

DEPARTMENT OF HOUSING AND CONSUMER ECONOMICS

A Guide for Prospective Graduate Students



**College of Family and
Consumer Sciences
Department of Housing
and
Consumer Economics
The University of Georgia
Dawson Hall**

Athens, GA 30602

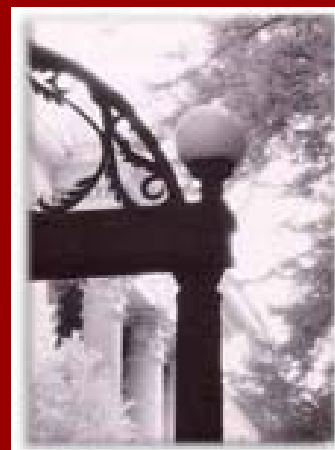
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GRADUATE PROGRAMS IN HOUSING AND CONSUMER ECONOMICS

PROGRAM DESCRIPTION & OBJECTIVES

The Department of Housing and Consumer Economics (HACE) offers graduate programs leading to the Master of Science, the Master of Science Non-Thesis and the Doctor of Philosophy degrees. The graduate program provides in-depth study in consumer economics, family financial planning, or housing within a broader, interdisciplinary context. Course work is centered in the department, but draws upon offerings from across the college and throughout the university. The interdisciplinary nature of the materials makes these related offerings essential.

The past several decades have witnessed dramatic changes in the family economic system, the consumer's orientation to the marketplace and the issue of family shelter. The tremendous increase in female labor force participation, for example, has made management within the family more important and has redefined many traditional consumer roles. Technological changes have transformed the marketplace and, in the case of housing, opened new options to consumers.

All of this means that the subject areas contained in the Department of Housing and Consumer Economics are more important than ever. There is an increasing need for individuals who understand these changes and can relate them to situations in education, the business world and the public sector. It is the objective of this program to prepare specialists to meet that need.

THE MASTER OF SCIENCE

Graduate students enrolled in the M.S. program select a concentration in Consumer and Family Economics, Family Resource Management, Financial Planning, or Housing as a focus of their course work and research. Students also choose between two tracks associated with the M.S. degree: one track requires a thesis and is good preparation for those who wish to pursue doctoral studies as well as those who will be in positions requiring them to understand and transmit research findings; the other track is a non-thesis option and is designed for students who wish to pursue professional careers in financial services, particularly as financial planners. Most students complete either program in four semesters.

THE MASTER OF SCIENCE NON-THESIS

The non-thesis M.S. option is available for students who wish to pursue careers in financial services, particularly as financial planners. Through this curriculum, students are qualified to sit for the CFP® Certification Examination, which is integral to the development of their professionalism. They also will gain a strong foundation from which to build a client-centered financial planning career. This option is for M.S. students who do not intend to undertake doctoral studies upon completion of the M.S. The program of study for the non-thesis option is similar to that of the program of study for the thesis option; however, in lieu of a thesis, the student will complete a three-credit-hour practicum and create a professional portfolio of financial planning experiences. The student's committee will review the student's portfolio of work from his or her practicum experience and evaluate it based on its comprehensiveness, completeness, and appropriateness relating to professional work in the student's respective area of interest.

THE DOCTOR OF PHILOSOPHY

The Ph.D. program provides students with the opportunity to pursue scholarly activities by providing a thorough understanding of Consumer Economics, Family Financial Planning, Housing Policy, quantitative methods in applied economics, research methods and statistics. Students take core courses in the department and supporting course work outside the department. Each student's program of study is tailored to his or her own interests and the number of courses necessary are, in part, dependent upon the student's previous course of study. Students work closely with their selected Advisory Committee in planning their program of study. A dissertation is required of all Ph.D. students.

ADMISSION PROCEDURES FOR DOMESTIC APPLICANTS

Admissions are open to all qualified graduates of accredited institutions. To initiate communication with the Graduate Admissions Office of the Graduate School, visit <http://www.uga.edu/gradschool/admissions/request.html>. All prospective students should send directly to the Graduate School:

- 1) a completed application (<http://www.applyweb.com/apply/ugagrad/>);
- 2) one official transcript from each institution of higher education that granted a degree;
- 3) official Graduate Record Examination (GRE) (<http://www.gre.org/>) scores; and
- 4) the application fee.

