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# Adherence of Prime-Time Television Advertising Disclosures to the "Clear and Conspicuous" Standard: 1990 vs. 2002

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# Adherence of Prime-Time Televised Advertising Disclosures to the “Clear and Conspicuous” Standard: 1990 Versus 2002

Mariea Grubbs Hoy and J. Craig Andrews

*In 1990, one-fourth of all national television commercials contained disclosures, yet none of the disclosures adhered to all of the Federal Trade Commission's “clear and conspicuous” standard (CCS). As a result of marketplace changes and a 2001 Federal Trade Commission and National Advertising Division joint workshop, the authors anticipate an increase in the number of disclosures and greater adherence to the CCS. The authors find a significant increase in disclosure incidence; however, adherence declines or remains unchanged for most individual guidelines. Finally, the authors provide public policy implications and offer suggestions to increase adherence to the CCS.*

Advertising disclosures play a potentially important role in reducing misleading impressions from advertising claims, messages, or other cues. Disclosures may also provide helpful warning and risk information for consumers (Andrews and Netemeyer 1996). However, to be effective, the additional information that disclosures provide should be clearly and prominently displayed. As a result of processing research on structural elements in advertising, in 1970 the Federal Trade Commission (FTC) developed its “clear and conspicuous” standard (CCS) for effectively presenting disclosures in televised advertisements and for strengthening disclosure remedies in deception and unfair advertising cases.

Of direct importance to the current study, in 1990 Hoy and Stankey (1993) found that approximately one-fourth of all prime time network television commercials contained at least one disclosure. Furthermore, none of these disclosures followed all the FTC's CCS guidelines for televised advertising disclosures. Hoy and Stankey (1993, p. 57) note that though advertisers appeared to ignore the FTC's guidance, “this attitude may change if disclosure usage increases as anticipated and the FTC and competition respond accordingly.” Since that time, many marketplace factors have changed dramatically and are likely to alter Hoy and Stankey's findings. For example, product categories that either did not exist or were in their infancy in 1990 are now prevalent, including cellular telephones, DVDs, and products and services available on Web sites. In addition, the economic boom of the 1990s produced increased demand

for financial services and subsequent consumer advertising. Most notably, the Food and Drug Administration (FDA) permitted direct-to-consumer (DTC) prescription drug advertising during this time. However, the greatest impetus for disclosure inclusion comes from the growth of federal guidelines for existing product categories. All these events indicate an explosion of qualifications and disclosures in advertising. Indeed, Hoy and Stankey predicted that the 1990s would become the “decade of the disclosure.”

Both the FTC and the National Advertising Division (NAD) of the Council of Better Business Bureau have noted an increase in cases involving advertising disclosures that fall short of standards despite the long-standing legal standard of clear and conspicuous presentation (FTC and NAD 2001). From January 2000 to May 2003, the FTC (2003a) addressed 34 disclosure cases that involved the clear and conspicuous provision. Furthermore, the NAD noted that the clear and conspicuous presentation of disclosures is a frequent issue in competitor challenges (FTC and NAD 2001). In response to these growing problems, and to promote industry application of these principles, in May 2001 the FTC and NAD held a joint workshop titled “Disclosure Exposure: Effective Disclosures in Advertising.” In addition, in June 2002, the FTC (2002a) sent letters to search-engine companies, specifying the need for clear and conspicuous disclosure on “paid placement” or “paid inclusion” in search results.

Thus, the anticipated growth in disclosure incidence, coupled with the FTC and NAD's efforts through the Disclosure Exposure workshop, suggests that earlier data on disclosures no longer provide an accurate portrait. Moreover, previous research that addresses televised advertising disclosures primarily focuses on commercials that aired in the early 1990s (e.g., Kolbe and Muehling 1992, 1995; Muehling and Kolbe 1998; Murray, Manrai, and Manrai 1993).

The primary purpose of our study is to compare disclosure incidence and adherence to five of the FTC's CCS guidelines in televised advertising disclosures that were presented in February 2002 with that presented in February

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1990 (Hoy and Stankey 1993). We also aim to evaluate adherence to additional guidelines, such as the presence and form of both audio and video distraction, the proximity of the disclosures to the claim, and sufficiency of the audio disclosure duration (*Eggland's Best Inc.* 1994). On the basis of our study's results, we are able to pinpoint areas of improvement in adherence since 1990 and identify aspects of disclosure adherence that require additional attention.

## The CCS

### Advertising Regulation and the CCS

The CCS is rooted in the FTC's efforts during the intense regulatory activity of the 1970s to develop policies and guidance to ensure effective communication from the advertiser to the consumer. Given its purpose, the FTC's expectation is that advertisers will incorporate disclosure information in such a manner that consumers will notice and understand it. Appendix A displays the legal standard and precedent for clear and conspicuous presentation of disclosures from the original CCS in 1970 to the present.

The FTC's 1983 Deception Policy statement indicates that "an ad is deceptive if it contains a statement—or omits information—that is likely to mislead consumers acting reasonably under the circumstances and is 'material' or important to a consumer's decision to buy or use the product" (FTC 2000a, p. 20). In its description of representations, omissions, or practices that will likely result in misleading consumers, the commission includes failure to disclose material information or failure to *adequately* (emphasis added) disclose material information (FTC 1983). For example, in *Stouffer Foods* (1993), the commission charged that the failure to disclose adequately that 1 gram of sodium equals 1000 milligrams was unfair and deceptive because the common unit of measurement for sodium was milligrams (see also Andrews and Maronick 1995).<sup>1</sup> In addition, small-print disclosures have often been found not to rectify misleading ad claims (*Giant Food Inc.* 1962). In *Kraft* (1991), the commission noted that subsequent ad copy changes and fine-print disclosures were not effective in reducing misleading net impressions of the advertisement.

In general, the FTC has taken two distinct approaches to regulating advertising. First, the FTC can evaluate potentially deceptive or misleading advertising on a case-by-case basis. Depending on the violation, the FTC (2001a) or the courts can (1) issue a cease and desist order, whereby advertisers must stop running the advertisements in question and provide substantiation for future ad claims; (2) impose civil penalties and/or require consumer redress; or (3) impose an informational remedy. Included in this latter order, remedy

may require corrective advertising, whereby future advertising contains statements that are intended to correct the misinformation of prior advertising (see Mazis 2001). Although this penalty is used infrequently, it may arise through litigation (e.g., *Novartis* 2000; *Warner-Lambert Co.* 1975) or through a consent order (e.g., *Eggland's Best Inc.* 1994; *Unocal Corp.* 1994) (FTC 2002a). The FTC also may require future advertisements to include specific disclosures of material information (Wilkie, McNeill, and Mazis 1984). In other words, the FTC may require individual advertisers to include specific "affirmative" disclosures that are mandated regardless of the advertisement's claims or to include "triggered disclosures," depending on the claims made in the advertisement (Wilkie 1982, 1983).

