

AN ABSTRACT OF THE THESIS OF

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Title: POSTSECONDARY STUDENT CONSUMERISM: A National Delphi Forecast
of Developments and Articulation of Policy Options

Abstract approved: *Redacted for Privacy*
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Purpose and Procedure

The purpose of this research, expressed in two coequal parts, was: to establish a forecast of developments and an articulation of policy options vis-a-vis postsecondary student consumerism; and to determine if interest groups of experts differed significantly in their evaluations of the aforementioned developments and policy options.

The Delphi technique was the methodology used, and the instrument used in the study was developed after the first of four Delphi rounds. Consisting of 111 statements, the instrument was divided into two parts: 60 developments and 51 policy options. These statements were the dependent variables of the study. On the second, third, and fourth rounds, the Delphi panelists evaluated each dependent variable against two criteria on the five-point Likert-type scales provided. The two criteria for the developments were likelihood

and desirability. The two criteria for the policy options were feasibility and desirability.

The participants in the study were 96 panelists chosen on the basis of their individual reknown as experts on the topic of postsecondary student consumerism. Each panelist was asked to self appraise within one of four subcells for each of the two independent variables of the study. It was hypothesized that differences existed between the interest group subpanels (subcells). The t-statistic was then used to determine contrasts between the mean score evaluations of the subpanels for each dependent variable. The hypotheses tests of significant difference were determined at the .05 probability level.

Evaluations were also made to determine whether the entire panel was in consensus with respect to any of the dependent variables. Consensus was determined by three methods; percentage, mean, and variance. All numerical data were processed by means of the Statistical Package for the Social Sciences.

Selected Findings and Conclusions

The panel forecasted as most likely among the forthcoming developments in postsecondary student consumerism, a more insistent and influential role for students in obtaining increased consumer protection. Similarly, although with less unanimity, the panel forecasted an increased role for the federal government. Most desirable, among the forecasted developments, the panel judged to

be the institutional provision of better information to students, and larger roles in postsecondary student consumerism for states, students, and accrediting associations. Least desirable would be the development of a defensive or resistant posture by postsecondary institutions in dealing with student consumerism.

The panel responded that the most feasible policy options to enhance student consumer protection are policies for: providing consumer education to students; gathering graduates' evaluations of their educational experiences; and for more equally defining the student-institutional relationship. Similarly, the panel rated as most desirable the policy option that students be educated to become more responsible consumers of education; second most favored was the policy which would have institutions regularly obtain their graduates' evaluations of their educational experiences.

The significance testing confirmed the general hypothesis that the various interest groups differ significantly in their judgments about what will happen and what should happen in postsecondary student consumerism. However, these differences were not so overwhelmingly confirmed as one might expect them to have been based on the literature.

The subpanel whose members self-identified as "federal" and the one whose members self-identified as "administrator," most frequently had views regarding issues in postsecondary student consumerism that were significantly different from their fellow panelists. The subpanel whose members self-identified as "local"

were least frequently significantly different in their judgments from their fellow panelists.

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POSTSECONDARY STUDENT CONSUMERISM:
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and Articulation of Policy Options

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POSTSECONDARY STUDENT CONSUMERISM:
A NATIONAL DELPHI FORECAST OF DEVELOPMENTS
AND ARTICULATION OF POLICY OPTIONS

CHAPTER I
INTRODUCTION

Background

"Consumerism was inevitable." Thus begins Cron in his guide to consumerism, written for business and industry (1974, p. V). He continues: "Beginning as a pitiful ... cry in the wilderness, the power of the American consumer ... has reached awesome proportions." With consumer spending in this country by 1974 at nearly \$800 billion, "(the consumer) movement was preordained for success" (Cron, 1974, p. VI). Indeed, the period from 1962 to the present has witnessed the rapid rise of consumerism across a broad front. During this period, in an unprecedented fashion, both federal and state governments enhanced protection of the consumer through legislative, judicial, and executive actions (Stark et al., 1977).

But in postsecondary education, well into the 1970's, there was an emphatic absence of both the evidence and the substance of the consumer movement. The literature, or lack thereof, clearly demonstrates this point. In 1966, John Dykstra observed:

In ... one major expenditure ... the American consumer still acts with a minimum of protection. ... Higher education, one of the most expensive investments made by many families, is still not covered by the types of protective legislation that guard the purchaser of a dishwasher or a box of taffy. It is probable that in few other transactions does the consumer know less about the relative merits of the offerings of the different vendors. As is the case with some other purveyors of products, the colleges often do little to clarify matters, and much to obfuscate (1966, p. 446).

In 1972, Dykstra repeated his lament about the lack of consumer protection in higher education in an article aptly titled, "America's Forgotten Consumer" (1972). Except for an occasional oblique reference earlier¹, these two articles constitute the literature on the subject of student consumerism in postsecondary education until 1974.

¹ See for example, David Riesman, "Student Culture and Faculty Values," in Spotlight on the College Student, ed. M. Habein (Washington: American Council on Education, 1959).

Overview

What then justifies any inquiry into postsecondary student consumerism? The simple answer is that in less than five years, postsecondary student consumerism has become a pervasive issue in higher education. In 1975, El-Khawas reported:

Recently students are being characterized as consumers who make educational purchases from among the diversified services offered by the education industry. Similarly, college catalogs are seen as a form of institutional advertising, admissions counselors are seen as salesmen, and a student's formal registration as a contractual agreement between buyer and seller.

Such consumerist analogies are relatively new ... but they are not advanced frivolously. More frequent use of a consumerist viewpoint indicates that substantial concerns are being raised by a good many serious-minded people. The prevailing opinion is that students are being taken advantage of, possibly in increasing numbers, and that it is necessary to reassert certain student rights to fair treatment as buyers of education's services. Consumerism is not merely a matter of new jargon, it is a term representing serious issues to which all postsecondary institutions should give some attention (1975, p. 216).

This passage by El-Khawas makes clear the point that "consumerism" has its roots in the business relationship. For years the consensus was that the consumer metaphor had no applicability at all to higher education. Since 1974, however, the view has been increasingly held and advanced that the metaphor is appropriately applied to postsecondary education. Such an application of consumerism characterizes education as an industry.

In 1974 the Education Commission of the States reported that postsecondary education in the United States was a \$30 billion per year industry (Report Number 53, 1974, p. 1). In consumerist terms, that translates to very large numbers of sellers and buyers.

In terms of federal financial aid alone, education is "big business." For example, in 1974 then-Commissioner Bell stated that there were over 8,300 institutions that were eligible to participate in the Office of Education's Guaranteed Student Loan Program, and to that point nearly 7.7 million separate student loans had been guaranteed (Bell, 1974, p. 2). In 1977 nearly two million students divided \$1.7 billion in federal financial aid (Corvallis (OR) Gazette-Times, 26 April 1977, p. 1). And, of course, schools which are run for profit constitute a large part of postsecondary education. Over 10,000 proprietary vocational schools enroll 3.25 million students, and correspondence schools have an enrollment of over 2.1 million students (Newburg-Rinn, 1974, p. 65).

Thus, concludes Willett: "Education ... is an industry. And like any other industry (it) has its share of self-serving, insensitive, and unscrupulous operators" (1976, p. 31).

By 1975 Stark was able to accurately characterize consumerism as a force - perhaps a social movement - sweeping through post-secondary education and "snowballing" at both the national and the local levels (1976d, pp. 4, 5). Two years later, in addressing the impact of student consumerism, Stark and others (1977, p. 3) concluded that it has the potential to "substantially ... change the landscape of higher education."

Not everyone is convinced about the applicability of consumerism to education. Malarkey speaks for many when he admits that although the metaphor of consumerism has become pervasive in higher education, he regards this as a

pernicious (development). The assumption underlying the metaphor is that education's primary function is to give the customers what they want.... The customer is always right, and if you don't please him you're out of business. The word carries all kinds of connotations that have nothing to do with education. The metaphor doesn't hold.... Students are not really consumers and faculty are more than shopkeepers (1977, p. 5).

Notwithstanding such strident objections, consumerism has now become a compelling force in education just as it did earlier in business (Cron, 1974). But there are many differences. In business the meaning of "consumerism" is well defined; the same is not true as the term is applied to the academic community.

Essentially, student consumerism emphasizes the need for fair business practices between the educational institutions and their students (El-Khawas, 1977c). But to some the term also connotes much more. For instance, Wasson, editor of an independent student newspaper, thinks of student consumerism as a form of student activism ... heir to the loud rallies, marches, and demonstrations of ten years ago protesting events thousands of miles away. Today students speak more softly and their focus is more nearly at hand. As expenses of attending college continue to rise, Wasson views students as having become less content to sit back and let others decide for them how much they will pay and what they will be offered. "Students are demanding participation at the decision-making level. At the university, this rising consciousness," Wasson wrote, "has found its best expression in the concept of 'student as consumer'"(1977, p. 5).

It is evident that although mercantile interests lie at the heart of educational consumerism, business terminology will not alone suffice to describe it. Nelson delineates three separate thrusts in educational consumerism.

(1) Accountability -- The student seeks to hold accountable the institution to which s/he pays his/her money. From the student consumer's point of view, there are three minimal conditions of acceptable conduct. (a) To do no harm; (b) to deliver the goods; and (c) to provide means for the redress of grievances.

(2) Participation -- The second thrust is to achieve participation in the decision-making process. Evidences of this thrust are student evaluations of faculty and student insistence in serving on search and screening committees.

(3) Government as Policeman -- The third thrust is an insistence that government perform the role of policeman, umpire, arbiter ... making fair rules controlling seller and consumer, and enforcing them fully and fairly (1974, pp. 57-64).

Given the controversy over the applicability of consumerism to education, and the disagreement concerning the meaning of educational consumerism, it should not be a surprise to learn that absolute turmoil attends both the "who" and the "how" of student consumerism. For example, Olson advocates that students engage in collective and organized activity for the protection of their consumer rights (1977). Ashler notes that contributions to educational consumer protection can be made at the local level by such agencies as Better Business Bureaus, newspapers, radio and television, and Chambers of Commerce (1974, p. 9). Elosser writes that the most effective job of providing for consumer protection can and should be carried out by the institutions themselves (1976, p. 14). Mancuso suggests that the courts can be instrumental for the protection of students in the unequal distribution of power between the student and the institution (1977). Callan and Jonsen argue a primary role for the states in consumer protection, with suggestions concerning the role of state coordinating agencies and other state agencies in regulating and setting standards for student protection (1976). Curran, on the other hand, believes that the federal government is the logical agency to regulate education for the protection of students (1977, p. 2). It has been suggested that university trustees or regents have a responsibility for consumer protection (Stark, 1976), and the role of accrediting agencies in educational consumerism has also been discussed (Young, 1977).

Thus, there is little accord on who is to protect the student. Let it suffice for the moment to observe that a similar list of views might be offered on the subject of the means (the "how") of student consumer protection. Many differences exist. There are many points of view, an abundance of ideas, and much discord.

Conflict is a key element in student consumerism. In fact, the issue of consumerism can be viewed as a manifestation of the conflicts among various interest groups. Consider, as an example, these views of consumer protection. (1) Students might view it as a means of protecting themselves from often arbitrary, insensitive, and nearly omnipotent institutions. (2) Faculty might view it as threatening their pay and prerogatives. (3) Federal officials might view consumerist regulation of educational institutions as necessary to protect public funds (if a student is defrauded by an institution, taxpayer dollars are wasted). And (4), institutional administrators might view consumerism as, at best an unwarranted intrusion and, at worst, a serious threat by government to assume control of education.

Plainly, there are competing interests and philosophies among the parties. Underwriting and exacerbating all the controversy, confusion, dissension, discord and conflict is a problem of communication. It is clear

at all levels (that there) is the critical need for improved communications. ... Communication within the Federal Government, between Federal and State governments, among the different agencies in each of these levels, among and between associations of various schools and related groups is lacking (Pugsley and Hardman, 1975, p. 17).

At least partly as a consequence of this failure of communication, tremendous resources have been wasted in resisting government regulations developed without proper consultation with the parties directly affected. Thus, time has been unnecessarily wasted, and the net effect has been one of reducing the effort to improve quality in education (Hope, 1977, p. 5).

Definition of Terms

The words and phrases listed below have, for the purposes of their use in this study, the meanings ascribed.

ADMINISTRATOR - see "primary professional identification with interest group" defined in this section.

CONSENSUS - a principal objective of this research. That is, it has been important in this study to determine (expert) collective opinion and to seek to identify those areas within student consumerism (defined below) where there is substantial agreement by all or most.

DELPHI - the methodology of this study. The technique (developed by RAND Corporation) is based on the premise that, proceeding from informed intuitive judgment, it is possible to influence the future by proper planning. The technique employs a panel carefully selected for the panelists' knowledge of the subject matter, and it consists of a series of questions, answers, data analysis, feedback, and iteration.

DESIRABILITY - the criterion against which both the panelists' developments and policy options were evaluated. See Appendix D.

DEVELOPMENT - one of two ("policy options" being the other) generic results or products of this research. Panelists (defined below) of a national Delphi (defined below) were asked to forecast or predict an important development they foresaw as occurring in postsecondary student consumerism (defined below) within the next ten years. The panelists' responses were collated, and from their responses 60 developments were extracted. These developments were later evaluated by the panelists through a measuring of the developments against the criteria of likelihood of realization, and desirability.

EDUCATIONAL CONSUMERISM - used synonymously with "student consumerism" (defined below).

EDUCATIONAL PLANNER - one who formulates educational policy. Educational planners would include, among others, faculty and administrators of postsecondary educational institutions, legislators on educational committees and subcommittees, officials of accrediting agencies, agents of the U.S. Office of Education, and the membership of state planning/coordinating commissions.

EXPERT - a term used advisedly in this research. "Expert" serves as a succinct means of referring to one who has attained some national level of recognition for his/her knowledge of the subject of postsecondary student consumerism (defined below). "Expert" and "panelist" (defined below) are often used interchangeably.

FACULTY - see "primary professional identification with interest group" defined in this section.

FEASIBILITY - one of the two criteria against which the panelists' policy options were evaluated. See Appendix D.

FEDERAL - see "level of geopolitical interest" defined in this section.

INTERSTATE/REGIONAL - see "level of geopolitical interest" defined in this section.

LEVEL OF GEOPOLITICAL INTEREST - the first of two independent variables of the study. Panelists (defined below) were asked to self-describe with the following language:

Variables of the study. The final analysis of data will make use of two variables. Your individual responses to the questions will be kept strictly confidential.

Variable #1. The first variable is, perhaps, best described as "level of geopolitical interest in student consumerism." For example, those panelists who are associated with or employed by a postsecondary institution will probably check "Local." Employees of State Boards of Education and state legislators will probably check "State." Employees of regional accrediting associations or regional consumer advocacy agencies will probably check "Interstate (regional)." Members of Congress and employees of the Federal agencies will probably check "Federal." Please indicate your primary professional interest in student consumerism by selecting the best one of the four. In the event that you absolutely cannot in good conscience select one of the four, then select "Other" and please explain what the "other" category is.

This language was followed by five boxes (for Local, State, etc.), and a description of Variable #2 (see "primary professional identification with interest group" defined below).

LIKELIHOOD - one of the two criteria against which the panelists' forecasted developments were evaluated. See Appendix D.

LOCAL - see "level of geopolitical interest" defined in this section.

NATIONAL DELPHI - refers to the broadly dispersed character of the participants in this study. In contrast with the small and relatively homogeneous memberships of many Delphi (defined above) panels, the panelists in this study were selected nationwide based on their reputations as "experts" (see definition above) on student consumerism.

PANEL - the group of people who participated in this research.

PANELIST - one of the people who participated in this research. Each panelist was selectively chosen based on his/her knowledge of student consumerism.

POLICY OPTIONS - one of two ("developments" being the other) generic results or products of this research. Panelists (defined above) of a national Delphi (defined above) were asked to submit an important alternative in planning vis-a-vis postsecondary student consumerism (defined below). The panelists' suggestions were collated, and from their responses 51 policy options were extracted. These planning options were later evaluated by the panelists through a measuring of the options against the criteria of desirability and of feasibility.

POSTSECONDARY STUDENT CONSUMERISM - the model of student consumerism applied to postsecondary education in this country. "Postsecondary education" means formal education beyond high school. It includes graduate and professional schools, four year colleges and universities, community and junior colleges, vocational and trade schools, resident and correspondence or home study programs, proprietary (for-profit) and non-profit, and public and private education.

PRIMARY PROFESSIONAL IDENTIFICATION WITH INTEREST GROUP - the second of two independent variables of the study (see "level of geopolitical interest" defined above). Panelists (defined above) were asked to self-describe within this variable with the following language:

Variable #2. Student consumerism involves often competing interests. The second variable relates to the public for whom you have a primary professional interest in protecting. Are you primarily concerned with the protection of "Students?" "Faculty?" "Administration?" or "Taxpayers/Contributors?" ... some examples are offered to help illustrate what is meant.

Plaintiffs' attorneys and consumer advocates will probably select "Students" as most appropriate. Faculty members and representatives of professional faculty organizations will probably select "Faculty." College presidents will probably select "Administration." And some members of Federal agencies will probably select "Taxpayers/Contributors."

Please select the best one of the four. In the event that you absolutely cannot in good conscience select one of the four, then select "Other" and please explain what the "other" category is.

This language was followed by five boxes (for Student, Faculty, etc.).

ROUND - one of four mailings to, and from, the panelists. The process of the Delphi (defined above) employed in this research included Rounds One, Two, and Three, and Final Round.

SIGNIFICANT DIFFERENCE - differences between subpanel mean evaluations are treated as significant if the probability of their occurrence is less than five percent ($p < .05$).

STATE - see "level of geopolitical interest" defined in this section.

STUDENT - see "primary professional identification with interest group" defined in this section.

STUDENT CONSUMERISM - the topic which is the heart of this research. Its core meaning casts education in mercantile terms. For example, students are viewed as purchasers of a product (i.e., education), and the argument is advanced that they are entitled to a fair return on their educational dollar. Education is viewed as an industry; schools and universities are treated as vendors of the product; and college catalogs and other official publications are treated as though they contain terms of a contract between the student and the institution.

SUBPANEL - a smaller part of the larger group of people who participated in this research. The subpanels were obtained by dividing the panel according to the two independent variables of (1) level of

geopolitical interest (defined above), and (2) primary professional identification with interest group (defined above). The eight subpanels (four for each of the two variables -- ignoring the categories of "Other") ranged in size from three to thirty members.

TAXPAYER/CONTRIBUTOR - see "primary professional identification with interest group" defined in this section.

Rationale for the Study

Consumerism is a force with which educational planners must reckon. John writes (1977, p. 49):

No institution of higher education can afford to ignore the consumer protection movement. The higher education community must be perceived ... as attentive to student needs.... Whether we like it or not, the consumer movement has come to higher education and we must be ready to take advantage of it to create positive changes and benefits, rather than just to fight a negative, rear-guard action. We must encourage ... initiatives (to accomplish the desired ends).

Stark (1976d, p. 51) succinctly states that consumerism is "... a movement which has implications for every facet of policy-making and operation of our institutions of higher learning...."

Implicit in these observations is a recognition of the need for planning vis-a-vis consumerism. Because the value of planning varies inversely with the availability of the resources (Fuller, 1976), the usefulness of planning, sufficient by itself in ordinary times, is amplified further by current and impending conditions in education. The era of declining resources furnishes both the incentive and the necessity for planning if institutions are to do more than survive (Carnegie Foundation for the Advancement of Teaching, 1975). Additionally, while planning is becoming intrinsically more valuable to institutions in an era of declining enrollment, the federal government would encourage institutions to plan for another reason. Colleges and universities must plan so as to resist the temptation to venture into the gray area of unethical or fraudulent acts to enroll students (Pugsley and Hardman, 1975).

Anticipating change, or forecasting, is essential to the proactive nature of planning, and it provides at least two benefits. First, a forecast can be used by an educational planner to take appropriate action before a change occurs; and second, a forecasted

development might induce a change in current plans as the planner attempts to ensure that a forecasted development does not take place (Huckfeldt, 1972, p. 1). Both of these reasons provide strong incentive for forecasting developments in student consumerism.

In confronting a complex problem for which no solution is immediately apparent, the utility of considering a range of productive solutions is self-evident. The evocation and consideration/evaluation of the policy options should therefore be most useful.

Where consensus can be identified within the turmoil that characterizes student consumerism, the efforts of all the parties could be made more useful to the consumer (El-Khawas, 1976a, p. 41), and waste of tremendous resources could be avoided (Hope, 1977, p. 4). Thus, the ascertainment of consensus is a useful endeavor.

The parties' competing interests, philosophies, and positions have been previously noted. These differences permeate the whole issue of student consumerism, yet very little research, empirical or otherwise, has been done relative to them.² This research makes an exploratory, and therefore limited (but nonetheless important), contribution to this knowledge deficit.

Finally, an additional rationale for this study can be found in the concluding remarks by Richard M. Millard (1974, pp. 10-12) at the First National Conference on Consumer Protection in Postsecondary Education. In evaluating the success of the conference, he stated that just bringing the diverse groups together and beginning communication among them was of significant importance. He charged the

² One of the few exceptions to this absence of research is a survey reported by Curtice (1978, p. 1). The survey reported considerably divergent perceptions between ten public and private institutional administrators, on the one hand, and six Washington-based officials, on the other, concerning enforcement of the new Student Consumer Information Provisions of the Education Amendments of 1976.

Conference attendees with continuing that communication and concluded: "...if this is a beginning of such communication, then I think we are well on the road to something important" (1974, p. 12). A continuation of that communication would be useful.

Statement of the Problem

Although controversy, confusion, discord, and problems of communication swirl about the topic, one fact remains clear. Student consumerism has the potential to profoundly affect postsecondary education. It is both prudent and desirable to plan for profound effect or consequence. Thus, the fundamental issue addressed in this study is: in what manner or by what means can planning vis-a-vis postsecondary student consumerism be facilitated or enhanced?

Sound planning generally proceeds from an information base which contains two distinct elements: (1) a reasoned anticipation of future events, and (2) an awareness of viable alternatives. Hence, the problem in this study has been the forecast of developments and the articulation of policy options, and the statistical assessment of those developments and policy options.

Purpose of the Study

In a global sense, the purpose of the study is to serve as an aid to educational planners vis-a-vis student consumerism. With respect to the means employed in the study, a more specific statement of purpose can be expressed in two coequal parts:

Part A: To determine whether and, if so, where consensus exists among a panel of experts on student consumerism in their collective forecast of developments and in their collective articulation of policy options; and

Part B: To determine if subpanels of experts on student consumerism -- where the subpanels are delimited by the two independent variables of (1) "level of geopolitical interest" and (2) "primary professional identification with interest group" -- differ significantly in their evaluation of developments and policy options vis-a-vis student consumerism.

Part A encompasses the concepts of consensus and rank order; Part B addresses the concept of significant difference. A further elaboration of the study purpose is set forth in Table 1, Study Objectives.

In light of the broadly stated purpose (i.e., to serve as an aid to educational planners), the useful applications of the study's outcomes are at least four-fold.

First -- the first step toward resolving conflict is an explication of the positions of the conflicting parties (Stark et al., 1977, p. xii). This study directly contributes to this first step. Second -- while the study can not resolve all the controversy, confusion, dissension, discord, and conflict, it can go beyond the first step by identifying some common ground from which expanded agreement might proceed. Third -- the study provides a short term (up to ten years) view of future developments in student consumerism. While this view of the future should prove useful for planning purposes, it should

TABLE I. STUDY OBJECTIVES

Part A To determine, through statistical means and through the use of a national Delphi, in the context of postsecondary student consumerism,

1. ... a forecast of developments;
2. ... the desirability of the forecasted developments;
3. ... an articulation of policy options; and
4. ... the desirability of the proposed policy options.

Part B To determine, through statistical means and in the context of postsecondary student consumerism, if various subpanels of a national Delphi differ significantly in their evaluations of

1. ... whether forecasted developments are likely to be substantially realized within the next ten years;
 2. ... the desirability of the forecasted developments;
 3. ... the feasibility of the proposed policy options; and
 4. ... the desirability of the proposed policy options.
-

be noted that the utility of the forecasts should not be measured by their eventual accuracy, for those forecasts which are self-defeating

may be the forecasts most useful.³ And Fourth -- another problem for the planner is often just being mindful of the options available. This study not only sets forth a range of options, its results bring together, through a distinguished national panel, some of the best thinking available on the feasibility of implementing the options and on their desirability.

³ Some of the developments may be highly undesirable. Once forecast, and hence, identified, planners might act to defeat such developments. To the extent that such developments are prevented as a consequence of their having been forecast, their defeat would be a useful result. In this sense, the study might be useful as an early warning system.

Hypotheses

Four principal null hypotheses, each divisible into twelve parallel component hypotheses, are tested.

First Principal Hypothesis: There are no significant differences among Delphi panelists, categorized by their "level of geopolitical interest," in their mean evaluations of developments forecasted for postsecondary student consumerism.

Second Principal Hypothesis: There are no significant differences among Delphi panelists, categorized by their "level of geopolitical interest," in their mean evaluations of policy options vis-a-vis postsecondary student consumerism.

Third Principal Hypothesis: There are no significant differences among Delphi panelists, categorized by their "primary professional identification with interest group," in their mean evaluations of developments forecasted for postsecondary student consumerism.

Fourth Principal Hypothesis: There are no significant differences among Delphi panelists, categorized by their "primary professional identification with interest group," in their mean evaluations of policy options vis-a-vis postsecondary student consumerism.

The twelve component hypotheses for each of the four principal null hypotheses, are set forth in Appendix A.

The Delphi Technique

Faced with the emerging phenomenon of student consumerism, educational planners are confronted by a number of issues: Is student consumerism a transient phenomenon? Or has it a more enduring character? What are its root causes? What will be its effect? Is it a healthy challenge to postsecondary education or is it a fatal threat? What can be done about it? What should be done? Each of these issues poses the need for information and most of them suggest the desirability of making some decisions.

In deciding appropriate courses of action, decision-makers have historically sought the advice and counsel of others. Educational planners do so as well and they, of course, want not merely advice or information, they want the best counsel reasonably available. This desire to obtain the best information available rules out consulting with the "man on the street" or even a group of them, to include a random sample of the general population. The conclusion is inescapable. The better advice is more likely to come from someone who has familiarity with the issues, someone who has relevant expertise. "Delphi" is the name of a technique which was developed to tap the informed judgment of those with expertise (experts).

The evolution of Delphi is the result of defense related research at the RAND Corporation. In the early 1950's the U.S. Air Force sponsored a RAND Corporation study named "Project Delphi." The objective of this first study was the application of "expert opinion to the selection, from the point of view of a Soviet strategic planner, of an optimal U.S. industrial target system and to the estimation of the number of (Soviet) A-bombs required to reduce (U.S.) munitions output by a prescribed amount" (Dalkey and Helmer, 1963, p. 458).

Because of the classified nature of this study, however, it was some time before Delphi was brought to the attention of the non-defense community. With the publication in 1964 of Gordon and

Helmer's Report on a Long-Range Forecasting Study, Delphi methodology became increasingly known outside the defense community. That report and an excellent related philosophical paper offering a Lockean justification for the Delphi technique (Helmer and Rescher, 1960) provided the impetus and foundation for a number of individuals to begin experimentation with Delphi in non-defense areas (Linstone and Turoff, 1975, pp. 10, 11). Since that time roughly fifteen years ago Delphi literature and applications have proliferated astonishingly. In 1975 Linstone and Turoff were able to catalog 670 bibliographical entries related to Delphi (1975, pp. 591-614), and by 1974 it appeared that Delphi had already been used in perhaps a thousand studies (Linstone and Turoff, 1975, p. 3). Today the Delphi technique is accepted by a wide range of institutions and governments here and abroad.

The popularity of Delphi can be explained in part by noting that it is a group-process decision analysis tool. In a world in which the notion is generally accepted that two heads (or n-heads) are better than one in problem solving, it is not surprising that group responses are often preferred to an individual's response. The traditional method of processing group judgments has been through face-to-face discussions in committees and other group meetings. However, there are a number of recognized problems with the committee process in face-to-face interactions.

Turoff (1975, p. 86) includes among the problems with committee structure the following: the domineering personality or the outspoken individual who "takes over" the committee process; the unwillingness of some members to take a position on an issue before it is known which way the majority is headed; the difficulty of contradicting a person of higher status or position; the unwillingness to abandon a position once publicly taken; and the reluctance to bring up an uncertain idea (which may be a very good idea) for fear it will turn out foolish with resulting embarrassment. Helmer and Rescher (1960, p. 33) summarize the criticisms of committee-like process by noting that such activity is influenced by " ... certain psychological factors, such as specious persuasion, the un-

willingness to abandon publicly expressed opinion, and the bandwagon effect of majority opinion."

Delphi is a group process alternative to the traditional face-to-face method of problem analysis. Brown (1968, p. 3) provides the classic description of Delphi:

The Delphi method is a name that has been applied to a technique used for the elicitation of opinions with the object of obtaining a group response of a panel of experts. Delphi replaces direct confrontation and debate by a carefully planned, orderly program of sequential individual interrogations usually conducted by questionnaire. The series of questionnaires are interspersed with feedback derived from the respondents. ...It attempts to improve the ... committee approach by subjecting the views of individual experts to each other's criticisms in ways that avoid face to face confrontation and (it) provides(s) anonymity of opinion....

Delphi procedures, then, in general have three features: (1) anonymity, (2) controlled feedback, and (3) statistical group response. The anonymity, achieved by use of questionnaires, is a means of reducing the effect of dominant individuals. The controlled feedback permits a type of communication among the respondents. The statistical definition of the group response is a means of reducing group pressure for conformity (and at the end of the exercise there will, in all likelihood, still be a significant range of individual opinions). The statistical response also assures that the opinion of each member of the group is represented in the final response (Dalkey, 1969, p. 16).

The method of Delphi is a series of steps involving a questionnaire, response, collation of the responses by the researcher, return to the panelists, and iteration. A particularized description of this sequence is offered by Hostrop (1975, pp. 68, 69):

1. Participants (who usually remain anonymous to one another) are asked to list their opinion on a specific topic in the form of a brief written statement ... (the researcher collects and collates these statements).

2. Participants are (next) asked to evaluate (the total group's) listing against some criterion, such as importance, chance of success, etc.
3. Next the statements made by the participants are received and are clarified by the (researcher).
4. Each participant then receives the refined list and a summary of responses ... (and is permitted to revise his/her judgments).
5. The statements made by the participant are again received by the (researcher) who further clarifies, refines, and summarizes the responses.
6. Each participant then receives the further refined list and ... is given a final chance to revise his opinions.
7. Finally, the (researcher) receives the last round of questionnaires which he (she) then summarizes in a final report.

It is this technique which has been applied to the present study of postsecondary student consumerism. The reasons for selecting Delphi as appropriate in this research, and the specific manner of its application, are discussed in Chapter III.

CHAPTER II

REVIEW OF RELATED LITERATURE

An Historical Sketch

Consumerism has its roots in history. The Old Testament contains reference in rather quaint language to problems of consumerism at Sirach 27:2.⁴ The interest in consumerism in the United States is obviously of more recent origin, a Library of Congress study tracing it to the early 1960's (Hall, 1973). In 1962 President Kennedy sent Congress an historic message proclaiming four consumer rights: (1) The right to safety; (2) The right to be informed; (3) The right to choose; and (4) The right to be heard. To these four, some argue a fifth right has been added through its popular recognition and acceptance: The right to redress (Baker, 1974, p. 16). In any case, consumerism in the 1960's became a powerful force in U.S. society.

The influence of consumerism in postsecondary education, however, was not readily apparent until more recently. During the years 1973 and 1974 the popular press began drawing attention to the issue of consumerism in education through discussion and documentation of consumer abuses. The Boston Globe, in March 1974, did a series on private vocational schools alleging serious abuses of student consumers by certain proprietary schools in the Boston area. The Globe highlighted five major kinds of educational malpractice (Pugsley and Hardman, 1974, p. 1):

⁴ Sirach is found in the Catholic Bible; it is a part of the Apocrypha in the Protestant Bible. The verse reads: "A merchant shall hardly keep himself from doing wrong, and as huckster shall not be freed from sin.... As a nail sticketh fast between the joinings of the stone, so doth sin stick close to buying and selling."

- (1) Misleading advertising;
- (2) Indiscriminate recruiting;
- (3) Poor course-completion rates;
- (4) False job-placement promises; and
- (5) Insufficient tuition refunds.

Similar articles appeared elsewhere. The Washington Post did a series on the trade school industry (Wentworth, 1974), and an article entitled "Student Loans: How the Government Takes the Work out of Fraud" (Kronstadt, 1973) appeared in the Washington Monthly. In addition, the Chronicle of Higher Education ran a number of articles on students as consumers during 1973 and 1974. The New York Times (31 March 1974) and Saturday Review (6 April 1974) are also to be counted among those publications provoking public awareness of the student consumer issue.

Meanwhile, federal officials and agencies had also been giving the concept of student consumerism a high profile. In August 1973 the Federal Trade Commission (FTC) used radio, television, and pamphlets to warn prospective students of potential frauds they might encounter in the proprietary schools (Stark et al., 1977, p. 47).

Commissioner of Education Bell began to give the topic a great deal of notice in his addresses (Bell, 1974a, 1974b). Also raising the consciousness level were several reports including the following three released in 1973: Financing Postsecondary Education in the United States; The Second Newman Report -- National Policy and Higher Education; and Discontinuity and Continuity -- Higher Education and the Schools (Better Information for Student Choice, 1977, p. 4).

Concurrently with these developments, the volume of educational complaints received at the U.S. Office of Education (OE) was doubling each year (Knauer, 1975, p. 12).

In the spring of 1974 the Federal Interagency Committee on Education (FICE), representing the federal agencies concerned with education, acted to fund and coordinate the First National Conference on Consumer Protection in Postsecondary Education. With the grant

from FICE, the Education Commission of the States convened a forum for a select group of invitees. The first conference was held in March 1974, and a second conference was held in November. The attendees at the invitational conferences included selected educators, consumer group leaders, academic administrators, federal and state legislative and agency officials, private accrediting executives, and others concerned with consumer protection in postsecondary education -- public, private, and proprietary.

At the March conference, seven major issues in student consumer protection were identified. In a somewhat abbreviated form, these issues were (Education Commission of the States, 1974, p. 2):

- (1) How can better information be provided so consumers are better able to make informed educational choices?
- (2) What should be the public policy interest or involvement in the recruitment practices of postsecondary education?
- (3) Should an educational grievance system be a matter of public policy?
- (4) Should there be, as a matter of public policy, provisions insuring the existence of a learning contract between institutions and students?
- (5) Should refund policies of postsecondary institutions be controlled through state law?
- (6) Are there consumers of postsecondary educational services besides students?
- (7) Should the principal consumer, the student, be involved in collective bargaining procedures?

Ten major recommendations were also offered for improved consumer protection safeguards (1974, p. 3).

At the November conference, the purpose was to develop models of implementation for addressing the problems identified at the earlier

conference. Five seminars made up the working sessions of the second conference, and each seminar dealt with one of the following subjects:

- (1) Protecting the student financial interest;
- (2) Student information needs and systems;
- (3) Postsecondary educational institutional response;
- (4) Regulations and safeguards; and
- (5) Full institutional disclosure.

The conference issued numerous reports and recommendations (1975).

Meanwhile the federal interest in educational consumerism was continuing to grow. Much of this interest was an outgrowth of proprietary school abuses of students receiving federally guaranteed loans to attend the profit-making institutions. In many cases these students were dropping out of their programs either because they found the programs lacking or because in spite of the fact they had been heavily recruited, they found themselves to be ill-equipped to complete the courses. Often these students were unable to obtain any refund of their tuition, and it was then not uncommon that they felt little obligation to repay their loan when they felt themselves to have received no benefit. Hence, students were defaulting on their loans at alarming rates. By fiscal 1975, the federal appropriation to cover student loan defaults was almost \$200 million (Stark, 1976a, p. 3).

Thus, at the federal level two important philosophical shifts were taking place. (1) The student was being defined and more and more accepted as the direct consumer of educational services; and (2) educational abuse was being viewed less as the exclusive responsibility of the states and more as a responsibility of the federal government (Willett, 1976, p. 38).

In 1975 the U.S. Office of Education (OE) issued consumerist regulations, in conjunction with the Guaranteed Student Loan Program (GSLP), which applied to public, private, and proprietary institutions alike. The GSLP regulations were only one of a number of

federal regulatory actions aimed at student consumer protection, however. The FTC introduced new regulations establishing special protections for students enrolling in proprietary vocational and home study schools. Congress added consumer protection for students receiving educational assistance from the Veterans Administration. And, as part of the Educational Amendments of 1976, Congress " ... included a section on student consumer information that represents the most concrete evidence yet of a serious federal effort to safeguard the consumer rights of students receiving federal aid" (El-Khawas, 1977b, p. 18).

Consumerism -- An Imperfect Analogy

To many people it is obvious that postsecondary students do not receive, as consumers, the same consideration accorded the purchasers of most other goods and services. Tramutola (1977, p. 15), for example, notes that although only five to ten percent of the postsecondary institutions in this country commit " ... consistent and measurably flagrant ..." consumer abuses, many institutions are guilty of marginal practices that are unfair to students.⁵ These practices may be the " ... result of historical accident or may even be intentional. Whatever the reason, as institutional financial problems grow, these abuses are most unlikely to be cured by internal reforms alone" (1977, p. 15).

Both the view that the student is a consumer and the view that external (to the institution) control is necessary for the student's protection are commonly accepted in government circles. Neither view is widely accepted at the institutional level.

Pernal (1977) spoke for the institutional point of view when he lamented that postsecondary institutions are being threatened with burial in an avalanche of red tape and mounting expenses by the governmental regulation of administrative practices. Mingle (1977) shares the view of governmental regulation as pervasive and oppressive. He notes a 1975 Library of Congress study which revealed that a whopping 439 separate laws affected postsecondary education (1977, p. 60). And Bontham (Winter 1975-76) estimated that the 1975 cost of federally mandated programs to postsecondary educational institutions was

⁵ One informed estimate indicates that only five to ten percent of the country's accredited vocational schools are involved in flagrant consumer abuses (Committee on Government Operations, 1974, p. 69).

approximately \$2 billion -- an amount equivalent to the total of all voluntary giving to higher education during the same year.

Thus, for Pernal (1977) student consumer protection has gone far enough for the present. Further, he suggests that the unique relationship between colleges and students does not lend itself sufficiently well to the consumer model to justify additional consumerist pressures on the colleges. The model, he argues, fails in five respects:

- (1) While in an ordinary business transaction the performance requirement rests entirely on the seller, in a college situation the student-purchaser must also perform.
- (2) Unlike an ordinary product which is of the seller alone, a college degree is a joint creation of the college and the student.
- (3) There is no warranty which accompanies a college degree.
- (4) The college does not necessarily sell anything, and education cannot be regarded as a commodity since there exists no way to measure the absolute value of a degree.
- (5) With the exception of proprietary schools, colleges do not operate on the profit motive as does ordinary business.

