-181.
293. National Association of Home Builders. (1984). Housing America: The Challenge Ahead (The Long Range Planning Report of the National Association of Home Builders). *Housing and Society*, 11, No.3,
294. Lave, L.B. (1983, Winter). The Strategy of Social Regulation: Decision Framework for Policy. *Journal of Consumer Affairs*, 17, No. 2, 453-455.
295. Center for Policy Alternatives. (1983, Winter). The Benefits of Environmental Health and Safety Regulation., *Journal of Consumer Affairs*, 17, No. 2, 453-455.

296. Groves, R.M. & Kahn, R.L. (1981, Winter). Surveys By Telephone: A National Comparison with Personal Interviews. *Journal of Consumer Affairs*, 15, No. 2, 401-402.
297. Redman, B.J. & Redman, J.C. (1982, May). Microeconomics: Resource Allocation and Price Theory. *Cereal Food World*, 27, No.5.
298. Rabushka, A. & Jacobs, B. (1979). Old Folks at Home. *Housing and Society*, 6, No. 2.
299. Socolow, R.H. (1979). Saving Energy in the Home: Princeton's Experiment at Twin Rivers. *Housing and Society*, 2, No. 2.
300. Federal Home Loan Bank Board. (1979). Alternative Mortgage Instruments Research Study, Vol. I, II, III. *Housing and Society*, 6, No. 3.
301. Mayer, M. (1979). The Builders: Houses, People, Neighborhoods, Money. *Housing and Society*, 6, No. 3,
302. U.S. Department of Housing and Urban Development (1978). Final Report of the Task Force on Housing Costs. *Housing and Society*, 5, No. 1.
303. Morris, E.W. & Winter, M. (1976). Housing, Family and Society. *Housing Educators Journal*, 3, No. 2,
304. Hartman, C. (1976). Housing and Social Policy. *Housing Educators Journal*, 3, No. 2.
305. Starr, R. (1975). Housing and the Money Market. *Housing Educators Journal*, 2, No. 3.
306. Institute for Social Research. (1975). Five Thousand American Families: Patterns of Economic Progress, Vol. I, II,III. *Housing Educators Journal*, 2, No. 2.
307. Downs, A. (1974). Opening Up the Suburbs. *Housing Educators Journal*, 1, No. 2.
308. Lass, W. (1974). Lawyers Title Home Buying Guide. *Housing Educators Journal*, 1, No. 2.
309. Gilmore, L. (1974). For Sale by Owner. *Housing Educators Journal*, 1, No. 2.
310. Reeb, D. & Kirk, J. (1974). Housing the Poor. *Housing Educators Journal*, 1, No. 2.
311. Mencher, M. (1974). The Fannie Mae Guide to Buying, Financing, and Selling Your Home. *Housing Educators Journal*, 1, No. 1.
312. U.S. Department of Housing and Urban Development. (1974). Housing in the Seventies: A Report of the National Housing Policy Review, 1974. *Housing Educators Journal*, 1, No. 1.
313. U.S. Department of Agriculture. Handbook for the Home (1973 Yearbook of Agriculture). *Housing Educators Journal*, 1, No. 1.

SELECTED CONFERENCE PRESENTATIONS AND TALKS

(papers published in proceedings are listed under **PUBLICATIONS**.)

- Hanna, S. D. Invited presentation to the Financial Planners Standards Council Educators Conference, "Challenges in Financial Planning Education," Toronto, Canada, May 22-23, 2008.
- Hanna, S. D. presentation to the Morningstar Investment Conference, "When is risk tolerance important?", June 27, 2003.
- Participated in a panel "How to publish in academic journals: Publication survival guide" as part of the doctoral symposium of the American Council on Consumer Interests meeting, Atlanta, April 2-5, 2003.
- Hanna, S. D. presentation to the Columbus Chapter of the Ohio Society of CPAs Personal Financial Planning Forum on "The risk tolerance of Americans", April 1, 2003. (Coauthor was R. Yao. The presentation was an updated and expanded version of the Feb. 11 presentation.)
- Hanna, S. D. & Yao, R., presentation to the Central Ohio Financial Planning Association on "The risk tolerance of Americans", Feb. 11, 2003.
- Hanna, S. D. Invited presentation to the Swiss Bankers School, "Financial planning in the United States," Geneva, Switzerland, March 10, 2000.
- Hanna, S. D. Discussant for two papers at the *Fourth Biennial Conference for Alternative Perspectives on Finance*, Turku, FINLAND August 6 - 8, 1998:
 "Discounting Grandchildren and Spotted Owls" by Chris Robinson and
 "Unravelling Financial Risk" by Atul Shah.
- Hanna, S. (1998, March). "Taking uncertainty into account in projecting portfolio accumulations," paper presented at the Midwest Finance Association meeting, Chicago, March, 1998.
- Chen, P., Hanna, S., & Montalto, C. (1998; March). "Which Comes First? The Saving Decision or the Investment Decision?" paper presented at the Midwest Finance Association, Chicago.