Second, under its unfairness authority and deception jurisdiction, and with sufficient evidence, the FTC can issue and enforce trade regulation rules that pertain to entire product industries or specific advertising and promotional practices. Trade regulation rules may require disclosures or specific warnings and prohibit specific ad claims that the FTC considers inherently deceptive (FTC and NAD 2001). In addition, under the Lanham Act (1982), affirmative information disclosures are ordered at times when companies seek relief in federal court over false ad claims (see Petty 1992, p. 104). Appendix B lists various product categories, promotional strategies, and ad claim types for which the FTC has recommended advertising disclosures.

In his examination of affirmative disclosure cases from 1970 to 1977, Wilkie (1986) finds that most disclosures did not offer precise specification on presentation format, but instead used the CCS. Although Wilkie (1986) views the CCS as "very useful" and as offering great flexibility to advertisers, he also cites the interpretation of "conspicuous" as a compliance difficulty and notes that disclosures are often presented with insufficient type size and minimal background contrast (Wilkie 1985).

### The CCS Elements and Information Processing

Johar and Simmons (2000, p. 320) note that the encoding of disclosures would be the first step in their use, and thus "standards that facilitate encoding are important." The CCS elements address the consumer's opportunity to encode and process the information. While the commission notes that television disclosures that adhere to the CCS are "generally adequate," it also states that "[v]ideo superscripts that are difficult to understand, are superimposed over distracting backgrounds, compete with audio elements, or are placed in portions of the ad less likely to be remembered have been found to be ineffective in modifying a claim made in the main ad" (FTC and NAD 2001; see also *Thompson Medical Co.* 1984). Although the FTC does not specify the exact expression of adherence to each guideline, the extant literature and prior FTC documentation provide insight into how the standards might be operationalized as a benchmark of comparison for current televised advertising disclosure presentation.

#### **CCS #1: Modality**

For the first standard, the FTC (1970, ¶ 7569.09) advocates that "the disclosure should be presented simultaneously in both audio and video portions of the advertisement." The

<sup>1</sup>Although the administrative law judge concluded that Stouffer failed to disclose adequately that 1 gram of sodium was equivalent to 1000 milligrams, the administrative law judge found this fact to be immaterial evidence (*Stouffer Foods* 1994). In turn, the complaint counsel (i.e., FTC) did not appeal the dismissal of the milligram disclosure allegation. However, although she agreed with the final commission order, Commissioner Azcuenaga disagreed that the failure to disclose milligram levels was immaterial. She argued that the disclosure of sodium levels over 600 milligrams is considered important health-related information for consumers to consider during purchasing decisions (*Stouffer Foods* 1994, Note 1).

concept of presenting the same disclosure information concurrently through two different modalities, or dual modality (i.e., audio and video simultaneously), is based on the assumption that dual modality enhances the consumer's depth of message processing more than does single modality, or the concept of presenting the information in audio or video only (Paivio 1983). Many studies have cited the superiority of dual modality in terms of disclosure awareness (Morris, Mazis, and Brinberg 1989), knowledge and recall (Barlow and Wogalter 1993; Morris, Mazis, and Brinberg 1989; Smith 1990), and comprehension (Murray, Manrai, and Manrai 1998).

In general, when audio rather than video modality formats are examined, audio will be superior to video only for the recall of information (Smith 1990), especially for difficult material (Penney 1989). In their content analysis, Hoy and Stankey (1993) find that none of the disclosures in prime time national advertising were dual modality. Indeed, they report that all but one of the disclosures in their 1990 sample were for video only.

The FDA (1999) has voiced its concern about the simultaneous presentation of different risk information in video and audio format in DTC broadcast advertisements. Such interference with the disclosure of risk information has been cited in recent FDA letters sent to Johnson & Johnson Consumer Companies Inc. (FDA 2002) and Novartis (FDA 2003a). Presentation of two different information items simultaneously through both auditory and visual modalities is called "bisensory" distinction (Broadbent 1956) or presentation (Penney 1989). On the basis of her review, Penney (1989) concludes that bisensory presentation, or what we term "competing modality," can serve as a form of distraction. For example, as applied to television disclosures, the consumer may be presented with a (video) text disclosure to read while a voiceover delivers an audio disclosure of information that differs from the text disclosure. Thus, in contrast to dual modality, in which the same information is presented in both auditory and video formats to complement each other, presentation of different disclosure messages simultaneously in audio and in video is likely to act as a distraction (Penney 1989) and limit consumer attention and information processing capabilities.

### **CCS #2: Type Size**

The commission recommends that the video portion of the disclosure contain letters of "sufficient size," so that they are easily seen regardless of television screen size. Prior experimental research has found that smaller type size reduces disclosure message comprehension in print advertisements (Foxman, Muehling, and Moore 1988) and television commercials (Murray, Manrai, and Manrai 1993, 1998). Similarly, in their study of alcohol warnings in print advertisements, Barlow and Wogalter (1993) find that subjects had higher cued recall of and recognition of warning content in disclosures with larger type (operationalized as 11-point type).

Hoy and Stankey (1993) operationalize "sufficient size" on the basis of Kodak's recommended minimum size of 1/25th of screen height for projected images (Moriarty and Duncan 1989). The Kodak recommendation takes into consideration that people adjust their seating distance from the television on the basis of screen size. Nearly 60% of the

1990 prime-time disclosures failed to meet this minimum criterion (Hoy and Stankey 1993).

### **CCS #3 and #4: Contrast and Single Background**

In addition to sufficient letter height, factors related to contrast (i.e., the figure-ground relationship) can enhance text legibility and facilitate the capture of consumers' attention. For example, excessive glare or large amounts of light can impair visibility (Wogalter and Leonard 1999). Color selection can also affect the figure-ground relationship. Thus, in consideration of a projected television screen image, Moriarty and Duncan (1989) recommend the use of white or yellow lettering on a black or dark background to obtain maximum contrast. Conversely, the use of light or white lettering on a medium or light background results in minimal contrast. With this operationalization of contrast, 40% of disclosures in 1990 provided maximum contrast, and 57% used a single background (Hoy and Stankey 1993).