Schotten and Knight (1977) share views in part similar to those of Pernal. They believe that the consumer model cannot properly be applied to higher education because its assumptions about higher education are wrong; for example, educational success is not quantifiable. They also believe that consumerist programs backed by government are harmful to higher education because the concomitant regulations have created major administrative problems. However, they argue the major problem has been that the federal government indiscriminately has lumped the public and private colleges with the proprietary schools and has applied the same regulations to both when it has been the proprietary schools which have been guilty of most of the educational abuses.

Expressing a common view of the accrediting contingent, Young wrote that " ... many members of the accrediting community have greeted the advent of the ... student consumer protection movement with caution, if not skepticism and outright hostility" (1977, p. 113). Again the theme is raised of a simplistic consumer concept not fitting well with the nature of higher education. Young also attacks what he perceives as the assumptions undergirding the consumer model. He finds the assumptions unfounded that: (1) all institutions are alike; (2) postsecondary institutions generally intend to deny the rights of students; (3) students need protection; (4) students want protection; (5) students can be protected; and (6) the federal government can or should assume this responsibility (1977).

Thus, those who object to the consumer analogy usually do so by arguing at least in part that the consumer model is too simplistic; they protest that "Students are not really consumers and faculty are more than (mere) shopkeepers" (Malarkey, 1977, p. 5).

But even most of the advocates of consumerism in postsecondary education admit that the analogy is not perfect. For example, John acknowledges: " ... legitimate objections can certainly be raised to the use of the simplistic analogy of student as consumer in the educational marketplace" (1977, p. 40). And Willett wrote:

Buying education is simply not equivalent to buying a refrigerator or a stereo or a vacuum cleaner, although frequently the purchase of these products is carried out with more care and research than is the purchasing of education. Buying education or training is investing money, time, and hopes for which the consumer expects returns in the form of productive employment, social development, intellectual enrichment, or personal satisfaction (1976, p. 36).

If the consumer analogy is recognized as imperfectly applied to postsecondary education, even by those who urge such application, then of what use is the concept?

El-Khawas (1976a) has written that beneath all the jargon, many of the objectives of consumerism are really just restatements of the long-standing goals of education. "Fair treatment of students,

accurate catalog statements, mechanisms for identifying educational malpractice -- all have been the subject of effort, both on individual campuses and through collective endeavors of the educational community" (1976a, p. 35). Thus, consumerism is a restatement of the challenge to postsecondary education to be fair to students and responsive to their changing needs and expectations (undated, p. 7). Stark (1976a, p. 8) adds that "properly handled, consumerism can become a force for achieving improvements in ..." education that both students and educators have long wanted but thought impossible. And, continues El-Khawas, "If consumerism offers a jarring and uncomfortable image, it nevertheless provides a timely reminder of the 'business' aspects of the relationship between postsecondary institutions and students" (undated, p. 7).

The reminder is valuable from the management perspective. It is axiomatic that education has an interest in maintaining goodwill and providing good service. Customer relations are important and a renewed sensitivity to the student viewpoint is needed. Good descriptions should be given of the service offered, and like any responsible business, education should establish reasonable policies and procedures and seek to fairly and consistently administer them (El-Khawas, 1977b, pp. 20, 21).

Stark flatly notes that " ... institutional survival is very closely linked with responsiveness to student needs" (1976d, p. 62), and concludes that "Despite its obvious shortcomings, the consumer analogy in education calls attention to the need to be concerned not only for the welfare of students but for the welfare of higher education itself...." (1978, p. 2).

Underlying Influences

A host of developments, forces, factors, conditions, and influences have imparted to postsecondary student consumerism its impetus, its form, and its sustenance. Not all of those underlying determinants are included within this section, but the review of the literature below indicates the great variety and complexity of the influences undergirding postsecondary student consumerism. Many of the authors view consumerism as a smaller manifestation of a larger social phenomenon. Harman (1975) casts consumerism in rather grand terms, indicating that consumerism is merely the tip of the iceberg, with the iceberg itself being a broad challenge to social institutions including postsecondary educational institutions. He says:

Such a challenge to the legitimacy of a social institution or social system, by the citizenry who granted the legitimacy in the first instance, is the most potent transformation force known in human history. The issue is not whether the system will respond -- if such a legitimacy challenge grows sufficiently strong, change is assured. The issue is whether the system can alter itself rapidly enough, and whether its integrating bonds will be strong enough to allow the transformation to take place in a nondestructive manner (1975).

Certainly not contrary to Harman's view of a general institutional challenge was a Harris opinion poll reported by Schulman which revealed that only 40 percent of the American people had a great deal of confidence in colleges, down from 61 percent in 1967 (Schulman, n.d.). Knauer has observed that one of the reasons that students are encountering abuses in education is that educators have failed to recognize that they are responsible to the public, not just to the educational community (1974, p. 12). Stark echoed a similar sentiment when she wrote "An emphasis on accountability, of which consumerism is only one manifestation, occurs when society perceives it necessary

to remind institutions of neglected purposes" (1978, p. 2). And El-Khawas (1977b, p. 19) also views the larger societal trend toward accountability and a " ... general post-Watergate skepticism about institutional motives ... " as both contributing to the consumer movement in education.

Miller, a university president, believes that national attention emanating from the campus disruptions of the 1960's, the rising costs of education, and the demands on higher education for social action concerning the poor and the minorities have combined to bring higher education more into public scrutiny than ever before. As a consequence of this scrutiny, questions not even thought of a generation ago are now being asked, and concepts like accountability and consumer protection have developed (1974, p. 53).

Curran perceives the concept of citizenship as a link between the past and the present. Western societies have for several hundred years been involved in the process of extending rights to their citizens. In citing Marshall, Curran wrote that " ... the 18th, 19th, and 20th centuries are marked by the extension, respectively, of civil, political, and social rights to the members of society who enjoy a lesser share of those resources" (1977, p. 1). The extension of these rights to students (citizens) has lagged behind correlative gains made by non-students. Thus, it is in response to this lag that the civil rights movement and student consumerism have come to be.

Another important influence that has contributed to postsecondary student consumerism has been the large influx of students to higher education. There has been a democratization of education in the U.S. which has brought in large numbers of students from the middle and lower classes. This influx has not only changed the institutions themselves (Miller, 1974), it has also changed fundamentally the nature of the student-institutional relationship. When postsecondary education was relatively limited in size and scope, postsecondary education was thought to be a privilege, " ... a good fortune participated in by the elite and the elect ..." (Nelson, 1974, p. 58). At

a time when many colleges were church affiliated, students were dominated in their relationship by their colleges, and society as a whole treated the relationship as a private matter of no concern to the state. But all of that has changed.

Bevilacqua (1976) notes that there has been generally an accentuated public interest in civil liberties, and specifically both the judicial and legislative branches of government have abjured earlier non-intervention to dramatically intervene in the changing relationship between the university and the student. The student-institutional relationship has been further altered by a society attempting to implement, through massive federal financial aid programs, the "... American dream of open access and free choice in postsecondary education for all citizens" (Stark, 1977, xi).

To Nelson (1974, p. 57), consumerism is more than a mere manifestation of the "American dream." Its underlying causes are as American as apple pie itself.

The growth of the consumer movement over the last decade has been fueled by the simple American insistence on fairness and honesty. It is one more expression of our striving for equal justice, equal rights and equal protection under the law. It was the threatened loss of those honored American traditions ... (and the) acceptance of the capitalist market economy as a democratic political system ...

that have given both impetus and sustenance to the consumer movement.

El-Khawas (1977b, p. 19) characterizes the influences that have contributed to consumerism in rather less exalted terms. Basically, the movement has its source in "new expectations" about what constitutes fair and reasonable practice. She notes that both public expectations and student expectations have changed. These changed expectations themselves derive from the now greater economic stakes involved in attending college and the uncertain employment prospects for college graduates. But although the expectations have changed, long-established institutional practices have not changed sufficiently to keep pace. Thus, consumerism is fed in part by the problem of outmoded practices.

Van Patten (1977) notes that consumerism has blossomed for a variety of reasons including the changing clientele; there are not only more students but they are also older and they are insisting on being treated as the adults they are. He also sees as important the increasing number of colleges and programs which makes the selection more difficult, and he observes that the well publicized abuses of some schools have alerted students to abuses elsewhere.

In the buyer's market which higher education has become, students have become aware that for many institutions they are a sought-after commodity and they can therefore be fussy about the service. Armed with this knowledge, they have become more aggressive in their relationship with postsecondary institutions. At the same time, however, the increasingly conservative students of the seventies seem to have taken the advice that it is better to work within the system to effect change. These influences have combined to serve as precipitating causes of student consumerism (Stark, 1976a, 1976d, 1977).

The intensified competition for students as enrollments drop has already contributed to the consumer movement. Stark et al. (1977, p. 6) believe it will be even more of a factor in the future. Clearly the enrollment-dependent status of private colleges will cause increased temptation to actively recruit students as there are fewer available prospective students; and a similar strong temptation will be experienced by the public institutions because enrollment formulas are commonly used to determine the amount of public funding. Larger enrollments mean larger operating budgets. Thus, the consumer movement has been and will be stimulated by these institutions, public and private, which actively "market" their services through high pressure sales techniques.

The federal government's role in postsecondary education since World War II has undeniably been a potent force in contributing to student consumerism. Beginning with the Veterans Readjustment Act of 1944 (the GI Bill), the federal government has stimulated the concept of students as consumers by placing in their hands significant

financial power. This federal underwriting of student financing began with the GI Bill and

continued with the National Defense Education Loan program, the Educational Opportunity Grants, the College Work-Study Program, the expansion of social security survivor's benefits, the Basic Educational Opportunity Grants, and the State Student Incentive Grant Program. All furthered the conception of higher education as a service industry responding to a student demand market. They shifted federal dollars away from research and institutional aid and towards students who were expected to "vote with their feet" in a classical economic sense.... They also added up to a clear-cut effort to finance higher education according to a market economy model (Davidson and Stark, 1976, p. 10).

Of all the factors it has been this shift of dollars from institutions to students which Stark concludes is the greatest single impetus for student consumerism. Not only are institutions now more dependent on student choice but at the same time Congress has " ... placed a powerful incentive for abuse in the hands of unscrupulous enterprises which seek to enroll students without providing the educational services for which they have contracted" (Stark, 1976a, p. 2).

In discussing student consumerism in the community colleges, Vaughan wrote of two influences peculiar to the community college which have permitted/caused them to use a hard-sell approach. First, he noted that community colleges had been "favorites" of the legislatures, generously supported, and allowed to develop almost carte blanche; second, he acknowledged a "missionary zeal" on the part of community colleges -- an attitude that if the student could be enrolled s/he could be saved, regardless of whether or not objectively s/he was capable of completing and benefiting from a course (1976, p. 5). Both influences have led to consumer abuses.

Hence, a great many factors underwrite student consumerism. Probably no one lists them more completely and more succinctly than Laudicina.

Several important factors have contributed to the accelerated sense of consumerism on campus. And these include: Landmark judicial decisions and new laws providing students with rights of citizenship and the legal ability to make contracts, the development of the college catalog itself as a contract, the leveling off of college enrollments, a continually gloomy economy, a declining birth-rate, intensified and highly competitive student recruitment, increasing student loan defaults, the federal distribution of aid monies to students in preference to institutions, the emphasis on employment possibilities for students who attend college, and of course the extended debate concerning the actual dollar value of a college degree (1977, p. 6).

Stark et al. (1977, p. 4) most clearly recognize the root problems from which the movement stems: they are the unclear and unstable relationship between the student and institution and the murky interdependence between postsecondary educational institutions and government agencies. These two root problems, whether or not thought of in consumer terminology, are neither new nor likely to be quickly resolved.

Educational Malpractice

To be sure ... (there has been) unethical student recruiting, excessively commercial marketing devices, exaggerated job placement claims, unfair financial aid packaging, the use of inadequate and ill trained faculty, and discriminatory assessment of college fees to certain kinds of students (Laudicina, 1977, pp. 6, 7).

Which of these is educational malpractice? An unfair practice? A consumer abuse? The answer is far from clear.

There are as yet no well-settled definitions for the terms "unfair practice," "malpractice," and "consumer abuse." Moreover, attempts to define them are rare and the terms are often used interchangeably, although presumably they do not mean precisely the same thing. But just what they do mean remains something of a puzzle.

Consider the interesting evolution of the thinking of El-Khawas on the subject. In seeking to avoid a mere listing of abuses, but yet grappling with what it was from which consumers wanted protection, she wrote in 1975 that consumerism posed " ... a dual challenge to all postsecondary institutions ... first whether they have been sufficiently sensitive to the needs of prospective students for fair, accurate, and complete information and second if institutions have made available to enrolled students the educational program that was described ..." (1975, p. 129). This description contains the two elements of full disclosure and program quality.

In 1976 she identified three distinct objectives of consumer protection (1976a, p. 37): "(1) protection from specific abuses, primarily illegal, fraudulent, or deceptive practices; (2) better student selections among educational options and institutions; and (3) assurances about program quality ..." (El-Khawas' emphases). And in 1977 she wrote of four distinct institutional objectives involved in protection of the consumer from adverse consequence (1977b,

p. 19): " ... protection of students against fraud and abuse, assurances about program quality, full disclosure of pertinent information, and fair and efficient administrative practices."

El-Khawas must be considered as one of the seminal thinkers on student consumerism, yet this progression seems as much a reflection of the evolution of the substance of consumerism as it is a reflection of her improved vision. That is, just a few years ago "educational malpractice" was limited to matters of full disclosure and program quality. But after a rapid development the concept of malpractice is now much more broadly conceived to include any improper institutional act (or failure to act) which has a harmful consequence to a student consumer. For, as El-Khawas herself recognizes, much of the impetus to student consumerism arises from omission, neglect, or the unintended consequence of an act adversely affecting students (undated, p. 4). But is such impetus an abuse, an unfair practice, or malpractice?

The literature simply does not resolve the ambiguity. The differences among these terms are indistinct, and each has been used inclusively to mean any act or omission which causes injury or adverse consequences to a student.

The concept of consumer abuse in the sphere of postsecondary education probably conjures up images of degree mills which sell phony degrees or proprietary schools that lack adequate faculty and facilities to provide even minimal instruction. But educational malpractice is much more encompassing. As the Commission of Education observed:

It is easy to point to the hustling, profit-making, job training school, with its ads and its salesmen and its promises of high-paying jobs, as the obvious example. But we have also noted that the catalogs of some state and private universities and colleges advertise courses which have not been taught for years, fail to mention limitations on facilities, and otherwise misinform or fail to inform prospective students (Bell, 1974a, p. 4).

To more clearly picture just what constitutes educational malpractice, the following examples are cited from Stark et al. (1977, pp. 4, 5):

A proprietary truck-driving school advertises training on the latest equipment when, in fact, it has only one outdated truck for practice purposes.

A student enrolls at a major university primarily because of its reknowned scholars in a certain field. She discovers belatedly that these scholars do no undergraduate teaching.

A student signs up for a correspondence course in television repair. After paying his tuition, he finds that he must pay the school an additional \$400 for special equipment to complete the lessons.

A college department suddenly announces that all majoring students must complete a summer internship. To graduate some enrolled students must forego pre-arranged summer employment, supply room and board, and pay tuition for faculty supervision, which consists of grading a journal kept by the student.

After completing an accounting course in a private two-year business school, a student attempts to become a certified public accountant. She learns too late that the CPA examination in her state is open only to graduates of four-year business college programs; her proprietary school credits are not transferable to such a college.

A student successfully completes a four-year college major in elementary education. He is unable to receive teacher certification in his state, because he did not include specific supporting courses. The university claims responsibility only for advising students regarding its major program requirements, not for ascertaining that students can be certified as teachers.

A private computer school advertises its course as "approved for veterans who meet high qualifications." To imply selectivity, the school administers a bogus mathematics aptitude test before informing all applicants with veteran's benefits that they have great potential as computer programmers.

A nonprofit college insists that students make a decision about enrollment by an early deadline "to assure a place in the class" and implies that it selects only students with high scores on standardized admissions tests. In truth, the school accepts 95 percent of its applicants, the test scores (for which the students paid a fee) are only summarily examined, and the entering class has not been filled in some years.

It soon becomes apparent that the variety of and the potential for educational malpractices are almost infinite. Indeed, Van Patten (1978, p. 5) cites an American Institutes for Research (AIR) study done in 1977 which found that "some potential for student abuse existed in every postsecondary institution in the sample studied." But notwithstanding the tremendous variety, a number of lists attempt to reduce potential consumer abuses to finite terms. To reduce the vast array of abuses to a relatively short list is difficult.

In 1973, the FICE Subcommittee on Consumer Protection in Education inventoried twenty-five possible educational malpractices and concerns. Willett, a member of the Subcommittee, sets them forth (1976, pp. 33, 34):

- (1) Degree mills.
- (2) Discriminatory refund policies.
- (3) Misrepresentation in selling, advertising, promotional materials, etc.
- (4) Abuse of federal programs of student assistance.
- (5) Lack of available jobs upon graduation.
- (6) Nondelivery of items or service contracted for.
- (7) Lack of provision for due process, appeal concerning injustices, etc.
- (8) Arbitrariness in administrative policies and procedures.
- (9) Severe and unwarranted regulation of student conduct, living arrangements, moral behavior, etc.
- (10) Imposition of noneducational requirements, such as certain religious practices and customs, upon students who do not wish to fulfill them.

- (11) Unrealistic academic requirements and practices, such as inaccurate grading systems, residence requirements, etc.
- (12) Imposition of unwarranted and sometimes unspecified fees and other charges.
- (13) Changing requirements during the life of the student's "contract" with the institution (e.g. changing degree requirements midstream).
- (14) Raising tuition abruptly and without adequate notice.
- (15) Excessively punitive charges for infractions such as loss of library books, lab equipment breakage, etc.
- (16) Holding up transcripts, diplomas, etc., for unwarranted reasons.
- (17) Lateness in obtaining qualified instructors, textbooks, equipment, classrooms, etc.
- (18) A host of minor frauds, such as: poor food in dining halls, inadequate academic or personal counseling service, inadequate student health service, listing of nonexistent faculty and courses in college catalogs, diversion of institutional resources to intercollegiate athletics and other luxuries, ineffective management of endowment and other assets, forcing faculty to subsidize education through low salaries, etc.
- (19) Use of outdated or obsolete equipment, textbooks, laboratories, etc.
- (20) Showing favoritism to individual or certain categories of students.
- (21) Administrative tolerance of outmoded practices such as student hazing, ritualistic destruction of property, etc.
- (22) Lack of adherence to promulgated standards, procedures, rules, regulations, etc.
- (23) Unwarranted substitution of contracted items (such as qualified professors, dormitory rooms, etc.).
- (24) Taking advantage of students because of their social status by using them as cheap labor, regularly requiring them to stand in long lines for registration, etc.
- (25) Overdoing the in loco parentis concept by direct and illegal interference with individual freedoms and human rights.

Relying primarily on federal complaint records, Jung et al. (1975) shortened the list to include fourteen specific categories in which institutional abuses seem to have occurred:

- (1) Misleading advertising.
- (2) Inequitable refund practices and inadequate written refund policy.
- (3) Unacceptable admission practices and policies.
- (4) Inadequate institutional competence evaluation policies.
- (5) Lack of necessary disclosure in written documents.
- (6) Lack of adequate student orientation procedures.
- (7) Lack of adequate job placement and follow-through.
- (8) Lack of adequate record keeping practices.
- (9) Excessive instability in the instructional staff.
- (10) Misrepresentation or misuse of chartered, approved, or accredited status.
- (11) Lack of adequate financial stability.
- (12) Deficiencies in instructional program.
- (13) Inadequacies in instructional facilities.
- (14) Lack of preparation of attrition and loan default rates.

Along with these fourteen categories, Jung et al. have included some specific institutional policies and practices that constitute examples of potential abuses. Together, these categories and examples of potentially abusive institutional policies and practices run to several pages (1975, Table 11-1).

El-Khawas (undated, p. 6) notes that the specific items in the list are subject to debate and that few of the listed problems are illegal. Many occur unintentionally and most require subjective determinations about what is "inequitable," "inadequate," "misleading," or "unacceptable." Such problems, therefore, must be viewed in context, and they might be considered "abusive" only when flagrant or seriously harmful to students. To avoid debate on these points, El-Khawas finds it useful to group consumer problems according to

the four broad objectives earlier described in this section; that is, (1) protection from fraud and abuse, (2) assurances about program quality, (3) full disclosure of pertinent information, and (4) fair and efficient administrative practices.

Both to introduce a student-institutional perspective and to summarize educational malpractice, the six "problem areas" discussed by Bevilacqua are described below (1976, pp. 491-93):

Educational Advertising. A fundamental problem is that of honesty in the catalogs, pamphlets, brochures, and booklets which are used to introduce prospective students to an institution of higher education. These materials often contain information that can generously be described as "romanticized." Offers of unlimited career opportunities are an all too common slick enticement.

Faculty Advising. The area of faculty advising serves as another example of misleading advertising. Despite the fact that faculty are generally so preoccupied that they are unable or unwilling to serve effectively as advisers, educational materials continue to portray academic advising as an integral part of the learning process.

Academic Dishonesty. Although the courts permit the schools wide latitude in the handling of academic dishonesty, there remain minimum standards of due process in the procedure for disposing of such cases.

Grading. The student consumer will continue to challenge the appropriateness of academic evaluation. The method of determining grades as the sole prerogative of the instructor may be insufficient, and institutions might be well advised to move to clearer and more specific standards of academic evaluation.

Course Expectations and Standards. Students would seem to have a right to clearly understand the expectations and standards of the

professor, and they will probably become more successful in securing explicitly clear statements of academic expectations.

Curriculum Design. The faculty, having wrested control of the curricula from administration, may now be on a collision course with student consumers as they search for their identity ... for almost certainly students will seek to become more involved in curriculum design.

In conclusion, it becomes apparent that it is easier to list abuses, objectives of consumer protection, and problem areas than it is to explicitly define just what constitutes an abuse. Indeed, the line between what is an acceptable, albeit aggressive, practice and what amounts to educational malpractice is often very indistinct. Compounding this ambiguity are the dynamic nature of the law and the federal system. That which is legal today may be illegal tomorrow, and what is permissible in one jurisdiction may be illegal in another.

The Issue of Roles

The subject of roles occupies a prominent place in the literature on student consumerism. Whose obligation is it to protect the student consumer? How should that be done? What are the proper relationships among the federal, state, private, and institutional agencies concerned? What are the views and interests of students, faculty, administration, and taxpayers on the subject? Discussion of these questions and the various answers to them are the subject and the substance of this section.

On no facet of consumerism is there more heated opinion than on the issue of who is to do what. The debate is generated by the distinct conflicts in philosophy and emphatic disagreements about appropriate roles which exist among the federal, state, and accrediting agencies and the postsecondary education community. Government agencies are concerned with accountability for the expenditure of taxpayer funds and the abuses of citizen-student consumers. Education is concerned with academic freedom and its traditional autonomy. Students are distrustful of their institutions and welcome government involvement and protection. The federal government, particularly, has responded to pressures for increased action on behalf of consumers by regulation, and both state government and private accrediting agencies fear a usurpation of their roles in education.

Federal Government

Whether the federal government will completely usurp the roles of the states and of accreditation remains to be seen. But unless early reform occurs in institutional practices, state regulations, and private accreditation, pressure will mount for increased federal

action (Davidson and Stark, 1976, p. 22), and, clearly, the federal involvement in regulating the relationship between student and institution is already greater than ever before. This involvement, as John (1977, p. 42) notes, is a sharp departure from past policy and practice, for control of education has historically been primarily the responsibility of state governments and private institutions.

According to Virginia Trotter (1975, p. 10), then Assistant Secretary for Education, increasing federal involvement in education is explained by the fact that the second consumer of education⁶ is the public at large. The federal government massively subsidizes postsecondary education. This public support -- this indirect consumption of education -- is based on a number of assumptions, two of which have special relevance here. These are: (1) higher levels of education and training make a net contribution to the economy and society and (2) equal opportunity in adult life requires equal access to postsecondary education. Hence, it is these national purposes in supporting postsecondary education and the very size of the federal investment which explain the federal interest in consumer protection in postsecondary education.

Many in traditional higher education believe that the federal interest in consumer protection should be confined to the proprietary schools because that is where the more flagrant abuses have occurred. But, as Commissioner Bell observed (1974a, p. 4), the traditional four year schools are also often guilty of advertising courses not taught, failing to mention limitations on facilities and programs, and otherwise misinforming prospective students. Such practices

⁶ The first and direct consumer is the student.

not only are deplorable as a cruel swindle on the young, they also defeat the purposes of federal programs. Hence, stated the Commissioner, "I do not believe it is any infringement on the autonomy of educational institutions (including colleges and universities) for the Federal Government to insist that they be honest and fair in their dealings with students" (Bell, 1974a, p. 4). Thus, the federal interest is broadly applicable to all of postsecondary education.

With the federal interest as given, Stark et al. (1977, p. 42) discuss the rationale for federal action. They maintain that to many observers the justification for strong federal leadership in confronting consumer abuses in postsecondary education is the dismal failure of the states and/or private accreditation to provide effective safeguards. Earlier, Davidson and Stark (1976, p. 20) had also written: "In response to public concern about consumer abuse, eyes inevitably turn to Washington for overall guidance. The financial power as well as the national jurisdiction for equitable and effective protection exists, after all, nowhere else."

Within the federal government there is agreement. There is a present need for government action to protect both public funds and student consumers. Moreover, the federal view seems to be that in the future there may well be an even greater need for federal involvement. In this scenario institutions will be increasingly tempted into "gray-area competitive practices" (consumer abuses) by rising costs, the limited prospect of increased federal funding, and falling enrollments (Pugsley and Hardman, 1975, p. i). The question, then, is how is the federal government to protect students? What is to be its strategy?

Because the Constitution of the United States does not empower the federal government to control education in this country, the federal government necessarily plays a more limited role in education than it does in some other publicly subsidized areas. Trotter (1975) was clearly mindful of this fact in her address to the Second National Conference on Consumer Protection in Postsecondary Education.

In that address she outlined a four-fold role for the federal government in dealing with consumer abuses. First, the federal government should devise regulations for the protection of consumers from specific abuses. Second, the government should support development and testing of, for example, better information about post-secondary institutions. Third, it should provide support, coordination, and encouragement to the many interests and activities devoted to consumer protection. And fourth, the federal government should assist in the education of consumers about their rights and responsibilities.

As this strategy was elaborated, it has become evident that federal officials view their role as that of leader in a partnership with the state governments, private agencies, and institutions. The federal role would be direct in the protection against specific abuses, but it would be supportive (indirect) of non-federal programs in the other areas.

A much more comprehensive and more important statement of federal strategy is contained in a report prepared by the Subcommittee on Educational Consumer Protection, a strategy which was adopted by the parent Federal Interagency Committee on Education (FICE) in 1974. This important document, entitled Toward a Federal Strategy for the Protection of the Consumer of Education (1975), sets forth, in Chapter V, four major principles which underpin the federal strategy for the protection of consumers. These four principles, together with the twenty-two action steps which accompany them, constitute the federal strategy. From a somewhat abbreviated version of the four principles a sense of the federal strategy can be gleaned:

Principle I: The student is the primary consumer of educational services. The student has not only responsibilities but also rights, and when those rights are violated the student should

have access to redress mechanisms. The student should be fully informed of, and held accountable for, his/her responsibilities.

Principle II: Consumer concepts, legislation, and mechanisms should be activated in the educational marketplace as is occurring in the traditional marketplace.

Principle III: The federal government must assume responsibility for the way federal funds affect the educational consumer as well as educational and program objectives.

Principle IV: State and private educational agencies should exercise their responsibilities with the issues of consumer protection clearly in mind (1975).

The strategy clearly identifies the student as a consumer to be protected in a coordinated attack on consumer abuse by federal, state, and private agencies. In urging a strong leadership role for the federal government, in its commitment to the decentralized educational system and in other aspects as well, the FICE strategy is very similar to the strategy urged by Trotter⁷ at the Second National Conference.

This federal strategy was merely the recommendation of an inter-agency group,⁸ yet the strategy has had considerable impact. "Agen-

⁷ Trotter was chairperson of the Federal Interagency Committee on Education at the time the strategy was adopted by FICE.

⁸ The Federal Interagency Committee on Education, the parent committee, represents 30 major federal agencies and departments administering

cies that previously have ignored each other have begun to communicate both at the federal level and across state lines.... And despite strong initial resistance, those closer to the institutional scene of unfair practices necessarily have begun to take their responsibilities more seriously" (Stark, 1977, p. 56).

Recently the role of the federal government in student consumer protection has become clearer. For some time Congress had been concerned with eliminating financial barriers as serious obstacles to the national policy of promoting postsecondary education. Consistent with this concern was Congressional passage of the Higher Education Act of 1965. This Act was a major expansion of student financial aid programs and it was a serious effort at creating an equal educational opportunity for low income individuals. The Act greatly expanded earlier grant, work-study assistance, and loan programs.

One of the provisions of the Act was the Guaranteed Student Loan Program (GSLP) which made federally insured loans available to students. Because of the accelerating default rate among students and out of a concern for the stewardship of public funds, Congress began to inquire why the GSLP regulations seemed inadequate to the task. Congressional hearings into this matter during 1974 put increased pressure on the Office of Education (OE). Responding to the pressure, the OE proposed new standards that institutions participating in the GSLP had to meet whenever their educational purpose was preparation for a "vocation or trade." However, after

educational support programs. It was created in 1964 by Executive Order with a view to coordinating the federal education effort. Of its 11 subcommittees, the Subcommittee on Educational Consumer Protection is one of the most important. Sixteen federal agencies are represented on the Subcommittee (1975, Foreward).

public hearings in late 1974 the terminology was broadened to "career field," and thus virtually all of postsecondary education was affected by the final regulations issued in early 1975.

These consumer-oriented regulations required institutions participating in the GSLP to make available to prospective students " ... a complete and accurate statement ... about the institution, its current academic or training program, and its faculties and facilities" (40 Federal Register, 1975, p. 7595).

According to Davidson and Stark (1976, p. 12), "The reaction of the nonprofit institutions to the regulations has been one of astonishment and concern." Those associated with the proprietary, vocational, and correspondence schools had been aware of impending regulation but the nonprofit schools were generally surprised by the adoption of the "career field" terminology and many were shocked and outraged by their inclusion in the ambit of these federal regulations. But although it was the GSLP regulations which precipitated the greatest outcry, they were only one of a number of regulatory federal actions aimed at consumer protection in postsecondary education (Davidson and Stark, 1976, p. 13).

In 1972 the Veterans Administration (VA) won for its programs, through Public Law 92-540, a ten day cooling off period before enrollment became final and the right to a pro rata refund where a veteran dropped out of a home study course. In 1974 Congress enacted Public Law 93-508 which banned VA approval for avocational or recreational courses, for institutions which used misleading advertising, and for schools where more than 85 percent of the students had been receiving VA assistance.

In 1974 the Federal Trade Commission (FTC) proposed detailed rules which became effective in 1977. These Trade Rule Regulations set forth specific procedures to be followed by proprietary schools in advertising, enrollment, and refund policies, and the rules exemplify the FTC's intent to protect students by regulation (Stark et al., 1977, p. 48). While the FTC's jurisdiction presently is

limited to the profit-making schools, there are indications that this might change. In early 1977 measures were introduced in the Senate (United States Senate, S 1288) and the House (House of Representatives, HR 3816) which would have expanded the FTC's jurisdiction to include the advertising practices and enrollment procedures of the nonprofit institutions -- including public and private colleges and universities -- as well.

Thus, consumer-oriented regulation constitutes a major aspect of the federal role, and such regulation finds its most comprehensive expression to date in the Education Amendments of 1976 (Public Law, 94-482). Title I of the amendments establishes and details numerous Student Consumer Information Requirements. These regulations mandate the provision of student consumer information by all institutions of postsecondary education that participate in the financial aid programs authorized by Title IV of the Higher Education Act of 1965 as amended (Basic Grants, Work Study, and Loan Programs). The institutions distributing federal financial aid are required to provide complete information about the financial aid available, application procedures, and the methods of award and distribution. In addition, the institution must be prepared to furnish data concerning student retention, completion, and placement, and information must be given concerning the costs of tuition, fees, books, room and board, and other costs. The penalty for an institution's failure to comply with these provisions will be to render it subject to loss of eligibility to participate in federal loan and grant programs.

Not only do the Education Amendments of 1976 represent the most explicit regulatory attempt of the federal government to protect student consumers, but to some they represent an even more basic and ominous development. Laudicina (1977, p. 11) views Public Law 94-482 as representing a profound and

fundamental shift in the relationship between government and educational institutions. More than at any other time

in its history, education as a public interest enterprise is faced with new demands and expectations because the norms defining social policy have changed from government support of educational institutions per se to government protection of student consumers. Indeed, the educational establishment may no longer be seen as a viable vehicle for achieving certain desirable social ends. The student as citizen and consumer is now seen as a primary and more appropriate beneficiary of government monies and protection.

Academic institutions can no longer assume that they are the recipients of the undying, unquestioning trust and support of government authorities ... (Colleges and universities) will be treated with the same critical scrutiny business has long experienced in the hands of the regulatory agencies.

This profound transformation of the relationship between government and the educational institutions has certainly not been embraced by the educational community; indeed, postsecondary educational institutions have vehemently opposed the change where it has resulted in federal regulation. Their objectives have usually been based on either the rationale that such regulation is a direct and unwarranted intrusion into their own affairs or that such regulation creates intolerable expense.

The increasing number of laws, rules, and regulations are viewed by institutional administrators as confusing, complex, and often contradictory. They think of themselves as being forced to cope with unnecessary and undesirable government edicts which are in fact often major obstacles to effective administration. Mingle, an attorney advisor to a postsecondary educational institution, spoke for many when he lectured on "The Regulatory Reach: The Pervasive Scope and Impact of Federal Laws Affecting Higher Education" (1977). He was lecturing to a group of institutional administrators when he suggested that the ironies of their coping with the labyrinth of governmental regulation " ... could serve as an unpublished sequel to the works of Kafka or Heller." On the same occasion Mingle

urged educators to become both lobbyists and litigants against the regulatory agencies to bring about a reasonable degree of restraint in the regulatory process (1977, pp. 56, 57). Cheit (1975, p. 30) put the institutional view succinctly: "Meeting external demands for information and compliance with regulations have become a principal concern of institutional life. ...The new federal regulations have produced a new purgatory, right here on earth."

If there is no other legitimate concern with federal regulation, certainly the regulations are costly to administer. For example, to comply with the data collection requirements of the 1975 GSLP regulations, the American Association of Community and Junior Colleges has estimated that the cost to its individual members would average \$10,000 each merely to collect the placement data alone (Chronicle of Higher Education, November 17, 1975). More generally, Cheit (1975) estimated that the 1975 cost to postsecondary educational institutions of the federally mandated programs was \$2 billion -- an amount equivalent to the total of all voluntary giving to postsecondary education during the same year.

Davidson and Stark (1976) are among those who feel that institutions have justifiable fears about the erosion of institutional autonomy and the cost of compliance with federal regulation. They also raise another objection to federal regulation that occasionally surfaces. This is the contention that in addition to being an unwarranted intrusion or too expensive to administer, additional regulation would be ineffectual. "It is not certain that additional legislation will more effectively protect the student consumer since existing regulations are presently underenforced. ...Some observers believe that (detailed federal) regulations will be essentially impossible to enforce..." (Davidson and Stark, 1976, p. 21).

Although the federal role is characterized by a pronounced reliance on regulation, it has not been limited merely to regulation. For example, the Federal Interagency Committee on Education has made an effort to encourage the states to assume more of a responsibility

in protecting the student consumer from degree mills. Under the auspices of the Education Commission of the States, FICE helped finance the preparation of model legislation which related to the state chartering of private degree-granting institutions. The purpose of this model legislation was to assist the state in the development of controls over degree-granting institutions (Accreditation and Institutional Eligibility Staff, 1974, p. 6). The FICE Subcommittee on Educational Consumer Protection also obtained multi-agency support and was instrumental in convening the two National Conferences on Educational Consumer Protection in Postsecondary Education.⁹

The Fund for the Improvement of Postsecondary Education (FIPSE), a separate organizational unit within the Department of Health, Education, and Welfare (DHEW), has funded several special projects to improve the information students and prospective students receive from educational institutions. Such projects include the Student Information Gap project of the National Student Educational Fund and the Better Information for Student Choice project.¹⁰ Communication among state officials involved with the licensing of private schools has been encouraged through FIPSE funding of conferences sponsored by a private agency, the Postsecondary Education Convening Authority. In these actions the federal government has performed the roles of fostering communications and consciousness raising.

The DHEW has recently published a booklet entitled "Look Out for Yourself! Helpful Hints for Selecting a School or College"

⁹ A discussion of the Two National Conferences is set forth above on pp. 27-29.

¹⁰ Discussion below at pp. 71-73.

(U.S. Department of Health, Education, and Welfare, 1977a). The booklet is designed to assist the student in asking the right questions to determine whether the school or program is right for the student. Another non-regulatory role is performed by an agency of DHEW, the Office of Consumer Affairs (OCA). The OCA receives complaints, disseminates consumer protection information, publicizes problems, and acts as a liaison between the consumer groups and federal agencies responsible for student consumer protection. It also advocates non-governmental self-help, and it supports consumer education efforts in more than thirty states (John, 1977, p. 43).

In addition to the agencies mentioned above there are a number of other federal agencies involved to one degree or another in the protection of the student consumer. Some of them act in a regulatory capacity, some in a non-regulatory manner, and some combine elements of both.

Within the Office of Education, the Division of Eligibility and Agency Evaluation (DEAE) formerly called the Accreditation and Institutional Eligibility Staff, has taken a leading role in student consumer protection. It has done so in the exercise of its power within a tripartite regulatory system, or the "triad relationship," as it is called.

Congress has mandated a tripartite regulatory system of institutional eligibility. This means that for purposes of being eligible to participate in federally funded student financial aid programs, an institution must meet each of three tests. In this system the DEAE is a vital link. Any institution seeking to participate in a federal program must: (1) be authorized to operate by the state, (2) be accredited by a private accrediting agency recognized and approved by the Office of Education, and (3) meet the specific provisions of the student aid program. Since most federal funding programs now impose special eligibility requirements aimed at specific institutional practices, the DEAE in its control of the purse strings by determining whether an institution meets the

specific statutory requirements of the particular program, has considerable power and influence over institutional practices (John, 1977, p. 43). In addition, the DEAE administers the process of determining which accrediting agencies and which state agencies will be recognized by the Commissioner of Education as proper for discharging the roles described above.

The Office of Education has combined both regulatory and non-regulatory roles in its efforts to protect the student consumer. It has published lists of "degree mills," for example (Accreditation and Institutional Eligibility Staff, 1974). Another of its efforts has been to sponsor a study to examine the eligibility system for participation in federal programs (Orlans, Levin, Bauer, and Arnstein, 1974). And, in the context of the eligibility system, Commissioner Bell (1974b) has stated that the role of the OE is to strengthen each of the elements of the "triad relationship." Thus: (1) the state approval process has been strengthened through OE participation in FICE and its sponsorship of the ECS model legislation; (2) the OE supports the concept of peer evaluation and self-regulation, and since accreditation is the educational community's means of holding itself accountable, the OE supports non-governmental accreditation; and (3) the OE supports federal programmatic regulations which are designed to provide consumer safeguards to students participating in the programs (the GSLP, for example). At least in the abstract, several of these OE activities are non-regulatory roles.

