THE MICHELSON 20MM FOUNDATION

# Understanding the Student Experience of Automatic Textbook Billing

## A Small-Scale Survey


BY

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# About
## Michelson 20MM Foundation

**SEEKING TO ACTIVATE HUMANITY'S FULL POTENTIAL THROUGH EQUITABLE EDUCATION AND ECONOMIC OPPORTUNITIES**

Michelson 20MM is a 501(c)(3) working toward equity for underserved and historically underrepresented communities by expanding access to educational and employment opportunities, increasing affordability of educational programs, and ensuring the necessary supports are in place for individuals to thrive.

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# Introduction

Automatic textbook billing has spread across the country since the Department of Education's changes to the Cash Management Rule in 2016.[1] The updated regulations allow postsecondary institutions to automatically bill students for course materials with two main guardrails: the materials must be "below competitive market rates," and students must be able to opt out of the program.[2] Despite the popularity of this model and student anecdotes, public data on the lived experience of students navigating this model are limited, which this small-scale survey aims to begin to address. As automatic textbook billing programs spread in institutions of higher learning, the survey serves as an invitation. First, this is an invitation to repeat this work at a larger scale and in more diverse settings; secondly, and most importantly, it is an invitation to center the experience and perspectives of students in the policy decisions that impact them directly.

## Key Finding 1

### A significant majority of students experienced some level of confusion navigating the automatic textbook billing options.

Less than a quarter of students reported that their campus clearly communicated students could opt out of textbook charges and made it easy to understand how. Additionally, one in five automatically billed students said their campus did not inform them that they could opt out of textbook charges.

**1:5**

students did not know they could opt out of textbook charges

# Key Finding 2

## Over half of students do not believe automatic textbook billing saves them money, yet they remain enrolled due to market forces.

Speed is the most commonly cited reason among students who reported staying in the program, followed by not knowing where to buy materials outside of the program and an inability to access homework outside of it. Saving money was the sixth most common reason for remaining in the program. Further underscoring students' disbelief that the program saves them money, half of students reported that they do not believe their automatic textbook billing program resulted in savings.

# Key Finding 3

## Students prefer to not be automatically billed for their course materials.

Surveyed students were asked: "What would be your preferred method of acquiring course materials?" In response to this question, 38.7% of students prefer buying materials from off-campus sources (Amazon, local used bookstore). The second most common option was "opt into a course material fee to be added to my account", which 19.8% of students selected. An equal percentage of students (10.8%) selected "having a course material fee automatically billed to my student account" and "buying from informal markets (Facebook marketplace)." Finally, 8.1% of students chose "buying materials individually from the campus store."

# Recommendations

Considering the limited sample size of this survey, it is not possible to offer a definitive direction for policymakers and institutions. The survey does raise concerns that students may not experience the level of protection and choice they are owed per the Higher Education Act and existing regulations. As a captive consumer group, students are vulnerable to an exploitation that is atypical in other markets. The Department of Education, higher educational institutions, and booksellers can better protect students by:

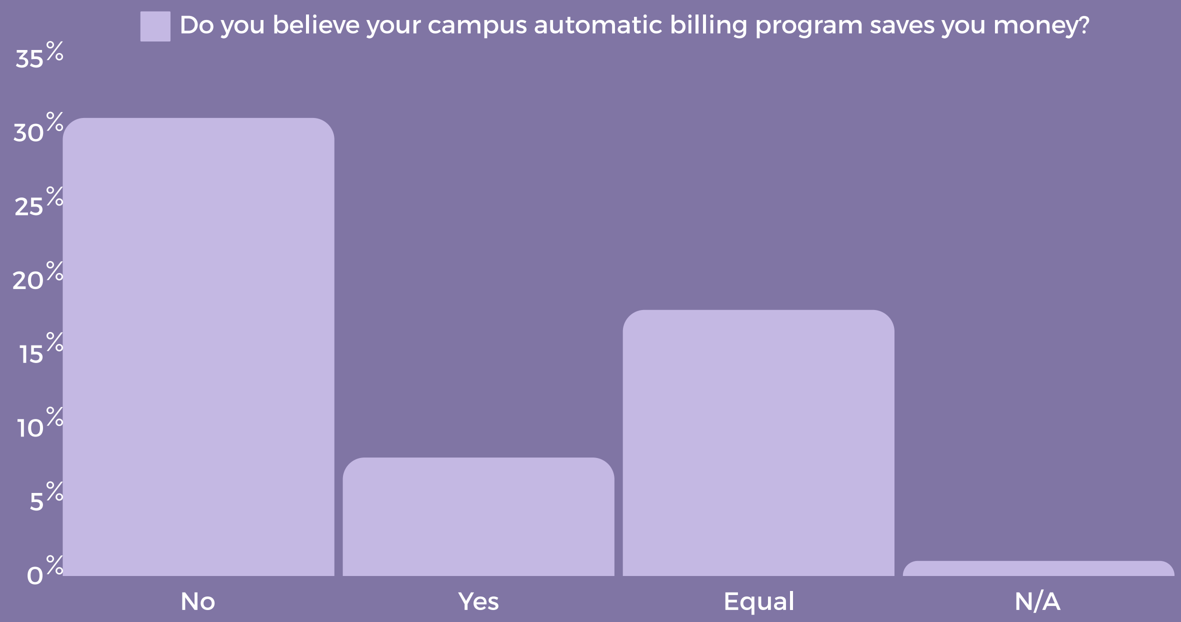
1) Larger scale studies on how students navigate course material billing models should be conducted by organizations that do not directly financially benefit from course material sales. This would produce more definitive and actionable results.