### **CCS #5: Presentation Rate**

Translation of visually presented verbal input into a phonological code through silent articulation for rehearsal (i.e., reading silently to oneself) is an important memory process (Baddeley 1986; Penney 1989). In a typical self-paced reading environment in which consumers (1) have the time to generate and rehearse the phonological code, (2) are focused on the task with minimal distraction, and (3) view the text in optimum legibility conditions, average reading rates range from 250 to 400 words per minute (wpm) (Rayner and McConkie 1976). However, the externally paced viewing environment of television disclosures does not offer optimum conditions and thus likely requires a slower presentation rate to allow the consumer sufficient time to identify and read the text disclosure. Indeed, Murray, Manrai, and Manrai (1998) find that faster presentation of video disclosures is negatively related to comprehension level.

The FTC has cited examples of recommended video disclosures of warranty information and suggests that the text remain on screen for a minimum of five seconds to allow for reading rates of 132 wpm (optimum) to 180 wpm (Federal Register 1987). Using these two thresholds to operationalize "sufficient presentation rate," Hoy and Stankey (1993) report that 44.3% of the video disclosures were presented at the optimum rate of 132 wpm or slower and 64.2% were presented at the maximum limit of "sufficient" at a rate of 180 wpm or slower.

### **CCS #6: Distraction**

Regulatory agencies suggest that advertisers avoid distracting elements that could deter the consumer from attending to or comprehending the disclosure information. For example, the FTC (2001a) advises small businesses to "avoid using any distracting elements that could undercut the disclosure." The Federal Communications Commission (FCC) and FTC (2000) caution that "advertisers should take care not to undercut the effectiveness of disclosures by placing them in competition with other arresting elements of the ad." The FDA (2003a, p. 3) warned Novartis regarding its Lamisil commercial that "the distracting animated visuals and sound effects hamper communication of the risk information. In addition, SUPERs (i.e., superimpositions or video disclosures) appear on the bottom of the screen during this

busy activity [of the commercial animation], thus further distracting from this important information." Thus, distraction, or interference, can hinder consumers' processing of visually presented verbal information by suppressing the formation of the phonological code of the target information (e.g., a disclosure) (Baddeley 1986; Penney 1989) or by interfering with or weakening the formation of counterarguments (Batra and Ray 1986). Extraneous nonverbal elements such as music, sound effects, and unrelated pictorial information can also serve to distract consumers from noticing and recalling the disclosure information (Murray, Manrai, and Manrai 1998; Park and Young 1986; Penney 1989; Tavassoli and Lee 2003).

#### **CCS #7: Proximity**

The FTC advises that the disclosure "immediately follow the specific sales presentation," so that consumers will link the qualifying disclosure to the relevant claim. The FCC and FTC (2000) have further commented that disclosure effectiveness is enhanced by the disclosure's proximity to the representation it qualifies and that placing the "qualifying information away from the triggering representation" reduces disclosure effectiveness. In its warning letter about Lamisil, the FDA (2003a, p. 2) noted that the video disclosure, "It takes about 10 to 12 months for new nails to grow in. Results may vary," preceded the efficacy claims and that this lag time would likely result in disassociation of the qualifier with the claims.

To date, limited research has examined consumer response to manipulations of disclosure proximity relative to claims. Wogalter and colleagues (2002) present risk information in print DTC prescription drug (DTC Rx) advertisements as a separate section from benefits (highlighted in a box with an "alert" icon and the word WARNING) or integrated into the advertisement text with the benefits. Separation enhanced participants' total knowledge of benefit and risk information, and they evaluated it as more effective in communicating risk and benefit information.

#### **CCS #8: Consider the Audience**

The FTC (1970) suggests that advertisers fully consider the audience for whom the disclosure is targeted (e.g., children, older consumers) so that they can better understand the message. Although prior research has addressed information processing limitations of children and older consumers (see Cole and Balasubramanian 1993; John 1999), the examination of CCS #8 extends beyond the current data analysis.

#### ***Clear and Prominent Language (CPL): Sufficient Audio Duration***

The consent agreement of Eggland's Best Inc. (1994) advises that audio disclosures should be presented in volume and cadence for a sufficient duration such that a typical consumer could hear and comprehend them. Although the commission has never directly defined "sufficient duration," in a complaint counsel's reply, commission staff offered a 16-word oral disclosure that could be delivered in approximately four seconds, resulting in a speech rate of 240 wpm (Mazis 2001; Novartis 1998). However, "successful comprehension" of speech in normal conversation typically occurs at rates of 140–180 wpm (Wingfield, Lindfield, and Goodglass 2000).

### **Self-Regulatory Guidance**

The Better Business Bureau, the NAD, and the network clearance process offer self-regulatory disclosure guidance. Throughout its 1994 Code of Advertising, the Better Business Bureau (2003) identifies several scenarios in which marketers should disclose certain information to the consumer and exhorts them to present such information "clearly," "conspicuously and fully," "clearly and conspicuously," or "clearly and prominently" so that important information can be easily seen or heard. The NAD also has emphasized the CCS in many case rulings (e.g., *NAD Case #3770: Verizon*; *NAD Case #3789: Sears*; *NAD Case #3799: DIRECTV and PRIME TV*).

Television networks' clearance standards also state that superimposed copy must be clearly and conspicuously displayed (ABC 2001), "presented so it can be read easily" (NBC 2003), or "clearly legible" (CBS 2002). The networks also provide specific recommendations for enhancing disclosures. For example, ABC recommends the use of Helvetica type, a contrasting background, and a minimum on-display time of three seconds for all one-line video disclosures, with an additional second for each additional line. NBC suggests a plain contrasting background, an ideal letter height that is not less than 4.5% of vertical height, and a screen presence of at least three seconds for each text line. CBS advises lettering that contrasts to the background with edge-drop shadowing to enhance legibility, two seconds for a one-line disclosure with five seconds for three lines, and on-screen duration that is sufficient to be read by the average reader. Audio disclosures and other aspects of presentation, such as distraction, are not addressed.

