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1977

on 2/2/77

American Agricultural Economics Association
San Diego, California
August 2, 1977

UNIVERSITY OF CALIFORNIA
DAVIS
SEP 22 1977
Agricultural Economics Library

CHARTS
for
E. Scott Maynes' Paper on
"INFORMATIONAL IMPERFECTIONS OF LOCAL CONSUMER MARKETS:
ASSESSMENT AND POLICY IMPLICATIONS"

Cornell Univ. Dept of Cons Econ & Housing

Chart 1-A

Term Life Insurance: Prices and Access
in Minneapolis, January, 1977^a

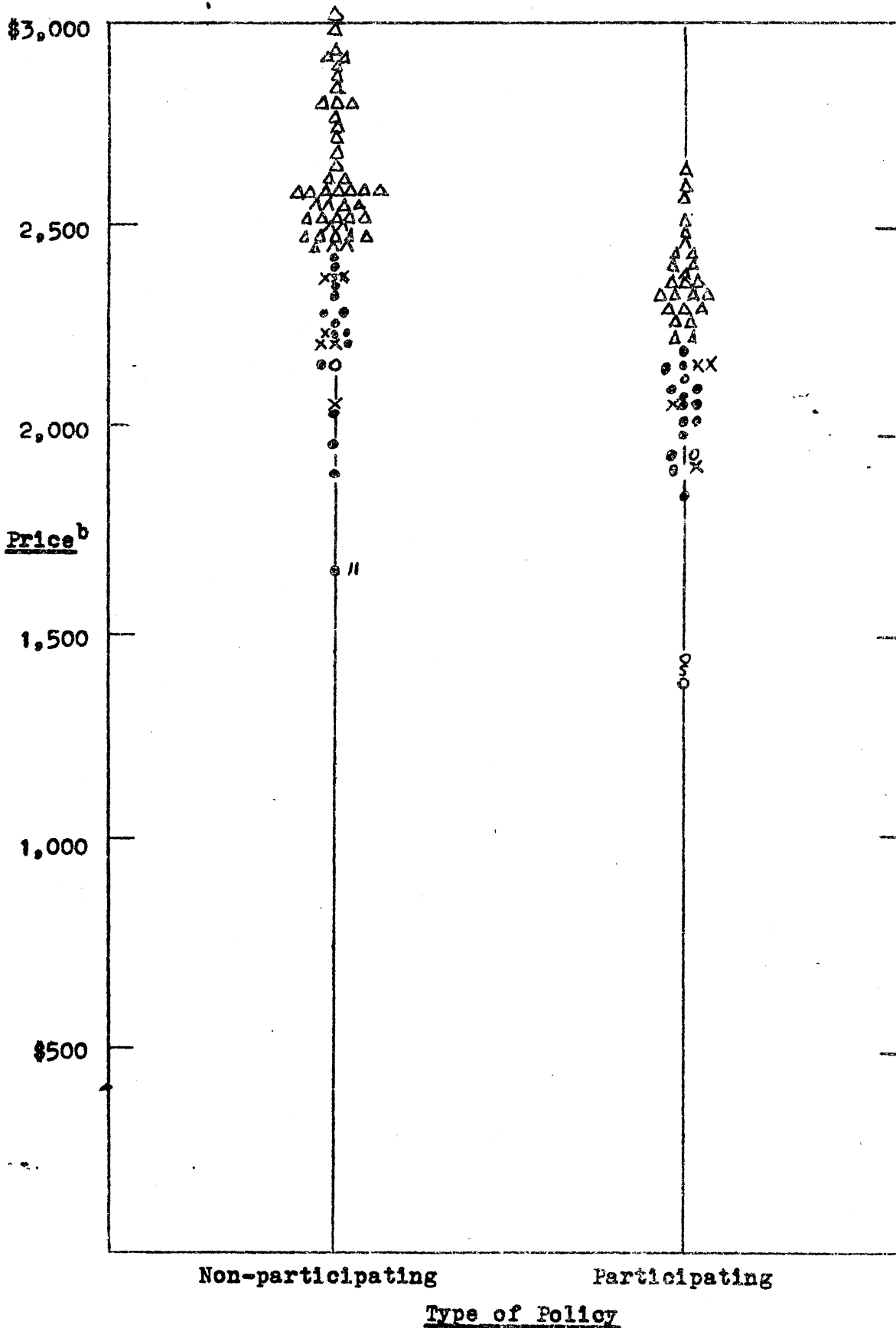


CHART 1-B

Term Life Insurance: Prices and Access
in Ann Arbor, January, 1977^a

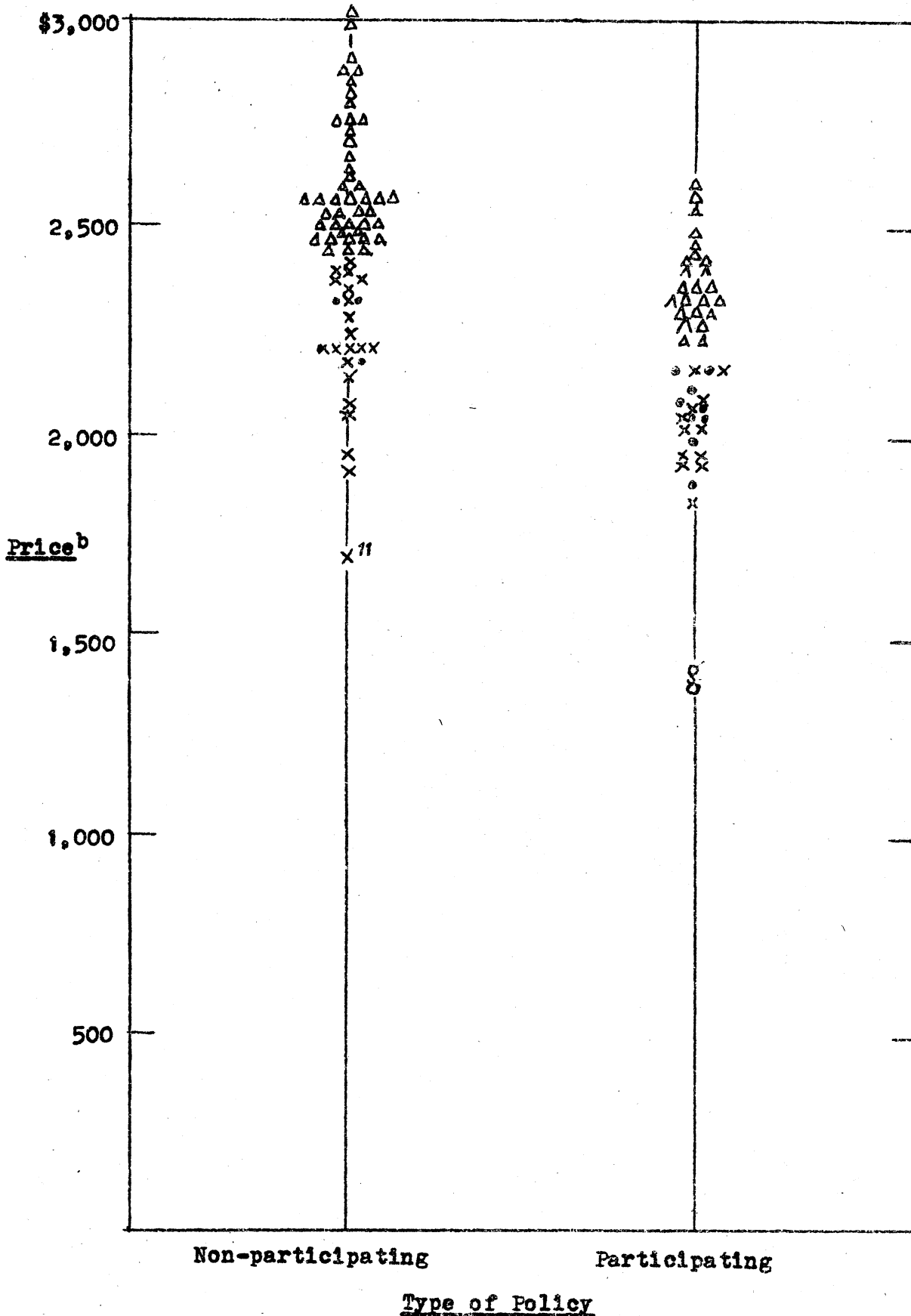
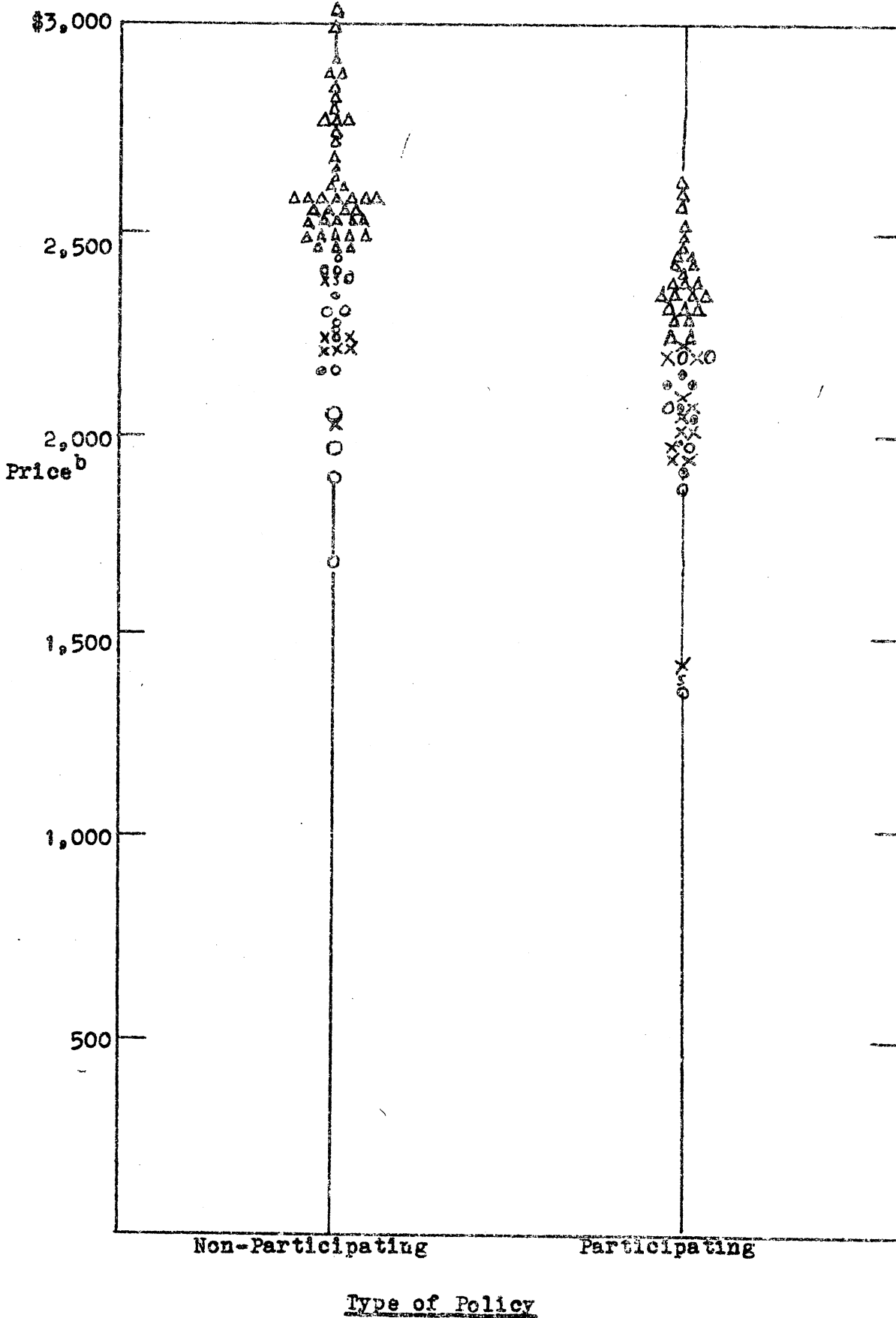