In addition, all prospective students should send directly to the Department of Housing and Consumer Economics:

- 1) three letters of recommendation (letters can be submitted electronically through the Graduate School also);
- 2) a Statement of Purpose following the required guidelines:
M.S. or Ph.D. Applicant Statement of Purpose Guidelines (<http://www.fcs.uga.edu/hace/graduate/sop.html#ms>)
M.S. Non-Thesis Statement of Purpose Guideline (<http://www.fcs.uga.edu/hace/graduate/sop.html#mnt>);
- 3) one official transcript from each institution of higher education attended;
- 4) a resume or vita; and
- 5) an Application for Assistantship (if financial aid is desired) (http://www.fcs.uga.edu/hace/graduate/docs/assistantship_apply.pdf).

Applications are reviewed by the HACE Graduate Policies Committee, which is made up of four members of the Graduate Faculty and chaired by the Graduate Coordinator.

ADMISSION PROCEDURES FOR INTERNATIONAL APPLICANTS

Admissions are open to all qualified graduates of accredited institutions. To initiate communication with the Graduate Admissions Office of the Graduate School, visit <http://www.uga.edu/gradschool/admissions/request.html>. All prospective students should send directly to the Graduate School:

- 1) a completed application (<http://www.applyweb.com/apply/ugagrad/>);
- 2) one official transcript from each institution of higher education that granted a degree;
- 3) official proof of degree(s) awarded;
- 4) official Graduate Record Examination (GRE) (<http://www.gre.org/>) scores;
- 5) official TOEFL (<http://www.toefl.org/>) scores; and
- 6) the application fee.

In addition, all prospective students should send directly to the Department of Housing and Consumer Economics:

- 1) three letters of recommendation (letters can be submitted electronically through the Graduate School also);
- 2) a Statement of Purpose following the required guidelines:
 - M.S. or Ph.D. Applicant Statement of Purpose Guidelines
(<http://www.fcs.uga.edu/hace/graduate/sop.html#ms>)
 - M.S. Non-Thesis Statement of Purpose Guideline
(<http://www.fcs.uga.edu/hace/graduate/sop.html#mnt>);
- 3) one official transcript from each institution of higher education attended;
- 4) a resume or vita, and
- 5) an Application for Assistantship (if financial aid is desired)
(http://www.fcs.uga.edu/hace/graduate/docs/assistantship_apply.pdf).

A minimum score of 575 (or 230 for computer-based tests; or 80 on the Internet-based test, with a minimum score of 20 on the Speak section and 20 in the Write section) on the TOEFL is required when English is not the applicant's native language.

Applications are reviewed by the HACE Graduate Policies Committee, which is made up of four members of the Graduate Faculty and chaired by the Graduate Coordinator.

BACKGROUND COURSEWORK REQUIREMENTS

All M.S. applicants should have completed a course in statistics (equivalent to STAT 2000) and a course in microeconomic theory (equivalent to ECON 2106). In addition, M.S. non-thesis applicants should have completed a course in risk management (equivalent to RMIN 4000). The following background coursework is required: intermediate microeconomic theory (equivalent to ECON 4010), along with statistics, calculus, or other evidence of quantitative coursework.

ADMISSION TO PH.D. PROGRAM WITHOUT MASTER'S DEGREE

For applicants seeking admission to the Ph.D. program without first completing a master's degree, the Graduate Admissions Committee seeks applicants with the following criteria:

- 1200 combined quantitative and verbal GRE score;
- 3.5 undergraduate grade point average;
- Evidence of the ability to contribute to the completion of a research paper (such as a published scholarly journal article, Honor's thesis, CURO paper, etc.);
- Outstanding letters of recommendation.

The Department may also require an interview with candidates that meet most of the above criteria for consideration for acceptance as a straight-to-Ph.D. candidate.

