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*Innovation in doctoral degree program development and delivery provides an effective counterpoint to the expert–apprentice model established in the Middle Ages. The author outlines the importance of innovation in reaching adult learners and describes an innovative hybrid PhD program designed to allow aspiring doctoral adult-age students to pursue a degree by providing access to education at a distance.*

## Innovation in Doctoral Degrees Designed for Adult Learners: A Hybrid Model in Personal Financial Planning

*John E. Grable*

### **Reenvisioning the Doctoral Degree**

Writing what has since become a seminal article in the assessment of doctoral training, Nyquist (2002) stated that “we need to honestly assess the efficacy of the PhD now to ensure that its recipients continue to make the kinds of contributions in the public and private spheres that the nation needs to remain strong” (p. 14). Nyquist went on to document shortcomings with the way in which nearly all traditional doctoral programs are designed. Specifically, PhD training in the United States is often perceived as a long, intensive event and, by default, a campus-oriented experience. Criticisms of doctoral studies include high attrition rates, lack of interdisciplinary study, underrepresentation of women and minorities, and disconnected specialization. Nyquist challenged the paradigm of conventionality by prescribing the following seven steps that could be taken to improve doctoral education (p. 15):

1. Match education to the aspirations of students.
2. Respond to changing demands and resources in society.
3. Provide systematic and appropriate supervision that provides student opportunities for professional development.
4. Increase retention rates among students pursuing a doctoral degree.
5. Provide greater access to doctoral training among women and minorities.

6. Encourage creative and interdisciplinary research.
7. Develop tools and techniques that focus students on timely completion of doctoral study.

Although Nyquist (2002) did not specifically advocate the development and adoption of nontraditional doctoral degrees, she did actively promote the concept that universities need to think broadly about the needs of all stakeholders in the PhD process. By conceptualizing the needs of those who aspire to the doctorate, prepare PhDs, fund doctoral work, hire new PhDs, and influence PhD education, new and innovative educational programs are more likely to move quickly from the backwaters of educational thinking to the forefront of innovative doctoral degree practice. In her final analysis, Nyquist called for a reenvisioning of the PhD degree. She stated, “What is required now is to demonstrate true courage” in rethinking about the way in which those in higher education provide “promising individuals the most effective education experience possible at the intensive level of the PhD and enabling them to perform the complex, creative work required in our new century” (p. 20).

Nyquist and Wulff (n.d.) identified a theme that has hampered the effectiveness of doctoral education in the United States. Specifically, they noted that “current graduate education does not adequately match the needs and demands of the changing academy and broader society” (p. 1). What are some of these needs and demands? Foremost on the list of needs and demands is the necessity of meeting students where they live and how they live in today’s complex household and global economy. The traditional method of providing doctoral education does not effectively or efficiently offer a realistic opportunity for advanced education for more than a small group of aspiring students. That is, the traditional approach to higher education only works well for those students who are both willing and able to radically alter their lives by becoming on-campus or commuting students. The unintended consequences of this educational paradigm is that women and minorities, as well as policy makers, practitioners, and resource constrained students, are almost wholly excluded from pursuing a doctoral education.

Exclusion of certain individuals from higher education is not necessarily an objective bias held among those in the academy. Instead, exclusion is most likely the result of what Wikeley and Muschamp (2004) called the master and apprentice method of doctoral training, or what Davies and Quick (2001) described as pilgrims making a journey to Mecca, that is most common today. This approach to study, which has its roots in the European university model of the 1600s (Dooley, Kelsey, and Lindner, 2003), requires a person to forgo income and employment status to work alongside “senior/experienced researchers who take the overall responsibility for the quality of research but also inculcate the students into the ways of academic research. . . . When the system is working well, full-time students will get advice and encouragement in the ways of research from their supervisor but they will also be part of a more general research community in the department

in which they are based” (p. 128). Inherent in the traditional doctoral training model is the assumption that a community of scholars is established only through the direct person-to-person transmittal of values, standards, and traditions. It is further assumed that this process of education is time intensive and that the passing on of knowledge happens primarily through an apprenticeship framework and informal graduate student networks and processes. As such, the primary way in which aspiring scholars can be trained requires the student to be present on campus working physically with a faculty adviser.

