

Higher Education: The Next Bubble?

Christopher Kent, DC, Esq.

Higher education is facing unprecedented economic challenges that have profound implications for the future of chiropractic education. A growing number of authors are addressing what they call the "bubble" in higher education. Student loan debt today exceeds every other major category of consumer debt, including credit card debt, auto loans and home equity loans. This is simply not sustainable. According to a 2011 article in *USA Today*, "The amount of student loans taken out last year crossed the \$100 billion mark for the first time and total loans outstanding will exceed \$1 trillion for the first time this year. Americans now owe more on student loans than on credit cards, reports the Federal Reserve Bank of New York."¹⁻²

In a *New York Times* editorial a few months ago, Brian Z. Tamanaha described the challenges facing legal education.³ One need only substitute "chiropractic," and his observations will ring true for our profession:

"The economics of legal education are broken ... Two factors have combined to produce this situation: the federal loan system and the American Bar Association-imposed accreditation standards for law schools. Both need to be reformed.

"First, consider the loan system. For more than three decades, law schools have steadily increased tuition because large numbers of students have been willing and able to pay whatever price the schools demanded ... To restore some economic rationality, the federal loan system needs to demand greater accountability from law schools: those with a high proportion of recent graduates in financial trouble should lose their eligibility to receive money from federal loans.

"Then there's the problem of the American Bar Association-imposed accreditation standards ... In practice ... by imposing a 'one size fits all' template, these standards ensure that there is little differentiation among law schools — no lower-cost options and no range of choices comparable to what exists at the undergraduate level among community colleges, teaching colleges and research universities."

What's Being Predicted

Let's consider what's being predicted as upcoming trends in higher education. These are not my original thoughts, but a synthesis of ideas paraphrased from a variety of sources.

- Most universities as we know them will be converted into old-age homes.
- Those who undertake university study will be taught by the best, using asynchronous distance learning. Only a handful of universities will survive. No tenured geezers. Relatively few professors. Only the best of the best will be presenters. Students will meet online with facilitators to discuss coursework and ask questions of highly successful faculty.
- Professional education will focus on mentoring and apprenticeship in a work setting, combined with customized course selections focusing on real-world skills, delivered asynchronously.
- Grades will be replaced by certification of course competencies.

- Degrees will be replaced by certificates of demonstrated competency in a given vocation or profession.
- The cultural and social dynamics formerly based in the university (sports, dating, pointless philosophical discussions, sex, etc.) will become more egalitarian community activities, rather than taking place in a cloistered institution.
- The courses will be nearly or completely free. The surviving universities will be able to fund production and support of their online courses from their endowments, and won't have to touch the principal.
- Accreditation and degrees will be things of the past. Employers will be concerned only with competencies, not degrees, GPA, or other metrics which purportedly correlate with professional ability.
- People will be hired for a specific job or project. No lifetime jobs. Most people will be independent contractors.
- Polymaths with diverse skills will be coveted, while worker bees with narrowly defined competencies will be hired as needed for specific projects.
- People will be paid on the basis of their output rather than hourly, weekly, etc. No getting paid to warm the bench or drink coffee. No clock to punch.

Implications for Chiropractic Education

In service occupations, consumers seek experts. They are interested in competency, not credentials. I have never had a patient ask my GPA or national board scores. I have never had a prospective patient state that they would purchase my services if I just had six more undergraduate credits in physics or literature.

To flourish, chiropractic education will require reformation. (In a [previous column](#), I discussed curricular change for the 21st century chiropractor.)⁴ In addition to curricular change, it is also imperative to redesign the way chiropractic education is delivered.

It is just a matter of time before the Title IV gravy train is derailed. Chiropractic education will survive only if it can be made affordable and accessible. Chiropractic institutions must explore innovative methods for course delivery.

For example, a number of chiropractic institutions already offer graduate degree programs using distance learning. Could some of the courses in the DC curriculum be offered in this manner, reducing both cost and time required on campus? Would more clinical training in the offices of carefully screened practitioners potentially result in lower costs and less pressure to recruit patients? Could part-time and mixed-mode delivery systems be implemented to permit students to work while learning? Why must students be locked into a "one size fits all" time frame?"

I foresee a consortium of institutions offering chiropractic education, featuring lectures on demand by the finest presenters in the profession. There would be no time or geographic limits to delivery. Students would have a group of mentors and peers to discuss their learning using online technology. Basic science laboratory work would be completed in regional learning centers. Hands-on clinical procedures would be taught using a combination of distance learning, apprenticeship with local practitioners, and instruction at regional centers. Instead of college outpatient clinics, students would complete their clinical training in real-world, profitable, regional practices, with master clinicians as instructors and mentors. Business, patient education, ethics, etc., would be taught using mixed-mode methods involving online courses and training in practices.

There would be no mandatory time frame for completion. Advancement through each course would be competency-based. After demonstrating attainment of course objectives, a student would be assessed to determine whether advancement was indicated or additional work required to achieve

competency. Students could study full or part time, without having to move to a new community for four years. There would be much less disruption of family and community. The cost of chiropractic education would be affordable.

Chiropractic education should be a joyful, fulfilling, nurturing process. Everyone has a commonality of purpose not found in other educational settings. Our students represent our legacy. We owe it to the students, ourselves and those we serve to treat them with dignity, respect and professionalism. There should be an atmosphere of family in which all work to help one another realize their individual dreams in the context of our shared vision.

References

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