

A REVIEW OF CONSUMER AGENCIES SPONSORED  
BY UNIVERSITIES IN THE  
BIG EIGHT CONFERENCE

By

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## CHAPTER I

### INTRODUCTION

Heightened consumer expectations have brought about a strong consumer movement; not only in the United States, but throughout the world. The demand for consumer protection by organizations has risen dramatically (Hogarty, 1975).

Consumers singly and in groups are speaking out and being heard. Consumers studies has emerged as a professional degree program in institutions of higher learning. In response to the need for programs to train consumer affairs specialists and the demand for individuals capable of establishing and implementing consumer affairs programs, many universities have developed consumer agencies.

There is a need to improve consumer protection agencies; but, according to Jackson (1977) it is not clear what topics of study, cognitive learning behaviors, and program guidelines are best suited to the design and implementation of successful consumer affairs programs. University consumer agencies can provide experience for students in solving consumer problems and increase student awareness and knowledge of consumer issues and community resources. Independent consumer agencies, such as university based

agencies, can represent the consumer interest on the local and state level. More detailed information about university consumer agencies and their interaction with consumers can provide insights into the processes and trends in consumer education, protection, and problem resolution.

Bearden (1983) writes that dissatisfaction occurs if expectations exceed performance levels and is generally assumed to be a primary determinant of complaining behavior. According to Kroll and Hunt (1980), the consumer-interest area recognizes the desirability of coordinated efforts for achieving greater understanding of consumer problems and more realistic solutions. Kroll and Hunt also state that direction is needed. The changing environment of the 1980's and the scope, depth and volume of consumer issues have influenced the way many consumer agencies operate.

A comparative study of the consumer agencies sponsored by universities in the Big Eight Conference is desirable if we are to understand their nature and scope. This study was undertaken to analyze the state university sponsored mechanisms available within the Big Eight Conference, based on the recommendation by Geistfeld and Choy (1979) to analyze in detail this mechanism through which consumers can receive redress of their market place grievances.

#### Purpose and Objectives

This study was undertaken to contribute to a better

understanding of university sponsored consumer agencies. It involved a comparison of the scope and nature of consumer agencies sponsored by universities in the Big Eight Conference. The objectives of the study were:

1. To identify and describe the consumer agencies within the Big Eight Conference.
2. To analyze and compare the services provided and issues considered important by the agencies.
3. To assess and compare the operations according to the a) organizational chart, b) objectives, c) budget, d) office staff and workers, and e) number of complaints handled in relation to population served.
4. To develop a profile or model of the Big Eight consumer agencies and to make recommendations for use of the findings of this study.
5. To make recommendations for further study in this area.

#### Assumptions and Limitations

This study was based on the following assumptions:

1. Adequate records were maintained in existing consumer agencies sponsored by universities in the Big Eight Conference for the time period August 1983 through May 1984.
2. Existing consumer agencies sponsored by universities in the Big Eight Conference handle consumer complaints and problems.

The following limitations applied to this study:

1. The study was limited to the comparison of the five existing consumer agencies sponsored by universities in the Big Eight Conference.

2. The study was limited by the records maintained in the existing consumer agencies sponsored by universities in the Big Eight Conference and to the extent this information was made available to the researcher.

#### Definitions

The following definitions were utilized in the study:

Consumer - "The ultimate user of any goods, services, products, etcetera; for example, the listener at a concert is a consumer of music, while the concert artist is a producer of music . . ." (Good, 1959).

Consumerism/Consumer movement - "encompasses the evolving activities of government, business, independent organizations, and concerned consumers to protect and enhance the rights of consumers" (Aaker and Day, 1982).

Consumer studies - Concentrated study in any or all of the following: consumer affairs, consumer economics, consumer education, consumer educational services, consumer finance, consumer policy, consumer relations, consumer resources, consumer sciences, consumer services, consumer technology, family economics, family finance, family resources, family resource management, or household economics.

Consumer activists and consumer activist organizations - "those for whom a major goal is to induce government and business to provide greater benefit to the consumer, rather than concentrating solely on producer benefits." (Willet, 1981)

Big Eight Conference - includes Iowa State University, Kansas State University, Kansas University, Oklahoma State University, University of Colorado, University of Missouri, University of Nebraska, and the University of Oklahoma.

Public Interest Research Group (PIRG) - "is a campus office, run quite often by lawyers, whose salaries are paid out of student activity fees. PIRGs do what they and their student backers want to do, among other things lobby state legislators, police university administrations, etcetera." (Stanford, 1976). PIRGs are educational and although Ralph Nader says that he has no control over PIRGs, he did invent them, and goes to campuses to help organize them (Stanford, 1976).

## CHAPTER II

### REVIEW OF LITERATURE

Consumer dissatisfaction with business has become widespread because consumers are ill served by our present production and marketing systems (Troelstrup and Hall, 1978). Correcting these increasing consumer grievances leads to new consumer frustrations and more demands for private and political action.

A thorough review of the literature revealed that no studies had dealt directly with university sponsored consumer agencies, however several were indirectly related. As a result of the review of literature this presentation was divided into four parts and a summary to facilitate clarity and organization. The areas were: Consumer Protection, Consumerism in a Changing Environment, Consumer Participation, and Consumer Constituencies.

#### Consumer Protection

Consumer protection and consumer education are growing concerns of our society today. The importance of consumer rights for the individual consumer was affirmed by the late

President John F. Kennedy (1962) in his "Special Message on Protecting the Consumer Interest" to Congress. He set forth certain rights for consumers:

1. The right to safety
2. The right to be heard
3. The right to be informed
4. The right to choose

President Nixon elaborated on these consumer rights by adding the rights of the consumer to register his or her dissatisfaction and to have his or her complaint heard and weighed. President Ford went a step further to give consumers the right to be educated.

In recent years, such basic assumptions as the belief that citizens live in a free market system where supply and demand are or should be equal, everyone will succeed if they work hard, and that the market responds to consumer buying choices by producing better products have been widely challenged. In fact, Willet (1981) states that the market place has changed greatly over the past 35 years and that the individual consumer's power seems insignificant to that of corporations who are influencing an increasingly large share of our buying decisions. Also, the government has entered the marketplace as provider, standard setter, and protector of citizens and industry through regulations and subsidies.

According to Aaker and Day (1982), the scope of consumerism includes the right to redress and the right to

an environment that will enhance the quality of life. Consumer rights are human rights. The consumer movement has spread worldwide, focusing on a wide range of activities designed to recognize the value of people and our environment. Over the years, the activities of consumers have resulted in the recognition, protection, and expansion of consumerism. As a dynamic force in today's rapidly changing society, consumerism continues to broaden, mature, and change its thrust (Aaker and Day, 1992).

#### Consumerism in a Changing Environment

Consumers view the retailer and manufacturer as their primary avenues of redress for unsatisfactory purchases (Haefner and Leckenby, 1975). According to Haefner and Leckenby, this is an adequate short-run solution but it is the long-run solution, education, that is the most critical element. Due to the lack of information about consumer protection, it is important to construct meaningful educational programs. There is also a need to convince consumers that they have the power through cooperation with others to solve their problems. As Harry Boyte (1980, p. 1) writes:

Throughout our society, there is a deep and basic need among people to get some handles on the institutions which control their lives politically, economically, and socially. People need to feel there is something they can influence and control and in which they can trust (Stanley Dreyer).



The consumer movement is not a recent development. Willet (1981) states that while its strength is firmly grounded in today's concerns and processes, it is the logical outgrowth of citizen movements of the American Revolution, nineteenth-century populist thinking, and the civil-rights struggle and trade unionism of this century. An underlying theme for today's consumer movement is change. Consumer groups must adjust to a rapidly changing social, economic, and political environment. According to Willet (1981) consumer groups know it is no longer enough simply to alert the public to consumer problems. They must offer solutions. The nature and depth of the consumer community's treatment of concerns is affected by the growing volume of issues demanding attention.

The roles of government and consumer protection agencies have received attention in recent years. Particularly noteworthy is the movement away from the regulatory approach and towards the informed buyer approach; with the attraction of the latter being its claims of greater freedom and choice and greater efficiency due to differences in consumers' need for protection (Dardis, 1983). Reliance on the informed buyer approach leads in turn to the question of whether individual consumers will assume responsibility for their own protection and utilize available consumer agencies.