FINANCIAL ASSISTANCE

Various kinds of financial assistance are available to graduate students. Application for HACE Graduate Assistantships (http://www.fcs.uga.edu/hace/graduate/docs/assistantship_apply.pdf) should be made directly to the Department of Housing and Consumer Economics (HACE). Typically, assistantships are granted for the full academic year, but awards are sometimes made for shorter periods. Research assistantships through faculty research grants may also become available during the year.

Interested students should keep in contact with the HACE Graduate Coordinator. The University of Georgia (<http://www.uga.edu/gradschool/financial/index.html>) and The College of Family and Consumer Sciences (http://www.fcs.uga.edu/ss/scholarships_index.html) offer a wide variety of scholarships for qualified graduate students. For most financial assistance, applications are due in February. **To be considered for financial assistance, students offered assistantships should already been accepted to the Graduate Program.**

M.S. PROGRAM OF STUDY

Students who have the undergraduate equivalent of one of the courses listed must substitute another course. Students may exceed any minimum requirement. The M.S. degree requires at least 36 semester hours of coursework and two semesters of residency. Specific requirements are listed below.

Core Requirements: STAT 6210, 6220, HACE 7020, 7025, 8000, 8050, and 8100 or 8150

Concentration: 9 hours within the area of concentration:

Housing: HACE 6300, 6310, 6320, 6330, 6350, 6400, 6500, 6810, 6900, 7010, 7310, 7320, 7330, 7350, 7400, 7710, 7910, 8300, 8400, 8900 or 9100

Consumer Economics: HACE 6100, 6200, 6210, 6220, 6400, 6500, 6900, 7010, 7100, 7150, 7200, 7250, 7400, 7710, 7900, 7910, 8200, 8400, 8900, 9100

Financial Planning: HACE 6200, 6205, 6210, 6220, 6230, 6250, 6500, 6900, 7010, 7200, 7250, 8400, 8900, 9100, RMIN 4000

Family Resource Management: HACE 6100, 6200, 6210, 6220, 6400, 6500, 6900, 7010, 7100, 7150, 7200, 7250, 7400, 7710, 7900, 7910, 8200, 8400, 8900, 9100

Supporting Area: 6 hours from allied department.

Thesis: HACE 7300

M.S. NON-THESIS PROGRAM OF STUDY

The M.S. non-thesis degree is presently for students who wish to pursue careers in financial services, particularly as financial planners. This option is for M.S. students who do not intend to undertake doctoral studies upon completion of the M.S. Students who have the undergraduate equivalent of one of the courses listed must substitute another course. Students may exceed any minimum requirement. The degree requires at least 36 semester hours of coursework and two semesters of residency. Specific requirements are listed below.

Core (6 credit hours):

HACE 8000, 8100 or 8150

Concentration (24 credit hours):

HACE 6200, 6205, 6210, 6220, 6230, 6250, 7200, 7250

Family Financial Planning Elective Courses (6 credit hours):

As approved by advisory committee

PH.D. PROGRAM OF STUDY

Ph.D. Course Work: The Ph.D. degree requires at least 60 semester hours of course work and 30 consecutive semester hours of residency. Typically, all Ph.D. students will take the courses listed below. Courses taken in the M.S. program may apply, subject to advisory committee approval.

Core Requirements: HACE 7020, 7025, 8000, 8050, and AAEC 6580. In addition, students choose two of the following core theory courses: HACE 8100, 8150, or another as approved by the student's advisory committee.

Statistics: 9 - 12 hours excluding STAT 6210 and 6220 (The graduate level statistics elective courses may be in STAT or other departments, subject to advisory committee approval.)

Concentration: 18 - 21 hours within the area of concentration.

Housing: HACE 6010, 6300, 6310, 6320, 6330, 6350, 6400, 6500, 6810, 6900, 7010, 7310, 7320, 7330, 7350, 7400, 7710, 7910, 8300, 8400, 8900, 9010, 9100; or allied department graduate course per advisory committee approval;

Consumer and Family Economics: HACE 6010, 6100, 6200, 6210, 6220, 6400, 6500, 6900, 7100, 7150, 7200, 7250, 7400, 7710, 7910, 8200, 8400, 8900, 9010, 9100; or allied department graduate course per advisory committee approval.