One of the most salient features of the federal role in educational consumer protection is the large number of federal agencies involved. Although this listing is not exhaustive, several more agencies require brief discussion.

The Veterans Administration contributes large sums to the support of veterans in education, and its consumer protection efforts aimed at veteran participation have been discussed above. Tramutola (1977, pp. 16, 17) characterizes those efforts as limited

and notes that "...the ability of a school to be advertised as 'approved for veterans' is in itself often a misleading statement in no way guaranteeing educational quality." The Social Security Administration supports qualified students, but it plays almost no role in consumer protection. Contrarily, the Federal Aviation Agency, which licenses the aviation school industry, rigorously enforces educational quality. Other federal agencies playing some role in student consumer protection include the Department of Defense, the Bureau of Indian Affairs, the Civil Service Commission, and the Postal Service.

Among the many federal agencies involved, a few stand out -- FICE and DEAE among them. But some observers believe the most significant federal role is played by the Federal Trade Commission (FTC). For in spite of its jurisdiction being limited to the proprietary sector, FTC regulations apply to an estimated 10,000 schools enrolling over 3.25 million students and generating an annual income of \$2.5 billion (Newburg-Rinn, 1974, p. 65). Furthermore, its aggressive leadership and its attacks on abuses in the profit-making sector have been felt by the large funding programs. And

if the entire postsecondary educational system is seen as a consumer industry, it could be argued that Congress should assign a federal responsibility to the FTC to oversee competitive practices in all educational "inter-state commerce" including nonprofit educational institutions (Davidson and Stark, 1976, p. 17).

Tramutola (1977, p. 16) is mindful of the jurisdictional limitation when he notes that the agency has actively sought jurisdiction over all educational organizations, including those which are nonprofit. He also agrees that "Of all the federal agencies, the recently revived and revitalized FTC has the greatest power to protect the educational consumer" (1977, p. 16).

Interstate Accrediting and Private Agencies

The discussion is now turned away from federal to non-federal agency roles. First to be discussed will be a consideration of accreditation's role in student consumer protection.

In the absence of a federal ministry of education or other nationally centralized authority, and because of the uneven state control over education, the practice of peer evaluation and accreditation arose in this country to insure a basic level of quality in education. The private accrediting associations which establish the criteria for measuring educational quality are a distinctive feature of American education (U.S. Department of Health, Education, and Welfare, 1977b). But in maintaining educational standards in this country, what role does accreditation play in consumer protection?

Under the tripartite system of eligibility for federal funds, accreditation plays a most important role. With few exceptions, holding an accredited status with one of the accrediting bodies recognized by the Commissioner of Education is a necessary condition of eligibility for participation in federally funded programs operated by the OE. Hence, to federal officials accreditation is intimately involved in consumer protection, and considerable federal effort has been expended in attempting to pressure the accrediting agencies to promote consumer protection.¹¹

In theory, the purpose of this tripartite relationship is to assure the survival of institutional autonomy and diversity. In practice, the triad relationship has generated considerable concern

¹¹ See, for example, Commissioner Bell's (1974a, p. 5) remarks on new criteria for approval of accrediting agencies. The criteria were designed to foster increased accreditation concern for the "rights and needs of the education consumer."

for the role of the accreditation agencies. The Orleans Report (1974), for example, was a study of the eligibility system sponsored by the OE with an emphasis on the role of accreditation. It was strongly critical of the triad relationship and "debate continues concerning whether to strengthen the eligibility system by requiring accreditors to exercise more authority of a consumer protection nature over institutions or whether to initiate a different type of system" (Stark et al., 1977, p. 53).

Even though federal officials urge a strong consumerist stance by accreditation because they rely on accreditation as a consumer protection device, not everyone feels such a role is appropriate. For example, Stark et al. (1977, p. 54) report that although some of the attendees at the Second National Conference favored a strong consumer protection role for accreditation, most believed that voluntary accreditation neither prevented nor should be expected to prevent consumer abuse. Rather, they seemed to think "...that if state licensing/approval mechanisms could be made more effective there would be little need ... to ask accreditors to do what they are neither inclined nor equipped to do...." Thus, Stark (1976c, p. 92) views the monitoring role as one foisted on accreditation, and she characterizes it as one which accreditors feel is antithetical to their purpose; it is a role which accreditors accept only because their refusal to perform it would place their member institutions in an untenable position regarding federal funds.

In a tone critical of the operation of the triad relationship, Stark et al. (1977, pp. 40, 41) note the reluctance of the accrediting agencies to act against their members for fear of legal reprisals. The accrediting agencies as private organizations apparently justify a failure to act against offending members in the belief that they neither can nor should bear the large expense that might be involved in litigation.

Young, President of the Council on Postsecondary Accreditation, is one who vigorously defends accreditors against charges of failing

to protect the consumer of education from unfair practices by member institutions. Young's argument (1977) is essentially that consumer protection is beyond the purpose and scope of the historical role of accreditation, which has concerned itself with certifying and improving educational quality. Young argues that the role of private and voluntary accreditation is unique and well worth preserving in its present form. He concludes that accreditation was never intended to function primarily as a consumer protection mechanism, that accreditation's resistance to consumerist pressures is proper, and that accrediting associations " ... should not assume responsibility for consumer protection activity" (1977, p. 116).

Also speaking from within the accreditation community, Kirkwood (1974) seems to have taken a position at odds with that of Young. Formerly Executive Director of the Federation of Regional Accrediting Commissions of Higher Education, Kirkwood views accreditation as a means of holding academic institutions accountable to each other, but at the same time he believes accreditation serves in several important ways as a vital protection of the student consumer of postsecondary education. He writes (1974, p. 51):

In short, accreditation is a means of insuring ... that an institution has developed clearly defined and appropriate educational objectives, has established conditions under which their accomplishment can reasonably be expected, appears in fact to be accomplishing them substantially and is so organized, staffed, and supported that it can be expected to continue to do so. ... Accreditation can thus be seen as a vital force for consumer protection in postsecondary education.

Faced with these pressures and yet rooted in a tradition which has not been primarily concerned with protecting students, it may be, as El-Khawas (undated, p. 13) observes, that accreditation is at a crossroads regarding its role and influence. As private organizations, accrediting agencies are " ... free to define their own responsibilities, of course, and can choose to remain with traditional roles despite external pressure for change." But, she

warns, "One long-term consequence ... may be lessened influence and authority." In noting that the broad objectives of consumerism are compatible with the accrediting agencies' goal of sound educational programs, El-Khawas (undated, p. 19) writes that "what is needed ... is a more systematic recognition of consumer oriented activities as an important part of accreditation's broad responsibility for upholding standards and fostering improvement in educational quality." Of course, external regulation might accomplish similar ends, but El-Khawas supports the popular view that a greater reliance placed on a voluntary system of self-regulation led by the accreditation agencies, in the long-term perspective, promises greater benefits and economies for all concerned.

A number of private national and regional agencies, in addition to the accreditation agencies, have played important roles in student consumerism. One of those agencies is the Education Commission of the States, a nonprofit organization formed to further relationships among state officials and to enhance education. Previously discussed have been the two National Conferences on Postsecondary Student Consumer Protection and the model legislation sponsored by the ECS. Another nonprofit and independent organization active in student consumerism is the American Institutes for Research (AIR). Among other things, the AIR has produced a slide-tape offering aimed at sensitizing students to the information released by institutions, how that information might be interpreted, and what questions one might raise concerning the information.

The American Council on Education has played an important role with its publication of "New Expectations for Fair Practice: Suggestions for Institutional Review" (El-Khawas, 1976b). In the "New Expectations" document, ACE urges institutional administrators to review current policies and practices in eight areas of institutional activity that have been criticized by consumer advocates. The document provides examples of good practice in each of the eight areas and it emphasizes the two principles of effective com-

munication and fair practice in the review of current procedures. ACE has also collaborated with the Council on Postsecondary Accreditation to develop a code of good practice for postsecondary institutions. The "Joint Statement on Rights and Freedoms of Students" (AAUP et al., 1968) by the American Association of University Professors is an example of a pioneering effort by private associations to develop a set of standards and recommended procedures for institutions. The College Entrance Examination Board (CEEB), through such means as its commission on tests and through such publications as "Choosing the Right College for You" and "Meeting College Costs," has been active in aiding students.

The Student Information Gap project of the National Student Educational Fund illustrates a private agency's attempt to facilitate consumer protection by dissemination of information based on a "warn the consumer" approach. This project describes to policy makers what kinds of information students need, and it encourages the disclosure of information about institutional programs, costs, and outcomes. Another means of improving information dissemination is illustrated by the AIR Institutional Report Form. This method is labeled the "comparable facts" approach and it relies on standardized reporting instruments facilitating full comparability among institutions and programs.

Many other private agencies and associations have a role in consumer protection and they are involved in a variety of ways. Willett (1976, p. 41) for example, includes the following in a partial listing of agencies and actions:

Association of Independent Colleges and Schools with its developing complaint handling system;

American Association of Higher Education and its attempts to link prospective students with accurate and appropriate information;

American Council on Consumer Interest, three of whose leading members have publicized educational problems and initiated research and reforms at their institutions; (and)

The National Academy of Public Administration with its report on the use of private accreditation to determine institutional eligibility for federal funds and its very serious proposal that an educational Consumers Union be founded to report impartially on colleges and schools....

Clearly Willet's list is not exhaustive. In an effort to inform their membership, organizations abound such as the Association of American Colleges and the Western Region of the College Board, which have recently featured consumer protection issues at their annual meetings. Investigative reports in the mass media and other works and articles, many of which are mentioned above, have also played important roles in student consumerism.

State Government

Notwithstanding the considerable literature on the role of accreditation and the other private agencies, presently the second most important locus of influence in educational consumerism (the federal level being the most important) is at the state level. In fact, a number of parties to the debate argue that the most important role belongs to the states and not to the federal government.

Meinert (1977, p. 75) is one of those who advocates the propriety of a primary role for the states in educational consumerism. He observes that the states are by law and tradition charged with the responsibility for education and that they therefore should play the primary role in protecting student consumers. Their large fiscal support of postsecondary education is another compelling rationale for an active and important role for the states. In addition to these reasons which underlie and legitimize a strong state role, Meinert observes that the states have the power to influence education. The power of the purse, legislation/regulation, chartering, and licensure are all very important means through which consumer protection can be enhanced. Furthermore, Meinert suggests that a

positive response to the consumer movement is an emerging trend among the states. He cites as examples: tighter regulation of institutions; movement towards comprehensive planning boards with expanded jurisdiction and authority; closer cooperation among states on educational consumer issues; and the creation of state consumer agencies.

Callan and Jonsen (1976) are in agreement with Meinert. They note that the largest single source of income to higher education (about twenty-six percent) is provided by state governments (1976, p. 25). They also contend that the absence of a U.S. Constitutional provision for education, thus reserving authority to the states, and the traditional chartering of postsecondary institutions by the states, are facts that when aggregated provide strong support for their view that protecting the student consumer is a function most appropriately performed at the state level (1976).

Callan and Jonsen describe the consumer protection activities of the states as being of at least two kinds: (1) protecting students from fraud and educational malpractice; and (2) increasing institutional responsiveness to consumers. The first activity involves the control of marginal institutions and degree mills; and the second means developing " ... policies that promote continuing attention to the consumer through student representation, consultation, or communication on those decisions of inherent importance to them" (1976, p. 26). The first of these activities is reactive to problem situations; the second is proactive in seeking new ways to improve educational service.

Callan and Jonsen see a development of profound importance to student consumers in the recent rise of state coordinating agencies. Formerly the chartering function was the primary exercise of state authority over education, but the centralized coordinating boards are increasingly regulating all or much of postsecondary education. In their concern with financial aid, standardization, tuition levels, etc., the boards will be of profound importance to students, and,

although the initial efforts to protect consumers occurred at the federal level, it now " ... seems likely that the most effective locus of activity will become the state and (it) will be embodied in the coordinating agencies" (1976, p. 31).

State Senator Harder (1975, p. 15) of Kansas argues that the states are primarily charged with creating the environment in which education will flourish or die. It is the states which have the responsibility of providing for institutions of learning and for educating their citizenry; it is the states which have the history of working to provide for educational quality; and it is the states which have the greatest opportunity to solve the issues of educational consumerism. Hence, "the real answers to the problems of consumer protection in postsecondary education should come from the states, and more specifically, from state legislature ... the body that controls the purse strings" (1975, p. 15).

A good many other voices have been raised in support of a primary role by the states in postsecondary student consumerism. Included among them, to mention just a few, are: Ashler (1975); Kaplin (1975); the attendees at the Second National Conference on Consumer Protection in Postsecondary Education (Education Commission of the States, 1975, p. 7); the National Advisory Council on Education Professions Development (1975); and the National Association of State Administrators and Supervisors of Private Schools (Stark et al., 1977, p. 55).

Although the role and the effectiveness of the states vary widely, many seem not to have adequately supervised postsecondary education. Yet in truth, the states do have broad regulatory and fiscal controls over postsecondary education, and they could potentially play a very strong role in the protection of student consumers. As Willett (undated, p. 40) notes, "Since much of the direct responsibility for education rests with the states (approval, licensing, funding, setting policy, etc.), the active participation of all states in educational reform is critical."

Local/Institutional

Thus far in the consideration of roles, the three elements of the triad relationship have been discussed: the state role of approval and regulation of institutions; the role of private accreditation; and the federal role stemming from federal funding programs. Perhaps because so much of the literature addresses student consumerism from this tripartite perspective, the local and/or institutional role is generally overlooked or modestly considered. In any event, the literature contains very little discussion of the local/institutional role.

Of this, Elosser (1976, p. 14) concludes: "Perhaps the critical point often overlooked in most discussions of consumer protection for students is that the most effective job of policing can and should be carried out by the institutions themselves" (emphases by Elosser). El-Khawas (1975, p. 130) early observed:

Of the possible responses to consumer abuses, the potential impact of voluntary institutional efforts has received relatively little attention. (Yet) ... encouragement of voluntary institutional response may be the most appropriate strategy.

Later, El-Khawas (1977a, p. 127) repeats the lament about the role of the institutions being generally ignored and goes on to elaborate that their role could be especially productive in two areas: (1) in developing information materials and (2) in developing new standards of fair practice.

In fact these two areas provide the two notable exceptions to the general lack of consideration of the institutional role. One of these exceptions, the excellent ACE document "New Expectations for Fair Practice: Suggestions for Institutional Review" (El-Khawas, 1976b), was discussed above. The other is the national Fund for the Improvement of Postsecondary Education (FIPSE) project, Better Information for Student Choice (BISC).

BISC was a fifteen month project funded by FIPSE, which provided grants to eleven institutions and five agencies to develop new ways to prepare and disseminate more precise and useful information to students. The report of the National Task Force (Better Information for Student Choice, 1977) was published in March of 1977. It emerged in a context where observers generally agree that student consumers could better make educational choices through the improved use of information. But just what constitutes better information is subject to debate. "Full disclosure" has been suggested time and time again as a means of improving consumer protection. But Levin (1976, p. 49) has argued that where "full disclosure" means the disclosure of completion and placement data in raw figure format without interpretation, such disclosure may in fact complicate rather than facilitate informed consumer choice. Stark (1976b, p. 69) agrees:

It is not at all clear at this stage ... that more information is necessarily better information. Students who are provided with masses of data but with no guidance in how to use them may fare no better than students who have the right questions but no way to get the answers.

There is an additional disagreement, as noted above, as to whether it is better to warn the student of potential abuses through the use of cautions and guidance tools (for example, checklists) or whether it is preferable to standardize information so students may better make comparisons among institutions and programs. And a third alternative has also been discussed: that of using a third party data gathering agency to test and report on educational quality.

Jung and Hamilton (1977, p. 137) present a "warn the student" system in which the student bears a strong responsibility. Hoyt (1974), on the other hand, urges (and the Educational Amendments of 1976 mandate) a comparable facts strategy.

What are institutions to do? Of course they must meet the requirements of the law, at a minimum. Beyond that, the BISC report (1977) urges colleges and universities to voluntarily provide

candid reports about financial aid, campus atmosphere, and job prospects; it introduces a two-level approach to comparability; and the creative methods of the eleven participant institutions illustrate both the variety and the potential for voluntary institutional responses (El-Khawas, 1977c). As Corcoran (1977) concludes, the BISC project has demonstrated methods of at once providing better information and portraying an institution's uniqueness. That portrayal, coupled with an institution's willingness to improve the quality of information, should now mean the issue has moved beyond whether better information will be offered.

Interest Groups

The roles of institutional administrators, faculty/staff, and students have received comparatively little attention in the literature. The indications are, however, that there will be increasing consideration of these roles in the future.

El-Khawas (1977b) has written an article on the "Management Implications of Student Consumerism," and Bevilacqua (1976) has considered the implications of the changing relationship between student and institution on the classroom and student personnel work. The theme of these articles is generally that student consumerism is a development that is presently a significant force in higher education and one that has the potential and the promise of changing the roles of administrators. Hence, as Elosser (1976, p. 15) notes, administrators and educational planners must act quickly to acquaint themselves with the issues. Tramutola (1977, p. 17) also enjoins administrators to be aware of the substantially modified student-institutional relationship, and he warns them of students' ability to seek redress in the courts. Miller (1974) was one of the first to perceive the impact of student consumerism on administrative roles, and he urged cooperation with other agencies to meet the challenge posed by consumer protection.

The faculty are naturally inclined to maximize their income and working conditions. Thus, the faculty role clashes with students who seek the most for their money at the lowest price. Stark (1976c, p. 91) concludes that institutional action is needed to forestall the development of an increasingly adversarial relationship between the two.

The student role in educational consumerism is both interesting and somewhat paradoxical. Although student activity has been considerable, it is far short of being commensurate with the vital interest students have in educational consumerism.

Packer (1977) describes some of the ways in which students have acted to protect their rights. They include:

Lobbying -- Student lobby organizations and efforts now exist at system, state, and national levels.

Research -- The National Student Educational Fund is an organization responsible to students which has been involved in a number of research operations. Also active in this area are the campus-based, consumer-oriented Public Interest Research Groups.

Unionization -- Students are seeking to enhance their positions on campus through the power of collective bargaining, with the right recognized in several states and being considered in several more.

Increased Participation in Governance -- With the demise of in loco parentis, students are seeking and obtaining a larger voice in the running of their institutions.

Student-Run Services -- Students have sought to end their exploitation by offering co-op book, record and school supply stores and birth control clinics.

To this list of student efforts at self-protection must be added "litigation." As a consequence of their view of themselves as consumers, Woods (1977, p. 1) notes that students are turning in increasing numbers to the courts for assistance in resolving disputes with the postsecondary institutions which produce the "commodity." And a reading of recent case law suggests that the courts, for their part, are increasingly receptive to student initiated lawsuits, having overcome their reluctance to interfere in academic affairs. Woods characterizes judicial involvement as a gradual overcoming of reluctance. Tramutola (1977, p. 17) flatly asserts that the traditional policy of judicial non-intervention in academic affairs has now been "abandoned."

The legal doctrines upon which courts now analyze and characterize the student-institutional relationship are several. The law has rapidly moved away from the doctrine of in loco parentis, and in its place there is a strong movement towards a more contractual relationship between institution and student. In this view both the student and the institution are parties to a contract, each obtaining certain benefits and each providing certain consideration. The school, in advertising and seeking students, in effect makes an offer to the student which the student accepts by registering, and the college catalog becomes an important basis of a contract between the two (Peterson, 1970).

While the contract theory is the predominant legal doctrine used to characterize the relationship, it is only one of several doctrines which the courts have applied to the relationship (Bucher, 1973; Hammond, 1975; and Mancuso, 1976). The courts themselves are confused and undecided about which theory or theories is/are apt to permit recovery by a student, and cases can be found in abundance which conflict with one another on the issue. Perhaps one of the better analyses of this confusing and confounding topic is the law review comment by Drushal (1976) in which he discusses the various theories including contract, negligence, fraud or misrepresentation,

statutory duty, constitutional right, and strict liability. Druschal also addresses a number of defenses, including contributory negligence, assumption of risk, sovereign immunity, and factual "defenses."

But despite the unprecedented intervention by the courts on behalf of students, and as important to student consumerism as this development is, the vast majority of students have not been actively involved in student consumerism (Stark, 1976c). To some, the President of the National Student Educational Fund, for example, who urges that student involvement is a top priority for proper protection of student consumers, this is a distressing situation (Olson, 1977).

Reactions

The roles of the various agencies concerned with student consumerism have engendered considerable response, much of it negative and/or resistant. Pernal (1977), for example, bewails the red tape necessitated by federal regulation, and many educators view the consumer protection efforts of the federal government as a means of tightening federal control on campus. Nyquist (1974), then Commissioner of Education for New York, forcefully delivered the state opposition to federal involvement in education when he testified at an FTC hearing:

My purpose here is to testify in opposition to the Federal Trade Commission's unqualified entrance, even on a limited basis, into the field of education, which is a state function. ...We take strong exception to the independent intrusion of the (federal government) in matters that are subject to the jurisdiction of the state. ...I suggest to you that the state education agencies ... are in a better position to provide consumer protection in the best interests of the consumer of educational services -- the student, the employer, and the public at large.

In their opposition to federal involvement, the states are joined by the accrediting agencies, which suffer an underlying fear "...that the Federal government is working in small incremental steps to usurp the role of the private sector" (Hope, 1977, pp. 4, 5). But while united in opposition to federal involvement, states and accrediting agencies are at odds with one another on other issues. Meinert, who suggests a primary role for the states in consumer protection, observes that the basic relationship between the states and accreditation has begun to cool because many of the accrediting associations are viewed by the states as primarily protectors of institutional or occupational self-interest (1977, p. 83). Similarly, the report of the National Advisory Council on Education

Professions Development (1975) suggests that state responsibilities have been undermined by the use of accreditors to attest to educational quality at the federal level.

The National Association of State Administrators and Supervisors of Private Schools has been critical of federal involvement within the states without proper consultation with state authorities, while at the same time favoring a proposal to give state agencies the authority to determine the eligibility (for federal funding) of private vocational schools. The accrediting agencies, on the other hand, have vigorously opposed such a move through which the states would acquire a role that they themselves now have. Clearly, while the state agencies are united in their opposition to federal regulation and in their complementary roles in the triad relationship, "their territorial disputes prevent close cooperation ... and the debate on the proper locus of responsibility continues" (Stark et al., 1977, p. 55).

The factionalism even extends to the relationship between the profit and the non-profit schools. Although the proprietary schools have not been pleased with regulation of their industry, they are pleased that the later regulations also apply to the non-profit institutions, and they have not been reluctant to point out the abuses in colleges and universities. For example, the Executive Director of the National Association of Trade and Technical Schools, in a paper prepared for a national conference on postsecondary consumer protection, remarked: "Consumer protection organizations are becoming aware of advertising and promotional efforts by respected universities, colleges and other traditional institutions that are soliciting prospective students through unorthodox, and sometimes questionable, tactics" (Goddard, 1974, p. 22).

In addition to the objections raised by the various factions about the roles of the other factions, another reaction has been to view consumerism as an opportunity for constructive change (John, 1977), particularly at the institutional level. Laudicina (1977, p.

11) believes that the collection of the data required by consumer protection legislation will improve the management capacity of institutions. Elosser (1976, p. 24), Stark (1976d) and El-Khawas (undated, p. 10) agree that institutions taking a positive attitude toward the consumer movement will eventually be higher quality institutions for having done so, and, furthermore, they believe the students they serve will be better satisfied with brighter futures.

Fear of external regulation has been a principal incentive in prompting the call for self-regulation. This fear stems from the realization that because students and consumer groups have brought abuses to the attention of government, imposed legislative, judicial, and executive remedies are probable unless institutions act quickly to forestall such external regulation. Uniform regulation is abhorred as destructive of the diversity in education (Elosser, 1976, p. 15) as well as inimical to academic freedom and institutional autonomy. It is the belief of those who advocate self-corrective action that knowledgeable people at the institutional level can better make the decisions guiding their futures than can the bureaucrats far removed from education (Vaughan, 1976, p. 7).

In addition to forestalling adverse intervention, Willett (1976, p. 38) and Peterson (1970, p. 266) believe better reasons for a quick response by the education community are the preservation of the public trust and the student-institutional relationship, both of which are more than ever at stake.

Summary

The purpose of this survey of literature has been to provide the context of student consumerism. In this regard it is noteworthy that little of the literature is the result of empirical study. But from the literature the following main points are summarized.

The advent of postsecondary student consumerism has been recent, its growth rapid. It emerged in 1974 and quickly developed into a major force and influence. Although many reasons underlie this sudden development, one of the more obvious influences was the blatant abuse of students by some of the proprietary schools. This abuse substantially contributed to an alarming default rate on federally guaranteed student loans.

The concern of federal officials for the stewardship of public funds serves to explain in part why the concept of consumerism was first accepted and applied to the education community by federal officials. But many people then and now, especially educators, resist the application of the consumer metaphor to postsecondary education, and clearly the analogy has its weaknesses. The debate, however, has moved beyond the objections that "students are not consumers of education" and is now concerned with roles. In protecting student consumers, which agency is to do what and how is that to be done?

In large part because of the decentralized system of American postsecondary education, the coordination of efforts to insure student consumer protection has been very difficult. A multiplicity of agencies at both federal and state levels, as well as many private associations and groups, are working with varying degrees of authority and effectiveness to protect the student consumer.

The federal government is involved through a host of agencies, and its efforts are primarily regulatory. Of great importance are

federal decisions on program and institutional eligibility for aid. States have power through their responsibilities in incorporation, licensure, and funding of education. Non-governmental efforts include accreditation and other private association non-regulatory efforts based on providing information, standards of fairness, and codes of ethics. Because the authority and responsibility are so fragmented, the net effect is often that the educational consumer is left in a vacuum with no one to whom s/he can turn for help.

Responses to consumerism are widely variant. Some institutional administrators regard it as a threat to be resisted; others view it as a challenge and an opportunity for institutional improvement. For a variety of reasons, most believe self-regulation preferable to external regulation.

CHAPTER III

METHODOLOGY

The Propriety of Using Delphi

Group judgments are preferred to individual judgments because group judgments are generally more accurate and reliable than are individual judgments (Dalkey, 1969). Delphi is a method of structuring group communication and facilitating group judgments with respect to complex issues (Linstone and Turoff, 1975, p. 3), and Delphi avoids some of the limitations of the traditional face-to-face discussion method of the committee process.¹² The avoidance of these limitations, as well as some very pragmatic considerations, led to the selection of Delphi for use in this study.

The persons apparently most knowledgeable on the subject of student consumerism are widely scattered. Considerations simply of logistics and expense would have rendered a face-to-face approach prohibitive. A conference telephone call would have been a possibility, but with more than just a few conferees that option is unmanageable. A polling process might have been employed, but experts are generally loathe to gratuitously spend much time on surveys or polls. Delphi, in its structure, tends to mitigate these problems of expense, manageability, and non-participation. Thus practical, as well as theoretical, considerations support the choice of Delphi as the methodology of this study.

Delphi is properly used in many contexts in which judgmental information is indispensable. More specifically, Linstone and Turoff (1975, p. 4) suggest that when one or more of seven criteria are met, Delphi is an appropriate choice. At least six of the seven criteria

¹² See Chapter I, the section titled, "The Delphi Technique."

are met in varying degrees in this study.¹³ Those six criteria are:

The problem does not lend itself to precise analytical techniques, but can benefit from subjective judgments on a collective basis.

The individuals needed to contribute to the examination of a broad or complex problem have no history of adequate communication and may represent diverse backgrounds with respect to experience or expertise.

More individuals are needed than can effectively interact on a face-to-face exchange.

Time and cost make frequent group meetings infeasible.

Disagreements among individuals (might be) so severe or politically unpalatable that the communication process must be refereed and/or anonymity assured.

The heterogeneity of the participants must be preserved to assure validity of the results, i.e., avoidance of domination by quantity or by strength of personality ("bandwagon effect").

In short, it can be observed that the primary goal of Delphi in its creation and design has been to improve upon techniques for the use of expert opinion by decision-makers. Gathering data upon which decision-makers can rely is the essence of Delphi; it is also the goal of this study.

¹³ The seventh criterion reads: "The efficiency of face-to-face meetings can be increased by a supplemental group communication process."

The Data Collection Process

The Panel

To use Delphi it becomes necessary to select experts or others knowledgeable in a particular area. In the case of postsecondary student consumerism, while there may be few real "experts" on the subject, there is clearly a subpopulation which is better informed than the larger population. The first criterion in panel selection was, therefore, that a prospective panelist be informed on the topic of student consumerism.

The second and third considerations were method of selection and the size of the panel. Many Delphis have been panels composed of "cozy" little groups of like-thinking participants where the problem of their homogeneity has been aggravated by the poor selection of participants resulting from friends recommending each other for panel membership (Linstone, 1975, pp. 582-83). A panel large and broadly based promotes the diversity, contention, and pluralism necessary to "a contextual mapping that (describes) the overlapping large-scale realities which underlie different parts of a society's response to any complex issue" (Scheele, 1975, p. 63) like student consumerism.

Mindful of these three considerations of panelist knowledge, method of selection, and size of panel, selection was begun. An initial list was created, following the review of the literature, by using the names of published authors as prospective panelists. But because a relatively small number of people have published on the topic, this procedure did not yield a sufficient number of names. In the belief that results would be improved by adding to the panel's size and broadening its base, two other criteria were employed. They were: (1) having been invited to participate in either or both of the National Conferences on Student Consumer Protection in Postsecondary Education; and/or (2) having served as a presenter on the topic of student consumerism at a national professional association meeting.

Through the application of these three criteria, each of which involves an element of national recognition for knowledge relating to student consumerism, 232 individuals were identified. These individuals constitute a pool enriched over many of the homogeneous panels used in past Delphi studies. The pool included: college presidents, faculty members, attorneys, members of the U.S. Congress, state legislators, and a variety of other government and private agency officials.

The Invitation to Participate

Having identified the prospective panelists, the next step was to mail each of them an invitation to participate in a National Delphi on Student Consumerism. The letter of invitation asked the addressee to contribute time to some "important work" regarding student consumerism; the procedures of Delphi were briefly explained and a tentative schedule for the process was included; and a questionnaire was provided which explained the two independent variables of the study and which asked the panelists to self-appraise within the two variables (see Appendix B).¹⁴

¹⁴ The form of the invitation is similar to that used in subsequent correspondence with the panelists in that an attempt was made to personalize the correspondence. Thus, although the bodies of the letters were printed, every letter was individually addressed and personally signed. Furthermore, the type used in the printed portion of the letters was as closely matched as possible with the type used in addressing the letters and the envelopes. To enable easy identification and to convey a sense of professionalism, the letterhead was embossed and the logo symbolized the combined concepts of student consumerism and Delphi. A pre-addressed and pre-franked return envelope was enclosed for each panelist's convenience.

Round One

Four weeks after the invitations were mailed, Round One of the National Delphi on Student Consumerism was mailed to those individuals who had consented to participate (see Appendix C). On an enclosure each panelist was asked to make two responses. First, each was asked to forecast an important development in postsecondary student consumerism that s/he foresaw as having been substantially realized within the next ten years. Second, each was asked to state an important policy option vis-a-vis postsecondary student consumerism. Several examples were provided to the panelists, examples which suggested a concise form for listing the development and the policy option.

Round Two

Almost six weeks after Round One went to the panelists, Round Two was mailed (see Appendix D). Round Two was the product of the panel's responses to Round One. Those were collated, organized, and set forth in a "questionnaire." The developments were organized into statements numbered from 1 through 60, and the policy options were numbered 62 through 112.¹⁵ These statements constitute the dependent variables of the study, and they are set forth in Appendix D.

The panelists were asked to evaluate each statement against two criteria on separate five-point Likert-type scales. The panelists were asked to evaluate the developments against the criteria of "likelihood" and "desirability," and they were asked to evaluate the policy options against the criteria of "feasibility" and "desirability." A sheet was included in Round Two (and in each subsequent Round) defining each of the five points on the three scales.

¹⁵ Through inadvertence the number "61" was not assigned.

Each of the original 232 invitees was assigned a three digit code for purposes of subsequent data analysis, and all invitees (including even those who had not previously returned their consent to participate) were mailed a properly encoded copy of Round Two. Those who had not previously consented were, for the final time, again invited to participate. About four weeks after Round Two was mailed, those panelists who had not yet returned Round Two were sent a follow-up postcard requesting their return of the Round.

Round Three, Final Round, and Final Mailing to Panelists

Round Three in content and form is largely an iteration of Round Two (see Appendix E).¹⁶ However, it does include minor modification of content, and it adds the numerical data (feedback) which was not a part of Round Two.¹⁷ Consistent with Delphi methodology, Round Three provided feedback to the panelists in the following three forms: (1) their individual Round Two responses (represented by a value following "Y" where the "Y" stood for "YOUR Round Two response to the statement"); (2) the panel's median response to each statement (where "M" represented the median response); and (3) the interquartile range, or the inner 50 percent, of all panel responses to the particular statement (where "R" represented this interquartile range).

¹⁶ The Round Three format, similar to Round Two, is nearly identical in form to the Final Round (see Appendix F), the two rounds differing only in heading -- one is labeled "Round Three" and the other "Final Round."

¹⁷ See the discussion below at footnote 19 and Appendix I.

Because of the extensive calculations involved in computing the "M" and "R" values, and because of the need to print thousands of individualized "Y" values, Round Three was computer printed. It was then copied and simultaneously reduced in size. The Round was then mailed to the panelists accompanied by the instructions: "Please reconsider your Round Two responses in light of the entire panel's response (the 'R' and the 'M'); then to indicate your best response, once again please circle one number from each of the two scales for every statement." In other words, each panelist was asked to reconsider his/her response in light of the feedback from the other panelists on the preceding Round.

Final Round is an iteration of Round Three with the content of the statements remaining unchanged (see Appendix F).¹⁸ Of course, the values for "M," "R," and "Y" were frequently different.

Upon completion and return of Final Round, the panelists ended their active involvement in the National Delphi on Student Consumerism. It remained, however, for them to be mailed summarized results from the Delphi. This was accomplished and the final mailing ultimately took place some seven and one half months after the initial invitation to participate (see Appendix G).

¹⁸ As inducements to continue, the letter to each panelist on Final Round contained a handwritten postscript and each letter contained 25 cents in coin with the inquiry, "May I buy you a cup of coffee as you complete the Final Round?"

Method of Data Analysis

Consensus Determination

Data processing is an essential ingredient in the utilization of the Delphi technique. In the present study the in-process data manipulation occurred at the conclusion of both Rounds Two and Three, and it included the calculation of the interquartile response and the median response for each of the dependent variables. These post-Round calculations were performed at Oregon State University through the use of a computer program expressly written to print Round Three and the Final Round of the National Delphi on Student Consumerism.

Upon conclusion of the data collection process and consistent with the purposes of the study (see page 18), it was necessary to analyze for both consensus and significant difference. These statistical analyses were accomplished through the use of the Statistical Package for the Social Sciences (SPSS). SPSS is an integrated batch system of computer programs specially designed for the analysis of social science data. It was designed to provide a comprehensive and flexible system offering a large number of the statistical routines commonly used in the social sciences (Nie, Bent, and Hull, 1970, p. 1). Specifically, the SPSS used herein is Version 7.0 (Northwestern University) including the subprograms CROSSTABS, BREAKDOWN, and T-TEST. Each of these three subprograms employs a table-type display of the relationships between the variables.

The CROSSTABS subprogram computes and displays two-way cross-tabulation tables, where "crosstabulation" means

a joint frequency distribution of cases according to two or more classificatory variables. (This) display of the distribution of cases by their position on two or more variables is the chief component of contingency-table analysis and (is) indeed the most commonly used analysis in the social sciences (Nie, Bent, and Hull, 1970, p. 116).

CROSSTABS was used to discern percentages as an aid to determining consensus, and its format can perhaps best be understood by referring

to Table II., A Sample Crosstabulation.

TABLE II. A SAMPLE CROSSTABULATION

DEPENDENT VARIABLE #44 (DESIRABILITY)						
INDEPENDENT VARIABLE #1 (Geo/Political)	DESIRABILITY SCALE					ROW: Total/Percent
	1	2	3	4	5	
Local	1	6	1	0	0	8/12.7
State	1	17	5	0	0	23/36.5
Interstate	4	11	2	1	1	19/30.1
Federal	2	10	1	0	0	13/20.6
COLUMN: Total	8	44	9	1	1	63
: Percent	12.7	69.8	14.3	1.6	1.6	100
Number of Missing Observations = 4						

One method of determining consensus (two other methods are discussed following) is to establish a given agreement level as "consensus," and then to determine where that level has been met or exceeded. This use of the term treats "consensus" as a judgment held by all or most. In this case consensus is said to exist where agreement of 80 percent or better is reached for any given dependent variable. Using Table II as a reference, consensus is determined as follows: the percentages under columns one and two are summed and treated as a positive response; the percentage under column three is ignored as a neutral response; and the percentages under columns three and four are summed and treated as a negative response (see definitions,

Appendix D). The negative value is subtracted from the positive value, and where the difference is an absolute value of 80 or greater, consensus is attributed to the dependent variable. Thus, the Sample Table yields the following calculations: 12.7 plus 69.8 equals 82.5; -1.6 plus -1.6 equals -3.2; 82.5 minus 3.2 equals 79.3. Hence, the total Delphi panel (using this hypothetical sample) was 79.3 percent in agreement (just short of establishing a consensus) that the forecast indicated in statement number 44 is a desirable development.

Subprogram BREAKDOWN is also used as a vehicle for determining consensus in this study. It is a robust program suitable for use with nominal, ordinal, or interval independent variables (so long as they are classified into a limited number of discrete groups) and the dependent variables may be either continuous or discrete (Nie, Bent, and Hull, 1970, p. 137). BREAKDOWN bears a similarity to CROSSTABS in that it, too, summarizes the distribution of values in a contingency table, but BREAKDOWN utilizes sum, mean, standard deviation, and variance, rather than percentage for this purpose.

The means obtained from BREAKDOWN provide another method of determining consensus where consensus is thought of as a form of general agreement. That is, by averaging (finding the arithmetic mean of) a group judgment, a form of collective judgment or consensus emerges. This method of determining consensus is very useful in a methodology where judgments are both arranged on a progressive scale (one to five in this study) and the majority opinion is clustered near one end of the scale. Thus, where a response of "one" means "very likely," "two" means "likely," "three" is a neutral response, "four" means "unlikely," and "five" means "very unlikely," a low mean score indicates a clustering of judgment at the "very likely" end of the scale. A high mean score indicates a clustering at the "very unlikely" end of the scale; but an intermediate mean score may have different meanings. Consider, for example, a mean of three on a scale of one to five. On the one hand, this mean might indicate a perfect polarity of opinion with an equal balance of judgments on either end of the scale (ten "ones" and ten "fives," for example). On the other

hand, the same mean might indicate a unanimity at the neutral point (twenty "threes," for example). Thus, the mean method of determining consensus is most useful where the mean scores are either very high or very low, but in any event, use of mean scores will permit a collective judgment rank ordering.