There is evidence to suggest, however, that this working assumption is not correct or, at the very least, does not fully capture the learning needs and aspirations of students who cannot be engaged in an on-campus environment—particularly adult-age aspiring scholars who are working in the social and applied sciences. Bernard and others (2004) conducted what is considered to be the most comprehensive meta-analysis of the effectiveness of distance education methodologies. They concluded, among other things, that the conceptual and practical differences between on-campus and distance education platforms are quickly disappearing. Furthermore, student outcomes in terms of performance and satisfaction are practically no different based on delivery methodology.

As reported by Zhao and others (2005), it is important to note that “distance education programs, just like traditional education programs, vary a great deal in their outcomes, and the outcome of distance education is associated with a number of pedagogical and technological factors” (p. 1836). That is, student outcomes likely have more to do with the way experiences and expectations are managed than with the way education and supervision is provided. Success in the distance education arena has been shown to be influenced by four primary factors: student–instructor interactions, student–student interactions, student–content interactions, and student perceptions of technology (Chang and Smith, 2008). Johnson (2008) summarized the situation by concluding that sound instructional practice is what facilitates educational outcomes, not the method of delivering instruction. Consider a report by Darby (2003). She studied the effectiveness of a multidisciplinary research methods course taught using traditional on-campus methods and as an asynchronous distance education course. She concluded that the “distance education method was as effective as traditional classroom strategies in terms of overall student achievement” (p. 59). In fact, there is some evidence to suggest that distance education provides a slight performance advantage over classroom and person-to-person instruction (Bernard and others, 2004; Johnson, 2008), particularly at the graduate level.

### **Assessing the Educational Need and Opportunity**

Piercy and Lee (2006) noted that the “confluences of demographic trends and technological advances” (p. 67) are key factors driving the need for

graduate-level distance education. They also noted that the net real growth in university and college enrollment has occurred almost exclusively in schools and divisions that offer distance education alternatives, with much of this growth occurring at the graduate level. As suggested at the outset of this chapter, distance education enrollment growth can be explained by the link technology provides between institutions of higher education and aspiring graduate students. These students are generally referred to as “nontraditional,” meaning that, as a group, they tend to be older working adults, women, part-time enrollees, and minorities (Piercy and Lee, 2006). Winston and Fields (2003) reported that the largest numbers of distance education graduate school applicants are older working professionals who have the desire and capability to obtain a doctorate but do not have the ability to study in a resident program on a full-time basis. “These students are willing to make a commitment of a large portion of time to studies but are not willing to become part-time employees or to relocate” (p. 167). In effect, distance education reduces a significant barrier to entry, something advocated by Nyquist (2002). Murphy, Levant, Hall, and Glueckauf (2007) outlined the barriers that can be overcome through distance education. These include physical, cultural, socio-economic, temporal, geographic, socio-political, and socio-cultural. As an answer to Nyquist’s call to action, and based on the proven effectiveness and efficiency of the distant education model, a hybrid PhD program was developed and launched at Kansas State University in 2009. In the remainder of this chapter, I describe how this innovative program was designed to overcome traditional barriers to higher education to meet the needs of today’s adult-age learner while maintaining rigorous quality.

## **The Personal Financial Planning PhD: A Hybrid Approach**

Research and education in the personal financial planning domain is a relatively recent event. The roots of professional financial planning can be traced back to 1969 (Lytton, Grable, and Klock, 2006). Today, the discipline is maturing. As with all growing professional fields, the demand for advanced personal financial planning academic training has also grown. After evaluating the growth trajectories of the financial planning profession, it became obvious to faculty and administrators in the School of Family Studies and Human Services (a broad multidisciplinary school at Kansas State University) that a potential opportunity existed in the marketplace to develop a nontraditional PhD curriculum. The program that emerged was designed to meet the needs of adult-age students who were aspiring to graduate studies who were concurrently constrained by the entry barriers as described by Murphy, Levant, Hall, and Glueckauf (2007).

A skill-based approach to curriculum development, as advocated by Winston and Fields (2003), was adopted. Using this system, the doctoral

program was designed in a way that the major core topics of study were combined with cognate concentration areas. The core of the program consists of eighteen credit hours of advanced financial planning competencies. Students are obliged to obtain a working knowledge of the core areas of financial planning (taxation, insurance, investing, retirement, estate, and special needs planning) and to demonstrate mastery of these topics. Areas of concentration include statistics and methodology, financial counseling, financial therapy, and behavioral counseling.