## Consumer Participation

Satisfaction is important to the individual consumer because it reflects a positive outcome from the outlay of scarce resources and/or the fulfillment of unmet needs (Day and Landon, 1977). However, dissatisfaction continues to be prevalent in both the product and service categories. For example, Andreassen and Best (1977) report that as many as one in five purchase experiences results in some dissatisfaction and that the majority of consumer problems are not expressed. Also, Day and Ash (1979) report frequent incidences of dissatisfaction for services and durable products.

Reaction to dissatisfaction in terms of complaining behavior and redress seeking, however, varies considerably. Frequently, consumers do not take action to alleviate marketplace problems. Day and Bodur (1978) found that reported cases of extreme dissatisfaction for which no action of any kind was taken were 49.6% for nondurable products, 29.4% for durable products, and 23.2% for services. Furthermore, well over half of the nonprice purchase difficulties uncovered by Andreassen and Best (1977) precipitated no action.

Failure to express justified dissatisfaction is discouraging for several reasons. First, consumers are prevented from achieving redress from an unpleasant marketplace experience. Second, lack of complaints may mask marketplace problems which should be corrected. Third, the lack of representative data limits the amount of pre-purchase

complaint data available to the consumer (Bearden, 1983).

Oster (1980) states that the tendency of consumers to complain depends on some characteristics of both the industry producing the product and the people consuming it. Regarding the characteristics of the complainers themselves, unsolicited complainers are described as more articulate, more politically active, and as having more time on their hands (Bearden 1983). Lippert and MacDonald (1981) describe the most frequent users of complaint-handling services as better-educated, young or middle-aged persons with higher incomes.

According to Bearden (1983), dissatisfaction is recognized as a primary determinant of legitimate consumer complaints; although, many factors may inhibit or encourage complaint expressions. The range of possible reactions to dissatisfaction and complaint process as conceptualized by Bearden (1983) is shown in Figure 1.

As shown, the various actions consumers may take are subdivided into public and private actions. Private actions include decisions to stop further purchases and warnings to friends; public actions include redress-seeking efforts directed toward the seller and complaints to third-party consumer affairs institutions. Private actions may eventually impact the source of dissatisfaction, but it is the public actions that may lead to resolution of problems. It is the public action taken that Bearden uses to distinguish complainers from noncomplainers.

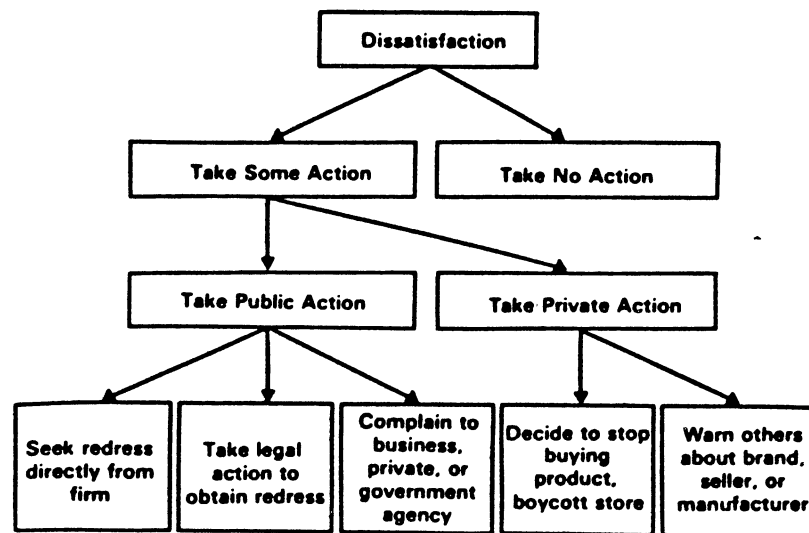


Figure 1. Consumer Complaint Behavior

Findings show that there are distinct variables which are most likely to influence the consumer to either take action or forego action when dissatisfied. Bearden (1983) states that dissatisfaction occurs if expectations exceed performance levels and is generally assumed to be a primary determinant of complaining behavior. Other factors examined in consumer satisfaction/dissatisfaction literature include the costs and benefits from complaining (Richins, 1982), personality differences (Fornell and Westbrook, 1979), socioeconomic characteristics (Bourgeois and Barnes, 1979), propensity to complain (Day and Landon, 1977), and importance of purchase (Gronhaug, 1977).

## Consumer Constituencies

Consumer complaints can be seen as more than individual expressions of dissatisfaction to be resolved on a one-by-one basis. Aggregated, they can be used to reduce the incidence of problems encountered by consumers in the marketplace (Center for Study of Responsive Law). Munns (1978) suggests this can be done in two ways: 1) businesses or third parties can use complaints to discover and act upon patterns of defective products, services, or business practices; 2) complaints can be used as pre-purchase information to inform consumers of others' unsatisfactory experiences before they buy.

One of the oldest groups which provide pre-purchase information are the Better Business Bureaus, non-profit organizations, which are financed by fees from business firm members (Hogarty, 1975). According to Hogarty (1975), their principal activities consist of providing information about specific sellers and more recently a system of arbitration in which complaints against firms are voluntarily resolved. But, Rosenthal (1971) expressed that Bureau reports and services are poor quality because of the conflict of interest between service to consumers, on the one hand, and financial dependence on business, on the other. One of Munns (1978) suggestions for improving Bureau reports is to redefine complaint resolution to include consumers' satisfaction as well as business' or the Bureau's satisfaction.

Munns (1979) recommends that consumer complaint data be made publicly available whether by business, Better Business Bureaus, or independent agencies. Willet (1981) suggests that local independent groups are generally in the best position to help individuals whose complaints usually result from specific marketplace transactions. The public availability of this complaint information can help reduce the incidence of problems in the marketplace; can be used by consumer advocates to prod business or government into correcting abuses of consumers; and can be used by consumers to make more informed purchasing decisions (Munns 1979).

Consumers who are dissatisfied with products or services and are unable to obtain satisfaction may turn for help to a variety of consumer complaint agencies and services, which are often referred to as consumer activist organizations. Although consumer activism has always incorporated a wide range of approaches and problem-solving styles, Willet (1981, p. 2) suggests that several ingredients appear with enough frequency to provide a basic framework:

- involvement of individuals
- willingness to act independently and organize collectively
- use of political, economic, social, and media "tools" to achieve desired ends
- an underlying self-interest in obtaining better goods, services, and opportunities
- interest in improving the economic well-being of large numbers of people with modest to poor standards of living

- commitment to promoting safer products and working conditions, a healthful environment and equitable treatment from marketplace providers.

The late 1960's witnessed a dramatic increase in the number, size and effectiveness of public interest groups. By the early 1970's, Ralph Nader established a variety of groups linked loosely through his Public Citizen Foundation (Wilson, 1981). Public Citizen is an umbrella organization which funds six groups: Health Research Group, Citizen Action Group (including the Critical Mass Energy Project), Congress Watch, Litigation Group, Tax Reform Research Group, and Public Citizen Visitor's Center. Public Citizen's groups are supported by contributions, typically \$15, from approximately 65,000 concerned citizens responding to direct mail fundraising appeals, (Willet, 1981).

To provide expertise and continuity, Ross (1973) states that many students in various parts of the country have organized their own citizen action groups. They call these organizations PIRGs, Public Interest Research Groups. The first PIRGs were formed in Oregon and Minnesota during the 1970-71 academic year. The movement spread rapidly to many parts of the United States (Ross, 1973). According to Sanford (1976), a PIRG is founded on a campus through a petition drive. If Nader-backed PIRG organizers can convince more than half a student body to endorse the idea, signed petitions are presented to the university with the request that two dollars or more be assessed each student each term from then on. The funding device is called a

"negative checkoff" because everyone is made to pay the fee unless he specifically refuses or unless he presents himself for a refund (Sanford, 1976).

PIRGs tackle problems of general public concern. According to Ross (1973), staff and students work together. Students, through elected representatives, set broad policy guidelines and do much of the background research. The staff and interested faculty members supervise student investigators and, when the data is collected, professionals carry out the major part of the action program. Depending on the particular case, "action" may consist of publication of an expose', drafting a new law or regulation, lobbying or litigation (Ross, 1973). PIRGs result in a coalition of students and professionals which can provide a workable vehicle for students to pursue their ideals and apply their talents (Nader, Ross, 1971). Numerous other groups have utilized this same model to form their own group.