## **Method**

### **Procedure and Coding Scheme**

We designed our study as a replication and extension of Hoy and Stankey's (1993) work. Thus, we taped prime-time viewing (8:00–11:00 P.M. Eastern Standard Time) for the three major networks (NBC, CBS and ABC) from February 1 to 7, 2002. After we eliminated local retail advertising, public service announcements, and station self-promotions, the week's worth of prime-time programming provided a total of 1696 commercials for analysis.

Our coding scheme included the measures that Hoy and Stankey (1993) report to assess the disclosures' adherence to the CCS (e.g., modality of presentation, wpm video presentation rate, color of video disclosure and background, video text vertical size). For the purposes of this study, we also measured distraction during presentation of audio or video disclosure (i.e., the presence of other sounds, including music, during the disclosure; whether the scene changed while the disclosure was presented; and whether there were moving visuals within the same scene), proximity of disclosure to companion claim, and wpm presentation rate of audio disclosures.

### **Pretesting and Intercoder Reliability**

As a means to pretest the procedure, refine the coding instrument, and establish intercoder reliability, two independent coders engaged in two rounds of pretesting. Each coder used a 27-inch television, a handheld stopwatch, and a mea-

suring tape. The first test involved one hour of tape that contained 31 commercials. Agreement on presence of disclosure in the commercial was 97%. Reliability scores ranged from .71 to 1.0 for 40 unique disclosures (see Perreault and Leigh 1989, p. 141). We conducted a second round of pretesting for another hour that contained 28 commercials with 100% agreement on presence of disclosure in the commercial; index of reliability scores ranged from .904 to 1.0 for the 46 disclosures. To provide further verification of the coding scheme's reliability, we trained two additional coders to independently code the two hours of the pretest tape, which resulted in reliability scores ranging from .78 to 1.0 with only two measures lower than .956. Given the coding scheme's objective measures, the high level of intercoder reliability for both sets of coders, and the extensive number of commercials in the sample, the initial coders divided the final sample of commercials with disclosures in half and coded each part separately.

## Disclosure Profile

Comparable to the work of Hoy and Stankey (1993), we discounted multiple airings of the same commercial, which yielded 364 unique commercials with 660 disclosures for evaluation of adherence to the CCS. This commercial sample is more than twice that of Hoy and Stankey's 157 unique commercials and three times their disclosure sample size of 246. The current disclosure product profile is noticeably different from that of a decade ago. Hoy and Stankey report that 32.1% of the disclosures were for over-the-counter (OTC) drugs, 30.1% were automobile related, 12.6% were for retail, and 25.2% of the disclosures were "other." In contrast, our 2002 sample consists of retail advertisers (13.2%), DTC Rx drugs (11.8%), automobile related (11.0%), and OTC drugs (10.0%). Furthermore, the breadth of product categories that contained disclosures, as was anticipated by the growth in federally recommended disclosures (Appendix B), resulted in 54% of the disclosures being aggregated as "other."

## Analyses and Results

### Disclosure Incidence

Because of the marketplace changes since 1990, we anticipated increased disclosure incidence in 2002. Of the 1696 commercials in the 2002 sample, 1142 (67.3%) contained at least one disclosure. This contrasts with the 25.7% incidence rate that Hoy and Stankey (1993) found in 1990 ( $\chi^2 = 477.4$ , 1 degree of freedom [d.f.],  $p < .01$ ). CBS had the highest percentage of commercials with disclosures (70.0%), followed by ABC (69.3%) and NBC (63.3%).

### Improvement in Adherence to the CCS Since 1990

Given the recent regulatory and self-regulatory attention to conspicuous disclosures, it might be anticipated that there would be an improved adherence to the CCS for prime-time television disclosures from 1990 to 2002. Using Hoy and Stankey's (1993) findings as a baseline, we were able to assess significant improvement (for the results, see Table 1).

### **CCS #1: Modality of Presentation**

Hoy and Stankey (1993) find that none of the disclosures in their prime-time sample were presented in dual modality. In 2002, we found that 8.5% of the disclosures were dual modality ( $\chi^2 = 22.2$ , 1 d.f.,  $p < .01$ ). Dual-modality disclosure presentation was almost exclusively used for movie, DVD, video, and electronic game ratings (e.g., "Rated PG-13"). In addition, 83.3% ( $n = 550$ ) of the disclosures were print only, and eight disclosures were audio only.

In coding the data, we identified a form of disclosure presentation that did not fit into the existing categorization of single or dual modality (Hoy and Stankey 1993). In these cases, two different disclosures were presented simultaneously through two modalities (one in video and one in audio), which we defined previously as competing modality. We classified 7% of the disclosures in this category. The majority (69.5%) of these 46 competing modality disclosures were DTC Rx.

### **CCS #2: "Sufficient" Type Size**

In 1990, 58.5% of the disclosures met the criteria of sufficient type size operationalized as 1/25th of screen height (Hoy and Stankey 1993). In contrast, only 31.2% of the disclosures in 2002 were of sufficient type size, which represents a substantial decrease in adherence ( $\chi^2 = 53.4$ , 1 d.f.,  $p < .01$ ).

### **CCS #3: Contrast Between Type and Background**

Slightly more than 40% of the disclosures in 1990 displayed high contrast (Hoy and Stankey 1993) compared with 26.4% in our 2002 sample ( $\chi^2 = 19.0$ , 1 d.f.,  $p < .01$ ). Again, this decline in adherence is contrary to what we anticipated.

### **CCS #4: Single Background Color**

Hoy and Stankey (1993) report that 56.7% of the disclosures were presented against a single background color. Notably, we found a decline in adherence; only 31.7% of the 2002 disclosures used a single background ( $\chi^2 = 46.9$ , 1 d.f.,  $p < .01$ ).

### **CCS #5: "Sufficient" Presentation Rate**

Presentation rates ranged from 27.3 wpm to 1272 wpm in the 2002 data. We examined sufficiency of presentation rate at two levels that were based on the Federal Register's (1987) warranty disclosure examples: 132 wpm or slower ( $\chi^2 = .859$ , 1 d.f.,  $p = .354$ ) and 180 wpm or slower ( $\chi^2 = .046$ , 1 d.f.,  $p = .830$ ). As we show in Table 1, the presentation rates between 1990 and 2002 are comparable for both wpm levels.

### **Assessment of Other CCS and CPL Criteria**

We extended Hoy and Stankey's (1993) work by examining three additional guidelines: distraction (CCS #6), proximity to claim (CCS #7), and sufficient audio presentation rate (CPL). Given the lack of a benchmark adherence level with which to compare these guidelines, our presentation of the data is descriptive in nature.