**Defining the Implicit Explicitly.** A common warning found throughout the literature is that “in an Internet-based distance education model, it is not possible to rely on unplanned informal interactions between faculty and students for communication of the skills needed for completing a dissertation” (Winston and Fields, 2003, p. 163). As such, when developing and implementing the program, particular emphasis was placed on minimizing the sometimes nebulous approach that is now and again involved in the dissertation training process. Specifically, the following dissertation competencies, as adapted from Winston and Fields (2003), were documented and outlined for both students and faculty:

- Identifying an appropriate research question
- Conducting an exhaustive literature review
- Identifying and conceptualizing a theoretical perspective
- Designing a research methodology
- Collecting and analyzing data
- Interpreting results in a way that adds to the existing knowledge
- Providing practitioner, research, and policy (applied) applications

Helping students obtain these core dissertation competencies is facilitated by the use of doctoral cohorts. In this admission system, students are admitted to the program twice per year. These students are then combined into a cohort where they meet in person for ten days during August. The first August class provides an intense overview of PhD expectations, culture, ethics, and values, or what Winston and Fields called an “intellectual boot camp.” When students return home they enter, as a cohort, into a series of online methodology and statistics courses that have been designed to facilitate the research process. Research, analysis, and writing competencies identified by teaching faculty have been incorporated into student learning outcomes in each class. The intent is to provide students with a mechanism of scholarship that will answer many of the questions that on-campus doctoral students learn through word-of-mouth or through in-person interactions with faculty. Progress toward learning outcomes is assessed by requiring students to demonstrate critical thinking skills, writing competencies, and, when appropriate, presentation proficiency through online postings, interactive student presentations, and live in-person and online discussions.

The hybrid degree program offers unique location and comparative advantages in relation to similar academic units of study, nationally and internationally—all of which make access to a doctoral degree easier for adult-age individuals who are often homebound by family, work, and other obligations. The degree program was designed to meet the time, location, and cost constraints of students from a variety of backgrounds. In many ways, feedback from students is similar to what Adams (2008) reported as being important advantages of online education, namely, providing access to people living in rural areas, working professionals, and military personnel. The Internet-based program provides flexibility in scheduling and convenience in terms of balancing work and college life.

It is the manner, however, in which student and faculty interaction is accomplished that makes the hybrid program truly unique. Students meet, in person, for ten days each year, typically two weeks prior to the beginning of the fall semester for three consecutive years. During each residency session students take a total of four credit hours toward degree completion. All courses are taught in English. Additionally, class cohorts meet in an international (non-U.S.) location during their fourth year. This allows students to gain a global and multicultural perspective that can be incorporated into the dissertation process. Other residency sessions meet in Manhattan (Kansas) or another U.S. city. As designed, the degree program offers students the best of both online training and education with the advantages of meeting face-to-face on a yearly basis. This distinctive approach to graduate education builds upon the internationally recognized strength of Kansas State University, namely, student-centered high-technology education.

**Mentoring and Student Supervision.** One criticism of nontraditional doctorate degrees is the lack of in-person mentoring that is provided by faculty to students. This can sometimes be a worry for students who are more familiar with traditional on-campus education. Although it is true that students in the hybrid PhD program do not physically meet with or see faculty on a daily basis, mentoring nonetheless happens. It simply occurs at a different speed using a distinct process. The mentorship approach is structured rather than ad hoc. Interactions must be planned through regular online graduate seminars, research projects, conference presentations, and other events. The online students enrolled in the program appreciate the culture that has developed around mentoring and student expectations. Mentoring has also been enhanced by the use of the cohort admissions process. A community of scholars has emerged; successful students demand accountability of themselves and their classmates.

**Challenges and Opportunities.** The development and implementation of the hybrid PhD has not been without challenges or opportunities for improvement. For example, certain faculty members have had difficulty adapting their personal mentoring style to an Internet-based approach. Winston and Fields (2003) summarized the situation as follows: “In the

dissertation process, many of the traditionally trained professors experience cognitive dissonance with students and candidates with whom they have not worked closely in other research projects” (p. 170). Dissonance results, in part, from an inability to match new methods of student–faculty interaction with a “traditional apprenticeship model of doctoral study” (Wikeley and Muschamp, 2004, p. 125).

A significant challenge, as well as an opportunity, that is faced continually is a general skepticism among peers and colleagues, both on- and off-campus, about the level of rigor involved in the degree program. In some ways, students enrolled in the PhD program carry an extra burden to prove to others that their educational achievement is on par with, if not exceeding, students studying in a traditional on-campus format. To some extent, this burden is shared by faculty members teaching in the program.