According to Willet (1981), changes of the late '70s and early '80s brought further diversification to the consumer community as new groups have sprung up around issues. For example, neighborhood groups, workers organizing for safer working conditions, and disabled groups are all a part of the consumer movement. Today's consumer activist community includes hundreds of groups with varied interests, constituencies, and methods. Willet (1981) also states that most consumer activist organizations are stretched to the limit, with too little time to adequately address the



numerous concerns that demand attention.

There is growing concern today about whether consumers are aware of and understand the functions of various consumer protection agencies. To date there have been basically two types of studies which have addressed the issue of consumer complaints concerning market transactions. The first examined the characteristics of those who complained. The second focused on complaint characteristics and the percent of complaints voiced by consumers. Geistfeld and Choy (1978) suggest strongly that more research is needed to analyze third party complaint handling mechanisms. Also, Bernacchi (1976) suggests the need for an evaluation of their responsiveness and commitment to problem solving.

#### Summary

The summary of related literature is relevant to the study of consumerism and consumer agencies. The literature reviewed for this study revealed a lack of information concerning the operations of third party complaint handling mechanisms.

Many universities have developed consumer agencies in response to the need for programs to train consumer affairs specialists and for individuals capable of establishing and implementing consumer affairs programs. These agencies can provide experience for students in solving consumer problems

and increase student awareness and knowledge of consumer issues and community resources.

The agenda of consumer organizations includes many services and issues. More detailed information about university sponsored consumer agencies and their interaction with consumers can provide insights into the processes and trends in consumer education, protection, and problem resolution. This comparative study concentrated on local university consumer organizations to analyze in detail their nature and scope.

## CHAPTER III

### METHOD AND PROCEDURES

#### Introduction

The major purpose of this study was to compare the nature and scope of consumer agencies sponsored by universities in the Big Eight Conference. The purpose of this chapter is to describe the design and procedures followed in conducting the study. To acquire data which would relate to the intent and objectives of this study, the consumer agencies sponsored by universities in the Big Eight Conference were determined and an instrument was developed. Data were collected during January and February of 1985. Specific objectives were utilized to provide direction for the conduct of the research.

#### Type of Study

This study was termed case study as defined by Best (1977, p. 108). He stated:

The case study is a way of organizing social data for the purpose of viewing social reality. It examines a social unit(s) as a whole. The case study probes deeply and analyzes interaction

between the factors that explain, present status, or that influence change or growth. The case study emphasizes analysis in depth.

The questionnaire was used to obtain data because the objectives of the study called for information to be supplied by the specific agencies. Data were collected primarily from questionnaires and telephone interviews with the researcher recording the responses.

#### Selection of Agencies

The survey of literature indicated that the nature and scope of university consumer agencies had not been studied prior to this research. This study was designed to compare specific services and operations of university consumer agencies sponsored by each university in the Big Eight Conference.

A comprehensive listing of universities in the Big Eight Conference with consumer agencies was compiled using the "1983 Directory of State and Local Consumer Organizations." Telephone calls were used to screen all universities in the Big Eight Conference for eligibility and willingness to participate in the study and to schedule telephone interviews. Included in the study were five consumer agencies, sponsored by the following universities: Kansas State University, Iowa State University, University of Colorado, Kansas University, and Oklahoma State University.

## Collection of Data

It was determined that the survey would be conducted by mail with telephone interviews to record the responses. A letter explaining the study was sent to the director of each agency. Included were a questionnaire and a stamped self-addressed envelope. Telephone interviews were conducted two weeks after the first mailing to record responses and clarify information. Six follow-up telephone calls requesting return of the forms and information were made to the agency not responding to the the first contact. Also, second copies of the letter and questionnaire were mailed. A summary of the contacts with universities in the Big Eight Conference is shown in Table I.

TABLE I

RESULTS OF CONTACTS WITH UNIVERSITIES  
IN THE BIG EIGHT CONFERENCE

Response	Total
Response and telephone interview by deadline	4
No contacts or response made in six follow-up telephone calls and one follow-up letter	1
Not a university with a consumer agency, but do provide legal aid to students	3
Total Responses	8

Four agencies responded to the letter and initial contact, one did not. Three universities were not eligible to participate. These universities only provided legal aid to students, no consumer agency or assistance was available (Table 1).

### The Instrument

In the preparation of the study, it was determined that a questionnaire would be used to meet the objectives of the study. During the review of literature, various methods of data gathering were reviewed by the researcher.

To gather data concerning the nature and scope of university consumer agencies, a set of questions were constructed. Feedback was received from four Oklahoma State University College of Home Economics professors after they had reviewed the questionnaire. Two consumer affairs professionals also reviewed and provided comments about the questionnaire.

The final form of the instrument contained three areas to which the agencies responded. Included were:  
1) organization of agency, 2) consumer services provided, and 3) demographics. A copy of the questionnaire is included in the study as Appendix B.

### Analysis of Data

The data and findings of this study enabled the

researcher to present a descriptive picture of the existing consumer agencies sponsored by universities in the Big Eight Conference. The instrument contained questions requiring answers provided on an interval scale as well as short answer items. An item count, percentages, and rankings were used to analyze and present the data obtained. Comparison of agency responses to the areas were summarized in eleven tables and five figures.

## CHAPTER IV

### FINDINGS

#### Introduction

The purpose of this chapter is to report and analyze the data collected using the procedures described in the preceding chapter. The data in Chapter IV were obtained with a questionnaire. Background data from each of the following agencies were used in this study: Consumer Affairs Association sponsored by Kansas University (KU), Consumer Relations Board sponsored by Kansas State University (KSU), Iowa Public Interest Research Group (PIRG) sponsored by Iowa State University (ISU), and Consumer Action Council sponsored by Oklahoma State University. Individual data on each agency can be found in Appendix A. The Colorado Public Interest Research Group (PIRG) sponsored by the Colorado University was in the process of closing temporarily during the collection of data; therefore, no response was received.

The first section of this chapter explores the descriptive data of the consumer agencies. This information provides a more complete understanding of the participating consumer agencies. The second section investigates the



specific comparison of the consumer services provided and issues considered important by the consumer agencies. Tables were designed to make the data more orderly and easier to compare. This chapter presents only the research findings. Chapter V explores the summary, conclusions, and recommendations from the research findings.

### Descriptive Organizational Data of Consumer Agencies

#### Years in Existence

Years in existence distributions revealed that the majority (3) of the agencies were in existence longer than ten years. Both Kansas agencies had been in existence 13 years, the Iowa PIRG had been in existence 12 years, with the Oklahoma State sponsored agency in existence 9 years.

#### Location of Agency

The agencies were asked to indicate their office location, either on campus or off campus. Three of the agencies were located on campus in the university campus union: KSU, OSU, and ISU. The campus office at KU closed in 1979, reopened in 1981, and closed again June 1984; the remaining office, which originally opened in 1979, was located off campus.

### Organization of Agency

The responses received for this question seemed to naturally divide into two basic categories, organized through the Student Government or as a campus organization. Three of the agencies (KSU, OSU, and KU) were organized through the university Student Government Association or Senate with the OSU agency being cosponsored by the College of Home Economics and Student Government. The fourth agency was part of the campus organizations, with a \$3 check off charge on student enrollment. The organizational chart of each of the university sponsored agencies are shown in Figures 2-4.

The Kansas State University sponsored consumer agency, the Consumer Relations Board, was organized to provide students and local residents with a consumer protection agency. As shown in Figure 2, the University Student Association provides all funding through student activity fees. The College of Home Economics helps staff the agency with students. The objectives of the Consumer Relations Board were to provide students with consumer education and complaint assistance, and to provide practical experience for student workers.

The Oklahoma State University sponsored consumer agency, the Consumer Action Council, was organized to provide aid in solving consumer problems and to encourage responsible consumer practices through education. The

agency is co-sponsored by the College of Home Economics and the University Student Government Association, see Figure 3. The College of Home Economics provides approximately one-third of the funding, while the Student Government Association provides the other two-thirds. The College of Home Economics provides one-half of the salary and also helps staff the agency with students. The Student Government Association provides the remaining one-half of the salary expense plus all operating expenses through student activity fees.