- Hanna, S. (1997; October 1). "Small stocks for the long run," Central Ohio Society of the Institute of Certified Financial Planners, Columbus, OH.
- Hanna, S. (1995; June). "Comments on papers using the Consumer Expenditure Survey," American Statistical Association.
- Hanna, S. (1994; October 7-8). "A computer program to help couples evaluate their time use," Annual Conference on the Family, co-sponsored by the Ohio Association of the American Council on Family Relations, the Ohio Association of the American Association for Marriage and Family Therapy, the Ohio Association of the American Association of Sex Educators, Counselors and Therapists, and the Ohio Association for Family-Based Services.
- Chang, Y.R. and Hanna, S. (1994; March). Liquidity constraints and household saving behavior, paper presented at the Eastern Economics Association Meeting.
- Hanna, S. (1994; March). The Financial Planning and Counseling Major at The Ohio State University. ACCI meeting.
- Hanna, S. (1992; March) Panel member. "Perspectives of journal editors". American Council on Consumer Interests.
- Hanna, S. (1987, July). Comments on two papers presented at Western Economic Association meeting.. Vancouver, British Columbia.
- Hanna, S. (1987; June). Comments on two papers presented at Family Economics/Home Management Preconference of American Home Economics Association, Indianapolis.
- Hanna, S. & Lindamood, S. (1985; June 3-7). The impact of high rent-income ratios on other consumer expenditures. International Conference on Housing sponsored by the International Sociological Association, the Nederlandse Sociologische en Antropologische Vereniging, and Stichting Gestructureerde Samenwerking, Amsterdam, The Netherlands.
- Hanna, S. (1985; June). The impact of permanent and transitory income on consumer expenditures of homeowners with mortgages. American Home Economics Association.
- Hanna, S. (1984; October). Presidential politics during 20 Years of AAHE (Presidential address). American Association of Housing Educators Conference.
- Carter, L., Hanna, S. & Andrus, D. (1984). The effects of demographic characteristics on consumer information periodical readership. Canadian Home Economics Association Conference.
- Hanna, S. (1983; October). Computers in housing education, research, and extension. American Association of Housing Educators Conference.
- Helmick, S.A. & Hanna, S. (1983; June). Normative family expenditures as guides to budgeting. American Home Economics Association.
- Lindamood, S., Bronner, D. & Hanna, S. (1983; June). Factors related to winter thermostat settings. American Home Economics Association Conference.
- Hanna, S. (1983; June). Speaker for research reporting session. American Home Economics Association.
- Hanna, S. (1982; March). The informational efficiency of consumer markets. Southwestern Economic Association.
- Perch, K., Hanna, S. & Lindamood, S. (1982; June). Housing satisfaction of households with and without disabled persons. American Home Economics Association Conference.
- Hanna, S. & Lindamood, S. (1981; June). Factor analysis of satisfaction with housing and neighborhood characteristics. American Home Economics Association Meeting.
- Hanna, S. & Lindamood, S. (1979; June). Patterns of help-seeking for housing problems. American Home Economics Association Meeting.
- Hanna, S. & Lindamood, S. (1979; June). Determinants of interest in housing related extension classes. American Home Economics Association Meeting.
- Lindamood, S. & Hanna, S. (1979; June). Housing needs of female-headed households. American Home Economics Association Meeting.
- McKown, C. & Hanna, S. (1979; June). Energy consumption patterns of households in low-income rural counties in southern states. American Home Economics Association Meeting.
- Hanna, S. and Lindamood, S. (1977, August). Housing preferences of blacks and whites. American Sociological Association, Chicago.
- Hanna, S. (1977). Policy implications of a survey of 1,781 Alabama families. Conference on Housing in Alabama: Problems and Prospects, sponsored by the Housing Research Center, Auburn University.

Hanna, S. & Lindamood, S. (1976). Policy implications of housing research. Seminar, Department of Home Management and Housing, Ohio State University.

Lindamood, S. & Hanna, S. (1976). Housing research in Alabama. American Association of Housing Educators Annual Meeting.

Hanna, S. & Lindamood, S. (1976). Trends in housing research. East Alabama Home Economics Association.

Hanna, S. (1976). Constraints to the improvement of housing in rural low-income counties. American Home Economics Association Meeting.

Hanna, S. (1976). Home management and the labor force participation of married women. Family Conference of the Alabama Council of Family Relations.

Hanna, S. (1976). The family financial game. Southeastern Home Management and Family Economics Conferences.

NON-FACULTY WORK EXPERIENCE

Research Assistant. Supervisor, Professor Simone Clemhout, Cornell University. Work on estimation of homothetic production functions, research on housing, demography, and labor force participation of women. September, 1972 - June, 1973.

Research Programmer. Developed and programmed an economic model for the Boston area as part of an interactive gaming-simulation. July, 1972.

Statistical Programmer. Statistical analysis and programming for the Interdepartmental Research Group on Poverty, Cornell University. June, 1971 - September, 1971.

Statistical Programmer. Household Time Study, Cornell University. September, 1970 - January, 1971.

Programmer-analyst. Cornell University Management Information Systems Group. September, 1969 - September, 1970.

Systems Engineer. American District Telegraph Company, New York City. December, 1968 - August, 1969.

Applications Engineer. Photon, Inc., Wilmington, Massachusetts. July, 1968 - December, 1968.