### **CCS #6: Distraction**

CCS #6 recommends that no music or other sound be presented concurrent with the disclosure. Furthermore, the FCC

**Table 1.** CCS Guidelines 1–7 (1990 Versus 2002) and CPL Adherence (2002)

	Percentages			$\chi^2$
	1990 <sup>a</sup> (N = 246)	2002 (N = 660)		
<b>CCS #1: Modality</b>				
•Single	100.0	84.5		
Video only	99.6	83.3		
Audio only	.4	1.2		
•Dual	.0	8.5		22.2, 1 d.f.*
•Competing	.0	7.0		
<b>CCS #2: Sufficient Type Size<sup>b</sup></b>				
•Less than 1/25th of screen size	41.5	68.2		
•Greater than 1/25th of screen size	<b>58.5</b>	<b>31.2</b>		53.4, 1 d.f.*
<b>CCS #3: High Contrast Between Type and Background<sup>b</sup></b>				
•Low contrast	58.5	73.6		
•High contrast	<b>41.5</b>	<b>26.4</b>		19.0, 1 d.f.*
<b>CCS #4: Background<sup>b</sup></b>				
•Single	<b>56.7</b>	<b>31.7</b>		46.9, 1 d.f.*
•Multiple	43.3	68.3		
<b>CCS #5: “Sufficient” Presentation Rate<sup>b</sup></b>				
•132 wpm rate				
Greater than 132 wpm	55.7	52.2		
132 wpm or slower	<b>44.3</b>	<b>47.8</b>		.859, 1 d.f., n.s.
•180 wpm rate				
Greater than 180 wpm	35.8	36.6		
180 wpm or slower	<b>64.2</b>	<b>63.4</b>		.046, 1 d.f., n.s.
<b>CCS #6: Distraction</b>				
•Distraction during video disclosure <sup>b,c</sup>				
Other sounds, including music	99.5			
Scene change	99.2			
Moving visuals	33.3			
•No Distraction	.5			628.1, 1 d.f.*
•Distraction during audio disclosure <sup>d</sup>				
Other sounds, including music <sup>e</sup>	97.3			
Scene change <sup>c</sup>	95.9			
Moving visuals <sup>c</sup>	37.0			
•No Distraction	86.6			
	89.6			
	2.7			65.2, 1 d.f.*
<b>CCS #7: Proximity to Claim<sup>c</sup></b>				
•Proximal	<b>99.4</b>			644.1, 1 d.f.*
•Not proximal	.6			
<b>CPL: Sufficient Audio Duration<sup>c,d,f</sup></b>				
•Ideal range: 140-180 wpm	27.4			23.0, 1 d.f.*
•Not ideal range	72.6			

<sup>a</sup> $p < .01$ .<sup>a</sup>Hoy and Stankey (1993).<sup>b</sup>Applicable to print disclosures.<sup>c</sup>Not evaluated by Hoy and Stankey (1993).<sup>d</sup>Eggland's Best Inc. (1994).<sup>e</sup>Hoy and Stankey (1993) report one audio disclosure with music playing concurrently.<sup>f</sup>n = 73 audio disclosures.

Notes: Measures in bold represent the recommended feature for adherence comparison. n.s. = not significant.

and FTC (2000, p. 15) warn advertisers not “to undercut the effectiveness of disclosures by placing them in competition with other arresting elements.” We found that nearly all the disclosures, whether in video mode (99.5%;  $\chi^2 = 628.1$ , 1 d.f.,  $p < .01$ ) or audio mode (97.3%;  $\chi^2 = 65.2$ , 1 d.f.,  $p < .01$ ), were presented with distractions. The predominant distractions were music and moving visuals, though approximately one-third of the disclosures had a scene change.

#### **CCS #7: Proximity to Claim**

CCS #7 and the FCC and FTC (2000) advocate that disclosures be presented in proximity to their companion claim. We found that nearly all disclosures were in proximity to the claim (99.4%;  $\chi^2 = 644.1$ , 1 d.f.,  $p < .01$ ).

#### **CPL: Audio Presentation Rate**

We found that the majority (83.6%) of the audio disclosures were presented at or below 240 wpm (Mazis 2001; *Novartis* 1998). When “successful comprehension” presentation rates of 140–180 wpm for speech in normal conversation were used (Wingfield, Lindfield, and Goodglass 2000), only 27.4% were presented within this ideal range ( $\chi^2 = 23.0$ , 1 d.f.,  $p < .01$ ).

### **Discussion and Implications**

With increased regulatory activity for televised advertising disclosures from 1990 to 2001, the FTC’s pursuit of cases involving the CCS provision, and the 2001 FTC and NAD workshop on effective disclosure presentation, we anticipated a significant increase in disclosure use and greater adherence to the five CCS guidelines that Hoy and Stankey (1993) evaluate. As our results indicate, we found strong evidence for increased disclosure use, yet significantly less adherence to the many CCS guidelines since 1990.

However, from 1990 to 2002, we observed a slight improvement in dual modality, primarily in the form of ratings disclosures for the entertainment industry. The FTC’s (2000b, 2001b, 2002b) recent focus on the marketing of violent entertainment to children, which questioned the entertainment industry on full disclosure of motion picture, electronic game, and music ratings and on content descriptors, undoubtedly had an impact on the presence of disclosures in our 2002 data. In our extension of Hoy and Stankey’s (1993) work, we found that nearly all disclosures appeared in proximity to the companion claim.

However, instead of observing increased adherence to many of the CCS guidelines, we found significant decline since 1990 regarding type size sufficiency and in the use of contrast and a single background. We found no improvement since 1990 in sufficient presentation rate; the majority of video disclosures were presented faster than the FTC’s recommended rate of 180 wpm or slower. In addition, we found new areas of concern that Hoy and Stankey (1993) did not document: the emergence of competing modality in which two different disclosure messages are presented simultaneously, one in audio and one in video mode; extensive audio and video distraction during the disclosure presentation; and limited presentation of audio disclosures within the successful listening comprehension range (Wingfield, Lindfield, and Goodglass 2000). Thus, our findings

echo Wilkie’s (1985) criticism that advertisers may, at times, attempt to undercut the FTC’s guidelines. In summary, the significant decline or failure to improve in adherence to critical CCS guidelines during the “decade of the disclosure” (Hoy and Stankey 1993), as well as the emergence of disclosures presented in competing modality, suggests a clear set of questions for public policy and managerial attention.