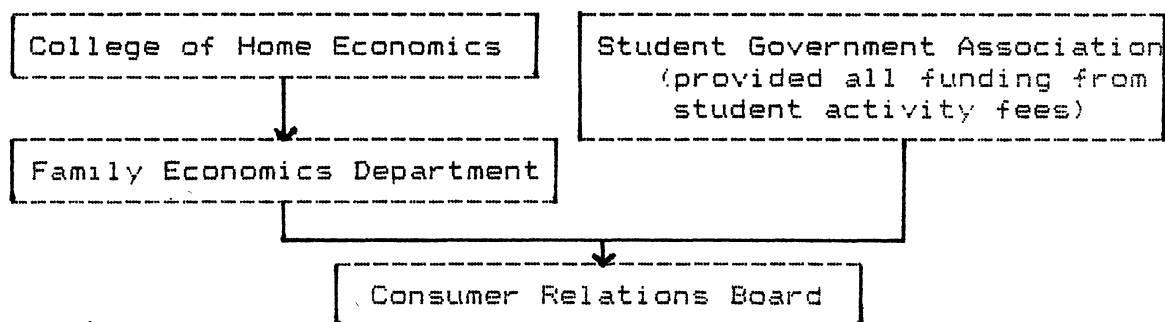


Figure 2. Organizational Chart - Consumer Relations Board  
Kansas State University

The objectives of the Consumer Action Council were to promote good relations between business and consumers. To provide consumer education and aid in solving consumer problems. Also, to provide experience for the student in

solving consumer problems and increase student awareness and knowledge of consumer and community resources.

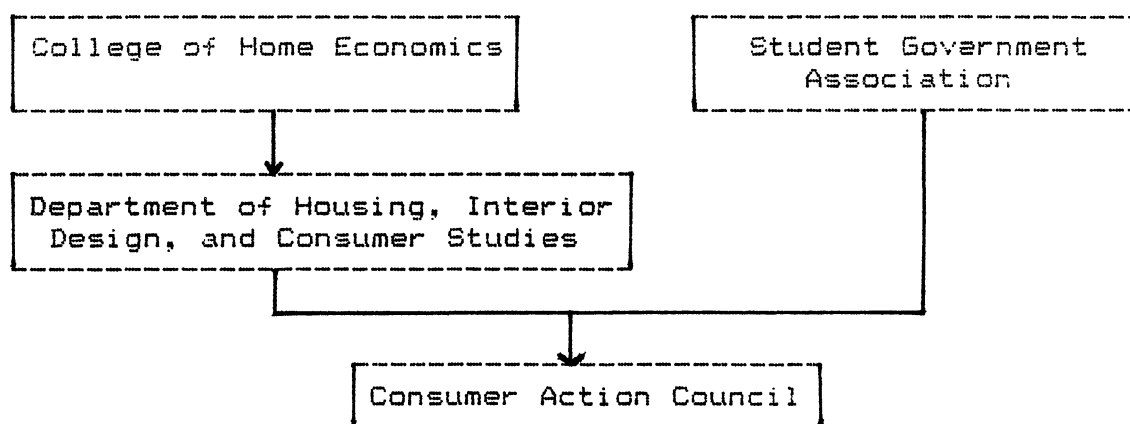


Figure 3. Organizational Chart - Consumer Action Council  
Oklahoma State University

The Iowa State University sponsored consumer agency, the Iowa Public Interest Research Group (PIRG), was organized to provide consumer help and mediation for students and community people. As shown in Figure 4, the Iowa PIRG is a part of the campus organizations, receiving funding from a student check off system during enrollment. Each individual university student has a \$3 check off charge for the PIRG. From this three dollars the Iowa PIRG receives \$2 and the other \$1 goes to the university as a fee. The Iowa PIRG has two functions, the Consumer Protection Service and Research. The objectives of the

Iowa PIRG were to continue to provide mediation service, maintain files, and information for public consumer advocacy.

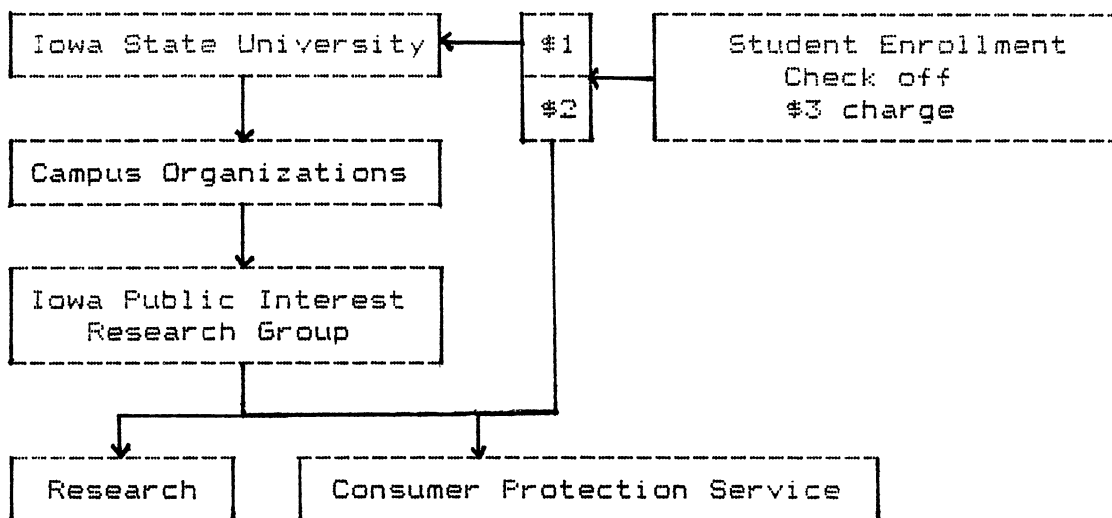


Figure 4. Organizational Chart - Iowa Public Interest Research Group, Iowa State University

The Kansas University sponsored consumer agency, the Consumer Affairs Association, was organized as a student organization to provide consumer activism and protection to the university. Also, to prevent and resolve consumer problems and disputes. The Association was organized through the University Student Senate and was originally funded only by student activity fees. During the first year of operations, the Association incorporated as a non-profit private organization. At the time of this study

the Association received funding from 1) student activity fees, 2) city and county revenue sharing, 3) Lawrence United Fund, and 4) memberships and donations. The Consumer Affairs Association's Board of Directors is comprised of a representative sample (13 members) from the following areas: Kansas University students, Kansas University faculty and staff, community, and from the business community. The objectives of the Association are to provide consumer protection and educational services to all city and county residents.

#### Agency Staff and Workers

As shown in Table II, the staffing of consumer agencies participating in the study varied; but, all consumer agencies had a director, volunteers, and students were able to enroll for credit. The agency with the largest budget (KU) had a director and a Consumer Services Specialist on salary, 40 hours per week. The KU sponsored agency also had positions available for two paid student interns, the current director had served seven years as the director.

The ISU sponsored agency director of Research worked 20 hours per week, and had been director for two years; the director of the Consumer Protection service (assistant director of the Iowa PIRG) worked 10 hours per week, and had served one year as the director. The director for the KSU sponsored agency had served two years, 20 hours per week. The OSU director had served one year, 20 hours per week.

TABLE II

## CONSUMER AGENCY STAFF AND WORKERS

Position	KSU	OSU	ISU	KU
Director (on salary)	X	X	X	X
Assistant Director or Consumer Services Specialist (on salary)			X	X
Paid Student Intern				*X(N=1)
Volunteers	X(N=2)	X	X(N=4)	**X
Students en- rolled for credit	X(N=8-10)	X(N=2)	X(N=0)	X(N=0)

N=1 unless otherwise indicated.

\* 2 positions available, one not filled at time of study.

\*\* Community service volunteers working off minor offence fines assigned by court.

The students enrolled for credit in each agency handled case loads and participated in educational activities to gain experience in consumer activism. The students enroll for 1-3 credits at KSU and OSU are generally from the College of Home Economics. ISU students also are generally from the College of Home Economics in the Department of Family Environment, and can enroll in 1-3 credits. Also, ISU students can enroll for up to 9 hours of credit in

special problems, which would include activities such as lobbying or special research reports. KU does not have a College of Home Economics; therefore, the students (able to enroll in 1-2 credits) were from various backgrounds including: business, journalism, law, and social welfare.

#### Agency Budget

The agencies were asked to state their budget for the 1983-84 school year, see Table III. The specific agency budgets varied greatly as well as the dollar amounts. Only the OSU agency received a budget increase for 1984-85, having had the lowest budget of the four agencies for 1983-84. Both KSU and ISU agency budgets remained the same for 1983-84. The KU sponsored agency received a decrease for the 1983-84 budget.