Financial Planning: HACE 6010, 6200, 6205, 6210, 6220, 6230, 6250, 6500, 6900, 7200, 7250, 7910, 8400, 8900, 9010, 9100; RMIN 4000; or allied department graduate course per advisory committee approval

Supporting Area: 9 - 12 hours from HACE and/or other related department, such as economics, agricultural economics, political science, child and family development, insurance, or finance.

Dissertation: HACE 9300

EXAMINATIONS

Master's students take 1) an oral exam over their program of study to be administered by their advisory committee, 2) an oral on their thesis prospectus, and 3) an oral exam over the final thesis.

Non-thesis Master's students will create a portfolio of work that will be reviewed by their advisory committees. The evaluation of students' portfolios from their practicum experiences will be based on it's comprehensiveness, completeness, and appropriateness relating to professional work in the student's respective area of interest.

Doctoral students take 1) a written comprehensive exam over course work, 2) an oral comprehensive exam over course work, 3) an oral exam over the dissertation prospectus, and 4) an oral exam over the final dissertation. Comprehensive examinations are administered by the student's advisory committee. The written comprehensive examination must be taken before the examination on the dissertation prospectus.

GRADUATE COURSES IN HOUSING AND CONSUMER ECONOMICS (HACE)

HACE 6000 - Research Methods in Housing and Consumer Economics

Non-experimental research designs, measurement techniques, and methods of data collection used in social science research. Students learn about each phase of the research process and become good consumers of research. Survey research methods commonly used in housing and consumer economics research are emphasized. Course includes a service-learning project during the semester that either employs skills or knowledge learned in the course or teaches new skills or knowledge related to course objectives. Student engagement in the service-learning component will be up to 25% of overall instruction time.

HACE 6000S - Research Methods in Housing and Consumer Economics

An introduction to non-experimental research designs, measurement techniques, and methods of data collection used in social science research. Students learn about each phase of the research process and become good consumers of research. Survey research methods commonly used in housing and consumer economics research are emphasized. Non-traditional format: Course includes a service-learning project during the semester that either employs skills or knowledge learned in the course or teaches new skills or knowledge related to course objectives. Student engagement in the service-learning component will be up to 25% of overall instruction time.

HACE 6100 - Economic Status of American Households and Related Policy

The interrelationship between demographic and family economic characteristics and well-being. Poverty, income, public policy, and other determinants of the economic status of households.

HACE 6200 - Family Savings and Investments

Management of family financial resources; emphasis on savings and investment planning. Study of the securities market, investment risk and return, features of fixed and variable investments including stocks, bonds, mutual funds, real estate, and other speculative investments and security valuation, performance measurement, and analysis.

HACE 6205 - Family Portfolio Management

Focuses on the expansion and application of knowledge acquired in the course Family Savings and Investments. Emphasis on the investment planning process and issues facing financial planners who manage clients' assets. Students will evaluate client risk tolerance, investment objectives and time horizons, analyze asset managers' historic performances, and create portfolios using asset allocation models. Students will develop an Investment Policy Statement for a portfolio. They will construct, manage, value, and select securities for use in the portfolio.

HACE 6210 - Family Retirement Planning and Employee Benefits

Evaluation of retirement plans and employee benefits in the context of prescriptive financial planning decisions. Discussion of a more advanced concept of time value of money, risk tolerance, life expectancy, social security, retirement plans, tax implications of retirement plans, and health insurance.

HACE 6220 - Family Estate Planning

Principles and practices of family estate planning for the professional financial planner. Methods of property transfer at death, estate planning documents, family and charitable gifting strategies and gift taxation, incapacity planning, and calculation, deferral, and minimization of estate and gift taxes.

HACE 6230 - Family Tax Planning

Introduces students to current tax laws, regulations, principles, and practices that affect families and individuals. The perspective of this course is planning; namely, how families as producers and investors can manage their tax liability through proper financial planning.

HACE 6250 - Practice Management in Financial Planning

The skills needed to create and sustain a profitable practice in financial planning. Topics pertain to issues facing professionals when they start their practices such as state licensures, regulatory environment, marketing professional practices, business networks, developing client bases, and effective and ethical marketing techniques for practice in financial planning.