### **Public Policy Implications**

Given television advertising’s intrusive nature, disclosures that are communicated through this medium have the potential to garner consumers’ attention. However, television can be a challenging medium for disclosures because of the passivity of consumer involvement in advertising (Krugman 1965). In addition, although the CCS is grounded in consumer processing theory and research, the pervasive and continued lack of adherence to its guidelines limit the likelihood that consumers will notice or attend to disclosure messages. Moreover, although the original intent of the CCS was to bolster disclosure remedies in FTC deception and unfair advertising cases, its rigor may have presented companies with some difficulty in accepting consent agreements (see *Eggland’s Best Inc.* 1994). Unfortunately, even with disclosure workshops sponsored by the FTC and NAD, the industry does not appear to be fully embracing the disclosure standards.

Thus, the decline in adherence to these standards, combined with a nearly threefold increase in disclosure incidence, raises several fundamental questions. First, is the CCS workable in its current form? It could be argued that there may be more viable approaches to effectively communicate key information with consumers. For example, Wilkie (1985) notes that advertisers can communicate warning information through a variety of delivery modes (e.g., signs, brochures, public service announcements, personal instruction) and with increasing levels of urgency (e.g., through an outright ban). Even when only one option of advertising disclosure information is considered, there can be ranges of severity, from network clearance suggestions, to CPL (*Eggland’s Best Inc.* 1994), to the dot-com disclosures (FTC 2000a), to the more rigorous CCS (FTC 1970). In addition, for FTC consent agreements in the case of advertising deception or unfairness, the negotiation process between staff attorneys and defendants on the inclusion of all elements of the CCS may dictate the choice of remedy options. However, as we discussed in our review of the underlying theory behind each CCS element, and given the importance of effective advertising disclosures in many product categories (e.g., DTC Rx advertising disclosure), an argument could be made that greater efforts should be extended to communicate and enforce the CCS elements to benefit consumers.

Second, how should the success of the implementation of advertising disclosure standards be measured? Evidence of consumer processing of disclosures (e.g., Andrews et al. 2000; Mazis 2001) should be taken into account, as well as characteristics associated with the exposure of advertising disclosures, as we present in this study. Establishing performance standards for consumer effectiveness has been offered as an option (Wilkie, McNeil, and Mazis 1984).

Researchers would need to evaluate the benefits of this approach and the possible costs, such as the length of time to achieve such performance standards (see *RJR Foods Inc.* 1973; Wilkie, McNeil, and Mazis 1984).

Finally, what influence do self-regulatory efforts, such as network clearance or the NAD review process, have on the clear and conspicuous presentation of disclosures? As was evidenced by the Disclosure Exposure workshop, a partnership exists among the networks, self-regulatory agencies (e.g., NAD), and regulatory agencies (e.g., FTC). However, we find that even with the stated network clearance guidance, most disclosures fall short. Examination of NAD cases involving challenged disclosures would provide insight into that agency's role.

In the review of our findings, we note that one specific disclosure characteristic we uncovered was that of competing modality, which is often found in DTC Rx advertisements regulated by the FDA. In such advertisements, the FDA (1999) notes that it does not object to the adequate provision disclosure (i.e., provision for dissemination of the product's approved labeling, usually through a toll-free number, Web site address, or print advertisement) that is visually depicted concurrently with an audio disclosure of risk information. However, the FDA (1999) indicates that it is "becoming concerned that this common practice may interfere with the communication of risk information or with simultaneous disclosure of adequate provision components." Dual-modality remains the best option for the presentation of verbal information rather than the emerging competing modality or single modality formats (Penney 1989).

## **Recommendations**

On the basis of our study's findings and the existing use of the CCS, we offer a set of recommendations for federal advertising regulators, policymakers, the networks, the NAD, industry self-regulatory bodies, and individual advertisers.

### **Modality**

#### ***Increase Usage of Dual Modality***

Our study notes a statistically significant increase from 1990 to 2002 in the use of the dual-modality format. Yet this may not represent improvement of practical value to consumers, especially when most dual-modality disclosures are for entertainment ratings. Thus, we recommend that all industries consider the value of this disclosure mode.

#### ***Give Preference to Audio Rather than Video Disclosures***

If dual modality for all disclosures is too cumbersome, preference should be given for audio disclosures rather than video disclosures (Penney 1989; Smith 1990). Notably, audio-only disclosures were virtually absent from both the 1990 and the 2002 data.

#### ***Eliminate Competing Modality***

An area of serious concern for public policymakers continues to be DTC drug advertising. The simultaneous presentation of two different disclosure messages, in which one message is video superimposed on the screen while the other

message is delivered by an announcer, increases information clutter, enhances distraction, and probably interferes with consumers' ability to process critical risk information. This is a growing concern for the FDA (1999).

### **Present Video Disclosures at 1/25th of Screen Height or Larger**

In their survey, Muehling and Kolbe (1997) find that all categories of respondents (advertisers, advertising agencies, media, and regulators) believed that the primary reason consumers do not and cannot read "fine print" is because it is not on the screen long enough. Unfortunately, our results indicate that type size has significantly declined since 1990. Moriarty and Duncan's (1989) recommendation of 1/25th, or 4%, of screen height is easily implemented.

### **Establish 180 wpm as Sufficient Presentation Rate for Both Video and Audio Disclosures**

The ideal speech rate for successful listening comprehension ranges from 140 to 180 wpm (Wingfield, Lindfield, and Goodglass 2000). Given that the FTC's upper threshold for text disclosure presentation is 180 wpm, this rate is an acceptable operationalization of "sufficient presentation rate" for both modes.

### **Model Certain Risk Disclosures**

Prescription and OTC medications accounted for nearly one-fourth of the disclosures in our sample. Misuse of these products or incomplete comprehension of the benefits and contraindications pose significant risks to consumers. Wright (1979) finds increased compliance with a warning disclosure that instructed consumers to read antacid packaging information when the behavior was modeled as part of the television commercial. Similarly, when OTC drug commercials show the video disclosure, "Use only as directed," the corresponding scene could show a consumer reading the product's label. Alternatively, DTC Rx commercials could show a consumer in discussion with a physician or viewing the drug's Web site when the disclosures "See your doctor" or "For more information, visit our Web site" are presented.