CHART 1-C

Term Life Insurance: Prices and Access
in Ithaca, New York, January, 1977^a



^aSource: Price data are taken from Consumer Reports, January, 1974, pp. 43-45; accessibility data were collected by Anthony Schiano, in June, 1977.

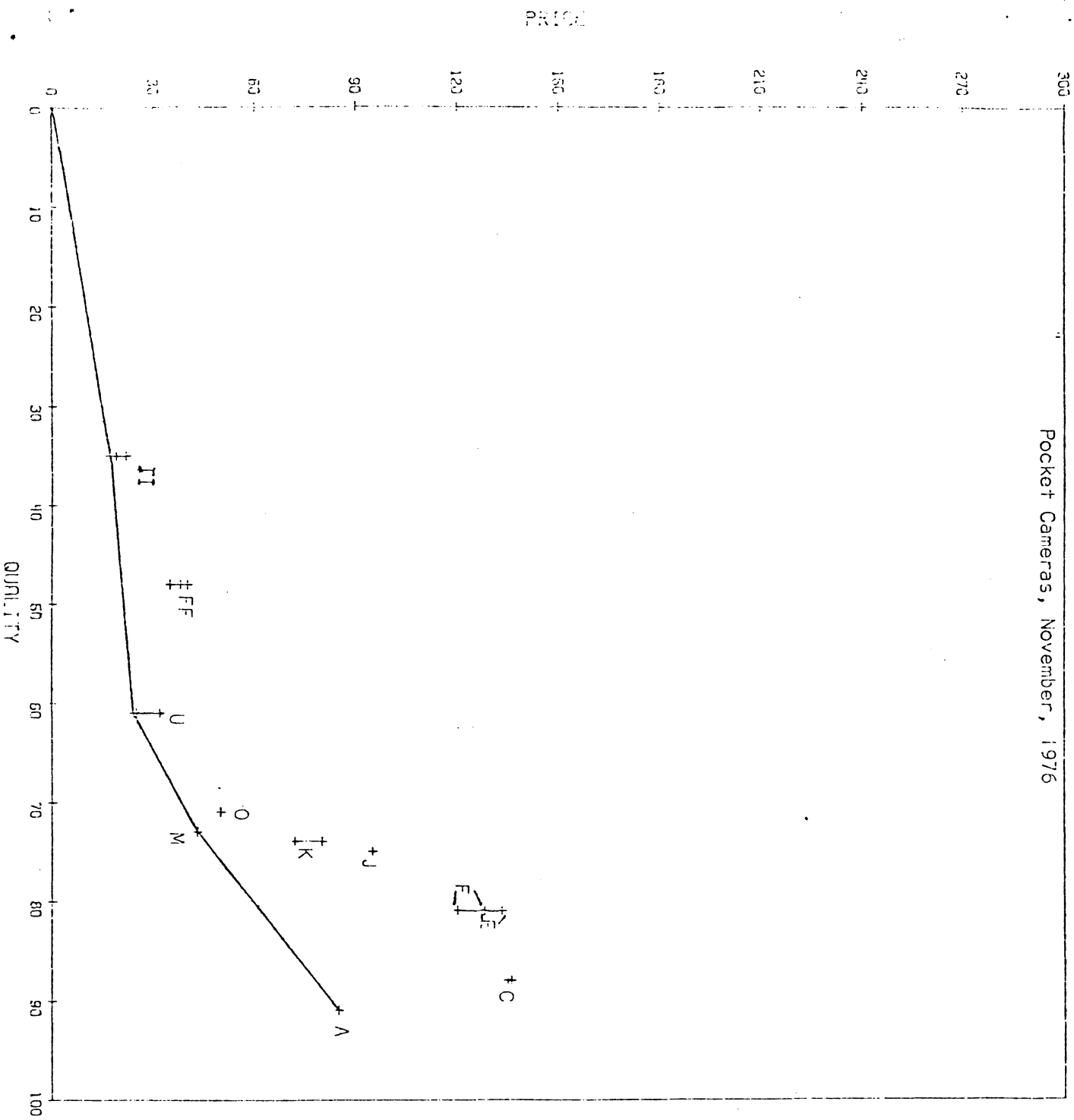
The symbols used in the charts:

- e Readily accessible (Company listed in the Yellow Pages)
- x Accessible with difficulty: sales by mail, or company has agent in the state who is not listed under the Company Name in the Yellow Pages
- s Special clientele: available only to special class of purchasers, e. g., TIAA for present or former staff of educational institutions
- o No access: not licensed in state, no agents in state
- Δ Accessibility not investigated: high-priced policies

^bPrices pertain to Five-Year Guaranteed Renewable and Convertible Term Policies. The price charged represents cumulative 20-year costs for a policy of \$25,000 (face value), estimated under the 20-year interest-adjusted method. (For explanation, cf. Consumer Reports, op. cit.) Policies were priced for a 25-year-old male in good health.