2) The best way to ensure students are not paying for materials they do not intend or wish to purchase is by positively affirming their wish to purchase them. Moving from opt out automatic billing programs to opt in ones can help with this.

3) Following and enforcing existing regulations around course materials, which includes but is not limited to

   a. Unbundling courseware from textbooks;
   b. Including textbook name, cost, and ISBN number in online course schedules, or a link to where this information is available;
   c. Ensuring automatically billed materials, in both opt-in and opt-out programs, are below market costs.

4) Facilitating a clear path for students and promoting an understanding of how students can access their financial aid funds outside of the campus bookstore model.




# Background

Textbooks are unlike other commercial products. Students cannot choose a title of their preference and must buy the required materials for that course; at the same time, it is the role of faculty members to decide which course materials are best suited for the syllabus they design. While in line with academic freedom, this practice means special considerations must be given to students to protect them as a captured consumer.

From the middle of the last century until the mid-2010s, textbook costs increased at three times the rate of inflation.[3] While the captive nature of the student market exacerbated this problem, other economic factors have played a significant role. Specifically, three textbook companies—McGraw Hill, Pearson, and Cengage—control over 80% of the textbook marketplace, creating a near monopoly.[4] At the same time, the college bookstore industry has faced a declining rate of diversity as Follett and Barnes & Noble consume an ever-increasing space in the market. As a result, the larger college bookstore industry threatens to displace smaller independent college bookstores,[5] which may be run on a non-profit model.

The rise of third-party booksellers, like Amazon and Chegg,[6] and the informal secondary book market may threaten the publishing industry and book vending companies' profits. To make sure they have access to their course materials, students working with tight budgets often get creative by using tactics such as sharing a single print textbook, reselling the books at the end of term, and building vast informal and formal marketplaces. While these methods of accessing course materials lower student costs, they also cut traditional booksellers out of the equation. Revealing how publishers and book vendors are very aware of this, in 2014, the former CEO of Cengage said that "the used textbook marketplace would fall by the wayside if they do their job correctly."[7]

For decades, consumer protection groups have drawn attention to the different methods publishers use to lock in profits, which includes the release of new editions of existing textbooks. Sometimes these new editions include valuable updated information, but other times there is little difference between the new and previous editions.[8] To further protect their profits, publishing companies created a new product to lock students into commercial products in the early 2010s: access codes.[9]

Digital course materials originally took the form of a compact disk (CD) tucked in the back envelope of a textbook; however, they quickly evolved into a single-use password with expiring access to a digital version of the book, homework, quizzes, and other resources. Digital course materials' ability to provide quick grading, learning analytics, and interactive assignments has real value for both students and educators. Fundamentally, though, these access codes also lock part of a student's grade behind a paywall, forcing them to pay additional fees to participate in courses already paid for by their tuition. If a student wants an "A" in the course they cannot solely rely on a used copy of the textbook; instead, they also would need to pay in order to access homework, quizzes, and other assignments. Despite the risk to their grades, one in five students reported skipping purchasing the access code due to the cost.[10]