The role of what Adams called “gatekeepers” in determining the value of the hybrid program is something that is considered on a regular basis. In effect, gatekeepers are those individuals in positions of power who can determine the hiring, promotion, and perceived value of a person holding a PhD degree. Typically, these gatekeepers often view Internet-based curricula as being inferior to residential programs (Adams, 2008). This opinion is based on a misunderstanding of student–professor interactions, group work projects, mentoring, and research experiences. It is generally thought that residential students receive more intense and better experiences than those who study at a distance.

Adams summarized gatekeepers’ concerns as a factor of interaction. Those trained using traditional PhD methods often equate interaction with face-to-face meetings and contact hours between a faculty member and student. The challenge/opportunity facing students and faculty in a hybrid program is to show evidence that the quality of interactions is not based on contact hours, but rather on the actual quality of the interactions. Fortunately, the issue of quality can be addressed in a number of ways. First, the reputation of the university and academic unit, through regional accreditation and program registration, provides a baseline measure of overall infrastructure quality. Second, the speed at which technological advances are occurring ensures that it is now possible to meet “face-to-face” virtually through network conferencing and other online venues. Third, mentored research—having students work with faculty when conducting research and writing for publication—helps to promote interactions that can be objectively assessed through acceptance rates of submitted posters, papers, and special session proposals at conferences. Finally, the hybrid approach itself helps reduce perceptions of inferior quality. Requiring even brief, intensive, on-campus and international travel experiences bonds students within a cohort, and this practice helps establish a culture of exceeding expectations in academic work, research, and dissemination.



The experiences gained from those teaching and taking classes in the hybrid PhD program support the argument that Internet-based graduate education can provide a quality education in the following five value constructs (Dooley, Kelsey, and Lindner, 2003, p. 44): immersion in advanced study and inquiry, interaction with faculty members and peers, access to the educational resources of the university, interchange of knowledge with the academic community, and broadening of educational and cultural perspectives. Wikeley and Muschamp (2004) made the following point in relation to perceived quality in doctoral studies: the crucial criteria for PhD work is that original thought, critical judgment, and contribution to a body of knowledge are important factors that determine whether someone holding a doctorate degree is appropriately trained. The notion that the apprenticeship model is and always will be the most appropriate way to train doctoral students is an assumption that continually needs to be challenged. Equally important, however, is the need to ensure that those who follow a hybrid approach to education demonstrate the highest levels of integrity and rigor by contributing to the ongoing debate about the role of Internet-based studies at the doctoral level and by ensuring that their students thrive at the highest professional level.

## Conclusion

The pace of economic and social change throughout the world is creating opportunities and challenges for individuals as they consider their educational achievement. For some, obtaining a doctorate is required as a tool to remain competitive in the workforce. For others, obtaining a doctorate is a culmination of a lifetime dream, and for yet others a doctorate provides a mechanism to participate in the pursuit and dissemination of knowledge. There are countless numbers of aspiring scholars throughout the world. Many of these individuals would typically be classified as adult-age nontraditional students. Using the traditional expert–apprentice model of doctoral education as the only means of academic training effectively excludes the majority of these aspiring adult-age students from the educational process.

Hybrid PhD programs, such as the one discussed in this chapter, and other innovative nontraditional doctorates open the world of graduate education to a very broad marketplace of learners. Nontraditional doctorates break down barriers to education that have traditionally plagued graduate education. The process of hybrid doctoral studies reduces physical, cultural, socio-economic, temporal, geographic, socio-political, and socio-cultural barriers (Murphy, Levant, Hall, and Glueckauf, 2007). Access to education—especially for women, minorities, and others who, because of family, household, or other limitations, are unable to be present physically on a college campus—is significantly enhanced through nontraditional educational methods. It is through the adoption, implementation, and rigorous assessment of hybrid and nontraditional methods that will allow academe to ensure that



the PhD remains relevant in the twenty-first century. As Nyquist (2002, p. 20) pointed out, this will take “true courage,” but, ultimately, nontraditional graduate education will be seen as the way in which the needs and demands of adult-age aspiring scholars can be met.

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JOHN E. GRABLE is the program director of *Personal Financial Planning Studies* and the director of the *Institute of Personal Financial Planning* at Kansas State University.