### **Strengthen Network Clearance**

All three networks offer standards that are related to some of the CCS guidelines. Specifically, all three networks recommend contrasting backgrounds and specified duration of the video text. However, duration is defined on the basis of the number of lines, not wpm rate. In addition, NBC advises a line height of 4.5% of vertical height, which is slightly larger than the 1/25th of vertical height used to operationalize sufficient size in this study. Discussion of dual modality, single background, distraction, and audio presentation rate is absent. The prevalence of disclosures across all three networks suggests that an approach to improving CCS adherence would be to encourage networks to operationalize all CCS guidelines and the CPL as implemented in this study, which would foster consistency across the networks.

### **Workshops**

Workshops hosted by the FTC and other government agencies can play an important role in enhancing the media

clearance and industry self-regulation process. For example, the joint FTC and NAD workshop in 2001 that focused on effective advertising disclosures was a start. In light of this study's findings, perhaps a second workshop could be conducted that would examine specific aspects of CCS adherence. However, as we show in Appendix B, several specific product categories or claims require disclosures; thus, industry-targeted workshops that include discussion of CCS adherence may be warranted. For example, recent workshops for industries that either require (FDA 2003b) or encourage (FTC 2003b) disclosures did not include discussion of elements of the CCS.

## **Consumer Education**

Education by government agencies, industry trade associations, and consumer advocacy groups (e.g., American Association of Retired Persons, Center for Science in the Public Interest) can assist consumers in better understanding complicated and controversial ad claims. As the FTC (2003c, p. 9) notes, "education is the first line of defense consumers and businesses have against fraud and deception, and consumer education is integral to all Commission's major law enforcement initiatives." Many of the agency, association, and advocacy group Web sites show recent efforts in this regard and the importance of education on consumer protection issues.

## **Suggestions for Further Research**

Our findings of a dramatic increase in the percentage of network prime-time commercials that contain disclosures, as well as a decline in adherence to the CCS guidelines from 1990 to 2002, suggest that this topic will remain a major public policy issue in the twenty-first century. To date, warnings and disclosures represent an area in which academic research has made a significant contribution to consumer protection policy (Andrews 2001). In light of the continued importance of this topic, we offer the following suggestions for further research.

First, research is needed to evaluate the information content of disclosures further (see Kolbe and Muehling 1992). For example, researchers might assess whether the disclosure was material to the companion claim. Such an extension to the current content analysis would be insightful in a comparison of material and incidental disclosures.

Second, experimental work that extends our examination of the CCS elements in the content analysis is warranted, especially the study of consumer response to the manipulation of the CCS items. It also is important to study the CCS elements using an appropriate target population (e.g., older consumers) to enhance consumer protection policy. In particular, much consumer research is needed with respect to consumer attention to and comprehension of the competing modality disclosures of DTC Rx products that we observed.

A third avenue to explore would be to gain insight into the reasons advertisers do not adhere more often to the CCS guidelines. Although Muehling and Kolbe's (1997) survey research addressed fine print in general, rather than the CCS for all disclosures in specific, their work provides a foundation on which to build such inquiry. A comparison of Muehling and Kolbe's responses of the top 100 leading national advertisers in the mid-1990s with a current sample

would be insightful, given the significant growth in disclosure usage and the decline in adherence that we observed in our data.

An area of modest improvement since 1990 was the emergence of dual-modality disclosures. However, the dual-modality disclosures were limited almost exclusively to entertainment industry ratings. The FTC (2002b, p. 31) recently stated that the motion picture, electronic game, and music industries should focus on "ensuring that the rating ... and the reasons for the rating ... are effectively and clearly communicated to parents" in their advertising. Thus, a further avenue of investigation would be to assess the adherence to the CCS guidelines as we operationalized in this study in entertainment television commercials.

To date, discussion of clear and conspicuous presentation of advertising disclosures has been in the context of the U.S. regulatory environment. Recent work by Tavassoli and Lee (2003) finds that processing for alphabetic (English) versus logographic (Asian) languages differs in ways that substantially affect disclosure presentation when examined in a global context. Tavassoli and Lee find that for English speakers, audio distraction interferes more with learning and retrieval of advertising text than does visual distraction. For Chinese speakers, the authors find the reverse to be true. Conversely, audio cues that were congruent with the text message facilitated retrieval for English speakers, whereas congruent visual cues facilitated retrieval for Chinese speakers. It would be fruitful to compare disclosure presentation in an Asian country with the current data to determine whether audio and visual presentation matched Tavassoli and Lee's processing results or to compare U.S. and Asian consumers' responses to different manipulations of the structural characteristics of televised advertising disclosures. Indeed, what is considered clear and conspicuous in the United States or other Western cultures may not be clear and conspicuous in other regions of the world. Such work could contribute to global consumer protection and further the understanding of the use and effectiveness of advertising disclosures.

## **Appendix A: Legal Standard and Precedent for Clear and Conspicuous Presentation of Disclosures**

### **The FTC's CCS**

1. The disclosure should be presented simultaneously in both the audio and video portions of the television commercial (dual modality);
2. The video portion of the disclosure must contain letters of sufficient size so that it can easily be seen and read on all television sets, regardless of picture tube size;
3. The video portion of the disclosure should contain letters of a color or shade that readily contrast with the background;
4. The background (of the video portion of the disclosure) should consist of only one color or shade;
5. The video portion of the disclosure should appear on the screen for a sufficient duration to enable it to be completely read by the viewer ("presentation rate");
6. No other sounds, including music, should occur during the audio portion of the disclosure;

7. The audio and video portions of the disclosure should immediately follow the specific sales presentations to which they relate and should occur each time the representation is presented during the advertisement;
8. Television advertisers should also consider the audience to whom the disclosure is directed in order to assure that persons (such as children) can understand the full meaning of the disclosure.

Adapted from the FTC (1970).

## **Qualifying Disclosures and the FTC Deception Policy**

Qualifying disclosures must be legible and understandable. In evaluating such disclosures, the Commission recognizes that in many circumstances, reasonable consumers do not read the entirety of an ad or are directed away from the importance of the qualifying phrase by the acts or statements of the seller. Disclosures that conform to the Commission's Statement of Enforcement Policy regarding clear and conspicuous disclosures, which applies to television advertising, are generally adequate. Less elaborate disclosures may also suffice. (FTC 1983)

## **FTC Guidance Regarding CPL**

In a television or videotape advertisement, the disclosure shall be presented simultaneously in both the audio and video portions of the advertisement. The audio disclosure shall be delivered in a volume and cadence for a duration sufficient for an ordinary consumer to hear and comprehend it. The video disclosure shall be of a size and shade, and shall appear on the screen for a duration, sufficient for an ordinary consumer to read and comprehend it. (*Eggland's Best Inc.* 1994)

## **FTC Evaluation of Advertising Disclosure Effectiveness**

### **Prominence (FCC and FTC 2000)**

Disclosures that are large in size, are emphasized through a sharply contrasting color, and, in the case of television advertisements, remain visible and/or audible for a sufficiently long duration are more likely to be effective than those lacking such prominence.