In 2016, the Department of Education made significant changes to the cash management rules, which regulate how institutions handle Title IV funds. For the first time, institutions are allowed to add the cost of course materials directly to a student's tuition bill without seeking the student's consent. This was done with two significant guardrails:

**1.** The institution "has a policy under which the student may opt out of the way the institution provides for the student to obtain books and supplies"[11]

**2.** "Has an arrangement with a book publisher or other entity that enables it to make those books or supplies available to students below competitive market rates"[12]

Although publishers and the bookstore industry have made substantial promises concerning student savings, the independent research exploring whether these promises have been fulfilled is limited. There are two exceptions, however, which come from the United States Public Interest Research Group (US PIRGs) and the Student PIRGs.

# 21%

students skipped purchasing the access code due to their cost, US PIRG found

# Students’ Experiences

> Opting out was very difficult because we weren't given alternative to the textbooks that were in the program. It felt like there was no other choice, and it almost felt like I was being cornered in because I had no help or clear descriptions on how to do so. On top of that, the opt out program automatically took money from my financial aid and given no clear deadlines or solutions, I had to just let it happen.

> I prefer when professors provide free resources and free books for their courses because textbook fees can occasionally be high.

> I don't agree with being automatically assigned books that are ‘guaranteed, the lowest price out there’ without being told the price of the book. The price of the book should be visible and the option to opt out should be easier.

In 2020, a large-scale review of contracts between higher education institutions and booksellers revealed numerous clauses that questioned some of the cost savings claims made by booksellers. The US PIRG report found steep quotas on student participation in which the touted discounts disappear if the quota is not met, uncapped annual price increases, and the institution's communications are restricted in many of the contracts. [13] In the most recent report, the Student PIRGs found savings are difficult to assess with large variations around student cost savings. While some programs likely save students money, other programs did not provide cost savings for students and may cost students more than they would spend elsewhere. The report also found that many campuses have entered into cost-sharing agreements with booksellers, where the campus receives a commission on the automatically billed course materials. [14][15]

As campuses work to ensure students have the materials they need to be successful, bulk purchasing of materials to leverage better prices from booksellers could be a workable part of a holistic solution to the textbook affordability crisis. The critical need to lower the cost barrier for college students cannot be overstated or swept aside, but it is imperative that student consumer protections are central within any college affordability effort. It is also essential that the preferences, desires, and perspectives of students remain one of the primary pillars of any solution.

The average age of a college student is now 26.4 years old, which means most students have been managing their own finances for years, if not decades. [16] As students juggle tuition, rent, utilities, transportation, childcare, and other expenses, every dollar is often accounted for and budgeted. As fiscally responsible adults, we must trust students to know what is best for themselves as they make the ultimate decisions impacting their futures, including managing course material costs.

# Introduction

Following countless conversations with students that revealed troubling patterns in the wake of the spread of automatic textbook billing, the need for a survey became apparent. To move beyond anecdotes and gain a deeper understanding of the student automatic billing experience, the Michelson 20MM Foundation launched a small-scale survey designed to explore how students navigate these programs.

There are two important factors to keep in mind while learning from this survey: 1) The scale of this survey is limited and meant to spur conversation, rather than provide definitive answers; and 2) There is immense opportunity to replicate the survey at a larger scale. This paper is an invitation to look deeper and to find solutions to course material accessibility that center students as full partners in finding those workable solutions.

# Key Finding 1

## A significant majority of students experienced some level of confusion navigating their automatic textbook billing options.

Many students are not fully aware of their ability to opt out of automatic billing. In fact, only a quarter (24.6%) of the students who reported being automatically billed selected, “Yes, it was clearly communicated that I could opt out of the charge, and my campus made it easy to understand.” It’s likely, however, that the majority of campuses are alerting students of their opt-out ability in some way as a little less than half (44.3%) of students marked, “Yes, I understood that I could opt out, but the language on how to opt out was confusing in some way.”