HACE 6300 - Advanced Housing Theories

Sociological and economic theories of housing consumption and production in housing markets, including basic concepts of housing needs, quality, norms and satisfaction. Economic theories relating to characteristics of housing and capital markets, including primary and secondary mortgage markets and alternative financing.

HACE 6310 - Housing Policy

Housing policies at the federal, state, and local levels as they relate to current housing markets. Barriers and incentives for housing development activities created by regulations, finance, and taxation. The role of public/private initiatives in the provision of housing.

HACE 6320 - Legal Issues in Residential Property Management

Review of the legal environment and parameters that affect the residential property management industry. Introduction to relevant topics in Landlord-Tenant Law, Fair Housing Law, The Americans with Disabilities Act, Employment Law, Collections Law, Environmental Law, Premises Liability, Zoning, Property Law, Agency Law, and Contract Law.

HACE 6330 - Leasing Strategies for Residential Property Management

Review of the leasing strategies that contribute to the overall success and profitability of the residential property asset. Introduction to relevant topics such as strategic planning, budgeting, demographics, media mix, resident retention, and customer satisfaction.

HACE 6350 - Household Technology and Systems

Technological devices and their use within the household, including mechanical and electrical systems, home automation, universal design, regulation, and national appliance standards.

HACE 6400 – Family Demographics and Policy

Basic concepts and measurement issues of family demography, including migration, income, marriage, and divorce; implications of family structural characteristics for public policies.

HACE 6500 - Aging and the Family

Review of theory, research, and methodology on aging and the family. Emphasis rests with identifying current concepts and controversies, and diversity in the experiences of families and aging individuals.

AAEC 6580 - Microeconomics: Theory with Applications

Partial and general equilibrium analyses in the study of efficient resource allocation among households and firms. Perfect and imperfect output and input markets are investigated in terms of economic efficiency.

HACE 6810 - Housing the Elderly

Housing needs and conditions, housing alternatives, legislation and current programs related to housing elderly persons. Survey of current housing is compared to proposals for effectively meeting more of the housing needs of the elderly person.

HACE 6900 - Seminar in Housing and Consumer Economics

Selected topics and problems in housing and consumer economics.

Non-traditional format: Course should be variable to accommodate non-traditional format for seminar and departmental orientation classes.

HACE 6910 - International Agribusiness Marketing and Management

Directed field study tour(s), site visits to agribusiness firms, and lectures in agribusiness marketing and management from an international perspective. Language, cultural, and environmental aspects of agricultural production, processing, and international marketing.

HACE 7000 - Master's Research

Research while enrolled for a master's degree under the direction of faculty members.

Non-traditional format: Independent research under the direction of a faculty member.

HACE 7005 - Graduate Student Seminar

Advanced supervised experience in an applied setting. This course may not be used to satisfy a student's approved program of study.

HACE 7010 - Directed Study in Housing and Consumer Economics

Directed study on master's research in housing and consumer economics.

HACE 7020 - Research Development I

Students develop the skills necessary to develop a thesis or dissertation proposal, including the identification of a viable research question and the structure of an empirical research paper.

Students also learn about research areas and expertise of HACE faculty, the requirements of the department and university, and how to locate the resources necessary to author a successful proposal.

HACE 7025 - Research Development II

Students develop preliminary thesis or dissertation research plans, share their plans with other students and faculty for constructive feedback, and critique others' research plans. Students will write preliminary thesis or dissertation chapters and share this preliminary work in a scholarly, constructive environment.

HACE 7100 - Consumer Policy

Consumer rights and responsibilities in the private and public sector of the economy.

Relationship of government, nonprofit, and corporate response to consumer problems; legislation concerning consumer information, product safety, and choice of goods and channels of appeal for the consumer.

HACE 7150 - Consumers' Market Environment

The consumer marketplace in terms of the welfare of the consumer. Actions of consumers with changing marketplace, institutions, and government policies.