The KU sponsored agency budget was significantly larger than the other agency budgets. The KU sponsored agency received funding from memberships and donations as well as funding from three other sources. The agency budget included all office operations and activities; and due to the office location, the agency was required to pay rent and utilities. Two full time staff members as well as student interns were employed by the agency. Travel expense in town and out of town were also included in the agency budget.



TABLE III

## CONSUMER AGENCY BUDGET 1983-84

Budget Item	KSU	OSU	ISU	KU
1983-84				
Salaries				
Director	\$3000	\$2520	\$3300	\$12360
Assistant			1000	10006
Students				643(1)
**Project				
Director				900
Total Salaries	3000	2520	4300	23909
Rent,				
utilities				2983
Office				
supplies	free	195	100	1400
Publicity	165	275	100	594
Duplicating &				
educational				
activities	70	300	50	750
Subscriptions	29	60	10	
Membership dues	15			70
phone expenses	free	free	500	2419
Equipment Repair	free	free		617
Advertising	50	free	100	334
Conference fees	200			25
Travel				500
Agency Newspaper				
& editor salary			3000	
Typewriter			200	
Payroll & Benefits				4200
Total Budget	\$3529	\$3350	\$8360	37844
Budget 1984-85				
Increase		X		
Decrease				X
Remained the same	X		X	

\*\*The position is no longer in existence.

(1) This figure is one-third of the total work study program expense, the other two-thirds is paid by KU.

### Consumer Services Provided

Consumer services provided and the rank level of importance to the individual agency are shown in Table IV. Three of the agencies considered complaint handling the most important service provided to consumers. The KSU sponsored agency considered consumer inquiries the most important because they answered large quantities of landlord/tenant inquiries. Each consumer agency felt consumer education was important. Among the activities conducted were: speeches, articles in university and local newspapers, newsletters, publications, and radio programs. Also each agency had reference libraries available for consumer use, as well as files with pre-purchase complaint data for answering inquiries. Consumer research and lobbying were ranked low by all agencies, the reason most often stated was low staffing. All services were provided free to consumers except at KU, where a \$5 complaint handling charge or \$2 complaint handling charge for students were made.

### Complaint Assistance Provided

All participating consumer agencies provided the following complaint assistance: consultation, investigation, mediation, and referral. Litigation was not provided by any of the participating agencies.

TABLE IV

## CONSUMER SERVICES PROVIDED

Service Provided	Rank importance of service			
	KSU	OSU	ISU	KU
Complaint Handling	2	1	1	1
Consumer Inquiries	1	2	2	3
Consumer Information	4	4	3	2
Consumer Education	3	3	4	4
Research	5	5	5	5
Lobbying	6		6	6
Screen Vendors		6	7	7

Issues Considered Important

Each agency was asked to check the five issues considered most important to their individual agency. Table V shows the issues most important to the agencies. Of the eight various issues considered important, auto repair and credit issues were considered important by all participating agencies, and mail order sales were considered an important issue by three agencies. The two agencies not checking landlord/tenant as a major issue had off-campus university offices which handled those problems specifically. The top five complaints received by the Federal Consumer Office in 1978 were: automobiles and trucks, mail-order, banking and credit, and appliances and housing (Rowse, 1981).

TABLE V

## ISSUES CONSIDERED IMPORTANT

Issue	KSU	OSU	ISU	KU
Banking		X	X	
Insurance	X	X	X	
Credit	X	X	X	X
Mail order sales	X	X	X	
Auto repair	X	X	X	X
Energy				X
Food and Drug				X
Landlord/tenant	X			X

Complaints Received Per Year Since 1978

Complaints received since 1978 (including summers) are portrayed in graphical form in Figure 5. Three agencies were open during the summer months, KSU, OSU, and KU. The complaints received by each agency varied only by 100 to 300 complaints for individual agencies over seven years. The KSU sponsored agency varied the greatest amount on complaints received and also had the largest number of complaints received per year. The information received from ISU was limited to only 1982 through 1984; therefore, a long-term complaint pattern cannot be seen. The OSU sponsored agency complaint pattern had increased slightly each year since 1978. The KU sponsored agency also had an increasing complaint pattern, with a large increase at the

year 1980. The KU sponsored agency included the complaints resolved by telephone in the inquiries figure, see Table VI.

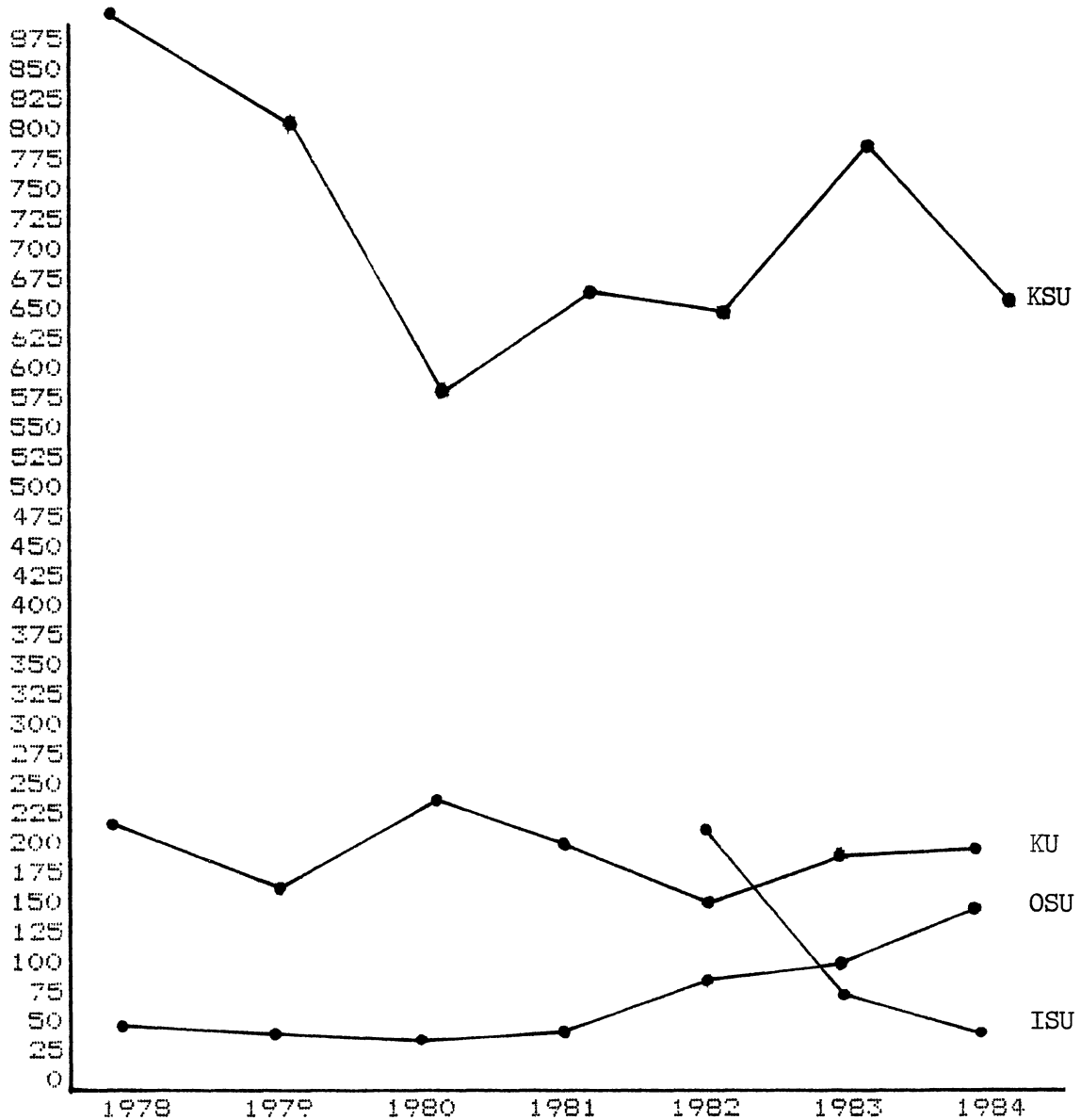


Figure 5. Complaints Received Per Year

Consumers Served Fall 1983 - Spring 1984

As shown in Table VI, the number of consumers served by university sponsored consumer agencies ranged from 300 at ISU to 4000 at KU. Complaints cases closed by the agencies fell into several areas, the following are examples: satisfactory, no response from consumer, referred to legal aid, and no basis. The population number for each agency includes the university population plus the community population. The OSU, ISU, and KU sponsored agencies stated they also serve consumers from the respective states.