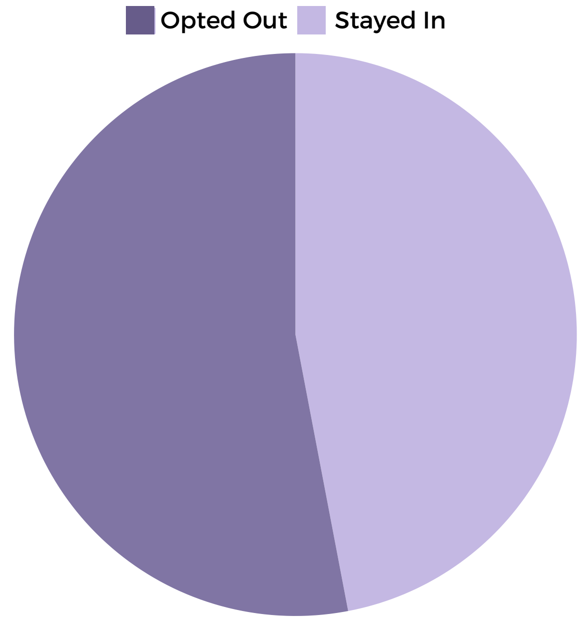
The lack of clarity in the process for many students is evident since 16.4% of students reported “Sort of, I figured out that I could opt out, but my campus did not make it clear.” Another 14.8% of students selected, “No, I did not know that I could opt out of the textbook charges.”

While total unawareness of the option to opt-out was the lowest percentage, it still represents a substantial portion of the student respondents. To provide a sense of scale: On a campus the size of the University of California, Davis (UC Davis), with an undergraduate population of 31,797 students, that would mean 4,705 students could be completely unaware of their legally mandated option to opt out of the automatic billing program.

Primarily, students reported being alerted via email. Some students had a positive experience with the program. One student shared, "*I felt like I had an adequate amount of time to opt out if I wanted*." Another stated "*Super easy. Received a few emails. One semester I opted out but the next I participated.*"

At the same time, many students experienced a sense of confusion that impacted both them and the faculty. One student said, "*There are emails sent reminding of the opt-out option. I asked some professors and they had no idea how the process worked. The price is not clearly stated, unless you create an account on the bookseller's website and opt-out from there.*"

"Fairly vague" and "non-descriptive to a point where it felt like more hassle to opt out than to pay out of pocket" were used to describe the alerts a student received. It is plausible that emails from institutions are buried in busy inboxes, sent during breaks when students are unlikely to check emails, filtered into spam folders, or delivered to unused email addresses.




When it came time for students to decide if they wanted to stay in the automatic textbook billing program, 47.5% chose to remain enrolled in the program. Of the students who decided to opt out, 27.9% reported that the process was easy and straightforward, while 18% said they faced challenges when attempting to opt out of the textbooks charge, but were able to do so eventually. An additional 6.6% reported that they faced significant enough challenges in attempting to opt out that they were not able to do so. The desire to opt out with an inability to do so means thousands of students are paying for materials without fully consenting.

***On a campus the size of the UC Davis, that would mean 4,705 students could be completely unaware of their legally mandated option to opt out of the automatic billing program.***

# Key Finding 2

## Students do not believe automatic textbook billing saves them money, yet they remain enrolled due to market forces

While just under half of the students surveyed elected to remain enrolled in the automatic textbook billing program, numbers supplied by publishers and book vendors show that enrollment persistence varies—UC Davis cited 80%[17] while the California State University System cited 97%.[18] Understanding why students remain enrolled in the program is particularly useful for assessing if automatic textbook billing programs are aligned with the Department of Education's stated goals for textbook affordability and accessibility.

The vast majority of automatic textbook billing programs are currently opt-out models,[19] requiring an opt-out process that varies from institution to institution if students do not want to be automatically billed. In the survey, students were given the opportunity to mark multiple reasons for why they decided to remain enrolled, the most commonly cited reasons for remaining enrolled are:

- (28) It was the quickest option.
- (23) I did not know where to buy course materials outside of the program.
- (20) I could not access my homework and coursework outside of the program (i.e., it was the only way to get the access code or password).
- (10) I did not know I could choose to opt out of the charge.
- (9) Concerns around not being able to access financial aid funds outside of the charge.
- (8) It was the best financial option.
- (7) I did not know I could elect to buy course materials outside of the program.
- (3) My campus does not sell books outside of the program.

Despite the textbook industry's claims of student savings, "It was the best financial option" was ranked in the bottom half of reasons why students remained in the program. While this is inconsistent with the information provided by the textbook industry, it aligns with students' own assessments of the financial benefit of these programs.