### **Proximity**

The effectiveness of disclosures is ordinarily enhanced by their proximity to the representation they qualify.

### **Placement**

The placement of qualifying information away from the triggering representation reduces the effectiveness of a disclosure.

### **Presentation**

Even if a disclosure is large in size and long in duration, other elements of an advertisement may distract consumers so that they fail to notice the disclosure.

### **Distraction**

Advertisers should take care not to undercut the effectiveness of disclosures by placing them in competition with other arresting elements in the ad.

### **Repetition (FTC 2000a)**

It may be necessary to disclose important information more than once in an advertisement to convey a nondeceptive message. Repeating a disclosure makes it more likely that a consumer will notice and understand it.

### **Scrawling and Crawling (FTC 2000c)**

Television advertisers should not hide key information in

- a fast moving “crawl”
- the middle of a long statement that scrolls vertically on the screen within a short period of time

## **Appendix B: FTC-Recommended Disclosures in Television Advertising**

- Contests and Sweepstakes  
Source: FTC (2001a).
- Consumer Leasing—See Truth in Lending Act (12 CFR Part 226)  
Source: FTC (August 2000), “Advertising Consumer Leases,” p. 2. Available at <http://www.ftc.gov/bcp/conline/pubs/buspubs/adlease.htm>.
- Credit—See Truth in Lending Act (12 CFR Part 226)  
Source: FTC, “How to Advertise Consumer Credit and Lease Terms.” Available at <http://www.ftc.gov/bcp/conline/pubs/buspubs/creditad.htm>.
- Dietary Supplements  
Source: FTC (April 2001), “Dietary Supplements: An Advertising Guide for Industry.” Available at <http://www.ftc.gov/bcp/conline/pubs/buspubs/dietsupp.htm>.
- Down and Feather Products  
Source: FTC (January 1999), “Down ... But Not Out: Advertising & Labeling of Feather & Down Products.” Available at <http://www.ftc.gov/bcp/conline/pubs/buspubs/down.htm>.
- Endorsements  
Source: FTC (2001a).
- Environmental Marketing Claims  
Source: 16 CFR Part 260. Available at <http://www.ftc.gov/os/1996/10/16cfr260.htm>.
- Food (Nutritional Claims)  
Source: FTC (May 1994), “Enforcement Policy on Food Advertising.” Available at <http://www.ftc.gov/bcp/policystmt/ad-food.htm>.
- “Free” or Similar Representations  
Source: FTC (1971), “FTC Guide Regarding the Use of the Term ‘Free’ and Similar Representations.” 38 Stat. 717, as amended; 15 U.S.C. 41–58 [36 FR 21517, November 10, 1971]. Available at <http://www.ftc.gov/bcp/guides/free.htm>.
- Fuel Economy (for Automobiles)  
Source: FTC (2002), “Guide Concerning Fuel Economy Advertising for New Automobiles.” 16 CFR, Chapter I, Part 259. Available at <http://www.ftc.gov/os/2002/03/16cfr259.htm>.
- Fur Products—See Fur Products and Labeling Act (15 U.S.C. § 69)  
Source: FTC (December 2000), “In-FUR-mation Alert: How to Comply with the Fur Products Labeling Act.” Available at <http://www.ftc.gov/bcp/conline/pubs/alerts/furalrt.htm>.
- Household Furniture  
Source: FTC (March 21, 1974), “Guides for the Household Furniture Industry.” Available at <http://www.ftc.gov/bcp/guides/furniture-gd.htm>.

• Jewelry or Precious Metals

Source: FTC (April 2001), “Guides for the Jewelry, Precious Metals and Pewter Industry.” Available at <http://www.ftc.gov/bcp/guides/jewel-gd.htm>.

• Made in the U.S.A. Claims

Source: FTC (December 1998), “Complying with the Made in the USA Standard.” Available at <http://www.ftc.gov/bcp/conline/pubs/buspubs/madeusa.htm>.

• Mail or Telephone Orders

Source: FTC (January 2002), “A Business Guide to the Federal Trade Commission’s Mail or Telephone Order Merchandise Rule.” Available at <http://www.ftc.gov/bcp/conline/pubs/buspubs/mailorder.htm>.

• Negative Option Offers

Source: FTC (April 2001a).

• Political Advertising

Source: Federal Election Commission (July 2003), “Special Notices on Political Ads and Solicitations.” Available at <http://www.fec.gov/pages/brochures/notices.htm>.

• Private Vocational and Distance Education Schools

Source: FTC (August 1998), “Guide for Private Vocational and Distance Education Schools.” Available at <http://www.ftc.gov/bcp/guides/vocation-gd.htm>.

• Rainchecks

Source: FTC (2001a).

• Rebate Offers

Source: FTC (2001a).

• Rebated Computer and Internet Services

Source: FTC (2000c).

• Refractive Eye Surgery

Source: FTC (December 1997), “Marketing of Refractive Eye Care Surgery: Guidance for Eye Care Providers.” Available at <http://www.ftc.gov/bcp/guides/eyecare2.htm>.

• Telephone and Long-Distance Services

Sources: FTC (2001a) and FCC and FTC (2000).

• Textiles and Wool—See Textile Fibers Products Identification Act (15 U.S.C. § 70) and Wool Products Labeling Act of 1939 (15 U.S.C. § 68)

Source: FTC (December 1998), “Threading Your Way Through the Labeling Requirements Under the Textile and Wool Acts.” Available at <http://www.ftc.gov/bcp/conline/pubs/buspubs/thread.htm#f29>.

• Warranties and Guarantees

Source: FTC (2001a).

• Weight Loss Products

Source: “Voluntary Guidelines for Providers of Weight Loss Products or Services.” Available at <http://www.ftc.gov/bcp/conline/pubs/buspubs/wgtguide.htm>.

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