TABLE VI

## CONSUMERS SERVED FALL 1983 - SPRING 1984

Service	KSU	OSU	ISU	KU
Complaints	501-1000	51-150	51-150	301-500
Inquiries	301-500	151-300	51-150	*3500
Total Served	1500	450	300	4000
Population				
Students	18000	20017	26400	24000
Community	24000	32000	49000	70000
Total Population	42000	52017	75400	94000

\* Figure included complaints resolved by telephone.

Complaints and Inquiries Received as Related to Population

The pattern of consumers served by the university sponsored agencies in the Big Eight Conference indicated that more consumers (4.26% or 1 in 24) actively sought assistance from the KU sponsored agency per population. See Table VII. The agency serving the second largest number of people in relation to population was the KSU sponsored agency, having served 3.57% or 1 in 28 persons. The OSU sponsored agency and the ISU sponsored agencies served fewer consumers in relation to population, .87% (1 in 116 persons) and .40% (1 in 251 persons) respectively.

TABLE VII

COMPLAINTS AND INQUIRIES RECEIVED AS RELATED TO POPULATION

Agency	Population Number	Complaints & Inquiries Number	*Consumers seeking assistance, 1 person every N persons	Percent Consumers Seeking Assistance
KSU	42000	1500	28	3.57
OSU	52017	450	116	.87
ISU	75400	300	251	.40
KU	94000	4000	24	4.26

\* This table is to be interpreted as follows: the KSU sponsored agency served 1 in 28 persons or 3.57% of the population.

Agency Budget as Related to Population

In the comparison of number of consumers per dollars spent, Table VIII indicates that the pattern of consumer protection commitment varied greatly between participating agencies. Table VIII shows that for every dollar spent on consumer protection by the KSU sponsored agency, there were 3.25 people. Whereas, for every dollar spent by the OSU sponsored agency there were 15.53 people. The KU sponsored agency ranks highest in number of dollars spent per consumer, there were approximately 2.48 consumers per dollar spent.

TABLE VIII

AGENCY BUDGET AS RELATED TO POPULATION

Agency	Budget	Population	Number of Consumers per Dollars Spent	*Number of Dollars Spent Rank
KSU	3500	42000	12.00	3
OSU	3350	52017	15.53	4
ISU	8260	75400	9.13	2
KU	37844	94000	2.48	1

\* These data are to be interpreted as 1 being the largest amount of dollars spent as related to population.



### Complaint Areas

The agencies were asked to rank the areas that complaints most frequently involved. Table IX shows the complaint areas and the rank by agency. Mail orders were ranked the most frequent by two agencies. Auto repair was ranked in the top two most frequent complaint areas by three agencies. Both agencies that handle land/lord tenant complaints ranked the area as the most frequent. Product and purchase problems were also ranked high by three agencies. The ISU sponsored agency ranked only mail orders and auto repair as their most frequent complaint areas. The most frequent areas involved in complaints tend to be considered important issues by the agency, for example: mail-order, auto, and land/lord tenant were considered important issues (see Table V, p. 35).

### Value of Complaints

The value of complaints received by the participating agencies were shown in Table X. The values ranged from \$11 to \$500. The majority of complaints handled by the KSU sponsored agency were between the values of \$251 to \$500. The OSU sponsored agency handled complaints between the values of \$101 to \$250 most frequently. The ISU sponsored agency handled complaints between the values of \$11-49 most frequently. The majority of complaints handled by the KU

sponsored agency were between the values of \$50-100.

TABLE IX

## COMPLAINT AREAS

Complaint area	Rank by agency			
	KSU	OSU	ISU	KU
Mail orders	5	1	1	3
Auto repair	6	2	2	2
Home/landlord/tenant	1	8		1
Defective products	3	5		4
Fraud and Deceptive Practices	2	4		6
Purchase Problems	4	3		5
Contracts		6		9
Warrantee Problems	7	7		7
Credit	9	10		8
Product Safety	8	12		10
Financial Aid		11		11
Leasing		9		12

TABLE X

## VALUE OF COMPLAINTS

Agency	Value of Majority of Complaints
KSU	\$251-500
OSU	101-250
ISU	11-49
KU	50-100

### Research Conducted and Unique Features

The Research section of the Iowa PIRG conducted research in the areas of: telephone rate increase, utility issues, and the environment. They also conducted a five year follow up study of the Iowa Bottle Bill, which they assisted in lobbying efforts for passage. The Iowa PIRG also published a newspaper titled "Small Change" two to three times per semester. The paper contained projects working on, price comparisons, news issues, and feature articles. The agency also wrote articles for the Iowa State Daily. The Consumer Protection Service section of the Iowa PIRG, conducted price comparisons of drug stores and market basket items.

The KU sponsored agency conducted research in the areas of: product safety, lemon laws (to support legislation), energy, eviction actions, utilities, and other legal issues. The Consumer Affairs Association (CAA) also provided written and consumer issues. At the time of this study, the Director of CAA served on two arbitration panels - the National Funeral Directors Association (a funeral consumer action panel), and the Chrysler Corporation Arbitration Panel. He also served on the Board of Directors for the Consumer Federation of America. In the area of consumer education, CAA wrote news articles, completed radio programs, and gave speeches. The CAA also published periodic fact sheets/newsletters, and consumer alerts and updates.

The CAA had both student members and business members. Business membership costs are as follows: regular (\$50), sustaining (\$75), and friend (\$100). Included in individual memberships are: regular (\$10), sustaining (\$20), friend (\$50), advocate (\$100), Senior/Student (\$5). The CAA members receive free complaint processing, newsletters, other information, and can check out books from the resource library. The CAA also stated that they work to represent membership interests on important consumer legislative issues. The CAA operated on a full time basis the entire year.

The KSU sponsored agency conducted local product surveys, but have done no major research. In the area of consumer education, the Consumer Relations Board (CRB) wrote a large number of brochures, gave speeches, and wrote newspaper articles. The CRB handled a large case load and stated that the students, who fund the agency, received top priority over community residents. At the time of this study the CRB was promoting the CRB classes as a good elective for a wide variety of majors. The CRB operated on a full time basis during the fall and spring semesters, but was open only ten hours per week during the summer months.

The Consumer Action Council sponsored by Oklahoma State University, conducted research in the following areas: physicians survey, state-wide gasoline survey, auto repair, child care facilities, photo developing, resume printing, banking, and health/fitness centers. In the area of consumer

education, the Council presented radio programs statewide, wrote newspaper articles and fact sheets, and presented programs and speeches. The Council has also designed and distributed pamphlets. The Council, at the time of this study was in the process of constructing an information booklet for new students, as well as implementing a hot-line service for the OSU campus. The Council operated on a full time basis during the spring and fall semesters, but were only open ten hours per week during the summer months.

#### Methods of Publicity

As shown in Table XI, each agency used several methods of publicity. The KSU sponsored agency was the only agency that used television for publicity. Yellow page ads and public service announcements were used only by the KU sponsored agency. Other methods used by each agency included: newspaper ads, radio, pamphlets, and the university newspaper.

#### Organizations With Which Agency Works

Among the responses received from this question were the following organizations: State and District Attorney General's Office, Corporation Commission, Consumer Product Safety Commission, Federal Trade Commission, Federal Drug Administration, and Better Business Bureau. Also,

each participating agency stated that the sponsoring university provided an attorney or legal aid for students, to which they consulted and referred clients.

TABLE XI  
METHODS OF PUBLICITY

Method of Publicity:	KSU	OSU	ISU	KU
Newspaper Ads	X	X	X	X
Public Speaking	X	X		X
Yellow Pages				X
Radio	X	X	X	X
Displays		X	X	X
Pamphlets	X	X	X	X
Television	X			
University Newspaper	X	X	X	X
Public Service Announcements				X
Chamber of Commerce		X	X	

#### Agency Advisers

Three agencies had advisers for their organization, and each of their roles varied greatly. The adviser for the Iowa (PIRG) served a non-active role; as an adviser, a professor from the ISU English department signed paychecks and invoices. The adviser for the KU sponsored agency was from the department of Economics and Education and served on the Board of Directors. The OSU sponsored

agency adviser, from the Department of Housing, Interior Design, and Consumer Studies, acted as a consultant and met with the staff periodically.

#### Summary

The four university sponsored agencies were unique in each community, being the only consumer agency serving the local and area consumer needs.