The uses of percentages and means are only two of several methods for determining consensus. Standard deviation, variance, or other techniques can also be used where judgments are treated numerically to illustrate the dispersion pattern (that is, variability -- consensus or lack thereof), but Courtney and Sedgwick (1974, p. 4) suggest that variance may be the best measure of the variability of a distribution of data. Variance is the mean of the squared deviations (from the distribution mean), and is calculated by the formula:

$$s^2 = \frac{\sum (X - \bar{X})^2}{n}$$

where $\sum (X - \bar{X})^2$ is raw score minus the mean, squared and totaled, and where n equals the total number of cases (panelists). The smaller the value for variance (s^2), the greater the agreement. Hence, by using variance, an ordinal measure of consensus is readily determinable. The dependent variables are rank ordered from the smallest variance through the largest; the smaller variances are indicative of relative consensus and the larger variances, dissensus.

Thus, each of the three methods for determining consensus has its strengths and weaknesses. The percentage method is relatively easy to calculate and intuitively appealing; where the difference between those who favor and those who disfavor an idea equals a positive 80 percent or better, strong support is evident. However, the percentage method is inadequate to deal with midrange collective judgment. The mean method is also appealing because it, too, is simple to understand and very useful near both ends of the scale. In addition, it does provide a type of collective judgment even for the midrange responses. Further, use of the mean method easily enables a rank ordering which facilitates a type of total perspective not possible

with the percentage method. The use of variance is also very helpful, because where the variance is low that indicates dispersion is also low. Clearly the mean method and the variance method measure sufficiently different things that they will not generally yield the same results, and contrary to what might at first be expected, the percentage method and the mean method often yield different results as well. Thus, the methods tend to act as checks and balances on one another while at the same time supplementing one another, and as a package they provide a reasonably sound means of analysis.

Significant Difference

A major purpose of this study (see page 18) is to determine if statistically significant differences in the evaluations of dependent variables exist between Delphi subpanels where the dependent variables relate to forecasted developments and policy options vis-a-vis student consumerism and the subpanels are experts (categorized as subpopulations according to two independent variables) on student consumerism. The SPSS subprogram T-TEST provides a method of determining whether differences in the mean evaluations of the subpanels occur randomly or whether they are indeed statistically significant differences. The test, as its name implies, accomplishes significance testing through the use of the t-test.

The t-statistic compares two groups at a time, and the subpanels are compared only within (not between) the two independent variables of this study. That is, the subpanel "local" is compared against the subpanels (one at a time) "state," "interstate/regional," and "federal." Next the subpanel "state" is further compared with the subpanels "interstate/regional," and "federal." And finally, the "interstate/regional" subpanel is compared with the "federal" subpanel. Such pairings complete the comparisons within the independent variable "level of geo/political interest." Six similar comparisons are then made between the subpanels "student," "faculty," "administration," and "taxpayer/contributor" (the subpanels of the second independent

variable) to conclude the significance testing.

The significance probability for each pair of means is determined by the following equation:

$$t = \frac{\bar{X}_1 - \bar{X}_2}{\left(\frac{s_1^2}{n_1} + \frac{s_2^2}{n_2} \right)^{1/2}}$$

where \bar{X}_1 and \bar{X}_2 are the means of subpanels one and two, s_1^2 and s_2^2 are the variances of subpanels one and two, and n_1 and n_2 are the number of panelists constituting subpanels one and two. All t-values are evaluated by means of a two-tailed test of significance, and degrees of freedom are determined as n_1 plus n_2 minus two.

To statistically test the null hypotheses (see Appendix A) that there are no significant differences in the mean evaluations of the various subpanels concerning the forecasted developments and policy options vis-a-vis postsecondary student consumerism, the responses to each of the dependent variables (the statements numbered 1 through 112 on Round Two) were subjected to a t-test at the .05 level. That is, differences between the subpanel evaluations (as compared by subpanel mean values) are defined as significant if the probability of their occurrence is less than five percent. Thus, where the two-tailed probability from T-TEST is .05 or less, the null hypothesis is rejected with respect to the dependent variable.

In the case of the forecasted developments, there are 58 dependent variables (statements 1 through 60).¹⁹ Thus, each null

¹⁹ Although the forecasted developments are numbered 1 through 60, in fact only 58 of these statements are treated as dependent variables with attendant statistical treatment. Following Round Two it became clear from panel comments that several state-

(component) hypothesis is retained where it has not been rejected for at least four of the dependent variables ($.05 \times 58 = 2.9$ -- rounding off, three rejections could be expected to occur randomly). In the case of the policy options, there are 49 dependent variables (statements numbered 62 through 112; see footnotes 15 and 19). Thus, each null (component) hypothesis is retained where it has not been rejected for at least three dependent variables ($.05 \times 49 = 2.45$ -- rounding off, two rejections could be expected to occur randomly).

For each Principal Hypothesis (stated in null form) I and III, 696 separate t-tests are made (12×58). Thus, at the .05 level 35 rejections ($.05 \times 696 = 34.8$) might be expected to occur randomly. Hence, Principal Hypotheses I and III are rejected where their component hypotheses have been rejected more than 35 times. For each Principal Hypothesis (also stated in null form) II and IV, 588 separate comparisons are made (12×49). Thus, at the .05 level 29.4 rejections ($.05 \times 588$) might be expected to occur randomly. Hence, Principal Hypotheses II and IV are rejected where their component hypotheses have been rejected more than 30 times.

ments needed redrafting. A few were repetitious or hopelessly confusing. The offending statements were redrafted or dropped altogether. Five statements were dropped; they include two from the forecast section (numbers 31 and 47), and three from the policy options section (numbers 71, 77, and 84). Additionally, what had been statement number 78 on Round Two, was divided into two statements (numbers 78A and 78B) on Round Three and Final Round. The statements rewritten to conform to panel suggestions and those dropped altogether, are set forth in Appendix I, Statements Modified/Eliminated Following Round Two.

CHAPTER IV

PRESENTATION OF RESULTS AND ANALYSES OF FINDINGS

The Panel, Subpanels, and By-Round Participation Results

Invitations to participate in this study were mailed to 232 prospective panelists. Thirty-four invitations were returned as "not deliverable." Another eight invitations failed to reach the invitees as evidenced by notes from third parties who wrote to say that the invitee was "retired," "deceased," or "no longer with the agency." Ten more invitees declined to participate, citing the pressures of time, workload, or similar reasons, and another six wrote to say they were retired, or no longer involved in higher education.

Of the remaining 174 invitees, 96 returned the questionnaire enclosed in the invitation (see Appendix B), and thereby consented to participate. Of this number at least 84 actually participated in one or more rounds.²⁰ Those panelists who consented to the disclosure of their identities are listed in Appendix H.

The invitation requested each panelist to self appraise within the two independent variables of the study. Table III illustrates the panelists' self appraisals. Table IV illustrates the participation by Round for each of the subpanels and the panel as a whole.

²⁰ That is, 84 panelists participated in at least one of the following Rounds: Round Two, Round Three, or Final Round. Since Round One was returned anonymously (there was no need to code it for identification/analysis purposes), it is unknown whether some panelists participated in Round One, but not again thereafter.

TABLE III. PANEL SELF APPRAISAL WITHIN THE INDEPENDENT VARIABLES

LEVEL OF GEO/POLITICAL INTEREST (Variable #1)			PRIMARY PROFESSIONAL INTEREST IDENTIFICATION (Variable #2)	
<u>Subpanel</u>	<u>No. of Panelists</u>	*	<u>Subpanel</u>	<u>No. of Panelists</u>
Local	15	*	Student	39
State	32	*	Faculty	3
Interstate	9	*	Administrator	19
Federal	22	*	Taxpayer	11
Other	<u>18</u>	*	Other	<u>23</u>
TOTAL	96			96

TABLE IV. SUBPANEL AND PANEL PARTICIPATION (BY ROUND)

VARIABLES	SUBPANELS	PARTICIPANTS IN:		
		ROUND TWO	ROUND THREE	FINAL ROUND
#1 Geo/Political:	Local	12	10	9
	State	27	26	23
	Interstate	7	5	7
	Federal	17	16	15
	Other	<u>16</u>	<u>13</u>	<u>13</u>
	TOTAL PANEL	79	70	67
#2 Professional Identification:	Student	30	27	27
	Faculty	3	3	3
	Administrator	17	13	13
	Taxpayer	8	10	8
	Other	<u>21</u>	<u>17</u>	<u>16</u>
	TOTAL PANEL	79	70	67

Consensus

Forecast of Developments

Likelihood Evaluations

Using the percentage method of determining consensus (see Chapter III Methodology, the subsection titled "Method of Data Analysis"), the panel is at least 80 percent in agreement that 10 of the 58 developments forecast for postsecondary student consumerism, will be substantially realized within ten years. These ten statements are set forth by statement number in Table V; the table also

TABLE V. LIKELIHOOD CONSENSUS (AT LEAST 80% AGREEMENT) REGARDING THE FORECAST STATEMENTS

STATEMENT NUMBER	SCALE VALUES (Choices in Percent) (1 + 2) - (4 + 5)				TOTAL (Percent)	RANK ORDER
1	31.7	58.2	-	-	90.4	3
4	18.0	73.8	1.6	-	90.2	5
7	34.9	61.9	1.6	-	95.2	1
8	22.2	71.4	1.6	-	92.0	2
17	30.6	62.9	3.2	-	90.3	4
18	17.7	71.0	4.8	-	83.9	9
28	17.7	69.4	1.6	-	85.5	8
30	25.8	58.1	3.2	-	80.4	10
53	14.3	74.6	1.6	1.6	86.0	7
54	33.3	57.1	1.6	1.6	87.2	6

NOTE: The decimal values are the panelists' choices expressed as a percent of the row total (scale value "3" not shown).

illustrates the percentage values used in calculating the consensus, and the rank order of the statements among themselves. From highest consensus, in descending rank order, the ten most likely developments in postsecondary student consumerism, are set forth in Table VI.

TABLE VI. CONSENSUS RANK ORDER OF THE TEN MOST LIKELY DEVELOPMENTS IN POSTSECONDARY STUDENT CONSUMERISM

RANK ORDER	STATEMENT NUMBER	STATEMENT
1	7	Working adult students will increasingly demand educational opportunities at times and places convenient to them.
2	8	Older students enrolled in larger numbers will cause institutions to provide more accurate and candid information to students.
3	1	Students will become more demanding as consumers of education.
4	17	Institutions will be more careful and cautious in wording their material representing the benefits of study at those institutions.
5	4	Students will be enabled to formally air grievances concerning instruction.

TABLE VI. (CONT'D)

RANK ORDER	STATEMENT NUMBER	STATEMENT
6	54	The need for effective consumer protection of students will increase with the growing competition for students among all types of institutions.
7	53	The general movement toward consumer protection will spill over to include postsecondary student consumerism.
8	28	The federal government will increasingly protect students from fraud and deceit where federal monies are involved in the education (of such students).
9	18	Institutions will increasingly disclose more accurate, better information about themselves, their students, faculty, and programs.
10	30	The federal government will increase regulations for the protection of postsecondary students.

The three forecasts most likely to occur (in the panel's judgment), all emphasize the important role students will take as agents of change.²¹ In the first two of these developments the panel predicts that working adult students will increasingly demand

²¹ Similar discussion following will often not include the qualification noted within the parentheses, but it is everywhere implied. A similar qualification is intended in all discussion of the most or the least "likely," "desirable," and/or "feasible" developments and/or policy options. The developments or policy options considered are limited to those suggested by one or more panelists in Round One when panelists were asked to specify an important development and a desirable policy option.

convenient educational opportunities, and older students enrolled in larger numbers will cause institutions to provide more accurate and candid information to students. The third most likely development forecasts that students will become more demanding as consumers of education.

The fourth and ninth most likely developments both address the institutional role in student consumerism, and both developments predict that institutions will provide better information about themselves. In both these statements it is unclear whether the institutional response will be more or less voluntary; the fifth most likely development is at least as ambiguous, for it is decidedly neutral in terms of indicating who or what will enable students to formally air their grievances concerning instruction.

The development rank ordered sixth among the ten most likely prognosticates an increased need for effective consumer protection of students because of a growing competition for students among all types of institutions. The seventh ranked development predicts that spillover from the general consumer movement will buttress postsecondary student consumerism. And statements eight and ten together predict increased activity for the federal government in student consumer affairs, both in protecting students and in enacting regulations to that end.

A rank ordering (by means) of all 58 forecast statements is provided in Table VII. This table summarizes the panel's view of the likelihood of occurrence of the various forecasts suggested by the individual panelists in Round One. The lower the mean score and rank, the more likely is the development to occur (to be "substantially realized") within the next ten years. Using the mean of 3.0000 as a neutral or base value (see Appendix D, Definitions), the table lends itself to the interpretation that the panel is forecasting the occurrence of 49 of the developments suggested in Round One, and the table may further be read to suggest that nine of the forecasts will not be substantially realized within ten years.

TABLE VII. A FORECAST OF DEVELOPMENTS RANK ORDERED BY MEANS

RANK ORDER	STATEMENT NUMBER	MEAN SCORE	RANK ORDER	STATEMENT NUMBER	MEAN SCORE
1	7	1.7031	30	27	2.2813
2	17	1.7500	31	60	2.3281
3	1	1.7813	32	29	2.3594
4	54	1.8125	33	23*	2.3906
5	8	1.8438	34	58*	2.3906
6	4	1.8906	35	33	2.4375
7	28*	1.9219	36	6	2.4531
8	30*	1.9219	37	37	2.4688
9	18	1.9375	38	20	2.4844
10	35	2.0156	39	15	2.5313
11	53	2.0313	40	52*	2.5938
12	3*	2.0469	41	59*	2.5938
13	21*	2.0469	42	19	2.6406
14	2*	2.0938	43	5	2.6875
15	9*	2.0938	44	41	2.7344
16	44*	2.0938	45	36	2.7813
17	22*	2.1094	46	46	2.8281
18	34*	2.1094	47	43	2.8438
19	50*	2.1094	48	12	2.8594
20	49	2.1406	49	39	2.9219
21	24	2.1563	50	32	3.0156
22	42	2.1875	51	40	3.1719
23	51	2.2031	52	14*	3.1875
24	38*	2.2188	53	25*	3.1875
25	45*	2.2188	54	11	3.2969
26	48*	2.2188	55	13	3.3906
27	56	2.2344	56	16	3.7969
28	55	2.2500	57	57	3.8281
29	10	2.2656	58	26	3.9735

NOTE: The asterisk indicates a tie.

The lower the mean, the more likely the development.

Comparing the rank order, as determined by mean score, of the ten most likely developments with a similar ordering, as determined by the percentage method discussed above, a substantial similarity emerges. Table VIII illustrates the similarity. Although the sequences

of the statements differ somewhat between the two methods, a group of the same nine statements appears in both columns. Number 53

TABLE VIII. RANK ORDER COMPARISON OF THE TEN MOST LIKELY DEVELOPMENTS IN POSTSECONDARY STUDENT CONSUMERISM.

RANK ORDER	STATEMENT NUMBER (Order Determined By)	
	MEAN METHOD	PERCENTAGE METHOD
1	7	7
2	17	8
3	1	1
4	54	17
5	8	4
6	4	54
7	28*	53
8	30*	28
9	18	18
10	35	30

NOTE: The asterisk indicates a tie.

(in the percentage method column) deals with the effect of the spillover from the more general consumer movement, to postsecondary student consumerism. In its place in the "mean method" column is statement number 35, which reads: "The federal government will require disclosure of placement and drop out rates for private home study and vocational schools." Hence, the mean score method adds support to the position that the federal government will become increasingly involved in attempts to protect the student consumer in the near future.

The nine predictions which the panel rejects as likely to be substantially realized within ten years are set forth in Table IX.

TABLE IX. DEVELOPMENTS JUDGED NOT LIKELY TO BE SUBSTANTIALLY
REALIZED WITHIN TEN YEARS

RANK ORDER	STATEMENT NUMBER	STATEMENT
58	26	Ten years hence, the federal government will not (emphasis -- not) be substantially involved in postsecondary student consumer affairs.
57	57	Consumerism will lose ground dramatically in postsecondary education.
56	16	Proprietary institutions will be increasingly receptive to the attempted expansion of government in the protection of student consumers.
55	13	Students' consumer interests will be accommodated as (students) become fully franchised third parties in collective negotiations with faculty and administrative representatives.
54	11	Students will organize collectively to bargain tuition and conditions of attendance with public institutions.
53	25*	All fifty states will publish annually a listing of postsecondary institutions considered reliable.
52	14*	Public and private institutions will join in a concerted effort to defeat consumer protection legislation.
51	40	Better information generated by market forces will decrease the need for federal consumer protection.
50	32	The agencies of the federal government will increasingly coordinate (among themselves) their efforts to protect students as consumers.

NOTE: The asterisk indicates a tie.
The higher the rank order, the less likely is the development.

Most resoundingly rejected is the forecast that ten years hence the federal government will not be substantially involved in postsecondary student consumer affairs. The panelists also strongly reject both the prediction that consumerism will dramatically lose ground in postsecondary education, and the prediction that the proprietary institutions will be increasingly receptive to expanded governmental involvement in student consumer protection. The panelists neither agree that students will organize collectively to bargain conditions of attendance, nor even less likely do they forecast that students' consumer interests will be accommodated as a result of their (the students') becoming fully franchised third parties in collective negotiations with faculty and administration.

Although the panel is substantially less sure about these matters (see Tables IX and X), it does not predict that all fifty states will publish annually a listing of reliable postsecondary institutions, nor does it forecast a union between public and private institutions directed at defeating consumer protection legislation. Better information generated by market forces is not viewed as a development decreasing the need for federal consumer protection. And finally (and perhaps somewhat cynically) the panel marginally rejects the proposition that the federal government will increasingly coordinate among its agencies its efforts to protect student consumers.

The final test of consensus in this subsection is the variance test. Table X summarizes the data illustrating agreement in rank order from most to least. The means are also included in this table because variance by itself may not be as useful as a combination of the two values. Consider, for example, rank order statements 13 and 16. The variance for 13 is .4593 with a mean of 2.7813. For rank order number 16, the variance is .4762 and the mean is 1.7500. In the former case, although the consensus is greater than it is in the latter, what this really suggests is that the panel is agreed that it is unsure of the likelihood of the development in question; whereas in the latter case, even though the consensus is not quite so high, the panel substantially agrees that the development is very likely to occur.

TABLE X. LIKELIHOOD CONSENSUS RANK ORDER (BY VARIANCE) OF THE FORECASTED DEVELOPMENTS

RANK ORDER	STATEMENT NUMBER	VARIANCE	MEAN SCORE	RANK ORDER	STATEMENT NUMBER	VARIANCE	MEAN SCORE
1	8	.3244	1.8438	30	43*	.5784	2.8438
2	7	.3390	1.7031	31	30	.5811	1.9219
3	2	.3403	2.0938	32	23	.5910	2.3906
4	1	.3641	2.0469	33	41	.6426	2.7344
5	45	.3958	2.2188	34	35	.6505	2.0156
6	55	.4127	2.2500	35	40	.6525	3.1719
7	50	.4164	2.1094	36	11	.6565	3.2969
8	51	.4184	2.2031	37	5	.6627	2.6875
9	28	.4224	1.9219	38	10	.6740	2.2656
10	49	.4402	2.1406	39	29	.6783	2.3594
11	53	.4435	2.0313	40	57	.6843	3.8281
12	19	.4561	2.6406	41	58	.6863	2.3906
13	36	.4593	2.7813	42	59	.6895	2.5938
14	44	.4673	2.0938	43	20	.6982	2.4844
15	6	.4740	2.4531	44	3	.7121	2.0469
16	17	.4762	1.7500	45	46	.7160	2.8281
17	4*	.4799	1.8906	46	33	.7262	2.4375
18	34*	.4799	2.1094	47	15	.7292	2.5313
19	21	.4898	2.0469	48	42	.7579	2.1875
20	48	.4911	2.2188	49	37	.7927	2.4688
21	9	.4990	2.0938	50	52	.8165	2.5938
22	12	.5037	2.8594	51	26	.8849	3.9735
23	18	.5040	1.9375	52	32	.9045	3.0156
24	13	.5275	3.3906	53	14	.9484	3.1875
25	22	.5434	2.1094	54	38	.9673	2.2188
26	54	.5675	1.8125	55	39	1.0255	2.9219
27	60	.5732	2.3281	56	56	1.0394	2.2344
28	16	.5771	3.7969	57	27	1.0942	2.2813
29	24*	.5784	2.1563	58	25	1.2341	3.1875

NOTE: The asterisk indicates a tie.

The lower the variance, the higher the consensus.

The lower the mean, the more likely the development.

From the table it can be observed that of the five statements about which there is most agreement, three of those statements also appeared among the five most likely developments as determined by both the percentage and the means tests (see Tables VI and VII). Statements 1, 7, and 8 appear among the top five in all three tables.

These three forecasts are all related to predicting a more insistent and influential role for students in obtaining increased consumer protection. Statement 28 is the only other prediction to appear among the top ten in all three tables. It predicts that "The federal government will increasingly protect students from fraud and deceit where federal monies are involved in the education (of those students)." Thus, the package of consensus tests affirms strong support for the panel's view of increased roles for students and the federal government in postsecondary student consumerism.

Desirability Evaluations

The forecasted developments were evaluated by the panelists with respect to two criteria; the first (likelihood of occurrence) has been discussed above. The second evaluation was one of desirability. That is, given the development, what is its desirability? This subsection discusses the study results with respect to the desirability of the predicted developments.

Using the percentage method of determining consensus (see Chapter II Methodology, the subsection titled "Method of Data Analysis"), the panel is at least 80 percent in agreement that 23 of the 58 developments forecast are desirable developments. A consensus of the panel also is that one of the forecasts (number 20) would not be a desirable development. These results are summarized in Table XI, and the ten most desirable developments are set forth in Table XII.

The most desirable development speaks to the role of older students and the second and third most desirable developments address the issue of institutional role. The theme common to all three, however, is the provision of better information to students. The panel judges most desirable the development whereby older students will cause institutions to provide more accurate and candid information; and complementing this development would be the institutional provision of more accurate and better information with an increased caution in wording material representing the benefit of study at the institution.

TABLE XI. DESIRABILITY CONSENSUS (AT LEAST 80% AGREEMENT) REGARDING THE FORECAST STATEMENTS

STATEMENT NUMBER	SCALE VALUES (Choices in Percent)				TOTAL (Percent)	RANK ORDER
	(1	+ 2)	- (4	+ 5)		
1	30.2	60.3	-	-	90.5	9*
2	30.2	63.5	-	1.6	92.1	6*
4	23.0	65.6	3.3	-	85.3	17
7	41.3	52.4	1.6	-	92.1	6*
8	46.0	52.4	-	-	98.4	1
9	19.4	66.1	3.2	-	85.5	21*
10	24.2	59.7	3.2	-	80.7	23
17	80.6	17.7	-	1.6	96.7	3
18	83.9	14.5	-	1.6	96.8	2
21	30.6	58.1	-	1.6	87.1	14
23	37.1	58.1	1.6	-	93.6	4*
24	33.9	61.3	1.6	-	93.6	4*
28	32.3	54.8	3.2	-	83.9	20
32	29.0	61.3	1.6	-	88.7	12
40	34.9	54.0	1.6	1.6	85.7	15
44	34.9	57.1	-	-	92.0	8
45	31.7	58.7	3.2	-	87.2	13
46	36.5	55.6	1.6	-	90.5	9*
48	24.2	62.9	1.6	-	85.5	16
50	28.6	57.1	-	1.6	84.1	18*
53	21.0	64.5	1.6	1.6	82.3	21*
55	36.5	55.6	1.6	-	90.5	9*
59	27.0	60.3	-	3.2	84.1	18*
X X						
20	-	3.2	56.5	30.6	-83.9	-1

NOTE: The asterisks indicate a tie.

The decimal values are the panelists' choices expressed as a percent of the row total (scale value "3" not shown).

The next two most desirable developments foretell a more active and more effective state role in protecting student consumers. These developments read: "The States will be increasingly effective in protecting students from abusive practices and policies of postsecondary institutions;" and "State agencies will initiate or increase

efforts to provide to students useful and complete information on all postsecondary educational opportunities in their states." As is apparent, the second of these developments also includes the element of better information.

TABLE XII. CONSENSUS RANK ORDER OF THE TEN MOST DESIRABLE DEVELOPMENTS IN POSTSECONDARY STUDENT CONSUMERISM

RANK ORDER	STATEMENT NUMBER	STATEMENT
1	8	Older students enrolled in larger numbers will cause institutions to provide more accurate and candid information to students.
2	18	Institutions will increasingly disclose more accurate, better information about themselves, their students, faculty, and programs.
3	17	Institutions will be more careful and cautious in wording their material representing the benefits of study at those institutions.
4	23*	The states will be increasingly effective in protecting students from abusive practices and policies of postsecondary institutions.
5	24*	State agencies will initiate or increase efforts to provide to students useful and complete information on all postsecondary educational opportunities in their states.
6	2*	Students will play a more important role in their own protection.
7	7*	Working adult students will increasingly demand educational opportunities at times and places convenient to them.
8	44	Government interest in the protection of the consumer will lead to greater self-examination by accreditation bodies concerning their appropriate functions.

TABLE XII (CONT'D)

RANK ORDER	STATEMENT NUMBER	STATEMENT
9	1*	Students will become more demanding as consumers of education.
10	46*	Accreditation agencies will deal consciously and openly with the matter of institutional accountability to consumer.

NOTE: The asterisk indicates a tie (23 and 24 tie -- 2 and 7 tie).

The next-following five highly desirable developments include three developments related to the students' role, and two related to activities of accreditation (as influenced by government in one case). The panel judges it desirable that students "play a more important role in their own protection"; that they "increasingly demand educational opportunities at times and places convenient to them"; and that, in general, they "become more demanding as consumers of education." It is also thought highly desirable that government interest in protecting student consumers "lead to (a) greater self-examination by accrediting bodies concerning their appropriate functions." And finally, the panel endorses as desirable a development whereby the accrediting agencies would "deal consciously and openly with the matter of institutional accountability to consumers."

Hence, the ten most desirable developments in postsecondary student consumerism over the next ten years would include the institutional provision of better information to students and larger roles for the states, students, and accreditation in protection of the student consumer.

With respect to the 58 forecasts, only on one of them (as determined by the percentage method) is there consensus that it would not be a desirable development. Statement 20 received a -83.9 percent rating; that is, the difference between the positive

responses and the negative responses yielded an overwhelmingly negative balance (see Table XI). Statement 20 reads: "Postsecondary institutions will develop a defensive posture in dealing with student consumerism." Clearly the panel rejects this development as a desirable circumstance.

A rank ordering (by means) of all 58 forecast statements is provided in Table XIII. This table summarizes the panel's view

TABLE XIII. THE DESIRABILITY OF THE FORECASTED DEVELOPMENTS RANK ORDERED BY MEANS

RANK ORDER	STATEMENT NUMBER	MEAN SCORE	MEAN ORDER	STATEMENT NUMBER	MEAN SCORE
1	18	1.1875	30	36	2.1719
2	17	1.2188	31	6	2.1875
3	8	1.5469	32	25*	2.2031
4	7*	1.6563	33	43*	2.2031
5	23*	1.6563	34	34	2.2969
6	24	1.7031	35	51	2.2344
7	44*	1.7188	36	29	2.3281
8	46*	1.7188	37	60	2.3750
9	55	1.7344	38	16	2.4063
10	1*	1.7969	39	5*	2.5313
11	2*	1.7969	40	52*	2.5313
12	21*	1.7969	41	49	2.6563
13	28*	1.7969	42	12	2.7031
14	32*	1.7969	43	3	2.7344
15	45	1.8125	44	38	2.7813
16	40	1.8281	45	30	2.8125
17	42*	1.8594	46	37	2.8436
18	48*	1.8594	47	58	3.0156
19	4*	1.8750	48	13*	3.1406
20	54*	1.8750	49	56*	3.1406
21	50	1.8906	50	26	3.1719
22	59	1.9063	51	39	3.3438
23	10	1.9219	52	27	3.4844
24	9	1.9531	53	15	3.5000
25	33*	1.9688	54	41	3.5781
26	53*	1.9688	55	11	3.7031
27	35	2.0469	56	57	3.9375
28	22	2.0625	57	14	4.0156
29	19	2.1563	58	20	4.0938

NOTE: The asterisk indicates a tie.

The lower the mean, the more desirable the development.

of the desirability of the forecasts suggested by the individual panelists in Round One. The lower the mean score and rank, the more desirable is the development. Using a mean of 3.0000 as the breaking point, the table lends itself to the interpretation that the panel views as desirable 46 of the developments suggested in Round One, and the table may further be read to suggest that 12 of the forecasts would not be favorably viewed.

A comparison of the rank order, as determined by mean score, of the ten most desirable developments with a similar ordering, as determined by the percentage method, reveals a remarkable similarity (see Table XIV). With only relatively minor variation in the order of the statements, in large measure the results are the same.

TABLE XIV. RANK ORDER COMPARISON OF THE TEN MOST DESIRABLE DEVELOPMENTS IN POSTSECONDARY STUDENT CONSUMERISM

RANK ORDER	STATEMENT NUMBER (Order Determined By)	
	MEAN METHOD	PERCENTAGE METHOD
1	18	8
2	17	18
3	8	17
4	7*	23*
5	23*	24*
6	24	2*
7	44*	7*
8	46*	44
9	55	1*
10	1*	46*
	2*	55*

NOTE: The asterisk indicates a tie (in the third column, 23 and 24 tie -- 2 and 7 tie).

Table XV illustrates in rank order the developments the panel judges to be least desirable. Most emphatically the panel would

TABLE XV. THE TEN DEVELOPMENTS IN POSTSECONDARY STUDENT CONSUMERISM
JUDGED LEAST DESIRABLE

RANK ORDER	STATEMENT NUMBER	STATEMENT
58	20	Postsecondary institutions will develop a defensive posture in dealing with student consumerism.
57	14	Public and private institutions will join in a concerted effort to defeat consumer protection legislation.
56	57	Consumerism will lose ground dramatically in post-secondary education.
55	11	Students will organize collectively to bargain tuition and conditions of attendance with public institutions.
54	41	The federal government will not adequately enforce legislation that is designed to protect students from consumer abuses.
53	15	Non-profit institutions will resist efforts by OE to expand its efforts on behalf of student consumers.
52	27	In seeking to protect students as consumers, the federal government will increasingly intervene in the internal affairs of institutions.
51	39	The federal trade commission will gain jurisdiction in interstate student recruitment.
50	26	Ten years hence, the federal government will not (emphasis -- not) be substantially involved in postsecondary student consumer affairs.

TABLE XV (CONT'D)

RANK ORDER	STATEMENT NUMBER	STATEMENT
49	56*	The development of for-profit educational brokering will complicate the task of providing consumer protection.
48	13*	Students' consumer interests will be accommodated as they become fully franchised third parties in collective negotiations with faculty and administrative representatives.

NOTE: The asterisk indicates a tie (since the tie is for tenth place, eleven developments are listed).
The higher the rank order, the less desirable is the development.

decry the development by postsecondary institutions of a defensive posture in dealing with student consumerism. A similar (but more specific) defensive attitude is forecast in statement number 14, and number 14 is the second most rejected development. The theme of institutional defensiveness or resistant posturing appears for the third time (among the ten least desirable developments) in statement 15, which predicts that the non-profit institutions will resist efforts by the Office of Education to protect student consumers. Statement 15 is judged to be sixth among the ten least desirable developments. Third among such developments would be a dramatic decline in consumerism in postsecondary education. Yet such consumerism clearly has its limits. The evaluations of statements 11 and 13 indicate that the panel does not view the organization of, or collective bargaining (negotiation of tuition and conditions of attendance) by, students as desirable developments. From Table XV it appears that the appropriate role of the federal government in postsecondary student consumerism will require great balance. On the one hand, the panel judges as undesirable a development which would see the federal government failing to adequately enforce

consumer protection legislation (statement 41), and the panel views favorably a substantial federal involvement in postsecondary student consumer affairs (statement 26). On the other hand, however, the panel does not want to see the federal government become increasingly intrusive in the internal affairs of institutions (statement 27), nor does the panel view as a desirable circumstance an increase of Federal Trade Commission jurisdiction in interstate student recruitment (statement 30).

Finally, in statement 56 the panel rejects as undesirable the development of for-profit brokering services (profit making operations which recruit students for both profit and non-profit institutions) where such brokering complicates the task of providing consumer protection.

The final test of consensus in this subsection is the variance test. Table XVI summarizes the data illustrating agreement in rank order from most to least. The means are once again included in this table so that they might be used in combination with the variance.

At this point in the analysis above of "likelihood," it was noted that the same four statements appeared in the top ten of each of the three analyses. Hence, strong arithmetic support was evident for the panel's predictions with regard to those four developments. In the present analysis of the "desirability" of the various forecasted developments, when the ties are included, the ten top positions in each of the three groups are the same (see Table XVII). Although the orders differ, the same statements are found in each of the three columns! Hence, by all three determinants it is clear that the panel finds very desirable the institutional provision of better information to students, and larger roles for the states, students, and accreditation in postsecondary student consumer protection.

TABLE XVI. DESIRABILITY CONSENSUS RANK ORDER (BY VARIANCE) OF THE FORECASTED DEVELOPMENTS

RANK ORDER	STATEMENT NUMBER	VARIANCE	MEAN SCORE	RANK ORDER	STATEMENT NUMBER	VARIANCE	MEAN SCORE
1	8	.2835	1.5469	30	22	.7262	2.0265
2	1	.3549	1.7969	31	5	.7292	2.5313
3	44	.3641	1.7188	32	43	.7359	2.2031
4	18	.3770	1.1875	33	3	.7378	2.7344
5	17	.3958	1.2188	34	49	.7688	2.6563
6	24	.4025	1.7031	35	20	.7847	4.0938
7	7*	.4196	1.6563	36	29	.7954	2.3281
8	23*	.4196	1.6563	37	51	.8172	2.2344
9	55	.4202	1.7344	38	35	.8390	2.0469
10	46	.4276	1.7188	39	16	.8800	2.4063
11	2*	.4501	1.7969	40	34	.9422	2.2969
12	11*	.4501	3.7031	41	41	.9462	3.5781
13	48	.4720	1.8594	42	42	.9482	1.8594
14	45	.4722	1.8125	43	30	.9484	2.8125
15	9	.4898	1.9531	44	13	.9848	3.1406
16	36	.5255	2.1719	45	60	1.0000	2.3750
17	50	.5434	1.8906	46	11	1.0692	3.7031
18	10	.5494	1.9219	47	52	1.0784	2.5313
19	4	.5556	1.8750	48	14	1.0950	4.0156
20	12	.5613	2.7031	49	58	1.1902	3.0156
21	21*	.5771	1.7969	50	15	1.2063	3.5000
22	28*	.5771	1.7969	51	25	1.2755	2.2031
23	19	.5784	2.1563	52	37	1.3085	2.8436
24	33*	.6022	1.9688	53	38	1.3165	2.7813
25	53*	.6022	1.9688	54	26	1.3192	3.1719
26	40	.6208	1.8281	55	57	1.3929	3.9375
27	59	.6577	1.9063	56	27	1.4601	3.4844
28	6	.6627	2.1875	57	39	1.5625	3.3438
29	54	.7143	1.8750	58	56	1.8371	3.1406

NOTE: The asterisk indicates a tie.

The lower the variance, the higher the consensus. The lower the mean, the more desirable the development.

TABLE XVII. CONSENSUS DATA COMPARED: PERCENTAGE METHOD;
MEAN METHOD; AND VARIANCE METHOD

RANK ORDER	PERCENTAGE METHOD (Statement Number)	MEAN METHOD (Statement Number)	VARIANCE METHOD (Statement Number)
1	8	18	8
2	18	17	1
3	17	8	44
4	23*	7*	18
5	24*	23*	17
6	2*	24	24
7	7*	44*	7*
8	44	46*	23*
9	1*	55	55
10	46*	1*	46
	55*	2*	

NOTE: The asterisk indicates a tie (in the second column, 23 and 24 tie -- 2 and 7 tie).

Policy Options

Feasibility Evaluations

Statements 1 through 60 on Rounds II and III and Final Round were forecasts of developments and dealt with what "will be;" statements 62 through 112 dealt with policy options or "what should be." These policy options were evaluated against two criteria: feasibility and desirability. The analyses of this subsection relate to the feasibility evaluations of the policy options.

Using the percentage method of determining consensus, the panel is at least 80 percent in agreement that 9 of the 49 policy options are implementable. These nine policies are set forth by statement

number in Table XVII; the table also illustrates the percentage values used in calculating the consensus, and the rank order of

TABLE XVIII. FEASIBILITY CONSENSUS (AT LEAST 80% AGREEMENT) REGARDING THE POLICY OPTIONS

STATEMENT NUMBER	SCALE VALUES (Choices in Percent)					TOTAL (Percent)	RANK ORDER
	(1	+ 2)	- (4	+ 5)			
63	17.7	74.2	4.8	-		87.1	5
72	20.6	68.3	-	-		88.9	2*
74	14.3	71.4	3.2	-		82.5	7*
83	17.5	69.8	3.2	-		84.1	6
93	4.8	84.1	1.6	-		87.3	4
100	12.7	71.4	1.6	-		82.5	7*
104	14.3	77.8	-	-		92.1	1
107	14.3	74.6	-	-		88.9	2*
111	14.3	69.8	1.6	1.6		80.9	9

NOTE: The asterisk indicates a tie.

The decimal values are the panelists' choices expressed as a percent of the row total (scale value "3" not shown).

the statements among themselves. From highest consensus, in descending rank order, the nine most feasible policy options are set forth in Table XIX.

Two of the nine most feasible policies involve better consumer education of students. Rank ordered first, statement 104 indicates that this education should be provided to students so that they might better protect themselves, and statement 63 suggests that students be educated so that they might become more informed and responsible consumers of their education. Appearing in second rank order is the policy suggestion that institutions should regularly obtain their graduates' evaluations of their (the graduates') educational experiences. Tied with this suggestion is one that the relationship between the student and the institution be made more two-sided with

the rights of the students and the obligations of the institutions better defined and amplified.

TABLE XIX. CONSENSUS RANK ORDER OF THE NINE MOST FEASIBLE POLICY OPTIONS IN POSTSECONDARY STUDENT CONSUMERISM

RANK ORDER	STATEMENT NUMBER	STATEMENT
1	104	Consumer education should be provided to students so they might better protect themselves.
2	72*	Institutions should regularly obtain graduates' evaluations of their educational experiences.
3	107*	The relationship between student and institution should be more two-sided, i.e., rights of the student and obligations of the school should be better defined and amplified.
4	93	The federal government (OE) should give greater emphasis to the states' role in regulation and monitoring of private postsecondary education.
5	63	Students should be educated to become more informed and responsible consumers of their education.
6	83	State coordinating/governing boards should require that institutions establish workable student consumer complaint/grievance systems.
7	74*	State level agencies should increasingly promote protection of students through consumer protection policies and rules.
8	100*	National associations of colleges and universities should work together to develop reasonable guidelines for the protection of students.
9	111	All levels of government should stress continued consumer protection in higher education.

NOTE: The asterisk indicates a tie.