**28**

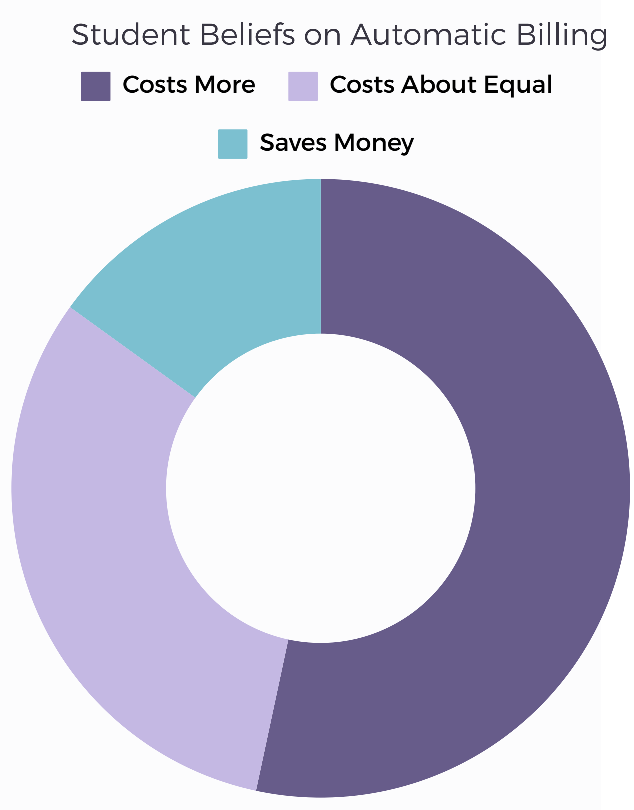
students stayed enrolled because it was the quickest option

> I don't agree with being automatically assigned books that are 'guaranteed, the lowest price out there' without being told the price of the book. The price of the book should be visible and the option to opt out should be easier.

A strong majority of students (52.5%) reported they believed their campuses' automatic textbook billing program cost them more money than if they were to procure materials elsewhere. 31.1% of students reported that they believed the program cost about equal to elsewhere, and 14.8% believed the program saved them money. On the topic of affordability, one student shared, "I don't agree with being automatically assigned books that are 'guaranteed, the lowest price out there' without being told the price of the book. The price of the book should be visible and the option to opt out should be easier."

By remaining in these programs, students do not need to navigate the textbook marketplace and may choose to pay the perceived convenience charge of higher course material costs in order to avoid the hassle, including navigating the student financial aid system. Some students also reported receiving alarming messages from the platform as they moved through an opt-out process. One student recalled, "I received an email saying I could opt out; however, they included messages to deter me, including that there is a strong possibility that assignments were related to my materials even though they were not."

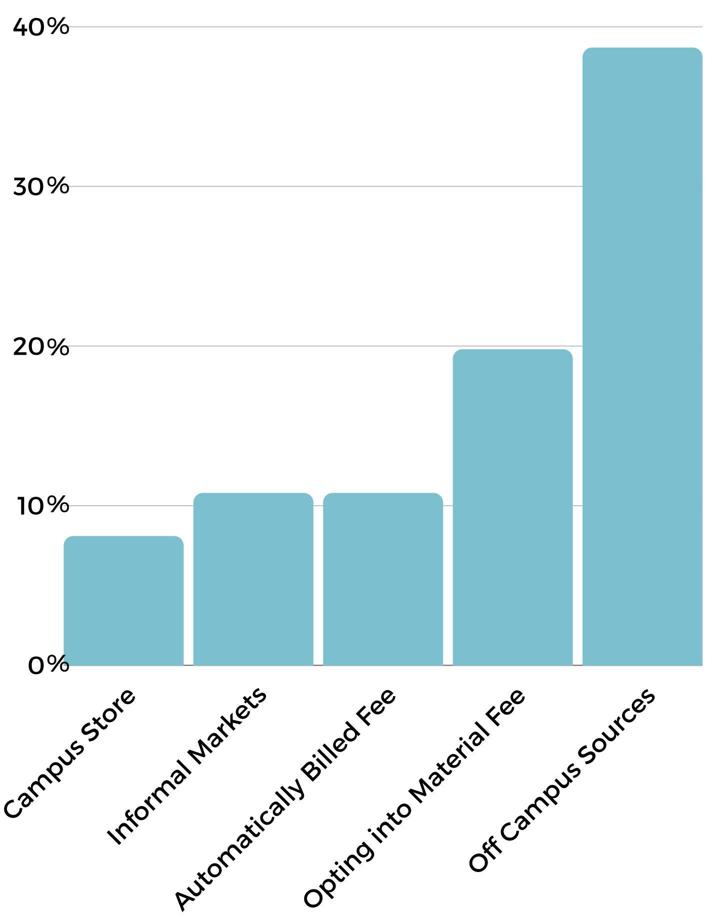
As some campus bookstores forgo stocking books outside of the automatic textbook billing program or only offer them via special orders, it is possible that students are experiencing increased confusion concerning where to buy course materials outside of the program. Some campus bookstores have essentially converted into pickup locations for the materials procured through the automatic billing program, pushing students who opt out to find off-campus sources for assigned materials or to navigate the campus' special ordering process.[20] How this change impacts students using financial aid to purchase materials likely varies from campuses to campus, which will be addressed in the final section of this paper.