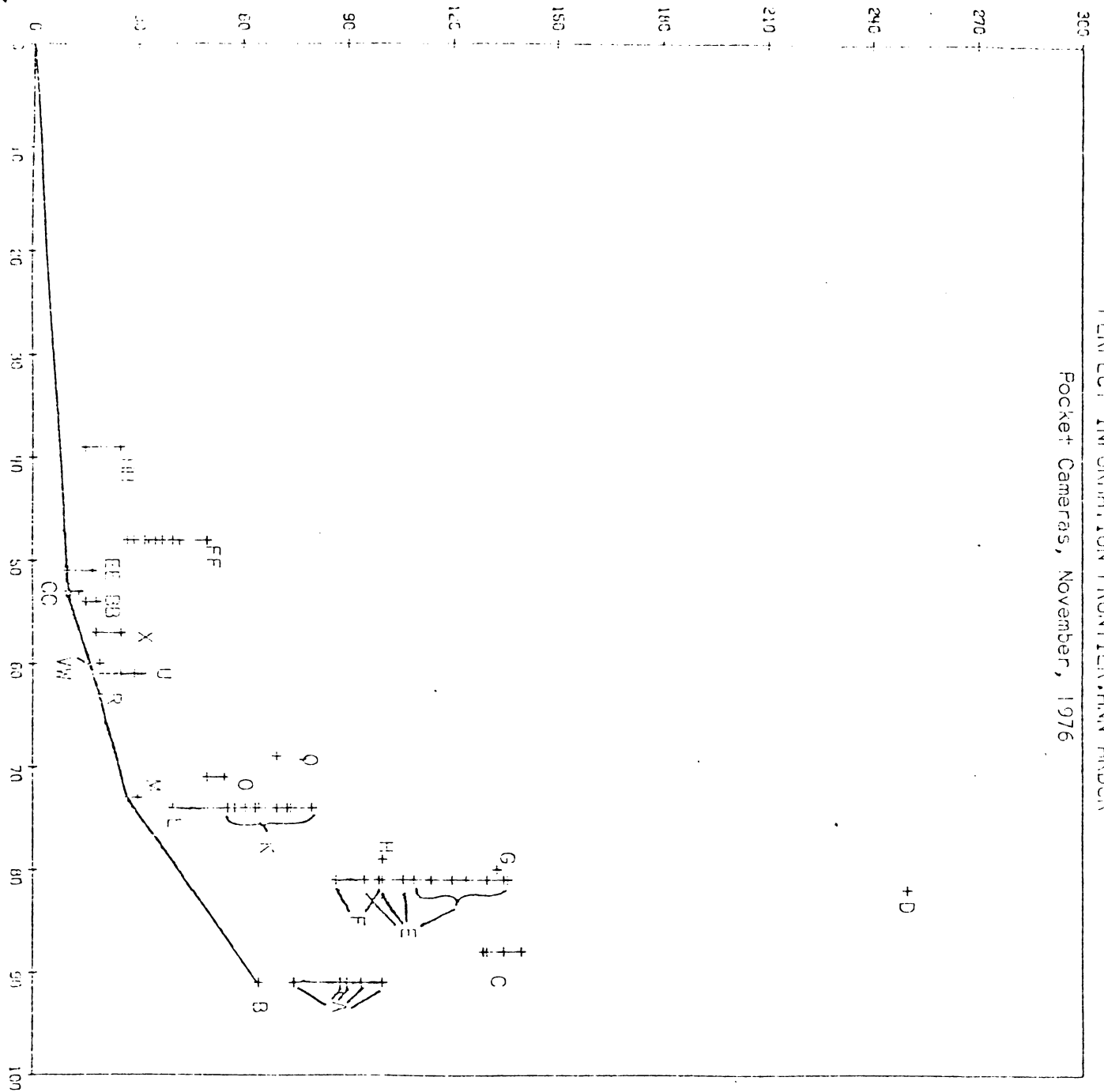
PERFECT INFORMATION FRONTIER, ITHACA

Pocket Cameras, November, 1976



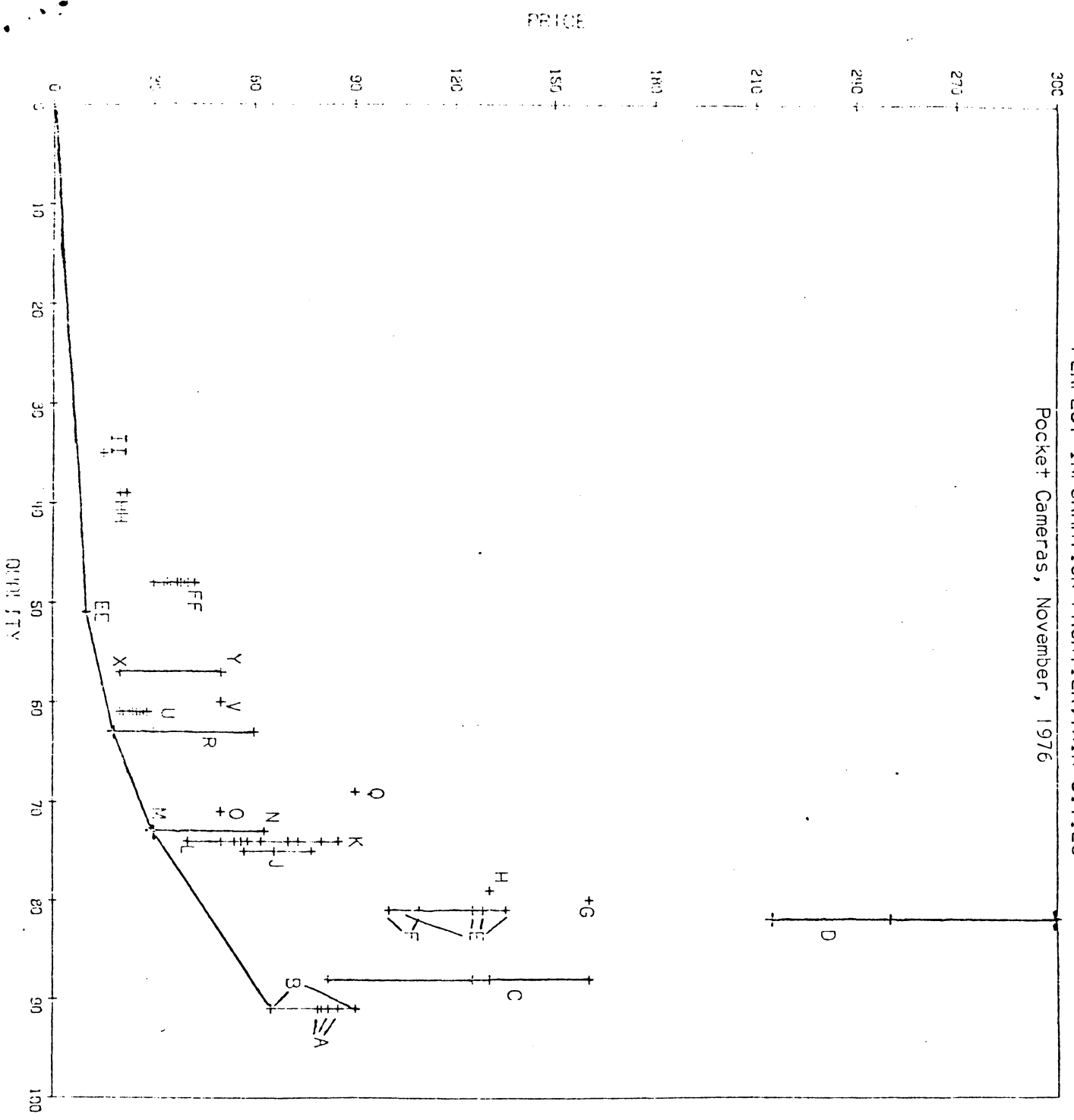
Source: Quality scores--Consumer Reports, June, 1976,
 Prices--Collected by Anthony Schiano in July 29, 1976.
 Letters denote varieties of pocket cameras. Each + represents
 an actual price quotation.

Chart 2-B
 PERFECT INFORMATION FRONTIER, ANN ARBOR
 Pocket Cameras, November, 1976



Source: Quality scores--Consumer Reports, June, 1976.
 Prices--Collected by Patience Nelson from July 22 - August 2, 1976.
 Letters denote varieties of pocket cameras. Each + represents an actual price quotation.

Chart 2-C
 PERFECT INFORMATION FRONTIER, TWIN CITIES
 Pocket Cameras, November, 1976



Source: Quality scores--Consumer Reports, June, 1976.
 Prices--Collected by Karen A. Vogl from September 23-24, 1976.
 Letters denote varieties of pocket cameras. Each + represents an actual price quotation.