HACE 7200 - Family Financial Counseling

Indicators, causes, and impact of family financial problems on the family's well-being. Topics covered include credit difficulties, repossessions, liens, garnishments, and bankruptcy.

Non-traditional format: Students are required to work on a regular basis with families in financial difficulty.

HACE 7250 - Family Financial Planning

Advanced financial topics and development of a comprehensive financial plan. Regulation, certification, and legal and ethical requirements for financial planners.

HACE 7300 - Master's Thesis

Thesis writing under the direction of the major professor.

Non-traditional format: Independent research and thesis preparation.

HACE 7310 - Managing Nonprofit and Special Community Housing

Examination of residential property management in a variety of nonprofit, government, and government-assisted contexts. Special focus is given to management in various special housing communities including senior housing, supportive housing for the elderly and people with mental or physical disabilities, affordable housing, military housing, and student housing.

HACE 7320 - Residential Property Management Technology and Simulation

Examination of the technological products used in multifamily property management, including Geographic Information Systems (GIS), Computer Aided Design (CAD), market forecasting software, and management, operations, and finance software designed for the multifamily industry. Exposure to the applications of such products in the context of an ongoing simulation exercise.

HACE 7330 - Multifamily Housing and Society

Review of the sociological and economic theories of multifamily housing consumption and production in multifamily housing markets, including basic concepts of housing needs, quality, norms, and satisfaction. Students gain an understanding of the social forces affecting those households residing in rental properties.

HACE 7350 - Housing Counseling

Basic information for certification as a Professional Housing Counselor. Includes basic techniques for housing, budget, and tenancy counseling.

HACE 7400 - Demographics of Special Populations

Demographic trends of special populations including elderly, persons with disabilities, African-Americans, Asians, Hispanics and female heads of households.

HACE 7710 - Study Tour in Housing and Consumer Economics

Topics relating to housing and/or consumer economics, with site visits to relevant locations. Combines in-depth study with first-hand experience gained on site.

Non-traditional format: Lecture, tour, and other activities for the length of the program.

HACE 7900 - Professional Seminar and Internship Orientation

Orientation to an internship experience.

HACE 7910 - Housing and Consumer Economics Internship

Supervised work experience in housing, consumer economics, or consumer journalism.
Non-traditional format: Internship.

HACE 8000 - Research Methods in Housing and Consumer Economics I

Research design. Emphasis on common problems incurred in measurement and data analysis in housing and consumer economics.

HACE 8050 - Research Methods in Housing and Consumer Economics II

Advanced research methods. Integration of research design, measurement, and data analysis. Preparing a research proposal on topics in housing and consumer economics.

HACE 8100 - Theory of Households, Consumer Economics, and Financial Behavior I

A survey of contemporary theories of consumer and household decision making. Includes neoclassical economic analysis, theories of savings and consumption, financial behavior, theories of housing, and related material. Seminal theories are supplemented with notable examples from research-based and practitioner-oriented bodies of knowledge.

HACE 8150 - Theory of Households, Consumer Economics, and Financial Behavior II

A formal introduction to contemporary economic theories of decision making. The goal is to understand the behavior of economic agents, consumers and firms, and their interaction in various market environments. Emphasis is placed on analytical rigor and applications that motivate the use of different mathematical techniques.

HACE 8200 - Family Financial Analysis

Family financial decision making over the life cycle. Advanced techniques in present and future value analysis. Economics of saving and borrowing, insurance and risk management, and retirement and estate planning. Effects of public policy on household financial decisions, and the interrelationship between family finance and the labor market.

HACE 8300 - Housing Theories, Research, and Policies

Theoretical and empirical housing models and concepts. Building on previous research, the student will develop and test his/her own conceptual model.

HACE 8400 - Demographics and Policy

Application of demographic data in the development of public policy. Includes changes in family status, aging, rural to urban migration, and economic development.

HACE 8900 - Seminar in Housing and Consumer Economics

Selected topics in housing and consumer economics.
Non-traditional format: Students will meet with faculty members on a regular basis.

HACE 9000 - Doctoral Research

Research while enrolled for a doctoral degree under the direction of faculty members.
Non-traditional format: Independent research under the direction of a faculty member.