# Key Finding 3

## Students prefer to not be automatically billed for materials, preferring off-campus sources.

The answers students provided to the survey question "What would be your preferred method of acquiring course materials?" offer a look at the diverse paths students take to procure course materials. While the majority of students chose one of the provided sources, the third most common response was written in.




"Buying materials from off-campus sources (Amazon, local used bookstore)" was the most common choice at 38.7%. The next was "opting into a course material fee to be added to my account" at 19.8%. An equal number of students (10.8%) selected "having a course material fee automatically billed to my student account" and "buying from informal markets (Facebook marketplace)." 8.1% of students chose "buying materials individually from the campus store."

While not a defined answer, 11.7% of students took advantage of the "write in" option to address this question and share how many of them would prefer a free option. Some of the students asked professors to provide free materials either through open educational resources (OER) or by providing PDFs. Some students used this as an opportunity to ask for flexibility and choice when looking for materials. A couple of students also admitted that they preferred to find copies online, a likely reference to illegally downloading copyrighted materials.

These results can be compared against students' responses to "What is the most typical way for you to acquire course materials more often than not?" a question that also offered multiple selections:

- I buy used books outside the campus store.
- I rent books outside the campus store.
- I am automatically billed for all my course materials.
- I buy them used from the campus bookstore.
- I borrow from the campus library.
- I rent from the campus bookstore.
- I buy new from the campus bookstore.
- I share books with fellow students.
- I buy used books from fellow students.

Students also shared that they used the public library, bought older editions of materials, purchased digital books directly from the publisher, and looked for illegal online copies of books.

The survey found that most students rely on more than one method for finding course materials and report researching the course or talking to the professor before purchasing materials. One student shared, “I would rather wait until the professor releases what is needed in the syllabus and buy it individually from the bookstore at my own pace, according to my paychecks.”

Other students discussed how they conduct research prior to choosing courses, “When I look up professors on Rate My Professor, I am more likely to pick classes if it is mentioned that the professor does not require a textbook.”

# Conclusion

When afforded market flexibility, college students are canny consumers. They conduct market research, know their budgets, and understand when they are not getting a good value. College students are adults making serious adult decisions to plot out their lives.

They are fully able to look at a cost, decide if it is the best decision, and then opt into purchasing it. Textbooks might now be one of the only goods where two third parties meet in a room, decide how much the consumer will pay, and then the consumer must find a way not to pay for it.

In the most recent Higher Education Act passed by Congress (2008), the text focused on ensuring students had access to price transparency and a "real and reasonable" opportunity to procure materials outside of the institution, which was reaffirmed by Department of Education guidance in 2009 and 2019. The Act also affirmed that students must be "free to make the choices they regard as in their own best interests as consumers."[21] Despite that, most students in these programs would prefer not to be, yet they stay in the programs because they believe they cannot access materials and assignments outside of it, or worry they may not be able to access their financial aid.

Among the students surveyed, 25.2% believed they were unable to access their financial aid to buy course materials while 18% were unsure if they could access financial aid to buy course materials. Less than half, 34.2%, said they were able to use financial aid to buy course materials. In practice, many of the students responding to this survey were shut out of the protections offered by the Department of Education due to barriers erected by automatic textbook billing programs, even when students do not believe these programs save them money.

Recognizing that the average student loan debt is $37,088,[22] institutions, booksellers, and the Federal Government trusts students to take on and manage significant expenses. It is time that students are also trusted with managing how they wish to procure their course materials in a way that makes sense for their budget, their family, and their learning needs.