Note that to a greater or lesser degree in three of these four policy alternatives, the principal actor is unspecified. That is, just who it is that should do the "educating" or the "defining" is not specified. The same is not true, however, of the remaining six most feasible policy options.

Already mentioned is the suggestion that institutions act to obtain graduates' evaluations of their educational experiences. A supportive role for the federal government (the Office of Education) is suggested in which OE would give greater emphasis to the states' role in regulating and monitoring private postsecondary education. This emphasis of state role is specifically underscored in two more of the policy suggestions; in one it is urged that state coordinating/governing boards should require institutions to establish consumer grievance systems, and in the second more generally, state agencies are urged to increasingly promote consumer protection through policies and rules. In statement 111 all levels of government are enjoined to stress continued consumer protection in higher education. And the interstate/private sector, through the national associations of colleges and universities, is urged to develop reasonable guidelines for the protection of students.

All 49 policy options are rank ordered by means in Table XX. This table summarizes the panel's judgment of the feasibility of the various policy options suggested by the individual panelists in Round One. The lower the mean score and rank, the more feasible is the policy option. Using a mean of 3.0000 as the breaking point, the table lends itself to the interpretation that the panel judges 47 of the policy options to be feasible, and 2 options not to be feasible.

Comparing the rank order, as determined by mean score, of the nine most feasible policy options with a similar ordering, as determined by the percentage method, a substantial similarity is apparent (Table XXI). Although the sequence of their appearance differs, the same eight statements occur in both columns. Statement numbers 93 and 96, however, appear in only one of the two columns.

TABLE XX. THE FEASIBILITY OF THE POLICY OPTIONS RANK ORDERED BY MEANS

RANK ORDER	STATEMENT NUMBER	MEAN SCORE	RANK ORDER	STATEMENT NUMBER	MEAN SCORE
1	63	1.9063	26	94	2.3438
2	72	1.9219	27	78B*	2.3594
3	104	1.9375	28	91*	2.3594
4	83	1.9844	29	110	2.5156
5	107	2.0000	30	76	2.5781
6	74	2.0156	31	101	2.6094
7	98*	2.0625	32	68	2.6250
8	100*	2.0625	33	66	2.6719
9	111*	2.0625	34	64*	2.6875
10	93*	2.0781	35	85*	2.6875
11	97*	2.0781	36	109*	2.7500
12	78A	2.1094	37	102*	2.7500
13	67*	2.1563	38	81*	2.7500
14	70*	2.1563	39	92	2.7813
15	75*	2.1719	40	80	2.7969
16	108*	2.1719	41	73	2.8281
17	79	2.1875	42	106	2.8594
18	69*	2.2188	43	112	2.8750
19	105*	2.2188	44	86*	2.9219
20	95	2.2344	45	90*	2.9219
21	87*	2.2656	46	88	2.9375
22	96*	2.2656	47	82	2.9688
23	99*	2.2656	48	65	3.1094
24	62	2.2813	49	103	3.8281
25	89	2.3125			

NOTE: The asterisk indicates a tie.

The lower the mean, the more feasible the policy option.
Statement 78 on Round Two was divided into two statements
(78A and 78B) on Round Three and Final Round.

Number 93 (in the percentage method column) suggesting that the Office of Education give greater emphasis to the states' role in private postsecondary education, does not appear among the top nine policy options as determined by the mean method. However, number 93 occupies rank order position number 10 in the mean method

TABLE XXI. RANK ORDER COMPARISON OF THE NINE MOST FEASIBLE POLICY OPTIONS VIS-A-VIS POSTSECONDARY STUDENT CONSUMERISM

RANK ORDER	STATEMENT NUMBER (Order Determined By)	
	MEAN METHOD	PERCENTAGE METHOD
1	63	104
2	72	72*
3	104	107*
4	83	93
5	107	63
6	74	83
7	98*	74*
8	100*	100*
9	111*	111

NOTE: The asterisk indicates a tie

(see Table XX). Statement 98 (rank order number 7 in the mean method) is not included among the nine most feasible policy options as determined by the percentage method. Statement 98 provides that "Accreditation agencies should increasingly promote protection of student consumers." Hence, the mean method adds support to the encouragement of a larger role in postsecondary student consumerism by the interstate/private sector (namely, accreditation).

Use of the percentage method produced no policy options about which the panel shared the consensus view that such options would not be feasible. The mean method, on the other hand, suggests that two of the proposed policy options would not be feasible. The panel judged least feasible the policy proposing that "A prestigious blue ribbon public non-governmental body should rate and report the offerings of postsecondary institutions." Also found not workable is the suggestion that "To enhance student consumer protection

institutions should establish, on a national level, an agency for self regulation."

The final test of consensus in this subsection is the variance test. Table XXII summarizes the data illustrating agreement in rank

TABLE XXII. FEASIBILITY CONSENSUS RANK ORDER (BY VARIANCE) OF THE POLICY OPTIONS

RANK ORDER	STATEMENT NUMBER	VARIANCE	MEAN SCORE	RANK ORDER	STATEMENT NUMBER	VARIANCE	MEAN SCORE
1	93	.2001	2.0871	26	64	.5675	2.6875
2	104	.2183	1.9375	27	87	.5791	2.2656
3	107	.3175	2.0000	28	110	.6029	2.5156
4	70	.3244	2.1563	29	98	.6627	2.0625
5	72	.3271	1.9219	30	68	.6825	2.6250
6	100	.3452	2.0625	31	79	.6944	2.1875
7	109	.3492	2.7500	32	65	.7021	3.1094
8	69	.3641	2.2188	33	95	.7220	2.2344
9	105	.3958	2.2188	34	89	.7262	2.3125
10	83*	.3966	1.9844	35	66	.7319	2.6719
11	74*	.3966	2.0156	36	80	.7359	2.7969
12	108	.4303	2.1719	37	86	.7398	2.9219
13	67*	.4514	2.1563	38	92	.7450	2.7813
14	94*	.4514	2.3438	39	81	.7619	2.7500
15	63	.4673	1.9063	40	97	.7716	2.0781
16	111	.4722	2.0625	41	78B	.7736	2.3594
17	75	.4938	2.1719	42	73*	.7795	2.8281
18	82	.5069	2.9688	43	103*	.7795	3.8281
19	102	.5079	2.7500	44	91	.8053	2.3594
20	78A	.5517	2.1094	45	85	.8214	2.6875
21	99*	.5156	2.2656	46	112	.9365	2.8750
22	96*	.5156	2.2656	47	106	1.0117	2.8594
23	62	.5228	2.2813	48	88	1.0754	2.9375
24	101	.5275	2.6094	49	90	1.0890	2.9219
25	76	.5652	1.5781				

NOTE: The asterisk indicates a tie.

The lower the variance, the higher the consensus. The lower the mean, the more feasible the policy option.

Statement 78 on Round Two was divided into two statements (78A and 78B) on Round Three and Final Round.

order from most to least. The means are again included in this table so that they might be used in combination with the variance. Of the statements ranked in the first ten places by variance, five of them (statements 72, 83, 100, 104, and 107) also appear in the similar rankings determined by the percentage and the mean methods (see Tables XIX and XX). Furthermore, three of the statements (72, 104, and 107) appear among the top five statements in each of the three ranking systems. Thus, there is very strong agreement that policies providing consumer education to students, gathering graduates' evaluations of their educational experiences, and more equally defining the student-institutional relationship, are among the most feasible policy options in postsecondary student consumerism. Two additional policies rated very highly, in terms of feasibility, are the suggestions: that national associations of colleges and universities should work together to develop reasonable guidelines for the protection of students; and that state coordinating/governing boards should require institutions to establish workable complaint/grievance systems.

Desirability Evaluations

The second criterion against which the policy options were evaluated by the panel, is desirability. This subsection presents and discusses the findings with respect to this criterion.

Using the percentage method of determining consensus, the panel is at least 80 percent in agreement that 17 of the 49 policy options are desirable. These 17 policies are set forth by statement number in Table XXIII; the table also illustrates the percentage values used in calculating the consensus, and the rank order of the statements among themselves. From highest consensus, in descending rank order, the ten most desirable policy options are set forth in Table XIV.

Rank ordered first (in a tie for first place) among the most desirable policy options is statement 63, "Students should be educated to become more informed and responsible consumers of their

TABLE XXIII. DESIRABILITY CONSENSUS (AT LEAST 80% AGREEMENT)
REGARDING THE POLICY OPTIONS

STATEMENT NUMBER	SCALE VALUES (Choices in Percent) (1 + 2) - (4 + 5)				TOTAL (Percent)	RANK ORDER
62	38.1	55.6	3.2	-	90.5	5
63	90.5	7.9	1.6	-	96.8	1*
67	47.6	47.6	-	1.6	93.6	4
70	41.3	52.4	-	-	93.7	3
72	77.8	19.0	-	-	96.8	2*
74	33.3	55.6	1.6	-	87.3	9*
75	27.0	61.9	7.9	-	81.0	16*
78	36.1	54.1	3.3	3.3	83.6	15
79	38.1	49.2	1.6	-	85.7	12
83	38.1	50.8	1.6	-	87.3	10*
89	28.6	60.3	1.6	3.2	84.1	13*
93	22.2	66.7	3.2	1.6	84.1	14*
98	31.7	58.3	3.3	-	86.7	11
100	61.9	31.7	3.2	-	90.4	6
104	40.3	54.8	3.2	1.6	90.3	7
107	30.2	61.9	3.2	-	88.9	8
111	28.6	55.6	1.6	1.6	81.0	17*

NOTE: The asterisk indicates a tie.

The decimal values are the panelists' choices expressed as a percent of the row total (scale value "3" not shown).

education." The next three places in the rank order suggest measures that ought to be taken by institutions. They suggest that: "Institutions should regularly obtain graduates' evaluations of their educational experiences;" "Institutions should provide more realistic educational programs geared to lifelong learning as a concept;" and "Institutions should voluntarily provide placement data to prospective students." The policies ranked by desirability as fifth and seventh are variations on the theme of consumer education which theme also occurs in the first rated policy option. The fifth ranked policy reads, "Students should be educated so they apply the principle of buyer beware," and the seventh reads, "Consumer education should be provided to students so they might better protect themselves."

TABLE XXIV. CONSENSUS RANK ORDER OF THE TEN MOST DESIRABLE POLICY OPTIONS VIS-A-VIS POSTSECONDARY STUDENT CONSUMERISM

RANK ORDER	STATEMENT NUMBER	STATEMENT
1	63*	Students should be educated to become more informed and responsible consumers of their education.
2	72*	Institutions should regularly obtain graduates' evaluations of their educational experiences.
3	70	Institutions should provide more realistic educational programs geared to lifelong learning as a concept.
4	67	Institutions should voluntarily provide placement data to prospective students.
5	62	Students should be educated so they apply the principle of buyer beware.
6	100	National associations of colleges and universities should work together to develop reasonable guidelines for the protection of students.
7	104	Consumer education should be provided to students so they might better protect themselves.
8	107	The relationship between student and institution should be more two-sided, i.e., rights of the student and obligations of the school should be better defined and amplified.
9	74*	State level agencies should increasingly promote protection of students through consumer protection policies and rules.
10	83*	State coordinating/governing boards should require that institutions establish workable student consumer complaint/grievance systems.

NOTE: The asterisk indicates a tie.

The sixth ranked policy urges the national associations of colleges and universities to "work together to develop reasonable guidelines for the protection of students." Number eight finds desirable increased parity and clarity in the student-institutional relationship. And the ninth and tenth ranked policies judge increased state involvement to be desirable. Nine urges increased student protection through policies and rules, and ten suggests that states require institutions to establish student grievance systems.

A rank ordering (by means) of all 49 policy options is provided in Table XXV. This table summarizes the panel's view of the desirability of all of the policies suggested (as desirable) by the individual panelists in Round One. The lower the mean score and rank, the more desirable is the development. Once again using the mean of 3.0000 as the neutral base value, the table illustrates the panel's collective judgment that 45 of the policies are desirable and 4 are not.

Using the two methods, percentage and mean, to compare the ten most desirable policy options, a substantial similarity is revealed (see Table XXVI). Eight of the same policies appear in both sets of the ten most desirable policy options, and four statements (63, 67, 70, and 72) are among the top five policies in each set. Statement 63 relates to the desirability of students being educated to become more informed and responsible consumers of their education; and statements 67, 70, and 72 provide suggestions for increased institutional activity in student consumer affairs. The two policies not included among the ten most desirable, as determined by the mean method, are those discussed above relating to increased parity in the student-institutional relationship (number 107) and the proposal that states increasingly promote protection of students through consumer protection policies and rules (number 74). The two policies in the mean method column appearing in lieu of numbers 107 and 74 are numbers 98 and 78A. Policy number 98 reads "Accreditation agencies should increasingly promote protection of student consumers," and number 78A reads "State agencies should play a larger

TABLE XXV. THE DESIRABILITY OF THE POLICY OPTIONS RANK ORDERED BY MEANS

RANK ORDER	STATEMENT NUMBER	MEAN SCORE	RANK ORDER	STATEMENT NUMBER	MEAN SCORE
1	63	1.1406	26	110	2.1563
2	72	1.2813	27	87	2.2031
3	100	1.4688	28	108	2.2188
4	67	1.6094	29	91	2.2344
5	70*	1.6719	30	78B	2.2500
6	104*	1.6719	31	76	2.2656
7	62*	1.7188	32	95	2.2813
8	98*	1.7188	33	94	2.3125
9	83	1.7344	34	68	2.3281
10	78A*	1.7656	35	101	2.3438
11	79*	1.7656	36	92	2.3750
12	74	1.7969	37	102	2.4531
13	107	1.8281	38	109	2.5000
14	97	1.8438	39	64	2.6406
15	89	1.8906	40	65*	2.6563
16	75	1.9063	41	81*	2.6563
17	111	1.9219	42	80	2.7813
18	93	1.9375	43	85	2.8594
19	66	1.9531	44	90	2.8750
20	99*	1.9688	45	106	2.9219
21	105*	1.9688	46	86*	3.0938
22	112	2.0313	47	88*	3.0938
23	69*	2.0625	48	82	3.1406
24	73*	2.0625	49	103	3.4531
25	96*	2.0625			

NOTE: The asterisk indicates a tie.

The lower the mean, the more desirable the policy option.
Statement 78 on Round Two was divided into two statements
(78A and 78B) on Round Three and Final Round.

role in regulating educational advertising." Hence, the mean method adds support to the panel's judgment of the desirability of a greater role being played by the accrediting agencies (of the interstate/private sector) in postsecondary student consumerism.

TABLE XXVI. RANK ORDER COMPARISON OF THE TEN MOST DESIRABLE POLICY OPTIONS IN POSTSECONDARY STUDENT CONSUMERISM

RANK ORDER	STATEMENT NUMBER (Order Determined By)	
	MEAN METHOD	PERCENTAGE METHOD
1	63	63*
2	72	72*
3	100	70
4	67	67
5	70*	62
6	104*	100
7	62*	104
8	98*	107
9	83	74*
10	78A	83*

NOTE: The asterisk indicates a tie (in the second column, 70 and 104 tie -- 62 and 98 tie).

The panel, using the mean method of determination, judges four policies to be undesirable. Most emphatically found undesirable is the suggestion that a prestigious blue ribbon panel "should rate and report the offerings of postsecondary institutions" (statement 103). The next most rejected proposal is one that the states should provide legislation enabling and protecting students' interests in public sector collective bargaining (statement 82). And tying as undesirable are two policies aimed at the federal government; the first (number 86) suggests that the federal government should tightly regulate educational advertising and recruiting, and the second (number 88) would have the Office of Education adopt an alternative to accreditation as a requisite to institutional eligibility (eligibility to participate in federally funded programs).

The final test of consensus is variance. Table XXVII summarizes the data illustrating agreement in rank order from most to least. Means are included in the table.

TABLE XXVII. DESIRABILITY CONSENSUS RANK ORDER (BY VARIANCE)
OF THE POLICY OPTIONS

RANK ORDER	STATEMENT NUMBER	VARIANCE	MEAN SCORE	RANK ORDER	STATEMENT NUMBER	VARIANCE	MEAN SCORE
1	63	.2180	1.1406	26	110	.7688	2.1563
2	72	.3006	1.2813	27	73	.8214	2.0625
3	70	.3827	1.6719	28	108	.8403	2.2188
4	74	.4501	1.7969	29	78A	.8807	1.7656
5	62	.4593	1.7188	30	112	.8879	2.0313
6	107	.4621	1.8281	31	76	.8966	2.2656
7	83	.4839	1.7344	32	102	.9184	2.4531
8	67	.4958	1.6094	33	78B	.9841	2.2500
9	79	.4998	1.7656	34	97	.9911	1.8438
10	100*	.5069	1.9688	35	87	1.0216	2.2031
11	105*	.5069	1.9688	36	91	1.0394	2.2344
12	93	.5675	1.9375	37	68	1.1128	2.3281
13	99	.6022	1.9688	38	103	1.1406	3.4531
14	109	.6029	2.5000	39	90	1.1587	2.8750
15	111	.6128	1.9219	40	82	1.1704	3.1406
16	98	.6181	1.7188	41	86	1.1974	3.0938
17	75	.6260	1.9063	42	88	1.2292	3.0938
18	104	.6367	1.6719	43	95	1.2530	2.2813
19	96*	.6627	2.0625	44	92	1.2540	2.3750
20	69*	.6627	2.0625	45	65	1.3085	2.6563
21	89	.7021	1.8906	46	106	1.3430	2.9219
22	94	.7262	2.3125	47	80	1.3482	2.7813
23	101	.7371	2.3438	48	81	1.3720	2.6563
24	64	.7418	2.6406	49	85	1.3926	2.8594
25	66	.7438	1.9531				

NOTE: The asterisk indicates a tie.

The lower the variance, the higher the consensus. The lower the mean, the more desirable the policy option.

Statement 78 on Round Two was divided into two statements (78A and 78B) on Round Three and Final Round.

Table XXVIII illustrates the comparability of the three methods used in determining the desirability of the proffered policy options.

TABLE XXVIII. CONSENSUS DATA COMPARED: PERCENTAGE METHOD;
MEAN METHOD; VARIANCE METHOD

RANK ORDER	PERCENTAGE METHOD (Statement Number)	MEAN METHOD (Statement Number)	VARIANCE METHOD (Statement Number)
1	63*	63	63
2	72*	72	72
3	70	100	70
4	67	67	74
5	62	70*	62
6	100	104*	107
7	104	62	83
8	107	98	67
9	74*	83	79
10	83*	78A	100

NOTE: The asterisk indicates a tie.

The same seven statement numbers (62, 63, 67, 70, 72, 83, and 100) appear in each of the three columns, thus emphasizing the desirability of the policies indicated therein. Of the seven policies, a symmetry is noted among the three columns with respect to the ten most desirable policies. In each column most desirable is the suggestion that students be educated to become more informed and responsible consumers of education, and judged the second most desirable policy is the one that institutions should regularly obtain graduates' evaluations of their educational experiences. Also rating among the five most desirable in each column is the suggestion that institutions provide more realistic educational programs geared to lifelong learning. The remaining four policies among the ten most desirable relate to the education of students to the principle of buyer beware, the establishment of institutional complaint/grievance systems, the voluntary institutional provision of placement data, and closer cooperation among national associations for the protection of students.

Significant Difference

In order to statistically test the null hypothesis that there is no significant difference among the subpanels' evaluations regarding forecasts and policy options vis-a-vis postsecondary student consumerism, the responses to each of the dependent variables (the statements on Round Two) were subjected to a t-test at the .05 level. This level of significance is used to establish whether differences between evaluation means are significant. Four principal hypotheses were formulated for purposes of testing, and each principal hypothesis is subdivided into 12 component hypotheses (see Appendix A). The balance of this chapter discusses the testing of these hypotheses.

Principal Hypothesis I

Principal Hypothesis I states: "There are no significant differences among Delphi panelists, categorized by their 'level of geo/political interest,' in their evaluations of developments forecasted for postsecondary student consumerism." The 12 component hypotheses (numbered 1 through 12) alternately pair the subpanels (four subpanels alternately paired yield six pairings), and test the forecasted developments first against the evaluation criterion "likelihood" and then the (six) pairings are tested against the "desirability" criterion.

Tables XXIX and XXX illustrate the dependent variables for which the t-values of the component hypotheses are statistically significant at the .05 level of significance ($p < .05$). Table XXIX summarizes the data relative to the first six component hypotheses which are evaluated against the likelihood criterion. Table XXX summarizes the data relative to hypotheses 7 through 12 which are evaluated against the desirability criterion.

For any one component hypothesis at the .05 level of significance, the means of three evaluations out of 58 (one for each dependent

TABLE XXIX. PRINCIPAL HYPOTHESIS I AND COMPONENT HYPOTHESES
1 THROUGH 6 (DEVELOPMENTS; INDEPENDENT VARIABLE
#1; LIKELIHOOD)

COMPONENT HYPOTHESES	DEPENDENT VARIABLE #	T-VALUE	DEGREES OF FREEDOM	2-TAIL PROBABILITY
1	23	2.14	37	.039
2	37	2.34	17	.032
	39	2.98	17	.008*
3	5	2.16	27	.040
	23	2.52	27	.018
	44	2.11	27	.044
	59	2.07	27	.048
4	16	2.70	32	.011
	37	2.10	32	.044
	51	2.23	32	.033
5	5	2.60	42	.013
	22	2.39	42	.021
	36	3.05	42	.004*
	45	2.05	42	.047
	46	3.19	42	.003*
	48	3.30	42	.002*
	51	2.07	42	.045
	59	2.20	42	.033
6	5	2.07	22	.050
	6	2.13	22	.045
	13	3.31	22	.003*
	32	3.17	22	.004
	33	2.16	22	.042
	36	2.17	22	.041
	48	3.88	22	.001*

NOTE: All t-values listed are significant at the .05 level ($p < .05$);
the asterisk indicates significance at the .01 level ($p < .01$).

variable) might be expected to be larger than the computed t-value if the component hypothesis were correct (see Chapter III, subsection titled "Significant Difference"). Table XXIX illustrates that for each component hypothesis one, two, and four, there are three or fewer cases where the t-value probability is less than five percent. Therefore, component hypotheses one, two, and four are retained. Hypotheses three, five, and six, however, are rejected. Table XXX illustrates that for each component hypothesis seven, eight, nine,

TABLE XXX. PRINCIPAL HYPOTHESIS I AND COMPONENT HYPOTHESES
7 THROUGH 12 (DEVELOPMENTS; INDEPENDENT VARIABLE
#1; DESIRABILITY)

COMPONENT HYPOTHESES	DEPENDENT VARIABLE #	T-VALUE	DEGREES OF FREEDOM	2-TAIL PROBABILITY
7	32	-2.34	37	.025
8	6	2.36	17	.031
	25	-2.54	17	.021
9	5	2.42	27	.023
	49	2.72	27	.011
10	24	-2.46	32	.019
	25	-2.53	32	.017
11	1	2.30	42	.026
	2	2.23	42	.031
	10	2.88	42	.006*
	12	2.09	42	.043
	13	2.82	42	.007*
	28	2.04	42	.048
	29	2.69	42	.010
	30	2.46	42	.018
	37	2.73	42	.009*
	38	3.04	42	.004*
	41	-2.44	42	.019
	42	2.04	42	.048
	48	2.46	42	.018
	51	2.40	42	.021
	53	2.39	42	.022
	60	2.26	42	.029
12	10	3.63	22	.001*
	13	2.07	22	.050
	22	2.08	22	.050
	23	2.10	22	.047
	25	2.64	22	.015
	29	2.19	22	.039
	41	-3.50	22	.002*
	49	2.33	22	.030

NOTE: All t-values listed are significant at the .05 level ($p < .05$);
the asterisk indicates significance at the .01 level ($p < .01$).

and ten, there are three or fewer cases where the t-value probability is less than five percent. Hence, those hypotheses are retained. However, hypotheses 11 and 12 are rejected.

Hence, 7 of 12 of the component hypotheses are retained. Nonetheless, Principal Hypothesis I is rejected because were it true, there might be expected up to 35 cases where the t-value probabilities are five percent or less, but as the tables illustrate, in fact there are 56 cases where the t-value probabilities are five percent or less. Moreover, 12 of the t-values are sufficiently large that their significance probability is less than one percent (significant at the .01 level).

Principal Hypothesis II

Principal Hypothesis II states: "There are no significant differences among Delphi panelists, categorized by their 'level of geo/political interest,' in their mean evaluations of policy options vis-a-vis postsecondary student consumerism." Like Principal Hypothesis I, II is concerned with the study's first independent variable (i.e., "level of geo/political interest"); unlike Principal Hypothesis I, the evaluations of Principal Hypothesis II are of the policy options. Thus, the component hypotheses (numbered 13 through 24) test the policy options first against the evaluation criterion "feasibility" and then against the "desirability" criterion.

Tables XXXI and XXXII illustrate the dependent variables for which the t-values of the component hypotheses are statistically significant at the .05 level of significance ($p < .05$). Table XXXI summarizes the data relative to the six component hypotheses (13 through 18) which test the feasibility evaluations. Table XXXII summarizes the data relative to the six hypotheses (19 through 24) which are tests of the desirability evaluations.

The policy option dependent variables number 49. Five percent of that number equals 2.45 and thus for any one component hypothesis at the .05 level of significance, fewer than three evaluations might be expected to be larger than the computed t-value if the component hypothesis were correct. Table XXXI illustrates that for each component hypothesis 14 and 16, there are fewer than three cases where the t-value probability is less than five percent. Therefore,

TABLE XXXI. PRINCIPAL HYPOTHESIS II AND COMPONENT HYPOTHESES
13 THROUGH 18 (POLICY OPTIONS; INDEPENDENT
VARIABLE #1; FEASIBILITY)

COMPONENT HYPOTHESES	DEPENDENT VARIABLE #	T-VALUE	DEGREES OF FREEDOM	2-TAIL PROBABILITY
13	73	2.66	37	.011
	74	2.47	37	.018
	76	3.65	37	.001*
	78	2.05	37	.048
	85	-2.34	37	.025
	87	2.03	37	.050
	107	2.14	37	.039
14	86	-2.11	17	.050
15	64	2.70	27	.012
	69	2.42	27	.023
	74	2.30	27	.029
	76	2.40	27	.024
	79	2.06	27	.049
	82	2.13	27	.042
	106	2.60	27	.015
	107	2.85	27	.008*
16	108	2.20	27	.036
	92	-2.36	32	.025
	94	-2.26	32	.031
17	62	2.43	42	.020
	69	3.30	42	.002*
	70	2.55	42	.015
	85	3.10	42	.003*
	108	3.71	42	.001*
18	109	2.51	42	.016
	68	2.18	22	.040
	69	2.72	22	.012
	82	2.44	22	.023
	103	2.34	22	.029

NOTE: All t-values listed are significant at the .05 level ($p < .05$);
the asterisk indicates significance at the .01 level ($p < .01$).

those hypotheses are retained. However, hypotheses 13, 15, 17 and 18 are rejected. Table XXXII illustrates that for each hypotheses 19 through 24 inclusive there are three or more cases where the t-value probability is equal to or less than five percent. Hence, hypotheses 19 through 24 are rejected.

TABLE XXXII. PRINCIPAL HYPOTHESIS II AND COMPONENT HYPOTHESES
19 THROUGH 24 (POLICY OPTIONS; INDEPENDENT VARIABLE
#1; DESIRABILITY)

COMPONENT HYPOTHESES	DEPENDENT VARIABLE #	T-VALUE	DEGREES OF FREEDOM	2-TAIL PROBABILITY
19	85	-3.37	37	.002*
	86	-2.03	37	.049
	91	-2.05	37	.048
20	65	-2.56	17	.020
	86	-3.23	17	.005*
	91	-2.68	17	.016
21	102	2.27	27	.031
	106	2.54	27	.017
	112	2.34	27	.027
22	76	-2.34	32	.032
	86	-2.04	32	.050
	94	-2.57	32	.015
23	62	2.31	42	.026
	64	2.27	42	.028
	65	3.43	42	.001*
24	85	3.73	42	.001*
	64	2.94	22	.008*
	65	3.94	22	.001*
	68	2.72	22	.012
	86	3.24	22	.004*
	94	2.08	22	.049
	105	2.31	22	.031

NOTE: All t-values listed are significant at the .05 level ($p < .05$);
the asterisk indicates significance at the .01 level ($p < .01$).

Of the 12 component hypotheses of Principal Hypothesis II, ten are rejected. Principal Hypothesis II is also rejected because were it true, there might be expected fewer than 30 cases where the t-value probabilities are five percent or less, but as the tables illustrate, in fact there are 51 cases where the t-value probabilities are five percent or less. Moreover, 12 of the t-values are sufficiently large that their significance probability is less than one percent ($p < .01$).

Principal Hypothesis III

Principal Hypothesis III states: "There are no significant differences among Delphi panelists, categorized by their 'primary professional identification with interest group,' in their mean evaluations of developments forecasted for postsecondary student consumerism." Unlike Principal Hypotheses I and II, III concerns itself with the second of the study's independent variables (i.e., "primary professional identification with interest group"). Similar to Principal Hypothesis I, however, the evaluations of Principal Hypothesis III are of the forecasted developments. Thus, the component hypotheses (numbered 25 through 36) test the forecasted developments first against the evaluation criterion "likelihood" and then against the "desirability" criterion.

Tables XXXIII and XXXIV illustrate the dependent variables for which the t-values of the component hypotheses are statistically significant at the .05 level of significance ($p < .05$). Table XXXIII summarizes the data relative to the six hypotheses (25 through 30) which test the likelihood evaluations. Table XXXIV summarizes the data relative to the six hypotheses (31 through 36) which are tests of the desirability evaluations.

Once again, for any one component hypothesis dealing with the forecasted developments, three evaluations out of 58 (at the .05 level) might be expected to be larger than the computed t-value, if the component hypothesis were correct. Table XXXIII illustrates that for each component hypothesis 27 and 30, there are three or fewer cases where the t-value probability is less than five percent. Hence, hypotheses 27 and 30 are retained; hypotheses 25, 26, 28, and 29, however, are rejected. Table XXXIV reveals that hypotheses 31, 33, and 35 are retained but hypotheses 32, 34, and 36 are rejected.

Seven of 12 of the component hypotheses are rejected, as is the Principal Hypothesis. Were Principal Hypothesis III true, there might be expected up to 35 cases where the t-value probabilities are five percent or less, but as the tables illustrate, there are

74 cases where the t-value probabilities are five percent or less. Furthermore, 19 of the t-values are sufficiently large that their significance probability is less than one percent ($p < .01$).

TABLE XXXIII. PRINCIPAL HYPOTHESIS III AND COMPONENT HYPOTHESES 25 THROUGH 30 (DEVELOPMENTS; INDEPENDENT VARIABLE #2; LIKELIHOOD)

COMPONENT HYPOTHESES	DEPENDENT VARIABLE #	T-VALUE	DEGREES OF FREEDOM	2-TAIL PROBABILITY
25	8	2.04	31	.050
	12	-2.23	31	.033
	35	2.31	31	.028
	46	2.19	31	.036
	57	-2.12	31	.042
26	20	-2.25	45	.029
	27	3.16	45	.003*
	29	2.05	45	.047
	40	3.06	45	.004*
27	25	2.23	36	.032
28	10	2.79	18	.012
	12	2.73	18	.014
	20	-2.19	18	.042
	40	2.96	18	.008*
	46	-2.26	18	.037
29	8	-3.13	9	.012
	12	2.28	9	.048
	18	-3.62	9	.006*
	20	-2.74	9	.023
	40	2.36	9	.042
30	57	3.13	9	.012
	4	-2.20	23	.038
	22	2.07	23	.050

NOTE: All t-values listed are significant at the .05 level ($p < .05$); the asterisk indicates significance at the .01 level ($p < .01$).

TABLE XXXIV. PRINCIPAL HYPOTHESIS III AND COMPONENT HYPOTHESES
31 THROUGH 36 (DEVELOPMENTS; INDEPENDENT VARIABLE
#2; DESIRABILITY)

COMPONENT HYPOTHESES	DEPENDENT VARIABLE #	T-VALUE	DEGREES OF FREEDOM	2-TAIL PROBABILITY
31	6	-2.15	31	.039
	52	-2.89	31	.007*
32	1	-2.40	45	.021
	2	-2.22	45	.031
	3	-2.83	45	.007*
	4	-2.02	45	.049
	5	-2.01	45	.050
	12	-3.10	45	.003*
	13	-3.33	45	.002*
	14	2.39	45	.021
	19	-3.02	45	.004*
	21	-2.44	45	.019
	22	-2.54	45	.014
	23	-2.24	45	.030
	26	2.20	45	.033
	27	-3.33	45	.002*
	29	-3.41	45	.001*
	30	-4.27	45	.000*
	37	-2.66	45	.011
	38	-4.13	45	.000*
	39	-2.71	45	.010
	41	2.63	45	.012
	43	-2.43	45	.019
	49	-2.61	45	.012
	50	-2.63	45	.012
	51	-2.68	45	.010
	52	-3.06	45	.004*
	53	-3.36	45	.002*
	60	-3.67	45	.001*
33	27	-2.44	36	.020
	34	-2.31	36	.027
34	29	-2.61	18	.018
	30	-2.74	18	.013
	32	-2.66	18	.016
	37	-2.29	18	.034
	54	-2.12	18	.048
	60	-3.07	18	.007*
35	43	2.39	9	.040
	44	2.39	9	.040

TABLE XXXIV (CONT'D)

COMPONENT HYPOTHESES	DEPENDENT VARIABLE #	T-VALUE	DEGREES OF FREEDOM	2-TAIL PROBABILITY
36	2	2.46	23	.022
	12	2.43	23	.023
	13	2.68	23	.014
	21	2.88	23	.008*
	22	2.20	23	.038
	39	2.20	23	.038
	43	2.60	23	.016
	51	2.74	23	.012
	53	2.27	23	.033
	54	2.43	23	.024
	55	2.26	23	.034
	60	2.96	23	.007*

NOTE: All t-values listed are significant at the .05 level ($p < .05$); the asterisk indicates significance at the .01 level ($p < .01$).

Principal Hypothesis IV

Principal Hypothesis IV states: "There are no significant differences among Delphi panelists, categorized by their 'primary professional identification with interest group,' in their mean evaluations of policy options vis-a-vis postsecondary student consumerism." Like Principal Hypothesis III, IV is concerned with the study's second independent variable (i.e., "primary professional identification with interest group"). Unlike Principal Hypothesis III, the evaluations of Principal Hypothesis IV are of the policy options. Thus, the component hypotheses (numbered 37 through 48) test the policy options first against the evaluation criterion "feasibility" and then against the "desirability" criterion.

Tables XXXV and XXXVI illustrate the dependent variables for which the t-values of the component hypotheses are statistically significant at the .05 level of significance ($p < .05$). Table XXXV summarizes the data relative to the six component hypotheses (37 through 42) which test the feasibility evaluations. Table XXXVI summarizes the data relative to the six hypotheses (43 through 48) which are tests of the desirability evaluations.

TABLE XXXV. PRINCIPAL HYPOTHESIS IV AND COMPONENT HYPOTHESES
37 THROUGH 42 (POLICY OPTIONS; INDEPENDENT VARIABLE
#2; FEASIBILITY)

COMPONENT HYPOTHESES	DEPENDENT VARIABLE #	T-VALUE	DEGREES OF FREEDOM	2-TAIL PROBABILITY
37	92	-3.24	31	.003*
	93	-3.06	31	.005*
	107	-2.34	31	.026
38	94	-2.40	45	.021
	96	-2.12	45	.039
	99	-2.76	45	.008*
	111	-2.20	45	.033
39	69	2.04	36	.049
	81	3.20	36	.003*
	90	-2.20	36	.034
40	97	2.52	18	.021
	108	-2.33	18	.031
41	92	2.67	9	.026
	93	2.49	9	.035
	97	2.46	9	.036
	107	2.26	9	.050
42	69	3.72	23	.001*
	81	2.64	23	.015
	108	2.35	23	.028

NOTE: All t-values listed are significant at the .05 level ($p < .05$);
the asterisk indicates significance at the .01 level ($p < .01$).

TABLE XXXVI. PRINCIPAL HYPOTHESIS IV AND COMPONENT HYPOTHESES
43 THROUGH 48 (POLICY OPTIONS; INDEPENDENT VARIABLE
#2; DESIRABILITY)

COMPONENT HYPOTHESES	DEPENDENT VARIABLE #	T-VALUE	DEGREES OF FREEDOM	2-TAIL PROBABILITY
43	69	-2.73	31	.010
44	64	-2.89	45	.006*
	69	-2.66	45	.011
	74	-2.82	45	.007*
	76	-2.02	45	.049
	80	-2.60	45	.013
	82	-2.52	45	.015
	88	-2.02	45	.049
	91	-2.49	45	.016
	92	-2.63	45	.012
	107	-2.82	45	.007*
	111	-2.75	45	.008*
	112	2.43	45	.019
45	73	2.54	36	.016
	81	2.92	36	.006*
46	64	-2.87	18	.010
	80	-2.93	18	.009*
	88	-2.26	18	.036
	92	-2.67	18	.015
	99	-2.11	18	.050
	112	4.39	18	.000*
47	69	2.55	9	.031
	106	2.88	9	.018
	112	2.97	9	.016
48	69	2.17	23	.041
	79	2.39	23	.026
	80	3.57	23	.002*
	81	3.10	23	.005*
	92	2.07	23	.049
	104	2.23	23	.036
	107	2.54	23	.018
	108	2.46	23	.022

NOTE: All t-values listed are significant at the .05 level ($p < .05$);
the asterisk indicates significance at the .01 level ($p < .01$).

Once again, for any one component hypothesis dealing with the policy options, fewer than three evaluations out of 49 (at the .05 level) might be expected to be larger than the computed t-value, if the component hypothesis were correct. Table XXXV illustrates that for all component hypotheses, except number 40, there are three or more cases where the t-value probability is less than five percent. Hence, hypothesis 40 is retained but hypotheses 37, 38, 39, 41, and 42 are rejected. Table XXXVI reveals that hypotheses 43 and 45 are retained but hypotheses 44, 46, 47, and 48 are rejected.

Three of the component hypotheses for Principal Hypothesis IV are retained and nine are rejected. The Principal Hypothesis is also rejected because were the Hypothesis true, there might be expected fewer than 30 cases where the t-value probabilities are five percent or less. In fact, as the tables illustrate, there are 51 cases where the t-value probabilities are five percent or less. Moreover, 14 of the values are sufficiently large such that their significance probability is less than one percent.

Summary

The more salient findings presented in Chapter IV are summarized below. Matters relating to consensus appear first; data relating to significant difference appear subsequently.

The panelists predict that most likely among the forthcoming developments in postsecondary student consumerism will be a more insistent and influential role for students in obtaining increased consumer protection. Similarly, although with less unanimity, the panel forecasts an increased role for the federal government where federal monies are involved in postsecondary education. In rejecting a number of developments, the panel predicts that postsecondary student consumerism will generally not be visited by substantially heightened cooperation, less contention, or less intrusion. The most desirable, among the forecasted developments, the panel judges to be the institutional provision of better information to students, and larger roles in postsecondary student consumerism for states, students, and accrediting associations. Least desirable would be the development of a defensive or resistant posture by postsecondary institutions in dealing with student consumerism. Closely following as undesirable would be a dramatic loss of ground by postsecondary educational consumerism.