HACE 9005 - Doctoral Graduate Student Seminar

Advanced supervised experience in an applied setting. This course may not be used to satisfy a students' approved program of study.
Non-traditional format: Seminar.

HACE 9010 - Directed Study in Housing and Consumer Economics

Directed study in housing and consumer economics.

Non-traditional format: Directed study.

HACE 9100 - Consumer Policies and Programs

Public policies and programs relating to consumers in the market. Policies promoting consumer information and protection as well as service-provision programs are explored in terms of benefit/cost relationships.

HACE 9300 - Doctoral Dissertation

Dissertation writing under the direction of the major professor.

Non-traditional format: Independent research and preparation of the doctoral dissertation.

HOUSING AND CONSUMER ECONOMICS FACULTY

Note: GF denotes Full Graduate Faculty Status; PF denotes Provisional Graduate Faculty Status, * denotes faculty with only outreach appointments.

Faculty Member	Research/Outreach	Teaching
Sophia Anong ^{GF}	Financial behavior, financial literacy and consumer education, family and health economics, self-employment and economic well-being	Financial planning and consumer economics
Doug Bachtel ^{GF}	Demographics, rural sociology, statistics, substance use, and program evaluation.	Family demographics and policy.
Vibha Bhargava ^{GF}	Well-being of individuals, families and communities; health and health care issues of concern to consumers and policy makers.	Consumer economics.
Andy Carswell ^{GF}	Residential property management, homeownership, mortgage options.	Housing policy.
Swarn Chatterjee ^{GF}	Investments, behavioral finance, real estate.	Financial planning.
Brenda Cude ^{GF}	Online consumer behaviors, consumer information, consumer policy.	Consumer economics.
Joseph Goetz ^{GF}	Financial education and counseling, behavioral finance, Investment risk tolerance.	Financial management.
Joan C. Koonce ^{*GF}	Family financial management, low-income consumers and poverty.	
Teresa Mauldin ^{GF}	Savings behavior, earned income tax credit, poverty dynamics, economic consequences of divorce and single-parenthood, financial hardship.	Consumer/family economics.
Diann Moorman ^{GF}	Bankruptcy, family financial management, credit, low-income consumers, and poverty.	Financial Management and consumer economic issues.
Sharon Y. Nickols ^{GF}	Household time allocation, women's roles in international development, family economic issues.	
Robert Nielsen ^{GF}	Family economic well-being, family and consumer policy, health insurance, survey research methods.	Consumer economics.
Lance Palmer ^{GF}	Bankruptcy, financial education programs.	Financial management.
Debbie Phillips	Resident satisfaction employee engagement leadership and self managed teams in residential property management.	Residential property management.
Tom Rodgers	Workforce housing, barriers to developing affordable housing, community and economic development, manufactured housing.	
Michael Rupured*	Impact of financial literacy and fraud prevention educational programs on consumer behaviors.	
Anne Sweaney ^{GF}	Housing for the elderly, affordable housing, manufactured housing, household technology, and public policy.	Housing and household technology.
Karen Tinsley	Workforce housing, barriers to developing affordable housing, community and economic development, manufactured housing.	
Pamela Turner ^{GF}	Housing and economic development in rural communities, affordable green housing, home maintenance, and foreclosure prevention.	
Velma Zahirovic-Herbert ^{GF}	Urban land use, the urban development process, property rights and land use regulation, housing and real estate brokerage markets, and issues in local government finance.	Consumer economics.

<i>Adjunct Faculty</i>		
Greg Garcia		Family financial planning.
Anne Glass ^{GF}	Informal and formal care for older adults and ways to improve that care, end-of-life care, housing, community and non-kin caregiving, long-term care, cross-cultural comparisons, quality of care.	Aging in society.
Jack E. Houston ^{GF}	International agricultural trade, consumption, consumer demand.	Intermediate microeconomics, structure and market analysis.
Chung-Liang Huang ^{GF}	Food demand and consumption, agricultural marketing, and econometric methods.	Intermediate microeconomics, structure and market analysis.
J. Richard Parker, II	Affordable housing issues.	

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