This chapter summarized and presented the results from the data. All answered questions which pertained specifically to the research objectives were outlined in tables. The study explored the operations, services provided, and issues of the consumer agencies. Descriptive data were analyzed to provide a clearer understanding of the agencies.

## CHAPTER V

### SUMMARY AND CONCLUSIONS

The purpose of this chapter is to present a summary of the purpose of the study, specific objectives, and major findings. Conclusions and recommendations based on observations and data analysis are presented.

#### Summary

The purpose of this study was to compare the nature and scope of consumer agencies sponsored by universities in the Big Eight Conference. The study compared four agencies: Consumer Relations Board, sponsored by Kansas State University; Consumer Action Council, sponsored by Oklahoma State University; Consumer Affairs Association, sponsored by Kansas University; and the Iowa Public Interest Research Group, sponsored by Iowa State University.

The objectives of the study were: 1) to identify and describe the consumer agencies within the Big Eight Conference; 2) to analyze and compare the services provided and issues considered important by the agencies; 3) to assess and compare the operations according to the



a) organizational chart, b) objectives, c) budget, and d) number of complaints handled in relation to population served; 4) to develop a model or profile of the Big Eight University sponsored consumer agencies and to make recommendations for use of the findings of this study; and 5) to make recommendations for further study in this area.

The study was termed case study; four agencies sponsored by universities in the Big Eight Conference responded to a questionnaire and telephone interview, one agency did not respond. Three universities only provided legal aid, no consumer assistance was available; therefore, the agencies were not eligible to participate.

#### Major Findings of the Study

1. All participating consumer agencies were well established in the university system, in existence 9-13 years.
2. Three agency offices were located on campus: KSU, ISU, and OSU. The KU agency was located off campus.
3. Two agencies major funding came from the Student Government Association, KSU and OSU. these agencies had the smallest budgets. KU received funds from four sources, had the largest budget, and also had two full-time employees.
4. The two agencies serving the largest number of consumers were the KU and KSU agencies.
5. Students were able to enroll for credit at each

agency.

6. The two most important services provided by each agency were complaint handling and inquiries.

7. Auto repair and credit were the only issues considered major issues to all agencies.

8. Three agencies were open year round - KSU, OSU, and KU.

9. The major complaint areas and value of most frequent complaints greatly varied from one agency to another.

10. Each agency listed a number of agencies, government and private, with which the agency worked.

#### Summary of Conclusions

The following conclusions were made from an overall view of the data gathered, findings of the study, and observations made by the researcher.

1. There were great variations in university sponsored consumer agencies. No two agencies handled the same number of complaints or the same type of most frequent complaints. The issues considered important by each agency and budgets varied greatly. Therefore, no two agencies were identical. They responded to the needs of the local consumers and constituents or members.

2. The services provided by the consumer agencies were very similar. All agencies handled complaints and inquiries, provided consumer education, and conducted

research; although the services were ranked at various levels of importance.

3. The independent study and actual experience encountered in course offerings by consumer agencies could fill the gap that occasionally exists in curriculum, in order to develop competencies.

4. Three of the agencies were open year round, it appeared that a twelve month program to assist consumers is desired.

5. All consumer agencies indicated that consumer education is an important service. The educational activities were an integral part of each agency program.

6. The KSU sponsored agency, which handled the largest amount of complaints, had the largest number of workers. The smaller number of workers in the other agencies would make such a large case load difficult; therefore, it appears that student advisors must encourage all students to take advantage of the valuable learning experiences available by enrolling for credit in the consumer agency curriculum available.

7. The KU sponsored agency served the largest number of consumers as related to population. The large consumer response may be a result of convenient access by the community, publicizing efforts such as the yellow pages and public service announcements, full-time year round staff, memberships, a continuing directorship, and/or funding.

8. Major complaint areas received by consumer agencies

result in the issue being considered important.

9. Based on the findings of this study, the following profile is suggested by the researcher, to complete objective number 4: The Big Eight Conference university sponsored consumer agencies main functions are complaint handling and inquiries. The issues considered important result from the areas in which complaints are received. The majority of students receiving credit are from the College of Home Economics, the agencies are funded primarily by student dollars, and the agencies are independently run by the staff and workers. The overall complaint pattern has continually increased since 1978. The majority of complaints received are within the values of \$11 and \$500. The areas in which research has been conducted reflects overall consumer concerns.

#### Recommendations

It is recommended that:

1. A similar study should be conducted nationally to determine differences from state to state.

2. This study was limited to a study of university sponsored agencies. However, other consumer agencies are in existence. The researcher suggests that research be undertaken to explore the nature, scope, and focus of other consumer agencies, both private and government.

3. Interactions with other consumer agencies, such as

with this study, can result in further considerations given to variations in programs.

4. There is perceived need for field experiences to be included in consumer degree programs. Information should be made available to universities without consumer agency programs to encourage expansion of course offerings.

5. Descriptive data regarding consumer agencies should be made available to university students in order that programs can be chosen to correspond with the individual's goals and needs.

6. A study regarding the perceptions of clients which utilize specific consumer agencies be conducted.

7. A historical study of specific university sponsored consumer agencies be conducted.

8. An evaluation model and testing procedure be developed for consumer agencies sponsored by universities.

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APPENDIXES

APPENDIX A  
CONSUMER AGENCIES CONTACTED

Consumer Agencies Contacted

Consumer Relations Board  
Sponsoring University: Kansas State University  
Director: Kim Hefley  
Address: Student Government Services  
Kansas State University,  
Manhattan, KS 66506  
Telephone: (913) 532-6541

Consumer Action Council  
Sponsoring University: Oklahoma State University  
Director: Deborah Cassel  
Address: 0406 Student Union  
Oklahoma State University  
Stillwater, Ok 74078  
Telephone: (405) 625-7523

Iowa Public Interest Research Group  
Sponsoring University: Iowa State University  
Director, Consumer Protection Service: Linda Ohrt  
Address: Memorial Union Room 36  
Iowa State University  
Ames, IA 50011  
Telephone: (515) 294-8094

Consumer Affairs Association  
Sponsoring University: Kansas University  
Director: Clyde Chapman  
Address: 819 Vermont Street  
Lawrence, KS 66044  
Telephone: (913) 843-4608

APPENDIX B  
QUESTIONNAIRE

CAC *consumer action council* →  
Student Government Association  
Oklahoma State University  
040G Student Union  
Stillwater, Oklahoma 74078  
(405) 624-7523

January 25, 1985

Dear Consumer Leader,

As a result of changes occurring in the marketplace, it is necessary that consumers receive education and information about consumer protection. For my master's degree thesis at Oklahoma State University, I am compiling information on Consumer Agencies in the Big Eight Universities.

The project is to determine if there are substantial differences in the consumer agencies. The comparative study will provide insights into the processes and trends in consumer education, protection, and problem resolution at these institutions. Your participation in this study will be deeply appreciated.

Please study and complete the enclosed questionnaire. I will be contacting your office as scheduled on February 7 or 8, 1985 to receive your reactions by telephone. Would you please mail a copy of your class syllabus (as referred to in question E5) as soon as possible, preferably no later than February 4, 1985. Also please forward any forms or pamphlets regarding your agency.

Thank you for your assistance, I will be sharing the results by mail upon completion. If you have any questions please contact me at the Consumer Action Council.

Sincerely,

Deborah Cassel, Director  
Consumer Action Council

Name of Agency: \_\_\_\_\_ Address: \_\_\_\_\_  
 Contact person and title: \_\_\_\_\_ City, State, Zip: \_\_\_\_\_  
 University: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Time interview began \_\_\_\_\_ ended \_\_\_\_\_ Date: \_\_\_\_\_

### CONSUMER AGENCY QUESTIONNAIRE

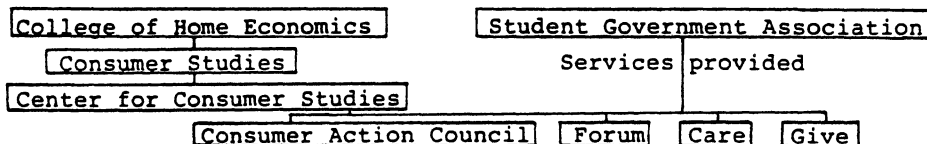
#### Part I Organization of Agency

A. Number of years agency has been in existence? \_\_\_\_\_

B. Briefly explain why the agency was organized. \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Describe agency purpose(s). \_\_\_\_\_  
 \_\_\_\_\_

C. Please describe your organizational chart, either in words or chart. (How your organization fits in with the university.) Example:



D. Where is your Consumer Agency office located? (off campus, on campus, building) \_\_\_\_\_  
 \_\_\_\_\_

E. How is your office staffed? Please tell how many of each and their duties and responsibilities.

1. Director \_\_\_\_\_  
 \_\_\_\_\_

2. Assistant Director \_\_\_\_\_

3. Paid workers \_\_\_\_\_

4. Volunteers \_\_\_\_\_

5. \*Students, enrolled for credit \_\_\_\_\_

Other \_\_\_\_\_

F. Is there an advisor for the organization? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please give his/her title and duties as an advisor.