With respect to the policy options, the panel's responses indicate a strong agreement that policies for providing consumer education to students, for gathering graduates' evaluations of their educational experiences, and for more equally defining the student-institutional relationship are among the most feasible of the policies to enhance student consumer protection. Rated first among the most desirable of the policy options is the suggestion that students should be educated to become more responsible consumers of education; second most favored is the policy which would have institutions regularly obtain their graduates' evaluations of their

educational experiences. Also receiving strong support as a highly desirable policy would be the enhanced provision of more realistic educational programs tied to the concept of lifelong learning. Least desirable would be the formation of a blue ribbon panel which would rate and report the offerings of postsecondary institutions; the next most rejected policy option is one suggesting that states should provide enabling legislation which would recognize and protect student interests in public sector collective bargaining. Also determined to be very undesirable are suggestions that the federal government tightly regulate educational advertising and recruiting and that it substitute, for eligibility to participate in federally funded programs, some alternative to accreditation.

In the significance testing of the null hypotheses, the t-test was used with the results summarized below.

In the evaluations of the "likelihood" of the forecasted developments where the means compared were those of subpanels determined by geo/political level of interest, three hypotheses (1, 2, and 4) were retained and three were rejected (3, 5, and 6 -- See Appendix A for a statement of all the hypotheses). In similar tests of "desirability," four hypotheses were retained (7, 8, 9, and 10) and two were rejected (11 and 12). For the evaluations of the "feasibility" of the policy options using the geo/political variable, two hypotheses were retained (14 and 16) and four were rejected (13, 15, 17, and 18). In similar tests of the "desirability" of the policy options, all the null hypotheses were rejected (19 through 24 inclusive).

Where the means were determined based on subpanels categorized according to primary professional identification with interest group, the following results were obtained. The "likelihood" evaluations of the forecasts resulted in the retention of two hypotheses (27 and 30) with four rejections (25, 26, 28, and 29); similar evaluations of "desirability" resulted in the retention of three hypotheses (31, 33, and 35) and the rejection of three (32, 34, and 36). The

feasibility evaluations of the policy options resulted in the retention of one hypothesis (40) and the rejection of five (37, 38, 39, 41, and 42), and the desirability evaluations saw the retention of two hypotheses (43 and 45) and the rejection of four (44, 46, 47, and 48). Table XXXVII summarizes these results with respect to all 48 hypotheses.

In sum, the component hypotheses were rejected 232 times at the .05 level (the total of the values in parentheses in Table XXXVII), and each of the Principal Hypotheses was also rejected. Furthermore, the component hypotheses were rejected 57 times at the .01 level, and they were rejected 13 times at the .001 level (Table XXXVIII).

TABLE XXXVII. COMPONENT HYPOTHESES (RETAIN/REJECT)

PRINCIPAL HYPOTHESES	COMPONENT HYPOTHESES	
I. FORECASTS (Geo/Political)	<u>LIKELIHOOD</u>	<u>DESIRABILITY</u>
	1. Retain (1)	7. Retain (1)
	2. Retain (2)	8. Retain (2)
	3. Reject (4)	9. Retain (2)
	4. Retain (3)	10. Retain (2)
	5. Reject (8)	11. Reject (16)
II. POLICY OPTIONS (Geo/Political)	6. Reject (7)	12. Reject (8)
	<u>FEASIBILITY</u>	<u>DESIRABILITY</u>
	13. Reject (7)	19. Reject (3)
	14. Retain (1)	20. Reject (3)
	15. Reject (9)	21. Reject (3)
	16. Retain (2)	22. Reject (3)
	17. Reject (6)	23. Reject (4)
	18. Reject (4)	24. Reject (6)

TABLE XXXVII (CONT'D)

PRINCIPAL HYPOTHESES	COMPONENT HYPOTHESES	
III. FORECASTS (Primary Professional Interest Identification)	<u>LIKELIHOOD</u>	<u>DESIRABILITY</u>
	25. Reject (5)	31. Retain (2)
	26. Reject (4)	32. Reject (27)
	27. Retain (1)	33. Retain (2)
	28. Reject (5)	34. Reject (6)
	29. Reject (6)	35. Retain (2)
	30. Retain (2)	36. Reject (12)
IV. POLICY OPTIONS (Primary Professional Interest Identification)	<u>FEASIBILITY</u>	<u>DESIRABILITY</u>
	37. Reject (3)	43. Retain (1)
	38. Reject (4)	44. Reject (12)
	39. Reject (3)	45. Retain (2)
	40. Retain (2)	46. Reject (6)
	41. Reject (4)	47. Reject (3)
	42. Reject (3)	48. Reject (8)

NOTE: The number in parentheses indicates the number of dependent variables for which the stated hypothesis is rejected.

TABLE XXXVIII. HYPOTHESES FOR WHICH THE PROBABILITY IS ONE TENTH OF ONE PERCENT OR LESS

PRINCIPAL HYPOTHESIS	COMPONENT HYPOTHESIS	DEPENDENT VARIABLE	T-VALUE	2-TAIL PROBABILITY
I	6	48	3.88	.001
	12	10	3.63	.001
II	13	76	3.65	.001
	17	108	3.71	.001
	23	65	3.43	.001
	23	85	3.73	.001
	24	65	3.94	.001
	32	29	-3.41	.001
III	32	30	-4.27	.000
	32	38	-4.13	.000
	32	60	-3.67	.001
	32	69	3.72	.001
IV	42	69	3.72	.001
	46	112	4.39	.000

CHAPTER V

DISCUSSION AND CONCLUSIONS

Panelist Self Appraisal and Participation

Debate surrounds the topic of postsecondary student consumerism. The earlier analysis of the literature on this topic (see Chapters I and II) suggested that there exist numerous factions in this debate, and the same analysis suggested the two independent variables of this study. The study results tend to confirm the aptness of both suggestions. The rejection of the four Principal Hypotheses supports the first suggestion and the circumstances described below support the second.

Approximately 80 percent of the panelists self appraised with one of the four explicit subcells for both of the two independent variables (see Table III). Over 90 percent of the panelists (88 out of 96) self appraised within one of the four explicit subcells for at least one of the two independent variables. That is, only 8 out of 96 panelists chose the non-explicit "Other" category for both of the two independent variables.

With each of the 96 panelists asked to self appraise for both variables, 192 choices (2 X 96) were recorded. Forty one of the responses were "Other" or (two or more boxes within a single variable were checked which) were treated as "Other." In many cases where the panelists chose "Other" they went on to explain an identification with two or more of the subcells and then proceeded to put them in some rank order. Nonetheless, even in these cases the panelists were treated as "Other" for purposes of significance testing.

In a number of responses the panelists indicated two subcells and an inability to decide a priority between the two. The most frequent example of this was a combination student and taxpayer/contributor response on Variable #2 (see Appendix B). Only a very few suggested a nonpartisan perspective such as a neutral consulting

or research interest. Similarly, only a handful checked "Other" and suggested a problem with the narrowness of perspective offered by the subcells -- arguing the need for a more global view of the topic. Where it occurred, however, this type of response was most frequent among those who have an obvious relationship to the accrediting agencies. Finally, only two panelists checked "Other" for both variables and then declined to further identify some priority among the subcells. This tends to confirm the general conclusion that the participants in the student consumer debate view the matter from comparatively narrow interest group perspectives.

The by-Round participation percentages of this Delphi panel (see Table IV) compare favorably with other large Delphis. Consider, for example, the Delphi administered by the National Center for Higher Education Management Systems (NCHEMS) conducted during 1971-72 (see Huckfeldt, 1972). In the NCHEMS Delphi the rounds and the percentages of panelist returns were: Round II, 81 percent; Round III, 61 percent; and Round IV, 56 percent. In this study, the rounds and percentages are: Round II, 82 percent; Round III, 73 percent; and Final Round, 70 percent. The NCHEMS Delphi saw 94 percent of the panelists participate in at least one round. The cumulative involvement in this study is at least 88 percent (see footnote 20). In each study, the percentages are based on the number of prospective panelists (invitees) who consented to serve as panelists.

Given the private individual sponsorship of this study, its doctoral purpose, the high level professional accomplishment of the panelists, and the effort involved in participation, the panelist participation rate in this study is stunning. At least to some degree it must be due to each panelist's keen interest in the subject matter.

The Forecasts

The panel was asked to forecast the more significant developments in postsecondary student consumerism over the next ten year period. The results provide some surprises while at the same time they confirm some of the more conventional wisdom.

In its forecast the panel emphasizes as foremost the likelihood of an increased importance attaching to the student roles in the near future of student consumer affairs. Through use of the percentages method (at least 80 percent agreement) for determining the forecast, each of the three most likely developments involves students as agents of change, and the other methods of determining consensus buttress this perspective. If such an emphasis on student roles is accurate, it is somewhat surprising since it suggests a departure on two counts from the history of postsecondary student consumerism to the present. In the first place, students themselves have generally not been a powerful force for their own protection. Secondly, thus far it has been the federal government which has given student consumerism its most important impetus and sustenance, and students and all others have played relatively less influential roles. Although a number of observers have urged a leadership role for students (see e.g., Olson, 1977), few if any have so emphatically forecast its coming.

Another mild surprise are the predictions which suggest an increased importance of the institutional role in student consumerism. For reasons that are not explicit, as an important development the panel predicts a more compliant institutional approach to consumer demands. These forecasts are somewhat surprising in that the institutional role has not been emphasized in the literature; those forecasts are less surprising, however, when it is recognized that the most likely developments involve the institutional provision of better information to students. Better information for student choice is a very popular topic in the literature, and as an approach to the problem of consumerism the provision of better information is

often recommended. The panel forecasts as most likely both an increased institutional caution in representing benefits of study at the various institutions and an increased disclosure of more accurate and better information about themselves, their students, faculty and programs.

Without indicating the source or the reasons for its belief, the panel predicts within the near future the substantial realization of a development enabling students to formally air grievances concerning instruction. In terms of its having been expected as a forecast, this prediction probably occupies a point midway between those discussed above and those which immediately follow.

The panel predicted that macro-societal influences would seriously impact on postsecondary student consumerism. The need for increased consumer protection is predicted as a consequence of growing competition among all types of institutions for students who will increasingly be in shorter supply. The overlap from the more general consumer movement is also predicted to fuel educational consumerism. Also among the most likely (and at the same time, perhaps least surprising) developments are those relating to the predictions of increased activity by the federal government in student consumer affairs. The panel forecasts that the federal government will be increasingly involved in protecting students from fraud and deceit where federal monies are involved. The panel also foresees generally increased federal regulation for the protection of students, and it specifically forecasts federally mandated disclosure of placement and dropout rates for certain schools.

The preceding forecasts result from combining all three methods earlier described for determining consensus. Using only the mean method of analysis, other developments are also predicted to occur in educational consumerism over the next ten years. All such developments are set forth in rank order in Table VII. Table VII also makes apparent the nine forecasts which, analyzed by the mean method, would appear not likely to be realized as developments in postsecondary student consumerism over the next ten years.

Given Round One in which each panelist was asked to contribute only one important development that he/she foresaw as occurring within the next ten years, it is perhaps surprising that nine of the fifty-eight developments were judged by the panel as not likely to occur. However, much of the surprise at these forecasts' rejection is dissipated upon examination of the nine statements (see Table IX). The common theme of these statements seems to be a rather sanguine view of a future of increased order and harmony. The parties to postsecondary student consumerism and the forces which drive it are viewed as less intense. The forecasts are for heightened cooperation, less contention, and generally less intrusion. Such optimism contradicts the mood of most current literature (see Chapter II) and apparently the mood of the panel as well.

While examination of the rejected forecasts might render their rejection quite understandable, nonetheless their inclusion among the proffered forecasts remains a source of some surprise and interest. These forecasts, like all the rest, were submitted from within the ranks of those considered experts on the topic of student consumerism. There might have been an expectation that virtually all panelists having an interest in student consumerism would prophesy its continued rise and invigoration, rather than its diminution and/or demise. That this expectation is not fulfilled is encouraging for, among other things, it affirms that the panel is not without a variety of perspectives...a condition important to the "large-scale realities which underlie...a society's response to any complex issue" (Scheele, 1975, p. 63).

Among those forecasts evaluated as unlikely, three developments are most overwhelmingly rejected. By implication, the resounding rejection of the contention that "...the federal government will not ...be substantially involved in postsecondary student consumer affairs" ten years hence, the panel emphatically affirmed a view of the future predicting substantial involvement by the federal government. Similarly, the panel strongly believes that student consumerism will not lose ground dramatically in postsecondary education, and

it believes that proprietary institutions will not be increasingly receptive to expanded government attempts to protect student consumers.

In a comparison of "desirability" consensus with "likelihood" consensus using the percentage method of evaluation, immediately striking is the fact that 23 of the forecasts are judged desirable while only ten are judged likely. This ratio of over two to one makes clear that if wish fulfillment was operative in the panel's evaluations of likelihood, it certainly was not operative at a parity with what the panel evaluates as desirable. There is, however, similarity between the two.

The panel believes it most desirable that institutions provide better information to students, and it also favors larger roles in postsecondary student consumerism for states, students, and accrediting agencies. Comparing those developments judged most desirable with those judged most likely, five developments are common to both groups. They are statements 1, 7, 8, 17, and 18; three of these developments relate to the increased role forecast for students, and two relate to the institutional provision of better information to students (see Table VI or XII). These forecasts are judged both most likely and most desirable.

The panel's singular opposition to the development of a defensive posture by postsecondary institutions vis-a-vis student consumerism was noted earlier. This theme of institutional defensiveness or resistance is common to three of those developments judged to be among the ten least desirable. Four others condemned as undesirable are the organization of students for collective bargaining purposes (two forecasts); a dramatic decline in educational consumerism; and the development of for-profit educational brokering. The remaining least desirable developments make clear the delicate balance the panelists believe the federal government must strike in acting to protect students but at the same time doing it in a fashion so as not to be too intrusive.

The Policy Options

An analysis of policy options by the percentage method yields nine policy alternatives which are, the panel agrees, feasible to implement. Three of these policies are, however, as interesting for what they do not say as for what they do. (1) Consumer education should be provided to students so they might better protect themselves. (2) Students should be educated to become more informed and responsible consumers of their education. And (3), the relationship between the student and the institution should be more two-sided with the rights of the student and the obligations of the institution better defined and amplified.

In each of these three policies the principal actor is unspecified. That is, it is unclear just whose responsibility it is that "consumer education should be provided" or that "students should be educated"; nor is it clear who or what should define or amplify student rights and institutional obligations. Thus, while the panel agrees to these general principles it has (in them) not addressed the issue of roles. Whose responsibility is it to do the educating? The defining? Are these responsibilities of the institutions? The states? The federal government? Clearly, the issue of roles so important in the literature is not solved in the present study.

However, in six of these nine most feasible policies, the responsibility for action is more specific. Institutions are enjoined to regularly obtain graduates' evaluations of their educational experiences. The Office of Education is encouraged to support the states' role in regulating and monitoring private postsecondary education. Tasks are specified for the state coordinating/governing boards and state level agencies more generally. National associations of postsecondary institutions are encouraged to cooperate to develop consumer protection guidelines, and all levels of government should stress continued consumer protection in higher education. The panel believes these role-specific policies are feasible.

An analysis of the most feasible policies using a combination of the percentage, means, and variance tests for consensus, resurfaces the issue of roles, however. All of these tests indicate a conclusive feasibility for three policies: providing consumer education to students; obtaining graduates' evaluations of their experiences; and more equally defining the student institutional relationship. These three policies appear among the top five in each of the three ranking systems. But only in the case of institutions obtaining their graduates' evaluations is the feasible policy role specific. There are only two other policies rated among the ten most feasible in all three tests of consensus. They are, however, both role specific identifying roles for national associations and state coordinating/governing boards.

The desirability evaluations of the policy options also raise the issue of roles, for most desirable (measured by all three tests of consensus) among the policies is the one providing that students should be educated to become more responsible consumers of education. But as these evaluations raise the question, they also provide some answers. The second most desirable policy in all three measurement methods is the policy enjoining the institutions to obtain their graduates' evaluations. Also among the five most desirable policies (in all three measurement methods) is the one which suggests that institutions should provide more realistic educational programs geared to lifelong learning. Thus, the panel strongly endorses specific institutional roles. And using the percentage method by itself, this preference for institutional action is even clearer. There, the second, third, and fourth most desirable policies all are directed at institutions. They provide for institutions' (1) obtaining their graduates' evaluations; (2) providing more realistic educational programs; and (3) providing placement data to prospective students.

The mean and variance methods generally confirmed the conclusions above, and taken together all three also strongly encourage increased roles for the states, for accrediting agencies, and for national

associations. Conspicuously absent among the ten most desirable are policies encouraging an increased role for federal government. The two policies urging a federal role evaluated relatively more desirable are: "The federal government should publish more detailed current and projected education/work supply-demand information for consumers; and "The federal government (OE) should give greater emphasis to the states' role in regulation and monitoring of private postsecondary education" (statements 89 and 93, see Tables XXIII and XXV). By means, these policies are ranked 15th and 19th. From this discussion the panel's aversion to a strong federal involvement can be inferred.

In those policies rejected as undesirable is found further guidance on the panel's view of appropriate roles. It would not be desirable for a blue ribbon panel to rate and report the offerings of postsecondary institutions, nor would it be desirable that state legislatures enable and protect student public sector collective bargaining. Nor should the federal government either tightly regulate educational advertising and recruiting or adopt some alternative to accreditation as a requisite to institutional eligibility.

Significant Difference

T-tests of the component hypotheses resulted in the retention of 17 of these hypotheses and the rejection of 31 of them (see Table XXXVII). Further, all four principal hypotheses were rejected. But it is interesting, and perhaps significant, to observe that the rejections of the hypotheses are not as overwhelming as might have been anticipated. Different explanations might be advanced to account for this development.

One matter influencing this result may be the use of the t-test itself. While it is true that the test is both robust (and is therefore capable of tolerating certain violations basic to its use) and better used with smaller samples, it does require interval data (Courtney and Sedgwick, 1974, p. 2). The use of means treats the data as interval, but strictly speaking this assumption is not necessarily accurate. Further, one can only assume (without ever knowing) that the panelists who responded are a representative sample of the larger population of invitees. And a final deviation in the study from the ideal is the difference in subpanel sizes. Under ideal circumstances the t-test is used with samples of equal size.

Another factor which might account for fewer and less overwhelming hypotheses rejections than expected may be that the subpanels are not as discrete as assumed. This possibility is particularly suggested by some of the panelist self appraisals. Many panelists simply could not most identify with a single explicit subpanel, and contrary to strong encouragement (see Appendix B) they insisted on identifying two or more subpanel groups with whom they had a "primary" identification. Some who self appraised and were subsequently categorized as strongly identified with a single subpanel may in fact identify almost equally with another subpanel or subpanels. If so, the panels would not be as emphatically partisan

as one would assume, and this might help to explain why more of the component hypotheses were not rejected.

But regardless of these possibilities (and/or others) the fact remains that at the .05 level, out of 2568 t-tests, 232 of the computed t-values equaled or exceeded the tabular t-statistic. At the .05 level, were the hypotheses true, the computed t-value would be expected to equal or exceed the tabular t-value fewer than 129 times. Hence, as a group it is apparent that there do exist statistically significant differences between the various factions to the debate on postsecondary student consumerism.

These differences are particularly pronounced for the subpanels identified as "federal" and as "administrator." For t-tests of independent variable number one, the comparisons where the computed t-values exceeded the tabular t-values were most numerous in each instance where one of the two paired subpanels was "federal." For example, in the tests comparing "local" and "state," there are 12 dependent variables for which computed t equals or exceeds tabular t. In the comparisons of "local" and "interstate" the computed t equals or exceeds tabular t for eight dependent variables. But the comparisons between "local" and "federal" yield 18 such cases. Thus, for "local" the most frequent statistically significant difference occurs in comparisons with "federal" (18 such cases). The same is true for the t-tests of "federal" with "state" and with "interstate," where the statistically significant differences are 34 and 25, respectively. For all comparisons "local" has 38 differences, "interstate" has 43, "state" has 56, and "federal" has 77.

In the case of independent variable number two, the statistically significant differences are more numerous, but a similar pattern is present. That is, in each case where "administrator" is a part of the pairing, there were more statistically significant differences than in any comparison not involving "administrator." Thus, the "student"- "administrator" pairing yields 47 such differences; "faculty"- "administrator" yields 19; and "taxpayer/contributor"- "administrator" yields 25 statistically significant differences.

For all comparisons to which "faculty" is a part there are 45 statistically significant differences; there are 48 for "taxpayer/contributor" comparisons; 66 for the "student" comparisons; and 91 for the administrator comparisons.

Thus, the panelists identified as "federal" and those identified as "administrator" most frequently have views regarding issues in postsecondary student consumerism that are significantly different from their fellow panelists. The pair comparison within the first independent variable yielding the greatest number of differences is the "state"- "federal" pairing (34 statistically significant differences). The pair comparison within the second independent variable yielding the greatest number of differences is the "student"- "administrator" pairing (47 statistically significant differences).

With its greater number of significant differences, the "student"- "administrator" pair is most interesting, and perhaps the most interesting component hypothesis testing this pairing is hypothesis number 32 (see Appendix A and Table XXXVIII). Hypothesis number 32 theorizes that there is no significant difference between subpanel "student" and subpanel "administrator" in the subpanels' mean evaluations of the desirability of the forecast developments. As Table XXXIV reveals, this hypothesis is rejected for 27 of the dependent variables (there are 58 forecast variables) at the .05 level. The hypothesis is also rejected for four of the dependent variables (numbers 29, 30, 38, and 60) at the .001 level.

Forecast number 29 predicts that "The federal government will increasingly commit funds to consumer protection in education." The "student" subpanel rates this a desirable development with a mean evaluation of 2.0000, but the "administrators" render a neutral mean of 3.0000. Forecast 30 states "The federal government will increase regulations for the protection of postsecondary students." Again the "student" subpanel has responded affirmatively with a mean of 2.5333 whereas the "administrators" are decidedly negative about the desirability of this prediction, rendering a mean evaluation of

3.7647. Statement 38 suggests that "The Federal Trade Commission will adopt regulations designed to provide student consumer protection." Once again the "student" subpanel responds positively with a mean of 2.4000 whereas the "administrators" again indicate a disfavoring of this forecast with a 3.7059 mean evaluation. And finally, statement 60 forecasts that "Consumer laws will be extended to protect students from abuses in such areas as recruiting, faculty counseling, academic standards, etc." The "student" subpanel also finds this a desirable prediction, according it a 2.4000 mean evaluation, whereas once again the "administrators" significantly differ, judging this forecast undesirable with a 3.5882 mean evaluation.

Study Limitations and Recommendations for Future Study

This is a preliminary study. As exploratory research it offers only limited and tentative conclusions. No claim is made that it necessarily forecasts changes that will occur in postsecondary student consumerism or that the policy options or their evaluations are the best that can be offered. Nevertheless, the study does provide a source of information about what the future might hold for educational consumerism and what it should hold. It reports an accomplishment found nowhere else: the results of a National Delphi on Student Consumerism, a Delphi conducted with a national panel of experts on the subject of postsecondary student consumerism. The study also represents a systematic effort to create, collect, and analyze ideas and information.

The broad objectives of this study have been to provide a data base which educational planners would find useful and from which such educational planners can better make informed decisions about educational consumerism. The study assumes that many educational planners want more knowledge about student consumerism with a view to minimizing its disruptive effect on higher education. Recommended for further study is the central assumption of this research -- that a vision of the future, coupled with a knowledge of what can be done, enhances planning. Eventually this study might serve as a vehicle for such testing. Educational planners familiar with its content might be surveyed to determine whether they believe the study data are useful. The larger question, however, may be more difficult to answer. Will the data provided in fact lead to demonstrably improved decision making by educational planners concerning issues of student consumerism?

Of course, many parameters limit the study. One of the more obvious parameters is the assumption that with experts there is a greater likelihood of improved response. Although Dalkey (1969) and others (see Linstone and Turoff, 1975) have empirically shown

this to be true, there can be no guarantee that even with experts their forecasts or their policy options will in time prove to be best, for experts may focus on subsystems, taking no account of the larger systems (Linstone and Turoff, 1975, p. 581). And whether panelists really are experts is a variable over which there is very little control, and it is also a matter difficult to assess in application (Dalkey, 1969, p. 76).

Another limitation is that no recognition has been accorded the relative disparities in the abilities of the panelists to actually bring about their views. Thus, while a majority of the panel might reject a particular course of action, a minority viewpoint might be implemented as a consequence of the ability of those holding the minority view to impose their will. It is desirable that future studies account for such disparities.

Another problem certainly inherent is the simple declarative sentence format used in the Rounds. Subsidiary, yet important, ideas must often have been foregone because of the necessity to fit the forecasts and policy descriptions into the common mold of the simple sentence. But, of course, tradeoffs inevitably accompany any research format, and the tradeoffs have seemed justified. Nevertheless, the simplification resulting from the style of the statements has certainly resulted in a loss of precision.

An allied weakness of the simplistic style of the dependent variables is that there is no disclosure of whether the panelists agree for the same underlying reasons. Probably they do not. Therefore, as some conditions change, some of those earlier agreeing may change their minds. Hence, there is a need to test for reliability through replication.

Also recommended for future studies will be the use of more sophisticated statistical techniques. Use of cross-impact analysis might be used to get at underlying relationships or a technique such as cluster analysis might be used to reduce the number of variables (see Linstone and Turoff, 1975).

Finally, it must be acknowledged that even where there is consensus on a particular policy option, the tremendous diversity of postsecondary institutions and student circumstance might be such that a single policy would nor or could not constitute a desirable option for all concerned.

Conclusion

The enormity and the complexity of the data in this study make it impossible to render a summary of findings both simple and complete. A concise summarization of findings is set forth in Chapter IV in the subsection titled "Summary." More liberally interpretive conclusions and discussion are set forth earlier in this Chapter in the subsections titled "The Forecasts," "The Policy Options," and "Significant Difference." An empirical summary (based on means) of the consensus findings appears in Appendix G.

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APPENDICES

APPENDIX A

PRINCIPAL AND COMPONENT HYPOTHESES

Principal and Component Hypotheses

This study tests for significant difference using two independent variables labeled "level of geopolitical interest" and "primary professional identification with interest group." Each independent variable consists of four subcells. The first variable contains subcells of "local," "state," "interstate/regional," and "federal;" and the second variable contains subcells of "student," "faculty," "administrator," and "taxpayer/contributor."

Each of the two independent variables is tested in two principal hypotheses, and thus the study tests Four Principal Hypotheses (stated in the null form).

The First Principal Hypothesis examines forecasted developments in postsecondary student consumerism, and tests the independent variable "level of geopolitical interest." The First Principal Hypothesis is tested against two criteria, "Likelihood" and "Desirability."

The Second Principal Hypothesis examines policy options vis-a-vis postsecondary student consumerism, and tests the independent variable "level of geopolitical interest." The Second Principal Hypothesis is tested against two criteria, "Feasibility," and "Desirability."

The Third Principal Hypothesis examines forecasted developments in postsecondary student consumerism, and tests the independent variable "primary professional identification with interest group." The Third Principal Hypothesis is tested against two criteria, "Likelihood" and "Desirability."

The Fourth Principal Hypothesis examines policy options vis-a-vis postsecondary student consumerism, and tests the independent variable "primary professional identification with interest group." The Fourth Principal Hypothesis is tested against two criteria, "Feasibility" and "Desirability."

Each Principal Hypothesis contains twelve component hypotheses, all of which are set forth below in the following manner. First, each Principal Hypothesis is stated. Then, each Principal Hypothesis is followed by a complete statement of the first component hypothesis (with three key terms numbered in parentheses). Finally, the first component hypothesis is followed by a table showing the substituted key terms for the remaining eleven component hypotheses.

First Principal Hypothesis: There are no significant differences among Delphi panelists, categorized by their "level of geopolitical interest," in their mean evaluations of developments forecasted for postsecondary student consumerism.

H₁: There is no significant difference between panelists self-appraising (1) "local" and panelists self-appraising (2) "state" in their mean evaluations of the (3) "likelihood" of the forecasted developments.

	(1)	(2)	(3)
H ₂ :	"local	"interstate/regional"	"likelihood"
H ₃ :	"local"	"federal"	"likelihood"
H ₄ :	"state"	"interstate/regional"	"likelihood"
H ₅ :	"state"	"federal"	"likelihood"
H ₆ :	"interstate/regional"	"federal"	"likelihood"
H ₇ :	"local"	"state"	"desirability"
H ₈ :	"local"	"interstate/regional"	"desirability"
H ₉ :	"local"	"federal"	"desirability"
H ₁₀ :	"state"	"interstate/regional"	"desirability"
H ₁₁ :	"state"	"federal"	"desirability"
H ₁₂ :	"interstate/regional"	"federal"	"desirability"

Second Principal Hypothesis: There are no significant differences among Delphi panelists, categorized by their "level of geopolitical interest," in their mean evaluations of policy options vis-a-vis postsecondary student consumerism.

H₁₃: There is no significant difference between panelists self-appraising (1) "local" and panelists self-appraising (2) "state" in their mean evaluations of the (3) "feasibility" of the policy options.

	(1)	(2)	(3)
H ₁₄ :	"local"	"interstate/regional"	"feasibility"
H ₁₅ :	"local"	"federal"	"feasibility"
H ₁₆ :	"state"	"interstate/regional"	"feasibility"
H ₁₇ :	"state"	"federal"	"feasibility"
H ₁₈ :	"interstate/regional"	"federal"	"feasibility"
H ₁₉ :	"local"	"state"	"desirability"
H ₂₀ :	"local"	"interstate/regional"	"desirability"
H ₂₁ :	"local"	"federal"	"desirability"
H ₂₂ :	"state"	"interstate/regional"	"desirability"
H ₂₃ :	"state"	"federal"	"desirability"
H ₂₄ :	"interstate/regional"	"federal"	"desirability"

Third Principal Hypothesis: There are no significant differences among Delphi panelists, categorized by their "primary professional identification with interest group," in their mean evaluations of developments forecasted for postsecondary student consumerism.

H₂₅: There is no significant difference between panelists self-appraising (1) "student" and panelists self-appraising (2) "faculty" in their mean evaluations of the (3) "likelihood" of the forecasted developments.

	(1)	(2)	(3)
H ₂₆ :	"student"	"administrator"	"likelihood"
H ₂₇ :	"student"	"taxpayer/contributor"	"likelihood"
H ₂₈ :	"faculty"	"administrator"	"likelihood"
H ₂₉ :	"faculty"	"taxpayer/contributor"	"likelihood"
H ₃₀ :	"administrator"	"taxpayer/contributor"	"likelihood"
H ₃₁ :	"student"	"faculty"	"desirability"
H ₃₂ :	"student"	"administrator"	"desirability"
H ₃₃ :	"student"	"taxpayer/contributor"	"desirability"
H ₃₄ :	"faculty"	"administrator"	"desirability"
H ₃₅ :	"faculty"	"taxpayer/contributor"	"desirability"
H ₃₆ :	"administrator"	"taxpayer/contributor"	"desirability"

Fourth Principal Hypothesis: There are no significant differences among Delphi panelists, categorized by their "primary professional identification with interest group," in their mean evaluations of policy options vis-a-vis postsecondary student consumerism.

H₃₇: There is no significant difference between panelists self-appraising (1) "student" and panelists self-appraising (2) "faculty" in their mean evaluations of the (3) "feasibility" of the policy options.

	(1)	(2)	(3)
H ₃₈ :	"student"	"administrator"	"feasibility"
H ₃₉ :	"student"	"taxpayer/contributor"	"feasibility"
H ₄₀ :	"faculty"	"administrator"	"feasibility"
H ₄₁ :	"faculty"	"taxpayer/contributor"	"feasibility"
H ₄₂ :	"administrator"	"taxpayer/contributor"	"feasibility"
H ₄₃ :	"student"	"faculty"	"desirability"
H ₄₄ :	"student"	"administrator"	"desirability"
H ₄₅ :	"student"	"taxpayer/contributor"	"desirability"
H ₄₆ :	"faculty"	"administrator"	"desirability"
H ₄₇ :	"faculty"	"taxpayer/contributor"	"desirability"
H ₄₈ :	"administrator"	"taxpayer/contributor"	"desirability"

APPENDIX B

THE INVITATION TO PARTICIPATE



**NATIONAL DELPHI
ON STUDENT CONSUMERISM**

**A Forecast of Developments
& an Articulation of
Policy Options**

October 5, 1977

You have been identified as part of a select national panel knowledgeable on the topic of student consumerism. The panel includes attorneys, college presidents, faculty members, members of the U.S. Congress, state legislators, and a variety of other government and private agency officials. It is hoped that as a member of this panel you will consent to contribute a small amount of your time to some important work.

As you know, student consumerism has the potential to profoundly affect education in this country and planning is necessary. You and your co-panelists are asked to assist in the planning process through use of Delphi, a technique developed by the RAND Corporation. Delphi is based on the premise that it is possible to influence the future by proper planning based on informed intuitive judgment. As a member of the panel you will forecast developments and articulate policy options regarding student consumerism. The attached addendum describes how this will be accomplished.

Regarding my background, I am a licensed and experienced attorney doing graduate work at Oregon State University. Through this research I hope to complete my doctoral studies as well as provide data that will be useful to you and your colleagues.

Attached is both additional information regarding the study and a request for some information from you. Your participation will be sincerely appreciated. Of course, in no instance will individual responses be identified. However, it is desirable to publish a list of panelists along with the final results. Thus you are encouraged to waive the guarantee of anonymity permitting inclusion of your name along with the other panelists.

Thank you very much for your kind consideration. I look forward to your participation.

Cordially,

Robert G. Franks

ADDENDUM
(For Your Information Only)

DELPHI PROCEDURE. The procedures of Delphi are briefly as follows:

- 1) In the first mailing panelists will be asked: to forecast an important development in postsecondary student consumerism; and to offer an important policy option vis-à-vis such consumerism.
- 2) In the second mailing each panelist will receive a copy of the collated responses and each will be asked to rate on a Likert scale all items according to several established criteria (e.g., importance and desirability).
- 3) In the third mailing each panelist will receive feedback on how his/her colleagues have responded, and each panelist will be asked to again rate all the items making any changes in response from the previous round that are appropriate.
- 4) The fourth mailing will be an iteration of the third.

And the process will be completed by a final mailing of the summarized results to each of the panelists.

It is worth noting that you will not be asked to validate any of my pre-concepts, but you will make your own contributions and will evaluate those of your co-panelists.

DELPHI SCHEDULE. The mailings are dependent upon your returns to me (and you will, of course, employ the U.S. Postal System) so a precise schedule is impossible. But an approximate schedule of my mailings to you is set forth below:

- 1st mailing -- early November (list: development and policy option)
- 2nd mailing -- early December (collated questionnaire)
- 3rd mailing -- late January (first iteration)
- 4th mailing -- early March (last iteration)
- 5th mailing -- mid April (results)

PLEASE COMPLETE AND RETURN QUESTIONNAIRE (Next Page)

OREGON STATE UNIVERSITY
Corvallis, Oregon 97332

Robert G. Franks
Bloss Hall (H.R.)

QUESTIONNAIRE
Please Complete and Return

***PERSONAL DATA. Please clearly PRINT the following information.

Your Name and Address

Your Professional Title

Your Telephone Number

***VARIABLES OF THE STUDY. The final analysis of data will make use of two variables. Your individual responses to the questions will be kept strictly confidential.

Variable #1. The first variable is, perhaps, best described as "level of geo-political interest in student consumerism." For example, those panelists who are associated with or employed by a postsecondary institution will probably check "Local." Employees of State Boards of Education and state legislators will probably check "State." Employees of regional accrediting associations or regional consumer advocacy agencies will probably check "Interstate (regional)." Members of Congress and employees of the Federal agencies will probably check "Federal." Please indicate your primary professional interest in student consumerism by selecting the best one of the four. In the event that you absolutely cannot in good conscience select one of the four, then select "Other" and please explain what the "other" category is.

☐ Local ☐ State ☐ Interstate (regional) ☐ Federal
☐ Other (please explain) _____

Variable #2. Student consumerism involves often competing interests. The second variable relates to the public for whom you have a primary professional interest in protecting. Are you primarily concerned with the protection of "Students?" "Faculty?" "Administration?" or "Taxpayers/Contributors?" Again some examples are offered to help illustrate what is meant.

Plaintiffs' attorneys and consumer advocates will probably select "Students" as most appropriate. Faculty members and representatives of professional faculty organizations will probably select "Faculty." College presidents will probably select "Administration." And some members of Federal agencies will probably select "Taxpayers/Contributors."

Please select the best one of the four. In the event that you absolutely cannot in good conscience select one of the four, then select "Other" and please explain what the "other" category is.

☐ Students ☐ Faculty ☐ Administration ☐ Taxpayers/Contributors
☐ Other (please explain) _____

***CONSENT TO LIST. If you consent to the inclusion of your name and title in the list of panelists to be published with the final results, please SIGN in the space provided.

Thank you very much for your important contribution to this study. Would you please return this information in the envelope provided.

APPENDIX C

ROUND ONE



**NATIONAL DELPHI
ON STUDENT CONSUMERISM**

A Forecast of Developments
& an Articulation of
Policy Options

November 4, 1977

Thank you very much for consenting to participate in the present study. I hope you find the process of participation in itself rewarding... I'm confident that you'll find the results interesting. In any event, I'm most grateful that you have agreed to participate. Thank you.

With this mailing, round one begins. On the enclosure you are asked to make two responses. First, you are requested to forecast a development in postsecondary education that will have been substantially realized within the next ten years. Second, you are asked to state an important policy option vis-a-vis such consumerism. The forecast is in the nature of what "will be;" the policy option is in the nature of "what should be."

Please confine your forecast to a development that will have occurred sometime within a range of the present to ten years hence; it may, for example, occur two years hence. Also, note that this ten year time frame is not intended as a limitation applicable to the policy option. In your response please strive for objectivity. Consider, however, that the complexity of events suggests that developments in student consumerism will likely not be a simple linear function of past or present conditions. Therefore, especially in listing what you consider to be a desirable policy option, you are encouraged to think imaginatively.

Thanks again for the contribution you will make to the study.

Sincerely,

Robert G. Franks

Enclosures

Oregon State University
Corvallis, Oregon 97332

Robert G. Franks
Bloss Hall (H.R.)

ROUND ONE

Please Complete and Return

In providing a development and a desirable policy option, please avoid complex sentence structure. Especially do NOT use compound sentences. I recognize that oversimplification can be a serious difficulty, but please try to communicate each response in a concise sentence. Some examples are offered below (for their form, only).

EXAMPLES of forecasted developments in postsecondary student consumerism:

- (1) The federal government will increasingly coordinate its efforts to protect students.
- (2) The federal government will increasingly protect students from consumer abuses.
- (3) Students will play a more important role in their own protection.
- (4) Consumer protection will wane as an important issue.

*** Please succinctly list an important development in postsecondary student consumerism that you foresee as being substantially realized within the next ten years. PLEASE TYPE OR PRINT LEGIBLY.