**25%**

believed they were unable to access their financial aid to buy course materials

# Recommendations

While the survey size of this report is too small to offer a definitive recommendation for policy, the responses offered did hint that further protections for students are needed to ensure that they are protected as a captured consumer group in the textbook marketplace. The Department of Education, institutions, and booksellers can better protect students by:

1) Conducting large scale studies on how students navigate course material billing models with definitive and actionable results. These should be led by organizations that do not directly financially benefit from course material sale.

2) Following and enforcing existing regulations around course materials. This includes but is not limited to

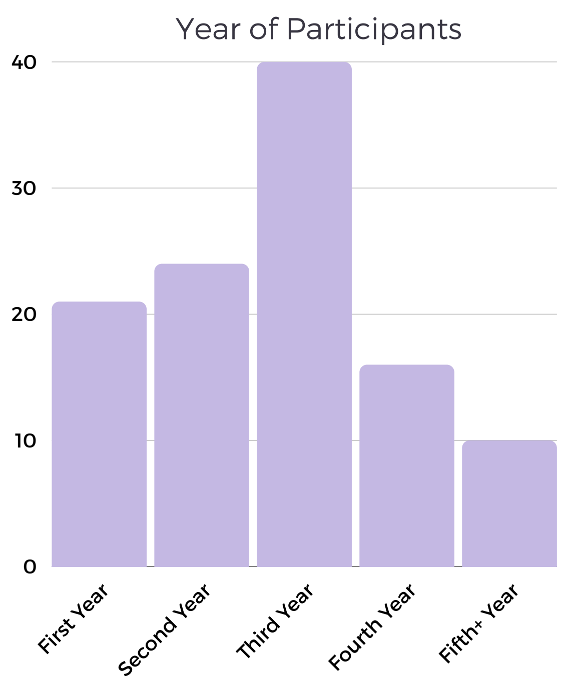
a) Unbundling courseware from textbooks;
b) Including textbook name, cost, and ISBN number on the online course schedules;
c) Ensuring automatically billed materials, in both opt-in and opt-out programs, are below market cost.

3) Moving from opt-out automatic billing programs to opt-in programs. The best way to ensure students are not paying for materials they do not intend or wish to purchase is by positively affirming their wish to purchase them.

4) Facilitating a clear path for students and promoting an understanding of how students can access their financial aid funds outside of the campus bookstore model.

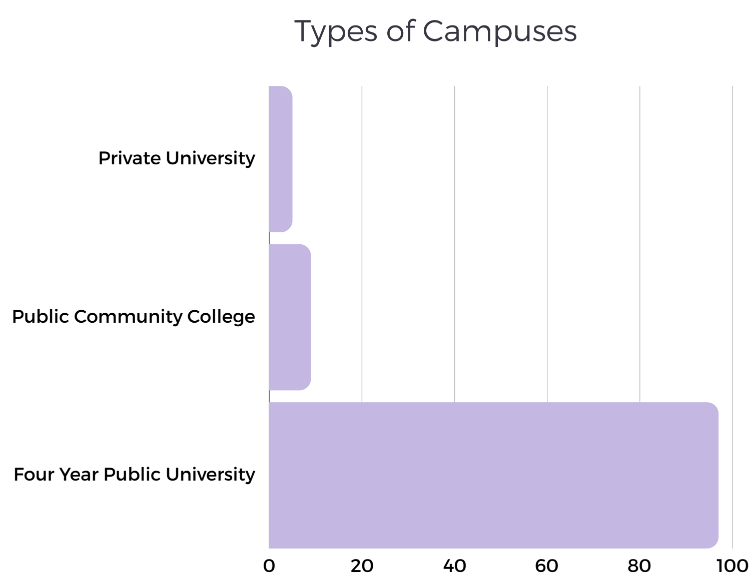
# Survey Collection

This is a small-scale survey of 111 students from across the country. Responses were primarily solicited through the Michelson 20MM Foundation newsletter, open educational resource community listservs, and direct outreach within a student network by the Michelson 20MM Student Fellow, Katie Wagman.




Students represented the following states:

- California: 57
- Connecticut: 18
- Florida: 16
- Iowa: 7
- Colorado: 4
- Tennessee: 2
- Oregon: 2
- Washington: 1
- New York: 1
- New Jersey: 1
- Hawai'i: 1




# With Appreciation

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