\_\_\_\_\_

G. What are the objectives of your Consumer Agency? \_\_\_\_\_

\_\_\_\_\_

H. With what private consumer organizations does your office work? \_\_\_\_\_

\_\_\_\_\_

I. With what government organizations involved in consumer affairs does your office work? \_\_\_\_\_

\_\_\_\_\_

J. What was your budget for the 1983-84 school year? \_\_\_\_\_

Please give your approximate budget breakdown for the 1983-84 school year.

salaries \_\_\_\_\_  
\_\_\_\_\_

office supplies \_\_\_\_\_  
publicity \_\_\_\_\_  
duplicating \_\_\_\_\_  
subscriptions \_\_\_\_\_

membership dues \_\_\_\_\_  
phone expenses \_\_\_\_\_  
equipment repair \_\_\_\_\_  
educational activities \_\_\_\_\_  
advertising \_\_\_\_\_  
Conference fees \_\_\_\_\_  
other \_\_\_\_\_  
other \_\_\_\_\_

\*If students are able to enroll for credit, please send a copy of the syllabus.



K. For the 1984-85 year, did your agency receive a budget -  
 increase \_\_\_\_\_ decrease \_\_\_\_\_ remained the same \_\_\_\_\_

L. From what source(s) does your agency receive funding?

Part II Consumer Services Provided

M. What services do you provide for consumers? Please number  
 the suggested services below in order of importance,  
 most important = 1. (give examples)

\_\_\_\_\_ Consumer Complaint Handling \_\_\_\_\_

\_\_\_\_\_ Consumer Inquiries \_\_\_\_\_

\_\_\_\_\_ Consumer Information (product, services, ect. \_\_\_\_\_

\_\_\_\_\_ Consumer Education \_\_\_\_\_

\_\_\_\_\_ Consumer Research \_\_\_\_\_

\_\_\_\_\_ Lobbying \_\_\_\_\_

\_\_\_\_\_ Screen vendors for university solicitation \_\_\_\_\_

\_\_\_\_\_ Other (please be specific) \_\_\_\_\_

Does your agency charge consumers for any of the above  
 services? Yes \_\_\_\_\_ No \_\_\_\_\_  
 If yes, please list services and charges.

N. What issues does your agency consider important? Check  
 as many as apply. Please circle the five considered most  
 important.

_____ Banking	_____ Technology
_____ Insurance	_____ Travel
_____ Credit	_____ Public Representation
_____ Leasing	_____ The economy
_____ Mail Order Sales	_____ Privacy
_____ Auto Repair	_____ Other _____
_____ Housing	_____ Other _____

O. How many complaints per semester has your organization received since fall of 1978 or formation?

1978 fall _____	spring _____	1982 fall _____	spring _____
1979 fall _____	spring _____	1983 fall _____	spring _____
1980 fall _____	spring _____	1984 fall _____	spring _____
1981 fall _____	spring _____		

P. How many consumers did your agency serve from the beginning of the fall semester 1983 till the end of the spring semester 1984?

Complaints: _____	10-50	_____	301-500
_____	51-150	_____	501-1000
_____	151-300	_____	1000 or more

number closed: satisfactory

_____	10-50	_____	301-500
_____	51-150	_____	501-1000
_____	151-300	_____	1000 or more

number closed: no response from consumer

_____	10-50	_____	301-500
_____	51-150	_____	501-1000
_____	151-300	_____	1000 or more

number closed: referred to legal counsel

_____	10-50	_____	301-500
_____	51-150	_____	501-1000
_____	151-300	_____	1000 or more

number closed: no basis, erroneous

_____	10-50	_____	301-500
_____	51-150	_____	501-1000
_____	151-300	_____	1000 or more

number closed: other \_\_\_\_\_

Inquiries handled:

_____	10-50	_____	301-500
_____	51-150	_____	501-1000
_____	151-300	_____	1000 or more

Others served: \_\_\_\_\_

What groups of consumers does your agency serve? Check as many as apply.

_____	Students	_____	Faculty	_____	State
_____	Community	_____	Other, please specify	_____	

- Q. What areas do the most frequent complaints involve? Please number the following complaint areas in order of frequency, most frequent = 1

<input type="checkbox"/> Auto Repair	<input type="checkbox"/> Warrantee Problems	<input type="checkbox"/> Product Safety
<input type="checkbox"/> Mail Orders	<input type="checkbox"/> Defective Products	<input type="checkbox"/> Contracts
<input type="checkbox"/> Home Related	<input type="checkbox"/> Fraud & Deceptive	<input type="checkbox"/> Leasing
<input type="checkbox"/> Credit	<input type="checkbox"/> Practices	other _____
<input type="checkbox"/> Financial aid	<input type="checkbox"/> Purchase Problems	other _____

- R. In what areas has your organization conducted consumer research in from 1983 to present? \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

- S. How does your agency publicize its services? Check all that apply.

<input type="checkbox"/> Newspaper ads	<input type="checkbox"/> Displays	Other _____
<input type="checkbox"/> Public speaking	<input type="checkbox"/> Pamphlets	Other _____
<input type="checkbox"/> Yellow pages	<input type="checkbox"/> TV	Other _____
<input type="checkbox"/> Radio	<input type="checkbox"/> University Newspaper	

### Part III Demographics

- T. Are you a student? Yes \_\_\_\_\_ No \_\_\_\_\_  
If yes, what is your status?  
Undergraduate \_\_\_\_\_ Masters \_\_\_\_\_ Doctoral \_\_\_\_\_  
What are you seeking a degree in? \_\_\_\_\_
- U. Are you permanent University staff? Yes \_\_\_\_\_ No \_\_\_\_\_  
Other, please explain \_\_\_\_\_
- V. Is there a Consumer Studies degree program at your University?  
Yes \_\_\_\_\_ in what school/college/department?  
\_\_\_\_\_  
No \_\_\_\_\_  
If yes, what is/are the degree program(s)?  
\_\_\_\_\_ B.S./B.A. \_\_\_\_\_ Masters \_\_\_\_\_ Ph.D./EEd.
- W. What is the enrollment of the university? \_\_\_\_\_

X. Does your agency serve a community population? Yes      No       
 If yes, what is the population number of the city/cities?

\_\_\_\_\_

Is there a consumer agency that serves the city?

     Yes, what is the name of the agency? \_\_\_\_\_

     No

Y. The majority of complaints your office receives are within the value of

     \$1-10

     \$11-49

     \$50-100

     \$101-250

     \$251-500

     \$501-1000

     \$1000-2000

     \$2000 or more

Z. What do you see as the future directions of your agency?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Please discuss unique features of your agency not discussed in the questionnaire.

## VITA 2

Deborah Ann Cassel

Candidate for the degree of

Master of Science

Thesis: A REVIEW OF CONSUMER AGENCIES SPONSORED BY  
UNIVERSITIES IN THE BIG EIGHT CONFERENCE

Major: Housing, Interior Design, and Consumer Studies

Biographical:

Personal Data: Born in Wewoka, Oklahoma, March 26, 1962,  
the daughter of Mr. and Mrs. Dale A. Cassel.

Education: Graduated from Weatherford High School,  
Weatherford, Oklahoma, in May 1980; received  
Bachelor of Science degree in Home Economics from  
Oklahoma State University, Stillwater, Oklahoma,  
1984; completed the requirements for the Master of  
Science degree at Oklahoma State University,  
Stillwater, Oklahoma, in May 1985.

Professional Organizations: American Council on Consumer  
Interests, Society of Consumer Affairs,  
Professionals in Business, American Home Economics  
Association, Oklahoma Home Economics Association,  
Omicron Nu, Phi Kappa Phi.

Professional Experiences: Director, Consumer Action  
Council, Oklahoma State University, 1984-1985.