EXAMPLES of desirable policy options in postsecondary student consumerism:

- (1) The federal government should provide money incentives to institutions to encourage self regulation.
- (2) Accreditation agencies should tightly regulate educational advertising.
- (3) State-level agencies should increasingly promote protection of students through rules and legislation.
- (4) Institutions should voluntarily provide placement data to prospective students.

*** Please succinctly list an important policy option vis-a-vis postsecondary student consumerism. PLEASE TYPE OR PRINT LEGIBLY.

THANK YOU

APPENDIX D

ROUND TWO



**NATIONAL DELPHI
ON STUDENT CONSUMERISM**

A Forecast of Developments
& an Articulation of
Policy Options

December 13, 1977

This mailing initiates Round Two and consists of a questionnaire collated from timely panelist responses to Round One. Please note that the two scales for the evaluation of the Developments do not correspond exactly with the two scales for the evaluation of the Policy Options. In each case there will be an evaluation of desirability. But the Developments are first rated on a likelihood scale; the Policy Options are first rated on a feasibility scale.

I recognize that there are problems associated with asking you to rate, on a single numerical scale, ideas having many dimensions. But make the best response you can and to indicate it, PLEASE CIRCLE ONE NUMBER FROM EACH OF THE TWO SCALES for every statement.

I've done some editing of the responses, but in all cases I've earnestly sought to avoid altering the substance of a response. All statements are to be read within the context of postsecondary student consumerism, and thus much of the editing involved shortening phrases like "institutions of postsecondary education" to simply, "institutions."

The statements are grouped in a manner I hope you find helpful, and I think you'll find it helpful to read several statements together before responding as they often say close to the same thing. Incidentally, this will probably be the most time consuming Round.

The Round is coded for purposes of group data analysis. Please return as quickly as possible. For computer analysis I must have all the questionnaires back by January 11th.

One again, thanks very much for all your time and work. Best Wishes for a Most Joyous Holiday Season and Happy New Year.

Sincerely,

Robert G. Franks

Enclosures



NATIONAL DELPHI ON STUDENT CONSUMERISM

**A Forecast of Developments
& an Articulation of
Policy Options**

December 13, 1977

By a letter dated October 5, 1977, I invited you to participate in a National Delphi on Student Consumerism. The reason I've not heard from you in reply might well be your disinclination to participate. If that is the case, please forgive this intrusion. I'll not trouble you again.

If, on the other hand you'd like to participate, I'd very much value your participation. The Delphi is in process. Round One has been completed and Round Two is getting underway with this mailing. I anticipate mailing the final rounds as earlier scheduled (i.e., first iteration to be mailed in late January, and last iteration to be mailed in early March), and I should be able to mail summarized results to all panelists in mid April.

As I mentioned in my earlier letter, the invited panelists in this project are a most distinguished group. I believe you'd find the interchange of ideas with them an interesting endeavor. As also earlier mentioned in no instance will individual responses be identified; however, it is desirable to publish a list of panelists along with the final results. Thus you are encouraged to waive the guarantee of anonymity permitting inclusion of your name along with the other panelists. In any event, if you'd consent to participate from this Round forward, please complete the enclosed Questionnaire and Round Two, and return them to me in the envelope provided.

Thank you very much and Best Wishes for the coming Holiday Season.

Sincerely,

Enclosures

Robert G. Franks

December 13, 1977

COPY OF LETTER PROVIDED TO DELPHI PANELISTS ON SECOND ROUND

This mailing initiates Round Two and consists of a questionnaire collated from timely panelist responses to Round One. Please note that the two scales for the evaluation of the Developments do not correspond exactly with the two scales for the evaluation of the Policy Options. In each case there will be an evaluation of desirability. But the Developments are first rated on a likelihood scale; the Policy Options are first rated on a feasibility scale.

I recognize that there are problems associated with asking you to rate, on a single numerical scale, ideas having many dimensions. But make the best response you can and to indicate it, PLEASE CIRCLE ONE NUMBER FROM EACH OF THE TWO SCALES for every statement.

I've done some editing of the responses, but in all cases I've earnestly sought to avoid altering the substance of a response. All statements are to be read within the context of postsecondary student consumerism, and thus much of the editing involved shortening phrases like "institutions of postsecondary education" to simply, "institutions."

The statements are grouped in a manner I hope you find helpful, and I think you'll find it helpful to read several statements together before responding as they often say close to the same thing. Incidentally, this will probably be the most time consuming Round.

The Round is coded for purposes of group data analysis. Please return as quickly as possible. For computer analysis I must have all the questionnaires back by January 11th.

One again, thanks very much for all your time and work. Best Wishes for a Most Joyous Holiday Season and Happy New Year.

Sincerely,

Robert G. Franks

Enclosures

DEFINITIONS

Below are definitions/descriptions of the scales to be used in conjunction with Delphi Rounds Two, Three, and Four.

LIKELIHOOD SCALE --- WHAT IS THE LIKELIHOOD THIS DEVELOPMENT WILL OCCUR?	
1. Very Likely	Development is confidently expected to be substantially realized within next ten years. Probability of achievement is very high; near certainty.
2. Likely	Development is expected to be substantially realized within next ten years. Shows promise of achievement.
3. May or May Not Be Likely	Contradictory evidence of achievement within next ten years. Substantial doubt as to achievement of this development within ten years.
4. Unlikely	Development is not expected to be substantially realized within next ten years. Shows little promise of achievement.
5. Very Unlikely	Development not expected to be substantially realized within next ten years. Probability of achievement is very low.
DESIRABILITY SCALE -- GIVEN THIS DEVELOPMENT/OPTION, WHAT IS ITS DESIRABILITY?	
1. Very Desirable	Will have a very positive effect; extremely beneficial. Social benefits far outweigh social costs.
2. Desirable	Will have a positive effect; beneficial. Social benefits greater than social costs.
3. Neither Desirable Nor Undesirable	Will have equal positive and negative effects. Social benefits equal social costs.
4. Undesirable	Will have a negative effect; harmful. Social benefit less than social costs.
5. Very Undesirable	Will have a major negative effect; extremely harmful. Social costs far outweigh social benefits.
FEASIBILITY SCALE --- WHAT IS THE FEASIBILITY OF IMPLEMENTING THIS POLICY?	
1. Definitely Feasible	Can be implemented; no major roadblocks. Would be generally accepted.
2. Probably Feasible	Some indication that this is implementable; some roadblocks. Some indication this would be generally accepted.
3. May or May Not Be Feasible	Contradictory evidence that this can be implemented; roadblocks. Some indication this may not be generally accepted.
4. Probably Infeasible	Some indication that this cannot be implemented; major roadblocks. Indications this would not be generally accepted.
5. Definitely Infeasible	Cannot be implemented; unworkable. Completely unacceptable.

ROUND TWO

* * * * *

Please Circle One Number for Every Statement
On each of the two five-digit scales

PART I: FORECASTED DEVELOPMENTS
("What Will Be")

STUDENTS	LIKELIHOOD	DESIRABILITY
1. Students will become more demanding as consumers of education.	1 2 3 4 5	1 2 3 4 5
2. Students will play a more important role in their own protection.	1 2 3 4 5	1 2 3 4 5
3. Students will initiate more legal challenges regarding ineffective classroom instruction.	1 2 3 4 5	1 2 3 4 5
4. Students will succeed in forcing institutions to permit them to air grievances concerning instruction, without risking reprisal.	1 2 3 4 5	1 2 3 4 5
5. Students will assert a growing demand for a common core curriculum related to economic survival.	1 2 3 4 5	1 2 3 4 5
6. Students will increasingly depend on the success of institutions in the placement of their graduates.	1 2 3 4 5	1 2 3 4 5
7. Working adult students will increasingly demand educational opportunities at times and places convenient to them.	1 2 3 4 5	1 2 3 4 5
8. Older students enrolled in larger numbers will force institutions to provide more accurate and candid information to students.	1 2 3 4 5	1 2 3 4 5
9. Part-time students enrolled in larger numbers will increasingly demand treatment and service equal to that accorded full-time students.	1 2 3 4 5	1 2 3 4 5
10. Student action (individual and group) will result in increased consumer education.	1 2 3 4 5	1 2 3 4 5
11. Students will organize collectively to bargain tuition and conditions of attendance with public institutions.	1 2 3 4 5	1 2 3 4 5
12. Students will play an organized role in bringing about an increasingly coordinated Federal treatment of "consumer protection," "information provision," and "financial aid program integrity."	1 2 3 4 5	1 2 3 4 5
13. Students' consumer interests will be accommodated as they become fully franchised third parties in collective negotiations with faculty and administrative representatives.	1 2 3 4 5	1 2 3 4 5
<u>INSTITUTIONS</u>		
14. Public and private institutions will join in a concerted effort to defeat consumer protection legislation.	1 2 3 4 5	1 2 3 4 5
15. Non-profit institutions will resist efforts by OE to expand its activities on behalf of consumers on the ground that such activity is an encroachment on academic freedom.	1 2 3 4 5	1 2 3 4 5
16. Proprietary institutions will be more receptive to the attempted expansion of government in the protection of student consumers.	1 2 3 4 5	1 2 3 4 5

	LIKELIHOOD	DESIRABILITY
17. Institutions will be more careful and cautious in wording their material representing the benefits of study at those institutions.	1 2 3 4 5	1 2 3 4 5
18. Institutions will increasingly disclose more accurate, better information about themselves, their students, faculty, and programs.	1 2 3 4 5	1 2 3 4 5
19. Institutional program offerings will be focused more clearly on the perceived needs of students (as perceived by the students themselves).	1 2 3 4 5	1 2 3 4 5
20. Postsecondary institutions will develop a defensive posture in dealing with student consumerism.	1 2 3 4 5	1 2 3 4 5
<u>STATES</u>		
21. The states will assume more responsibility for student consumer protection.	1 2 3 4 5	1 2 3 4 5
22. With federal funding, state agencies will play a larger role in student consumer protection.	1 2 3 4 5	1 2 3 4 5
23. The states will be increasingly effective in protecting students from abusive practices and policies of postsecondary institutions.	1 2 3 4 5	1 2 3 4 5
24. State agencies will initiate or increase efforts to provide to students useful and complete information on all post secondary educational opportunities in their states.	1 2 3 4 5	1 2 3 4 5
25. All fifty states will publish annually a listing of postsecondary institutions considered reliable.	1 2 3 4 5	1 2 3 4 5
<u>FEDERAL GOVERNMENT</u>		
26. The federal government will not be substantially involved in postsecondary student consumer affairs.	1 2 3 4 5	1 2 3 4 5
27. The federal government will increasingly intervene in the internal affairs of institutions under the guise of protecting students as consumers.	1 2 3 4 5	1 2 3 4 5
28. The federal government will increasingly protect students from fraud and deceit where federal monies are involved in the education.	1 2 3 4 5	1 2 3 4 5
29. The federal government will increasingly commit funds to consumer protection in education.	1 2 3 4 5	1 2 3 4 5
30. The federal government will increase regulations for the protection of postsecondary students.	1 2 3 4 5	1 2 3 4 5
31. The federal government will become increasingly regulatory in its efforts to protect students.	1 2 3 4 5	1 2 3 4 5
32. The federal government will increasingly coordinate its efforts to protect students.	1 2 3 4 5	1 2 3 4 5
33. The federal government will increasingly deal with "consumer protection" together with "information provision" and "financial aid program integrity"...rather than separately.	1 2 3 4 5	1 2 3 4 5

	LIKELIHOOD					DESIRABILITY				
34. The federal government will establish increasingly strict guidelines on information provided by institutions to students.	1	2	3	4	5	1	2	3	4	5
35. The federal government will require disclosure of placement and drop out rates for private home study and vocational schools.	1	2	3	4	5	1	2	3	4	5
36. Primarily through federal subsidy of consumer education programs, students will become increasingly aware of their rights.	1	2	3	4	5	1	2	3	4	5
37. The Federal Trade Commission will play an increasingly important role in protecting students.	1	2	3	4	5	1	2	3	4	5
38. The Federal Trade Commission will adopt regulations designed to provide student consumer protection.	1	2	3	4	5	1	2	3	4	5
39. The Federal Trade Commission will gain jurisdiction in interstate student recruitment.	1	2	3	4	5	1	2	3	4	5
40. Better information generated by market forces will decrease the need for federal consumer protection.	1	2	3	4	5	1	2	3	4	5
41. The federal government will not adequately enforce legislation that is designed to protect students from consumer abuses.	1	2	3	4	5	1	2	3	4	5
42. The federal government will increasingly promote learning as a life long process through agents and programs aimed at luring adult learners into postsecondary education.	1	2	3	4	5	1	2	3	4	5

ACCREDITATION

43. The accreditation process for institutions, and especially that process for programs within institutions, will change significantly from that now followed.	1	2	3	4	5	1	2	3	4	5
44. Government interest in protection of the consumer will lead to greater self-examination by accreditation bodies concerning their appropriate functions.	1	2	3	4	5	1	2	3	4	5
45. The accreditation process will incorporate a review of institutional policies and practices which reflect a responsiveness to the interests of the consuming public.	1	2	3	4	5	1	2	3	4	5
46. Accreditation agencies will deal consciously and openly with the matter of institutional accountability to consumers.	1	2	3	4	5	1	2	3	4	5
47. The ineptitude of consumer representatives on accrediting agencies will lead to pressure on OE to cease its pressure for such representation.	1	2	3	4	5	1	2	3	4	5

STUDENT-INSTITUTIONAL RELATIONSHIP

48. There will be a serious review of the relationship between institutions and their students, i.e., whether the institutions are in an in loco parentis, a fiduciary, or a provider/consumer relationship.	1	2	3	4	5	1	2	3	4	5
49. Courts will entertain more cases in which complaints or failure to perform as described in the catalog are leveled.	1	2	3	4	5	1	2	3	4	5
50. Legal precedents will be established and clarified concerning the rights of students as consumers.	1	2	3	4	5	1	2	3	4	5

	LIKELIHOOD					DESIRABILITY				
51. There will be an increased application of institutional liability to the delivery of academic services.	1	2	3	4	5	1	2	3	4	5
52. Matriculation will assume the same status as any legally contracted arrangement.	1	2	3	4	5	1	2	3	4	5
<u>MISCELLANY</u>										
53. The general movement toward consumer protection will spill over to include postsecondary student consumerism.	1	2	3	4	5	1	2	3	4	5
54. The need for effective consumer protection of students will increase with the growing competition for students among all types of institutions.	1	2	3	4	5	1	2	3	4	5
55. There will be an increase in consumer education to encourage student self protection.	1	2	3	4	5	1	2	3	4	5
56. The development of educational brokering will complicate the task of providing consumer protection.	1	2	3	4	5	1	2	3	4	5
57. Consumerism will lose ground dramatically in postsecondary education.	1	2	3	4	5	1	2	3	4	5
58. Governmental agencies will begin to treat institutions of postsecondary education much like they are businesses.	1	2	3	4	5	1	2	3	4	5
59. Federal and state governments will increasingly coordinate their efforts to protect students.	1	2	3	4	5	1	2	3	4	5
60. Consumer laws will be extended to protect students from abuses in such areas as recruiting, faculty counseling, academic standards, etc.	1	2	3	4	5	1	2	3	4	5
*** *** *** *** *** *** *** *** *** *** *** *** *** *** ***										

PART II: POLICY OPTIONS
("What Should Be")

<u>STUDENTS</u>	FEASIBILITY					DESIRABILITY				
62. Students should be educated so they apply the principle of "buyer beware."	1	2	3	4	5	1	2	3	4	5
63. Students should be educated to become more informed and responsible consumers of their education.	1	2	3	4	5	1	2	3	4	5
64. Students should have a significant input to the content of the chosen curriculum.	1	2	3	4	5	1	2	3	4	5

<u>INSTITUTIONS</u>	<u>FEASIBILITY</u>	<u>DESIRABILITY</u>
65. Institutions, on a national level, should establish an agency for self regulation.	1 2 3 4 5	1 2 3 4 5
66. Institutions should provide specific information regarding the outcome of courses.	1 2 3 4 5	1 2 3 4 5
67. Institutions should voluntarily provide placement data to prospective students.	1 2 3 4 5	1 2 3 4 5
68. Colleges should require all entering students to enroll in a career planning course.	1 2 3 4 5	1 2 3 4 5
69. Institutions should do a better job in helping students train in those fields where there will be job openings.	1 2 3 4 5	1 2 3 4 5
70. Institutions should provide more realistic educational programs geared to lifelong learning as a concept.	1 2 3 4 5	1 2 3 4 5
71. Institutions should establish minimum levels for consumers to reach before they receive credit.	1 2 3 4 5	1 2 3 4 5
72. Institutions should regularly obtain graduates' evaluations of their educational experiences.	1 2 3 4 5	1 2 3 4 5
<u>STATES</u>		
73. Consumer protection must remain a state function with a minimum of federal involvement.	1 2 3 4 5	1 2 3 4 5
74. State-level agencies should increasingly promote protection of students through consumer-protection policies and rules.	1 2 3 4 5	1 2 3 4 5
75. State licensing agencies should be primarily responsible for protecting consumers from fraud, deceit, and other consumer abuses.	1 2 3 4 5	1 2 3 4 5
76. States should adopt rules and regulations placing greater emphasis on educational program quality.	1 2 3 4 5	1 2 3 4 5
77. The focus for conditioning access to student financial aid beyond that inherent in accreditation should rest with individual state governments.	1 2 3 4 5	1 2 3 4 5
78. State agencies should play a larger role in regulating educational advertising. States should accept the primary responsibility in developing reliable and better information for students.	1 2 3 4 5	1 2 3 4 5
79. Each state should establish an information center to provide pertinent information on all institutions approved in the state and this information should be made available to students through high school counselors, libraries, etc.	1 2 3 4 5	1 2 3 4 5
80. State governments should step into the current accreditation controversy in order to encourage due process and to protect students (or offer students protection) at the grass roots level.	1 2 3 4 5	1 2 3 4 5
81. The state should assume a larger role in determining the eligibility of institutions to participate in federal programs.	1 2 3 4 5	1 2 3 4 5

	FEASIBILITY	DESIRABILITY
82. Individual states should provide for new enabling legislation which would recognize and protect student interests in public sector collective bargaining.	1 2 3 4 5	1 2 3 4 5
83. Staff coordinating/governing boards should require that institutions establish workable student consumer complaint/grievance systems.	1 2 3 4 5	1 2 3 4 5
84. State regulatory agencies should set the same requirements for the approval of (educational) brokers as are mandated for schools and colleges.	1 2 3 4 5	1 2 3 4 5
FEDERAL GOVERNMENT		
85. The federal government should regulate proprietary institutions to provide more protection to students.	1 2 3 4 5	1 2 3 4 5
86. The federal government should tightly regulate educational advertising and recruiting.	1 2 3 4 5	1 2 3 4 5
87. The federal government (OE) should recognize as eligible only those accrediting agencies which require institutions or programs to protect in policy and practice the rights of students as consumers.	1 2 3 4 5	1 2 3 4 5
88. The federal government (OE) should adopt an alternative to accreditation as the requisite for institutional eligibility.	1 2 3 4 5	1 2 3 4 5
89. The federal government should publish more detailed current and projected education/work supply-demand information for consumers.	1 2 3 4 5	1 2 3 4 5
90. The federal government should establish a national clearinghouse for information concerning the practices of specific institutions relating to consumer issues.	1 2 3 4 5	1 2 3 4 5
91. The federal government should encourage states to set up education information centers which would collect student complaints and collect and disseminate information needed by students.	1 2 3 4 5	1 2 3 4 5
92. The federal government should fund front-end costs of state-wide, consumer information systems so all potential learners have access to neutrally-produced, accurate information about educational options and their relationship to occupational preparation.	1 2 3 4 5	1 2 3 4 5
93. The federal government (OE) should give greater emphasis to the states' role in regulation and monitoring of private postsecondary education.	1 2 3 4 5	1 2 3 4 5
94. The federal government should provide money to state oversight agencies to increase or maintain consumer protection activities.	1 2 3 4 5	1 2 3 4 5
95. The federal government should provide funds to encourage pre-service and in-service training for high school guidance personnel.	1 2 3 4 5	1 2 3 4 5
ACCREDITATION/PRIVATE ENTITIES		
96. Accreditation should expand its activities to include non-institutionalized programs.	1 2 3 4 5	1 2 3 4 5
97. Accreditation agencies should regulate all college publications, i.e., brochures, catalogs, and other releases.	1 2 3 4 5	1 2 3 4 5

	FEASIBILITY					DESIRABILITY				
98. Accreditation agencies and state agencies should increasingly promote protection of students through stricter standards.	1	2	3	4	5	1	2	3	4	5
99. Accrediting agencies and state agencies should form a partnership to include both voluntary and involuntary approaches to protect consumers.	1	2	3	4	5	1	2	3	4	5
100. National associations of colleges and universities should work together to develop reasonable guidelines for the protection of students.	1	2	3	4	5	1	2	3	4	5
101. Educational utilities such as College Board, ACT, and NCHEMS should set up "consumer divisions" to insure quality control of financial aid, information, and educational services.	1	2	3	4	5	1	2	3	4	5
102. National associations of institutions should establish guidelines for information provided to students and should enforce use by exclusion or non-recognition.	1	2	3	4	5	1	2	3	4	5
103. A prestigious blue ribbon public non-governmental body should rate and report the offerings of postsecondary institutions.	1	2	3	4	5	1	2	3	4	5
<u>MISCELLANY</u>										
104. Consumer education should be provided to students so they might better protect themselves.	1	2	3	4	5	1	2	3	4	5
105. Institutions should be required to publish program and policy information, the details of which should be designed with the cooperation of the institutions, state, and federal postsecondary agencies.	1	2	3	4	5	1	2	3	4	5
106. There should be a formal written contract between the student and the institution.	1	2	3	4	5	1	2	3	4	5
107. The relationship between student and institution should be more two-sided, i.e., rights of the student and obligations of the school should be better defined and amplified.	1	2	3	4	5	1	2	3	4	5
108. There should be greater options for career development via education programs through expansion of business and industry into the education field.	1	2	3	4	5	1	2	3	4	5
109. There should be expanded professional roles and reward system for the academic/social/financial aid counselors.	1	2	3	4	5	1	2	3	4	5
110. A regional clearinghouse should come about to allow flow of information regarding consumer protection to and from state, federal, and accrediting agencies.	1	2	3	4	5	1	2	3	4	5
111. All levels of government should stress continued consumer protection in higher education.	1	2	3	4	5	1	2	3	4	5
112. The number of individual concerns in higher education continues to proliferate; i.e., consumerism (too narrowly limited to "students"), OSHA, handicapped, Title VII, Title IX, Buckley Amendment, etc. There should be a policy for higher education -- not for individual interest groups separately.	1	2	3	4	5	1	2	3	4	5

January 11, 1978

I'm sorry to trouble you with this reminder but as of January 11, I had not received from you Round Two of the National Delphi on Student Consumerism. If you have not yet done so, would you please complete and return the Round as quickly as possible? Your responses are very important to the study.

If you have already returned Round Two, thank you very much.

Sincerely,

Robert G. Franks

APPENDIX E

ROUND THREE



**NATIONAL DELPHI
ON STUDENT CONSUMERISM**

A Forecast of Developments
& an Articulation of
Policy Options

February 17, 1978

A number of panelists were tardy in returning Round Two of the National Delphi on Student Consumerism, and therefore the delay in providing you with Round Three. My apologies. ...Every panelist's timely response is important. Please return Round Three by March 19. Thank you for your patience, your understanding, and your cooperation!

The format of Round Three is similar to that of Round Two. However, Round Three was first computer-printed (because each panelist's responses are different) and then reduced. You will note that some data have been added over the scales. The "R" stands for RANGE (inner-quartile range) and it indicates the range of the inner 50% of all panel responses to the particular statement. The "M" represents the MEDIAN response to the statement, and the "Y" stands for YOUR Round Two response to the statement.

PLEASE RECONSIDER YOUR ROUND TWO RESPONSE IN LIGHT OF THE ENTIRE PANEL'S RESPONSE (the "R" and the "M"); THEN TO INDICATE YOUR BEST RESPONSE, ONCE AGAIN PLEASE CIRCLE ONE NUMBER FROM EACH OF THE TWO SCALES FOR EVERY STATEMENT.

A few questions have been dropped from Round Two because they were unacceptably ambiguous. A few other questions have been altered because they were excessively value-laden. A consideration of Round Two data with respect to these altered questions is inappropriate, and therefore the number "9" appears in the data columns. In those cases where either no number appears in the data following a "Y" or the number is a "0", either you did not make a Round Two response or that response was ambiguous.

Once again, thank you for all your time and interest.

Sincerely,

Robert G. Franks

RGF:mls

(ROUND THREE*)

*Round Three is not set forth here because it is redundant in form with the Final Round (see Appendix F, Final Round). The two Rounds differ only in headings, one labeled "round Three" and the other labeled "Final Round."

Note that the sample set forth in Appendix F illustrates the three digit encoding (the number "203" in this case) by which each panelist was identified. Each copy of Rounds Two, Three, and Final Round, all bore a similar number. The codes were essential to the process of calculating mean scores for the various subpanels in the final data analysis.

1. The first round of the tournament was held on Monday, January 1st, 1990. The second round was held on Tuesday, January 2nd, 1990. The third round was held on Wednesday, January 3rd, 1990. The fourth round was held on Thursday, January 4th, 1990. The fifth round was held on Friday, January 5th, 1990. The sixth round was held on Saturday, January 6th, 1990. The seventh round was held on Sunday, January 7th, 1990. The eighth round was held on Monday, January 8th, 1990. The ninth round was held on Tuesday, January 9th, 1990. The tenth round was held on Wednesday, January 10th, 1990. The eleventh round was held on Thursday, January 11th, 1990. The twelfth round was held on Friday, January 12th, 1990. The thirteenth round was held on Saturday, January 13th, 1990. The fourteenth round was held on Sunday, January 14th, 1990. The fifteenth round was held on Monday, January 15th, 1990. The sixteenth round was held on Tuesday, January 16th, 1990. The seventeenth round was held on Wednesday, January 17th, 1990. The eighteenth round was held on Thursday, January 18th, 1990. The nineteenth round was held on Friday, January 19th, 1990. The twentieth round was held on Saturday, January 20th, 1990. The twenty-first round was held on Sunday, January 21st, 1990. The twenty-second round was held on Monday, January 22nd, 1990. The twenty-third round was held on Tuesday, January 23rd, 1990. The twenty-fourth round was held on Wednesday, January 24th, 1990. The twenty-fifth round was held on Thursday, January 25th, 1990. The twenty-sixth round was held on Friday, January 26th, 1990. The twenty-seventh round was held on Saturday, January 27th, 1990. The twenty-eighth round was held on Sunday, January 28th, 1990. The twenty-ninth round was held on Monday, January 29th, 1990. The thirtieth round was held on Tuesday, January 30th, 1990. The thirty-first round was held on Wednesday, January 31st, 1990. The thirty-second round was held on Thursday, February 1st, 1990. The thirty-third round was held on Friday, February 2nd, 1990. The thirty-fourth round was held on Saturday, February 3rd, 1990. The thirty-fifth round was held on Sunday, February 4th, 1990. The thirty-sixth round was held on Monday, February 5th, 1990. The thirty-seventh round was held on Tuesday, February 6th, 1990. The thirty-eighth round was held on Wednesday, February 7th, 1990. The thirty-ninth round was held on Thursday, February 8th, 1990. The fortieth round was held on Friday, February 9th, 1990. The forty-first round was held on Saturday, February 10th, 1990. The forty-second round was held on Sunday, February 11th, 1990. The forty-third round was held on Monday, February 12th, 1990. The forty-fourth round was held on Tuesday, February 13th, 1990. The forty-fifth round was held on Wednesday, February 14th, 1990. The forty-sixth round was held on Thursday, February 15th, 1990. The forty-seventh round was held on Friday, February 16th, 1990. The forty-eighth round was held on Saturday, February 17th, 1990. The forty-ninth round was held on Sunday, February 18th, 1990. The fiftieth round was held on Monday, February 19th, 1990. The fifty-first round was held on Tuesday, February 20th, 1990. The fifty-second round was held on Wednesday, February 21st, 1990. The fifty-third round was held on Thursday, February 22nd, 1990. The fifty-fourth round was held on Friday, February 23rd, 1990. The fifty-fifth round was held on Saturday, February 24th, 1990. The fifty-sixth round was held on Sunday, February 25th, 1990. The fifty-seventh round was held on Monday, February 26th, 1990. The fifty-eighth round was held on Tuesday, February 27th, 1990. The fifty-ninth round was held on Wednesday, February 28th, 1990. The sixtieth round was held on Thursday, February 29th, 1990. The sixty-first round was held on Friday, March 1st, 1990. The sixty-second round was held on Saturday, March 2nd, 1990. The sixty-third round was held on Sunday, March 3rd, 1990. The sixty-fourth round was held on Monday, March 4th, 1990. The sixty-fifth round was held on Tuesday, March 5th, 1990. The sixty-sixth round was held on Wednesday, March 6th, 1990. The sixty-seventh round was held on Thursday, March 7th, 1990. The sixty-eighth round was held on Friday, March 8th, 1990. The sixty-ninth round was held on Saturday, March 9th, 1990. The seventieth round was held on Sunday, March 10th, 1990. The seventy-first round was held on Monday, March 11th, 1990. The seventy-second round was held on Tuesday, March 12th, 1990. The seventy-third round was held on Wednesday, March 13th, 1990. The seventy-fourth round was held on Thursday, March 14th, 1990. The seventy-fifth round was held on Friday, March 15th, 1990. The seventy-sixth round was held on Saturday, March 16th, 1990. The seventy-seventh round was held on Sunday, March 17th, 1990. The seventy-eighth round was held on Monday, March 18th, 1990. The seventy-ninth round was held on Tuesday, March 19th, 1990. The eightieth round was held on Wednesday, March 20th, 1990. The eighty-first round was held on Thursday, March 21st, 1990. The eighty-second round was held on Friday, March 22nd, 1990. The eighty-third round was held on Saturday, March 23rd, 1990. The eighty-fourth round was held on Sunday, March 24th, 1990. The eighty-fifth round was held on Monday, March 25th, 1990. The eighty-sixth round was held on Tuesday, March 26th, 1990. The eighty-seventh round was held on Wednesday, March 27th, 1990. The eighty-eighth round was held on Thursday, March 28th, 1990. The eighty-ninth round was held on Friday, March 29th, 1990. The ninetieth round was held on Saturday, March 30th, 1990. The ninety-first round was held on Sunday, March 31st, 1990. The ninety-second round was held on Monday, April 1st, 1990. The ninety-third round was held on Tuesday, April 2nd, 1990. The ninety-fourth round was held on Wednesday, April 3rd, 1990. The ninety-fifth round was held on Thursday, April 4th, 1990. The ninety-sixth round was held on Friday, April 5th, 1990. The ninety-seventh round was held on Saturday, April 6th, 1990. The ninety-eighth round was held on Sunday, April 7th, 1990. The ninety-ninth round was held on Monday, April 8th, 1990. The hundredth round was held on Tuesday, April 9th, 1990.

APPENDIX F

FINAL ROUND



**NATIONAL DELPHI
ON STUDENT CONSUMERISM**

A Forecast of Developments
& an Articulation of
Policy Options

March 22, 1978

This is the Final Round (hurray!) and the last time I'll request your assistance in this project. May I buy you a cup of coffee as you complete the Final Round?

I hope to mail the summarized findings to participating panelists in mid-May. In order to meet that deadline, would you PLEASE RETURN THE FINAL ROUND BY APRIL 22! I'm sure the findings will be most interesting.

The Final Round is an iteration of Round Three. It has been computer-printed and then reduced in size. The symbols in the data over the scales remain the same. The "R" stands for inner-quartile range and it indicates the RANGE of the inner 50% of all panel responses to the particular statement on Round Three. The "M" represents the MEDIAN response to the statement, and the "Y" stands for YOUR Round Three response to the statement. In those cases where either no number appears in the data following a "Y" or the number is a "0", either you did not make a Round Three response or that response was ambiguous.

Please reconsider your Round Three response (the "Y") in light of the entire panel's response (the "R" and the "M"); then to indicate your best response, once again please circle one number from each of the two scales for every statement.

Thank you so much for your contribution. I hope the findings are of interest to you.

Sincerely yours,

Robert G. Franks



ROBERT G. FRANKS BLOSS HALL (H.R.) CORVALLIS, OR 97332 (503) 754-3800

FINAL ROUND

* * * * *

PLEASE CIRCLE ONE NUMBER FOR EVERY STATEMENT
ON EACH OF THE TWO FIVE DIGIT SCALESPART I FORECASTED DEVELOPMENTS
(WHAT WILL BE)

STUDENTS	LIKELIHOOD	DESIRABILITY
1. STUDENTS WILL BECOME MORE DEMANDING AS CONSUMERS OF EDUCATION.	R=1-2 M=2 • Y=1 1 2 3 4 5	R=1-2 M=2 • Y=2 1 2 3 4 5
2. STUDENTS WILL PLAY A MORE IMPORTANT ROLE IN THEIR OWN PROTECTION.	R=2-3 M=2 • Y=1 1 2 3 4 5	R=1-2 M=2 • Y=1 1 2 3 4 5
3. STUDENTS WILL INITIATE MORE LEGAL CHALLENGES REGARDING INEFFECTIVE CLASSROOM INSTRUCTION.	R=1-3 M=2 • Y=2 1 2 3 4 5	R=2-3 M=3 • Y=0 1 2 3 4 5
4. STUDENTS WILL BE ENABLED TO FORMALLY AIR GRIEVANCES CONCERNING INSTRUCTION.	R=1-2 M=2 • Y=2 1 2 3 4 5	R=1-3 M=2 • Y=3 1 2 3 4 5
5. STUDENTS WILL ASSERT A GROWING DEMAND FOR A COMMON CORE CURRICULUM RELATED TO ECONOMIC SURVIVAL.	R=2-3 M=3 • Y=4 1 2 3 4 5	R=2-3 M=3 • Y=3 1 2 3 4 5
6. IN SELECTING AN INSTITUTION, PROSPECTIVE ENROLLEES WILL INCREASINGLY CONSIDER INSTITUTIONAL RECORDS IN TMFR PLACEMENT OF GRADUATES.	R=2-3 M=3 • Y=1 1 2 3 4 5	R=2-3 M=2 • Y=2 1 2 3 4 5
7. WORKING ADULT STUDENTS WILL INCREASINGLY DEMAND EDUCATIONAL OPPORTUNITIES AT TIMES AND PLACES CONVENIENT TO THEM.	R=1-2 M=2 • Y=2 1 2 3 4 5	R=1-2 M=2 • Y=2 1 2 3 4 5
8. OLDER STUDENTS ENROLLED IN LARGER NUMBERS WILL CAUSE INSTITUTIONS TO PROVIDE MORE ACCURATE AND CANOIO INFORMATION TO STUDENTS.	R=1-2 M=2 • Y=3 1 2 3 4 5	R=1-2 M=2 • Y=2 1 2 3 4 5
9. PART-TIME STUDENTS ENROLLED IN LARGER NUMBERS WILL INCREASINGLY DEMAND TREATMENT AND SERVICE EQUAL TO THAT ACCORDED FULL-TIME STUDENTS.	R=2-3 M=2 • Y=3 1 2 3 4 5	R=2-3 M=2 • Y=3 1 2 3 4 5
10. STUDENT ACTION (INDIVIDUAL AND GROUP) WILL RESULT IN INCREASED CONSUMER EDUCATION.	R=2-3 M=2 • Y=1 1 2 3 4 5	R=1-2 M=2 • Y=2 1 2 3 4 5
11. STUDENTS WILL ORGANIZE COLLECTIVELY TO BARGAIN TUITION AND CONDITIONS OF ATTENDANCE WITH PUBLIC INSTITUTIONS.	R=3-4 M=3 • Y=3 1 2 3 4 5	R=3-5 M=4 • Y=0 1 2 3 4 5
12. STUDENTS WILL PLAY AN ORGANIZED ROLE IN BRINGING ABOUT AN INCREASINGLY COORDINATED FEDERAL TREATMENT OF CONSUMER PROTECTION, INFORMATION PROVISION, AND FINANCIAL AID PROGRAM INTEGRITY.	R=2-3 M=3 • Y=3 1 2 3 4 5	R=2-3 M=3 • Y=2 1 2 3 4 5
13. STUDENTS' CONSUMER INTERESTS WILL BE ACCOMMODATED AS THEY BECOME FULLY FRANCHISED THIRD PARTIES IN COLLECTIVE NEGOTIATIONS WITH FACULTY AND ADMINISTRATIVE REPRESENTATIVES.	R=3-4 M=3 • Y=3 1 2 3 4 5	R=3-4 M=3 • Y=3 1 2 3 4 5
INSTITUTIONS		
14. PUBLIC AND PRIVATE INSTITUTIONS WILL JOIN IN A COORDINATED EFFORT TO DEFEAT CONSUMER PROTECTION LEGISLATION.	R=3-4 M=3 • Y=4 1 2 3 4 5	R=3-5 M=4 • Y=4 1 2 3 4 5
15. NON-PROFIT INSTITUTIONS WILL RESIST EFFORTS BY OE TO EXPAND ITS ACTIVITIES ON BEHALF OF STUDENT CONSUMERS.	R=2-3 M=3 • Y=4 1 2 3 4 5	R=3-5 M=3 • Y=3 1 2 3 4 5
16. PROPRIETARY INSTITUTIONS WILL BE INCREASINGLY RECEPTIVE TO THE ATTEMPTED EXPANSION OF GOVERNMENT IN THE PROTECTION OF STUDENT CONSUMERS.	R=3-4 M=4 • Y=5 1 2 3 4 5	R=2-3 M=2 • Y=2 1 2 3 4 5

	LIKELIHOOD	DESIRABILITY
17. INSTITUTIONS WILL BE MORE CAREFUL AND CAUTIOUS IN HANDLING THEIR MATERIAL REPRESENTING THE BENEFITS OF STUDY AT THOSE INSTITUTIONS.	R=1-2 M=2 * V=1 1 2 3 4 5	R=1-2 M=1 * V=2 1 2 3 4 5
18. INSTITUTIONS WILL INCREASINGLY DISCLOSE MORE ACCURATE, BETTER INFORMATION ABOUT THEMSELVES, THEIR STUDENTS, FACULTY, AND PROGRAMS.	R=2-2 M=2 * V=1 1 2 3 4 5	R=1-1 M=1 * V=1 1 2 3 4 5
19. INSTITUTIONAL PROGRAM OFFERINGS WILL BE FOCUSED MORE CLEARLY ON THE PERCEIVED NEEDS OF STUDENTS (AS PERCEIVED BY THE STUDENTS THEMSELVES).	R=2-3 M=3 * V=2 1 2 3 4 5	R=2-3 M=2 * V=2 1 2 3 4 5
20. POSTSECONDARY INSTITUTIONS WILL DEVELOP A DEFENSIVE POSTURE IN DEALING WITH STOLEN CONSUMERISM.	R=2-3 M=3 * V=3 1 2 3 4 5	R=4-5 M=4 * V=2 1 2 3 4 5

STATES		
21. THE STATES WILL ASSUME MORE RESPONSIBILITY FOR STUDENT CONSUMER PROTECTION.	R=2-2 M=2 * V=3 1 2 3 4 5	R=1-2 M=2 * V=2 1 2 3 4 5
22. WITH FEDERAL FUNDING, STATE AGENCIES WILL PLAY A LARGER ROLE IN STUDENT CONSUMER PROTECTION.	R=2-2 M=2 * V=4 1 2 3 4 5	R=2-3 M=2 * V=3 1 2 3 4 5
23. THE STATES WILL BE INCREASINGLY EFFECTIVE IN PROTECTING STUDENTS FROM ABUSIVE PRACTICES AND POLICIES OF POSTSECONDARY INSTITUTIONS.	R=2-3 M=2 * V=3 1 2 3 4 5	R=1-2 M=2 * V=2 1 2 3 4 5
24. STATE AGENCIES WILL INITIATE OR INCREASE EFFORTS TO PROVIDE TO STUDENTS USEFUL AND COMPLETE INFORMATION ON ALL POSTSECONDARY EDUCATIONAL OPPORTUNITIES IN THEIR STATES.	R=2-2 M=2 * V=2 1 2 3 4 5	R=1-2 M=2 * V=1 1 2 3 4 5
25. ALL FIFTY STATES WILL PUBLISH ANNUALLY A LISTING OF POSTSECONDARY INSTITUTIONS CONSIDERED RELIABLE.	R=2-4 M=3 * V=2 1 2 3 4 5	R=1-3 M=2 * V=1 1 2 3 4 5

FEDERAL GOVERNMENT		
26. TEN YEARS HENCE, THE FEDERAL GOVERNMENT WILL NOT (EMPHASIS--NOT) BE SUBSTANTIALLY INVOLVED IN POSTSECONDARY STUDENT CONSUMER AFFAIRS.	R=3-5 M=4 * V=2 1 2 3 4 5	R=2-4 M=3 * V=3 1 2 3 4 5
27. IN SEEKING TO PROTECT STUDENTS AS CONSUMERS, THE FEDERAL GOVERNMENT WILL INCREASINGLY INTERVENE IN THE INTERNAL AFFAIRS OF INSTITUTIONS.	R=2-4 M=2 * V=4 1 2 3 4 5	R=3-5 M=4 * V=4 1 2 3 4 5
28. THE FEDERAL GOVERNMENT WILL INCREASINGLY PROTECT STUDENTS FROM FRAUD AND DECEIT WHERE FEDERAL MONIES ARE INVOLVED IN THE EDUCATION.	R=2-2 M=2 * V=3 1 2 3 4 5	R=1-3 M=2 * V=3 1 2 3 4 5
29. THE FEDERAL GOVERNMENT WILL INCREASINGLY COMMIT FUNDS TO CONSUMER PROTECTION IN EDUCATION.	R=2-3 M=2 * V=2 1 2 3 4 5	R=2-3 M=2 * V=1 1 2 3 4 5
30. THE FEDERAL GOVERNMENT WILL INCREASE REGULATIONS FOR THE PROTECTION OF POSTSECONDARY STUDENTS.	R=1-2 M=2 * V=3 1 2 3 4 5	R=2-4 M=3 * V=2 1 2 3 4 5
32. THE AGENCIES OF THE FEDERAL GOVERNMENT WILL INCREASINGLY COORDINATE (AMONG THEMSELVES) THEIR EFFORTS TO PROTECT STUDENTS AS CONSUMERS.	R=2-4 M=3 * V=3 1 2 3 4 5	R=1-2 M=2 * V=1 1 2 3 4 5
33. THE FEDERAL GOVERNMENT WILL INCREASINGLY DEAL WITH CONSUMER PROTECTION TOGETHER WITH INFORMATION PROVISION AND FINANCIAL AID PROGRAM INTEGRITY ...RATHER THAN SEPARATELY.	R=2-3 M=2 * V=3 1 2 3 4 5	R=2-3 M=2 * V=1 1 2 3 4 5
34. THE FEDERAL GOVERNMENT WILL ESTABLISH INCREASINGLY STRICT GUIDELINES ON INFORMATION PROVIDED BY INSTITUTIONS TO STUDENTS.	R=2-2 M=2 * V=2 1 2 3 4 5	R=2-3 M=2 * V=4 1 2 3 4 5

	LIKELIHOOD	DESIRABILITY
35. THE FEDERAL GOVERNMENT WILL REQUIRE DISCLOSURE OF PLACEMENT AND DROP OUT RATES FOR PRIVATE HOME STUDY AND VOCATIONAL SCHOOLS.	R=1-2 M=2 * Y=2 1 2 3 4 5	R=1-3 M=2 * Y=0 1 2 3 4 5
36. PRIMARILY THROUGH FEDERAL SUBSIDY OF CONSUMER EDUCATION PROGRAMS, STUDENTS WILL BECOME INCREASINGLY AWARE OF THEIR RIGHTS.	R=2-3 M=3 * Y=3 1 2 3 4 5	R=2-3 M=2 * Y=1 1 2 3 4 5
37. THE FEDERAL TRADE COMMISSION WILL PLAY AN INCREASINGLY IMPORTANT ROLE IN PROTECTING STUDENTS.	R=2-3 M=2 * Y=3 1 2 3 4 5	R=2-4 M=3 * Y=4 1 2 3 4 5
38. THE FEDERAL TRADE COMMISSION WILL ADOPT REGULATIONS DESIGNED TO PROVIDE STUDENT CONSUMER PROTECTION.	R=2-3 M=2 * Y=3 1 2 3 4 5	R=2-3 M=3 * Y=4 1 2 3 4 5
39. THE FEDERAL TRADE COMMISSION WILL GAIN JURISDICTION IN INTERSTATE STUDENT RECRUITMENT.	R=2-3 M=3 * Y=3 1 2 3 4 5	R=3-4 M=4 * Y=4 1 2 3 4 5
40. BETTER INFORMATION GENERATED BY MARKET FORCES WILL DECREASE THE NEED FOR FEDERAL CONSUMER PROTECTION.	R=2-4 M=3 * Y=4 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
41. THE FEDERAL GOVERNMENT WILL NOT ADEQUATELY ENFORCE LEGISLATION THAT IS DESIGNED TO PROTECT STUDENTS FROM CONSUMER ABUSES.	R=2-3 M=3 * Y=4 1 2 3 4 5	R=3-4 M=4 * Y=2 1 2 3 4 5
42. THE FEDERAL GOVERNMENT WILL INCREASINGLY PROMOTE LIFE-LONG LEARNING AS A MEANS OF BRINGING ADULT LEARNERS INTO POSTSECONDARY EDUCATION.	R=2-3 M=2 * Y=1 1 2 3 4 5	R=1-3 M=2 * Y=1 1 2 3 4 5
ACCREDITATION		
43. THE ACCREDITATION PROCESS FOR INSTITUTIONS, AND ESPECIALLY THAT PROCESS FOR PROGRAMS WITHIN INSTITUTIONS, WILL CHANGE SIGNIFICANTLY FROM THAT NOW FOLLOWED.	R=2-3 M=3 * Y=2 1 2 3 4 5	R=2-3 M=2 * Y=2 1 2 3 4 5
44. GOVERNMENT INTEREST IN PROTECTION OF THE CONSUMER WILL LEAD TO GREATER SELF-EXAMINATION BY ACCREDITATION BODIES CONCERNING THEIR APPROPRIATE FUNCTIONS.	R=2-2 M=2 * Y=2 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
45. THE ACCREDITATION PROCESS WILL INCORPORATE A REVIEW OF INSTITUTIONAL POLICIES AND PRACTICES WHICH REFLECT A RESPONSIVENESS TO THE INTERESTS OF THE CONSUMING PUBLIC.	R=2-3 M=2 * Y=2 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
46. ACCREDITATION AGENCIES WILL DEAL CONSCIOUSLY AND OPENLY WITH THE MATTER OF INSTITUTIONAL ACCOUNTABILITY TO CONSUMERS.	R=2-3 M=3 * Y=3 1 2 3 4 5	R=1-2 M=2 * Y=2 1 2 3 4 5
STUDENT-INSTITUTIONAL RELATIONSHIP		
48. THERE WILL BE A SERIOUS REVIEW OF THE RELATIONSHIP BETWEEN INSTITUTIONS AND THEIR STUDENTS, I.E., WHETHER THE INSTITUTIONS ARE IN AN IN LOCO PARENTIS, A FIDUCIARY, OR A PROVIDER/CONSUMER RELATIONSHIP.	R=2-3 M=2 * Y=3 1 2 3 4 5	R=1-2 M=2 * Y=2 1 2 3 4 5
49. COURTS WILL ENTERTAIN MORE CASES IN WHICH COMPLAINTS OR FAILURE TO PERFORM AS DESCRIBED IN THE CATALOG ARE FILED.	R=2-2 M=2 * Y=3 1 2 3 4 5	R=2-3 M=3 * Y=2 1 2 3 4 5
50. LEGAL PRECEDENTS WILL BE ESTABLISHED AND CLARIFIED CONCERNING THE RIGHTS OF STUDENTS AS CONSUMERS.	R=2-2 M=2 * Y=1 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
51. THERE WILL BE AN INCREASED APPLICATION OF INSTITUTIONAL LIABILITY TO THE DELIVERY OF ACADEMIC SERVICES.	R=2-3 M=2 * Y=3 1 2 3 4 5	R=2-3 M=2 * Y=2 1 2 3 4 5
52. MATRICULATION WILL ASSUME THE SAME STATUS AS ANY LEGALLY CONTRACTED ARRANGEMENT.	R=2-3 M=3 * Y=2 1 2 3 4 5	R=2-3 M=3 * Y=2 1 2 3 4 5

MISCELLANY	LIKELIHOOD	DESIRABILITY
53. THE GENERAL MOVEMENT TOWARD CONSUMER PROTECTION WILL SPILL OVER TO INCLUDE POSTSECONDARY STUDENT CONSUMERISM.	R=2-2 M=2 * Y=2 1 2 3 4 5	R=2-2 M=2 * Y=2 1 2 3 4 5
54. THE NEED FOR EFFECTIVE CONSUMER PROTECTION OF STUDENTS WILL INCREASE WITH THE GROWING COMPETITION FOR STUDENTS AMONG ALL TYPES OF INSTITUTIONS.	R=1-2 M=2 * Y=1 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
55. THERE WILL BE AN INCREASE IN CONSUMER EDUCATION TO ENCOURAGE STUDENT SELF PROTECTION.	R=2-3 M=2 * Y=1 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
56. THE DEVELOPMENT OF FOR-PROFIT EDUCATIONAL BROKERING (DEFINED IN COMMENTS) WILL COMPLICATE THE TASK OF PROVIDING CONSUMER PROTECTION.	R=2-3 M=2 * Y=2 1 2 3 4 5	R=3-4 M=3 * Y=3 1 2 3 4 5
57. CONSUMERISM WILL LOSE GROUND DRAMATICALLY IN POST-SECONDARY EDUCATION.	R=4-4 M=4 * Y=4 1 2 3 4 5	R=4-5 M=4 * Y=4 1 2 3 4 5
58. GOVERNMENTAL AGENCIES WILL BEGIN TO TREAT INSTITUTIONS OF POSTSECONDARY EDUCATION MUCH LIKE THEY ARE BUSINESSES.	R=2-3 M=2 * Y=1 1 2 3 4 5	R=2-4 M=3 * Y=3 1 2 3 4 5
59. FEDERAL AND STATE GOVERNMENTS WILL INCREASINGLY CO-ORDINATE THEIR EFFORTS TO PROTECT STUDENTS.	R=2-3 M=2 * Y=2 1 2 3 4 5	R=1-2 M=2 * Y=2 1 2 3 4 5
60. CONSUMER LAWS WILL BE EXTENDED TO PROTECT STUDENTS FROM ABUSES IN SUCH AREAS AS RECRUITING, FACULTY COUNSELING, ACADEMIC STANDARDS, ETC.	R=2-3 M=2 * Y=1 1 2 3 4 5	R=2-3 M=2 * Y=2 1 2 3 4 5
*** **		

PART II POLICY OPTIONS
(WHAT SHOULD BE)

STUDENTS	FEASIBILITY	DESIRABILITY
62. STUDENTS SHOULD BE EDUCATED SO THEY APPLY THE PRINCIPLE OF BUYER BEWARE.	R=2-3 M=2 * Y=3 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
63. STUDENTS SHOULD BE EDUCATED TO BECOME MORE INFORMED AND RESPONSIBLE CONSUMERS OF THEIR EDUCATION.	R=2-2 M=2 * Y=2 1 2 3 4 5	R=1-1 M=1 * Y=1 1 2 3 4 5
64. STUDENTS SHOULD HAVE A SIGNIFICANT INPUT TO THE CONTENT OF THE CHOSEN CURRICULUM.	R=2-3 M=3 * Y=1 1 2 3 4 5	R=2-3 M=3 * Y=1 1 2 3 4 5
INSTITUTIONS		
65. TO ENHANCE STUDENT CONSUMER PROTECTION INSTITUTIONS SHOULD ESTABLISH, ON A NATIONAL LEVEL, AN AGENCY FOR SELF-REGULATION.	R=3-3 M=3 * Y=3 1 2 3 4 5	R=2-3 M=2 * Y=2 1 2 3 4 5
66. INSTITUTIONS SHOULD PROVIDE SPECIFIC INFORMATION REGARDING THE OUTCOME OF COURSES.	R=2-3 M=3 * Y=2 1 2 3 4 5	R=1-3 M=2 * Y=1 1 2 3 4 5

	FEASIBILITY	DESIIRABILITY
67. INSTITUTIONS SHOULD VOLUNTARILY PROVIDE PLACEMENT DATA TO PROSPECTIVE STUDENTS.	R=2-2 M=2 * Y=1 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
68. COLLEGES SHOULD REQUIRE ALL ENTERING STUDENTS TO ENROLL IN A CAREER PLANNING COURSE.	R=2-3 M=3 * Y=3 1 2 3 4 5	R=2-3 M=2 * Y=2 1 2 3 4 5
69. INSTITUTIONS SHOULD DO A BETTER JOB IN HELPING STUDENTS TRAIN IN THOSE FIELDS WHERE THERE WILL BE JOB OPENINGS.	R=2-3 M=2 * Y=3 1 2 3 4 5	R=1-3 M=2 * Y=2 1 2 3 4 5
70. INSTITUTIONS SHOULD PROVIDE MORE REALISTIC EDUCATIONAL PROGRAMS GEARED TO LIFELONG LEARNING AS A CONCEPT.	R=2-3 M=2 * Y=1 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
72. INSTITUTIONS SHOULD REGULARLY OBTAIN GRADUATES' EVALUATIONS OF THEIR EDUCATIONAL EXPERIENCES.	R=2-2 M=2 * Y=3 1 2 3 4 5	R=1-2 M=1 * Y=2 1 2 3 4 5
STATES		
73. CONSUMER PROTECTION SHOULD BE A STATE FUNCTION WITH A MINIMUM OF FEDERAL INVOLVEMENT.	R=2-3 M=3 * Y=2 1 2 3 4 5	R=1-3 M=2 * Y=2 1 2 3 4 5
74. STATE-LEVEL AGENCIES SHOULD INCREASINGLY PROMOTE PROTECTION OF STUDENTS THROUGH CONSUMER-PROTECTION POLICIES AND RULES.	R=2-2 M=2 * Y=2 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
75. STATE LICENSING AGENCIES SHOULD BE PRIMARILY RESPONSIBLE FOR PROTECTING CONSUMERS FROM FRAUD, DECEIT, AND OTHER CONSUMER ABUSES.	R=2-3 M=2 * Y=2 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
76. STATES SHOULD ADOPT RULES AND REGULATIONS PLACING GREATER EMPHASIS ON EDUCATIONAL PROGRAM QUALITY.	R=2-3 M=2 * Y=2 1 2 3 4 5	R=2-3 M=2 * Y=1 1 2 3 4 5
78. A. STATE AGENCIES SHOULD PLAY A LARGER ROLE IN REGULATING EDUCATIONAL ADVERTISING.	R=2-3 M=2 * Y=4 1 2 3 4 5	R=1-2 M=2 * Y=3 1 2 3 4 5
78. B. STATE AGENCIES SHOULD ACCEPT THE PRIMARY RESPONSIBILITY IN DEVELOPING RELIABLE AND BETTER INFORMATION FOR STUDENTS.	R=2-3 M=2 * Y=4 1 2 3 4 5	R=2-3 M=2 * Y=3 1 2 3 4 5
79. EACH STATE SHOULD ESTABLISH AN INFORMATION CENTER TO PROVIDE PERTINENT INFORMATION ON ALL INSTITUTIONS APPROVED IN THE STATE AND THIS INFORMATION SHOULD BE MADE AVAILABLE TO STUDENTS THROUGH HIGH SCHOOL COUNSELORS, LIBRARIES, ETC.	R=2-3 M=2 * Y=2 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
90. STATE GOVERNMENTS SHOULD STEP INTO THE CURRENT ACCREDITATION CONTROVERSY IN ORDER TO ENCOURAGE DUE PROCESS AND TO PROTECT STUDENTS (OR OFFER STUDENTS PROTECTION) AT THE GRASS ROOTS LEVEL.	R=2-3 M=3 * Y=4 1 2 3 4 5	R=2-3 M=3 * Y=3 1 2 3 4 5
81. THE STATE SHOULD ASSUME A LARGER ROLE IN DETERMINING THE ELIGIBILITY OF INSTITUTIONS TO PARTICIPATE IN FEDERAL PROGRAMS.	R=2-3 M=3 * Y=3 1 2 3 4 5	R=2-3 M=2 * Y=3 1 2 3 4 5
82. INDIVIDUAL STATES SHOULD PROVIDE FOR NEW ENABLING LEGISLATION WHICH WOULD RECOGNIZE AND PROTECT STUDENT INTERESTS IN PUBLIC SECTOR COLLECTIVE BARGAINING.	R=3-3 M=3 * Y=3 1 2 3 4 5	R=2-4 M=3 * Y=3 1 2 3 4 5

	FEASIBILITY	DESIRABILITY
93. STATE COORDINATING/GOVERNING BOARDS SHOULD REQUIRE THAT INSTITUTIONS ESTABLISH WORKABLE STUDENT CONSUMER COMPLAINT/GRIEVANCE SYSTEMS.	R=2-2 M=2 * Y=2 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5

FEDERAL GOVERNMENT		
95. THE FEDERAL GOVERNMENT SHOULD REGULATE PROPRIETARY INSTITUTIONS TO PROVIDE MORE PROTECTION TO STUDENTS.	R=2-3 M=3 * Y=4 1 2 3 4 5	R=2-4 M=3 * Y=3 1 2 3 4 5
96. THE FEDERAL GOVERNMENT SHOULD TIGHTLY REGULATE EDUCATIONAL ADVERTISING AND RECRUITING.	R=3-3 M=3 * Y=5 1 2 3 4 5	R=3-4 M=3 * Y=5 1 2 3 4 5
97. THE FEDERAL GOVERNMENT (OE) SHOULD RECOGNIZE AS ELIGIBLE ONLY THOSE ACCREDITING AGENCIES WHICH REQUIRE INSTITUTIONS OR PROGRAMS TO PROTECT IN POLICY AND PRACTICE THE RIGHTS OF STUDENTS AS CONSUMERS.	R=2-3 M=2 * Y=3 1 2 3 4 5	R=2-3 M=2 * Y=5 1 2 3 4 5
98. THE FEDERAL GOVERNMENT (OE) SHOULD ADOPT AN ALTERNATIVE TO ACCREDITATION AS THE REQUISITE FOR INSTITUTIONAL ELIGIBILITY.	R=2-3 M=3 * Y=3 1 2 3 4 5	R=2-4 M=3 * Y=3 1 2 3 4 5
99. THE FEDERAL GOVERNMENT SHOULD PUBLISH MORE DETAILED CURRENT AND PROJECTED EDUCATION/WORK SUPPLY-DEMAND INFORMATION FOR CONSUMERS.	R=2-3 M=2 * Y=2 1 2 3 4 5	R=1-2 M=2 * Y=2 1 2 3 4 5
90. THE FEDERAL GOVERNMENT SHOULD ESTABLISH A NATIONAL CLEARINGHOUSE FOR INFORMATION CONCERNING THE PRACTICES OF SPECIFIC INSTITUTIONS RELATING TO CONSUMER ISSUES.	R=2-3 M=3 * Y=3 1 2 3 4 5	R=2-3 M=3 * Y=2 1 2 3 4 5
91. THE FEDERAL GOVERNMENT SHOULD ENCOURAGE STATES TO SET UP EDUCATION INFORMATION CENTERS WHICH WOULD COLLECT STUDENT COMPLAINTS AND COLLECT AND DISSEMINATE INFORMATION RECEIVED BY STUDENTS.	R=2-3 M=2 * Y=2 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
92. THE FEDERAL GOVERNMENT SHOULD FUND FRONT-END COSTS OF STATE-WIDE, CONSUMER INFORMATION SYSTEMS SO ALL POTENTIAL LEARNERS HAVE ACCESS TO NEUTRALLY-PRODUCED, ACCURATE INFORMATION ABOUT EDUCATIONAL OPTIONS AND THEIR RELATIONSHIP TO OCCUPATIONAL PREPARATION.	R=2-3 M=3 * Y=3 1 2 3 4 5	R=2-3 M=2 * Y=3 1 2 3 4 5
93. THE FEDERAL GOVERNMENT (OE) SHOULD GIVE GREATER EMPHASIS TO THE STATES' ROLE IN REGULATION AND MONITORING OF PRIVATE POSTSECONDARY EDUCATION.	R=2-2 M=2 * Y=2 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
94. THE FEDERAL GOVERNMENT SHOULD PROVIDE MONEY TO STATE OVERSIGHT AGENCIES TO INCREASE OR MAINTAIN CONSUMER PROTECTION ACTIVITIES.	R=2-3 M=2 * Y=2 1 2 3 4 5	R=2-3 M=2 * Y=2 1 2 3 4 5
95. THE FEDERAL GOVERNMENT SHOULD PROVIDE FUNDS TO ENCOURAGE PRE-SERVICE AND IN-SERVICE TRAINING FOR HIGH SCHOOL GUIDANCE PERSONNEL.	R=2-3 M=2 * Y=2 1 2 3 4 5	R=2-3 M=2 * Y=1 1 2 3 4 5

ACCREDITATION/PRIVATE ENTITIES		
96. ACCREDITATION SHOULD EXPAND ITS ACTIVITIES TO INCLUDE NON-INSTITUTIONALIZED (E.G., HOME STUDY) PROGRAMS.	R=2-3 M=2 * Y=4 1 2 3 4 5	R=2-3 M=2 * Y=3 1 2 3 4 5
97. ACCREDITATION AGENCIES SHOULD MONITOR COLLEGE PUBLICATIONS (E.G., CATALOGS).	R=2-3 M=2 * Y=3 1 2 3 4 5	R=1-3 M=2 * Y=3 1 2 3 4 5
99. ACCREDITATION AGENCIES SHOULD INCREASINGLY PROMOTE PROTECTION OF STUDENT CONSUMERS.	R=2-3 M=2 * Y=4 1 2 3 4 5	R=1-2 M=2 * Y=2 1 2 3 4 5
99. ACCREDITING AGENCIES AND STATE AGENCIES SHOULD FORM A PARTNERSHIP TO INCLUDE BOTH VOLUNTARY AND INVOLUNTARY APPROACHES TO PROTECT CONSUMERS.	R=2-3 M=2 * Y=1 1 2 3 4 5	R=1-3 M=2 * Y=1 1 2 3 4 5

	FEASIBILITY	DESIRABILITY
100. NATIONAL ASSOCIATIONS OF COLLEGES AND UNIVERSITIES SHOULD WORK TOGETHER TO DEVELOP REASONABLE GUIDELINES FOR THE PROTECTION OF STUDENTS.	R=2-2 M=2 * Y=2 1 2 3 4 5	R=1-2 M=1 * Y=1 1 2 3 4 5
101. EDUCATIONAL UTILITIES SUCH AS COLLEGE BOARD, ACT, AND NCHEMS SHOULD SET UP CONSUMER DIVISIONS TO INSURE QUALITY CONTROL OF FINANCIAL AID, INFORMATION, AND EDUCATIONAL SERVICES.	R=2-3 M=3 * Y=3 1 2 3 4 5	R=2-3 M=2 * Y=1 1 2 3 4 5
102. NATIONAL ASSOCIATIONS OF INSTITUTIONS SHOULD ESTABLISH GUIDELINES FOR INFORMATION PROVIDED TO STUDENTS AND SHOULD ENFORCE USE BY EXCLUSION OR NON-RECOGNITION.	R=2-3 M=3 * Y=3 1 2 3 4 5	R=2-3 M=2 * Y=3 1 2 3 4 5
103. A PRESTIGIOUS BLUE RIBBON PUBLIC NON-GOVERNMENTAL BODY SHOULD RATE AND REPORT THE OFFERINGS OF POSTSECONDARY INSTITUTIONS.	R=3-5 M=4 * Y=3 1 2 3 4 5	R=3-4 M=3 * Y=4 1 2 3 4 5
MISCELLANY		
104. CONSUMER EDUCATION SHOULD BE PROVIDED TO STUDENTS SO THEY MIGHT BETTER PROTECT THEMSELVES.	R=2-2 M=2 * Y=2 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
105. INSTITUTIONS SHOULD BE REQUIRED TO PUBLISH PROGRAM AND POLICY INFORMATION. THE DETAILS (OF FORM) TO BE DESIGNED WITH THE COOPERATION OF THE INSTITUTIONS, STATE, AND FEDERAL AGENCIES.	R=2-3 M=2 * Y=2 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
106. THERE SHOULD BE A FORMAL WRITTEN CONTRACT BETWEEN THE STUDENT AND THE INSTITUTION.	R=2-4 M=3 * Y=5 1 2 3 4 5	R=2-4 M=3 * Y=5 1 2 3 4 5
107. THE RELATIONSHIP BETWEEN STUDENT AND INSTITUTION SHOULD BE MORE TWO-SIDED, I.E., RIGHTS OF THE STUDENT AND OBLIGATIONS OF THE SCHOOL SHOULD BE BETTER DEFINED AND AMPLIFIED.	R=2-2 M=2 * Y=3 1 2 3 4 5	R=1-2 M=2 * Y=3 1 2 3 4 5
108. THERE SHOULD BE GREATER OPTIONS FOR CAREER DEVELOPMENT VIA EDUCATION PROGRAMS THROUGH EXPANSION OF BUSINESS AND INDUSTRY INTO THE EDUCATION FIELD.	R=2-3 M=2 * Y=3 1 2 3 4 5	R=2-3 M=2 * Y=2 1 2 3 4 5
109. THERE SHOULD BE EXPANDED PROFESSIONAL ROLES AND REWARD SYSTEM FOR THE ACADEMIC/SOCIAL/FINANCIAL AID COUNSELORS.	R=2-3 M=3 * Y=3 1 2 3 4 5	R=2-3 M=3 * Y=3 1 2 3 4 5
110. A REGIONAL CLEARINGHOUSE SHOULD COME ABOUT TO ALLOW FLOW OF INFORMATION REGARDING CONSUMER PROTECTION TO AND FROM STATE, FEDERAL, AND ACCREDITING AGENCIES.	R=2-3 M=3 * Y=2 1 2 3 4 5	R=2-3 M=2 * Y=1 1 2 3 4 5
111. ALL LEVELS OF GOVERNMENT SHOULD STRESS CONTINUED CONSUMER PROTECTION IN HIGHER EDUCATION.	R=2-2 M=2 * Y=1 1 2 3 4 5	R=1-2 M=2 * Y=1 1 2 3 4 5
112. THE NUMBER OF INDIVIDUAL CONCERNS IN HIGHER EDUCATION CONTINUES TO PROLIFERATE; I.E., CONSUMERISM (TOO NARROWLY LIMITED TO STUDENTS), OSHA, HANDICAPPED, TITLE VII, TITLE IX, BUCKLEY AMENDMENT, ETC. THERE SHOULD BE A POLICY FOR HIGHER EDUCATION -- NOT FOR INDIVIDUAL INTEREST GROUPS SEPARATELY.	R=3-3 M=3 * Y=3 1 2 3 4 5	R=1-3 M=2 * Y=1 1 2 3 4 5

THANK YOU

7
THANK YOU

THANK YOU

APPENDIX G

FINAL MAILING TO PANELISTS



**NATIONAL DELPHI
ON STUDENT CONSUMERISM**

A Forecast of Developments
& an Articulation of
Policy Options

May 24, 1978

Dear Panelist:

On the attached pages are briefly summarized some of the more salient preliminary findings of the National Delphi on Student Consumerism. Without your generous participation and that of your co-panelists, these findings could not have been. It is in recognition of your vital contribution to the project that these data are offered to you. I must ask, however, that for the present you make only very limited use of the attached information.

As you will recall, the National Delphi on Student Consumerism is a part of my doctoral work here at Oregon State University. That work has neither been completed nor have these preliminary findings been reviewed by the committee charged with oversight of my doctoral work. Neither is expected to be finalized much before December 31, 1978. Until that time, please exercise a sensitivity and a restraint in any use of these preliminary findings. Thank you.

In just a few days I'll be leaving OSU to spend the summer abroad. Upon my return in the fall my new address will be:

Coordinator of Student Judicial Affairs
466 Memorial Union
UCD
Davis, CA 95616

Should you have any interest in doing so, please feel free to contact me at the above address.

Again, a most sincere thank you for your participation in the National Delphi on Student Consumerism.

Sincerely yours,
Redacted for Privacy

Robert G. Franks

mls

*****PRELIMINARY FINDINGS*****

These abridged and preliminary findings are provided exclusively to the panelists of the National Delphi on Student Consumerism-- FOR THEIR LIMITED AND RESTRICTED USE. These data are summarized from the Final Round, and the values expressed represent the panel's mean response to each statement.

WHAT WILL BE

(The lower the value, the more Likely/Desirable the Development*)

The Five Most Likely Developments As Measured by Final Round Mean ValuesThe Five Most Desirable Developments As Measured by Final Round Mean Values

<u>Value</u>	<u>Development</u>	<u>Value</u>	<u>Development</u>
1.7031	Working adult students will increasingly demand educational opportunities at times and places convenient to them.	1.1875	Institutions will increasingly disclose more accurate, better information about themselves, their students, and programs.
1.7500	Institutions will be more careful and cautious in wording their material representing the benefits of study at those institutions.	1.2188	Institutions will be more careful and cautious in wording their material representing the benefits of study at those institutions.
1.7813	Students will become more demanding as consumers of education.	1.5469	Older students enrolled in larger numbers will cause institutions to provide more accurate and candid information to students.
1.8125	The need for effective consumer protection of students will increase with the growing competition for students among all types of institutions.	1.6563	Working adult students will increasingly demand educational opportunities at times and places convenient to them.
1.8438	Older students enrolled in larger numbers will cause institutions to provide more accurate and candid information to students.	1.6563	The states will be increasingly effective in protecting students from abusive practices and policies of postsecondary institutions.

* REMINDER: The Developments considered are limited to those suggested by one or more panelists in Round One when panelists were asked to contribute a Development they foresaw as being substantially realized within the next ten years.

*****PRELIMINARY FINDINGS*****

These abridged and preliminary findings are provided exclusively to the panelists of the National Delphi on Student Consumerism-- FOR THEIR LIMITED AND RESTRICTED USE. These data are summarized from the Final Round, and the values expressed represent the panel's mean response to each statement.

WHAT WILL BE

(The higher the value, the less Likely/Desirable the Development*)

The Five Least Likely Developments As Measured by Final Round Mean Values

<u>Value</u>	<u>Development</u>
3.9375	Ten years hence, the federal government will not (emphasis-- NOT) be substantially involved in postsecondary student consumer affairs.
3.8281	Consumerism will lose ground dramatically in postsecondary education.
3.7969	Proprietary institutions will be increasingly receptive to the attempted expansion of government in the protection of student consumers.
3.3906	Students' consumer interests will be accommodated as they become fully franchised third parties in collective negotiations with faculty and administrative representatives.
3.2969	Students will organize collectively to bargain tuition and conditions of attendance with public institutions.

The Five Least Desirable Developments As Measured by Final Round Mean Values

<u>Value</u>	<u>Development</u>
4.0938	Postsecondary institutions will develop a defensive posture in dealing with student consumerism.
4.0156	Public and private institutions will join in a concerted effort to defeat consumer protection legislation.
3.8281	Consumerism will lose ground dramatically in postsecondary education.
3.7031	Students will organize collectively to bargain tuition and conditions of attendance with public institutions.
3.5781	The federal government will not adequately enforce legislation that is designed to protect students from consumer abuses.

* REMINDER: The Developments considered are limited to those suggested by one or more panelists in Round One when panelists were asked to contribute a Development they foresaw as being substantially realized within the next ten years.

*****PRELIMINARY FINDINGS*****

These abridged and preliminary findings are provided exclusively to the panelists of the National Delphi on Student Consumerism-- FOR THEIR LIMITED AND RESTRICTED USE. These data are summarized from the Final Round, and the values expressed represent the panel's mean response to each statement.

WHAT SHOULD BE

(The lower the value, the more Feasible/Desirable the Policy Option*)

The Five Most Feasible Policy Options
As Measured by Final Round Mean Values

<u>Value</u>	<u>Policy Option</u>
1.9063	Students should be educated to become more informed and responsible consumers of their education.
1.9219	Institutions should regularly obtain graduates' evaluations of their educational experiences.
1.9375	Consumer education should be provided to students so they might better protect themselves.
1.9844	State coordinating/governing boards should require that institutions establish workable student consumer complaint/grievance systems.
2.0000	The relationship between student and institution should be more two-sided i.e., rights of the student and obligations of the school should be better defined and amplified.

The Six Most Desirable Policy Options As
Measured by Final Round Mean Values

<u>Value</u>	<u>Policy Option</u>
1.1406	Students should be educated to become more informed and responsible consumers of their education.
1.2813	Institutions should regularly obtain graduates' evaluations of their educational experiences.
1.4688	National associations of colleges and universities should work together to develop reasonable guidelines for the protection of students.
1.6094	Institutions should voluntarily provide placement data to prospective students.
1.6719	Institutions should provide more realistic educational programs geared to lifelong learning as a concept.
1.6719	Consumer education should be provided to students so they might better protect themselves.

* REMINDER: The Policy Options considered are limited to those suggested by one or more panelists in Round One when panelists were asked to contribute an important Policy Option.

*****PRELIMINARY FINDINGS*****

These abridged and preliminary findings are provided exclusively to the panelists of the National Delphi on Student Consumerism-- FOR THEIR LIMITED AND RESTRICTED USE. These data are summarized from the Final Round, and the values expressed represent the panel's mean response to each statement.

WHAT SHOULD BE

(The higher the value, the less Feasible/Desirable the Policy Option*)

The Six Least Feasible Policy Options
As Measured by Final Round Mean Values

<u>Value</u>	<u>Policy Option</u>
3.8281	A prestigious blue ribbon public non-governmental body should rate and report the offerings of post-secondary institutions.
3.1094	To enhance student consumer protection institutions should establish, on a national level, an agency for self-regulation.
2.9688	Individual states should provide for new enabling legislation which would recognize and protect student interests in public sector collective bargaining.
2.9375	The federal government (OE) should adopt an alternative to accreditation as the requisite for institutional eligibility.
2.9219	The federal government should tightly regulate educational advertising and recruiting.
2.9219	The federal government should establish a national clearing-house for information concerning the practices of specific institutions relating to consumer issues.

The Five Least Desirable Policy Options
As Measured by Final Round Mean Values

<u>Value</u>	<u>Policy Option</u>
3.4531	A prestigious blue ribbon public non-governmental body should rate and report the offerings of post-secondary institutions.
3.1406	Individual states should provide for new enabling legislation which would recognize and protect student interests in public sector collective bargaining.
3.0938	The federal government should tightly regulate educational advertising and recruiting.
3.0938	The federal government (OE) should adopt an alternative to accreditation as the requisite for institutional eligibility.
2.9219	There should be a formal written contract between the student and the institution.

* REMINDER: The Policy Options considered are limited to those suggested by one or more panelists in Round One when panelists were asked to contribute an important Policy Option.

APPENDIX H

DELPHI PANEL

Delphi Panel

The following individuals both served as panelists for this study, and each consented to the inclusion of his/her name in this listing. Five panelists failed to provide a written consent for their inclusion in this listing, and their names are not included. The panelists appear in no particular order.

Kenneth C. Fischer
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Postsecondary Ed. Convening Authority
Washington, D. C.

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Chairman
Department of Economics and Business Administration
Geneva College
Beaver Falls, PA

Ada D. Carpenter
Family Life Chairperson
Southern Utah State College
Cedar City, Utah

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College Entrance Exam. Board
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APPENDIX I

STATEMENTS MODIFIED/ELIMINATED FOLLOWING ROUND TWO

Statements Modified/Eliminated Following Round Two

With the return of Round Two many panelists included commentary in addition to their numerical responses. Many of the comments related to some of the Round Two numbered statements, which were confusing or repetitious. The panelists' commentary led to the modification of several of the statements, and to the elimination altogether of a few more. The statements appear in their redrafted form immediately below. Appearing after the modified statements, are those statements not included after Round Two.

Statements Redrafted Following Round Two

4. Students will be enabled to formally air grievances concerning instruction.
6. In selecting an institution, prospective enrollees will increasingly consider institutional records in their placement of graduates.
15. Non-profit institutions will resist efforts by OE to expand its activities on behalf of student consumers.
16. Proprietary institutions will be increasingly receptive to the attempted expansion of government in the protection of student consumers.
26. Ten years hence, the federal government will not (emphasis -- not!) be substantially involved in postsecondary student consumer affairs.
27. In seeking to protect students as consumers, the federal government will increasingly intervene in the internal affairs of institutions.
32. The agencies of the federal government will increasingly coordinate their efforts to protect students as consumers.
42. The federal government will increasingly promote life-long learning as a means of bringing adult learners into post-secondary education.
56. The development of for-profit educational brokering (defined in "Comments") will complicate the task of providing consumer protection.
65. To enhance student consumer protection institutions should establish, on a national level, an agency for self-regulation.
73. Consumer protection should be a state function with a minimum of federal involvement.

- 78. A. State agencies should play a larger role in regulating educational advertising.
- 78. B. State agencies should accept the primary responsibility in developing reliable and better information for students.
- 96. Accreditation should expand its activities to include non-institutionalized (e.g., home study) programs.
- 97. Accreditation agencies should monitor college publications (e.g., catalogs).
- 98. Accreditation agencies should increasingly promote protection of student consumers.
- 105. Institutions should be required to publish program and policy information, the details of form to be designed with the cooperation of the institutions, state, and federal agencies.

Statements Eliminated Following Round Two

- 31. The federal government will become increasingly regulatory in its efforts to protect students.
- 47. The ineptitude of consumer representatives on accrediting agencies will lead to pressure on OE to cease its pressure for such representation.
- 71. Institutions should establish minimum levels for consumers to reach before they receive credit.
- 77. The focus for conditioning access to student financial aid beyond that inherent in accreditation should rest with individual state governments.
- 84. State regulatory agencies should set the same requirements for the approval of (educational) brokers as are mandated for the schools and colleges.