District Management Group

INTERVIEW

Disruptions in Higher Education and the Implications for K12:

An Interview with Michael B. Horn

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> *If you complete college and get a degree, it can be life-changing in this country, but if you can't finish — and again, that's roughly 40% of the population — it can be crippling.*

Disruptions in Higher Education and the Implications for K-12

An Interview with Michael B. Horn

Michael B. Horn predicts that at least 25% of existing U.S. colleges will fail in the next 15 years or so. Horn, an education author and thought leader, has written extensively on education technology, blended learning, and disruptive innovation, and is known for his bold predictions about the future of education. In his latest book, *Choosing College*, written with Bob Moesta, Horn examines how and why students choose their postsecondary educational pathway and provides insights into what schools and parents can do to help young people prepare for life after K-12.

Horn's multiple books on education include *Disrupting Class: How Disruptive Innovation Will Change the Way the World Learns*, authored with Harvard Business School Professor Clayton M. Christensen and Curtis Johnson, and *Blended: Using Disruptive Innovation to Improve Schools*, co-authored with Heather Staker.

He co-founded the Clayton Christensen Institute for Disruptive Innovation, a nonprofit think tank dedicated to promoting the transformational power of disruptive innovation. He is head of strategy at the Entangled Group, an education venture studio, and is senior partner of Entangled Solutions, a higher-ed strategy and innovation consultancy. In 2010, *Tech & Learning Magazine* named Horn one of the 100 most important people in the creation and advancement of the use of technology in education, and in 2014 he was selected as an Eisenhower Fellow to study innovation in education in Vietnam and Korea.

District Management Journal first interviewed Horn in a joint interview with Professor Clayton Christensen for our Winter 2015 feature "Blending Online Learning into Schools," in which they discussed their vision and thoughts on the future of learning. In this edited interview with DMGroup CEO John Kim and Principal Research Analyst Amram Migdal, Horn returns to discuss new insights in postsecondary education, his latest research into how and why students choose college, and the implications for students and for K-12 education.

You have predicted that over the next 15 years the higher-education landscape in the U.S. will change dramatically, with as many as a quarter to a half of all higher-ed institutions closing. Tell us how you came to this point of view.

The original thinking began with Clayton Christensen, who started making wild predictions a few years ago that 50% of colleges would go out of business. His underlying point was that the business model that has sustained colleges and universities is on very shaky ground. The number of students likely to enroll in the years ahead is declining, because we're facing demographic cliffs in this country that mean there are likely to be fewer high school graduates in the years ahead.

The other piece is that colleges and universities keep getting more and more expensive. They keep adding costs, features, and administrative overhead to become more and more complicated places. So higher education has grown much more expensive, but people's ability to pay those prices has not kept up. Wages in this country have stagnated over the last couple of decades, so we've seen colleges and universities start to offer massive tuition discounting. That essentially means that most students are paying significantly less than the sticker price of what a university says it charges.

So, costs are rising, with fewer students likely to enroll in the years ahead.

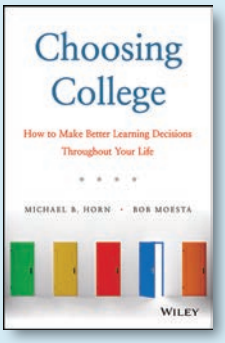
Exactly. At some point the other shoe has to drop, and I've come to agree with Clay that, maybe not 50%, but a significant number of higher-ed institutions will either close, merge, or go through some sort of bankruptcy to reinvent themselves in the next 10 to 15 years, particularly if you're in the Northeast or the Midwest, where the bigger demographic cliffs are going to occur after 2026.

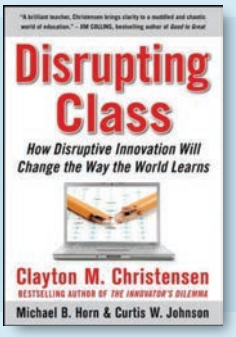
You're going to have a very different postsecondary landscape. A lot of the coming collapse in higher education will occur in rural areas, where students maybe don't want to go because there aren't as many jobs. That could be punishing for those communities. Even in Massachusetts, where the landscape is marked by a greater number of largely private, smaller institutions, you can easily imagine the landscape changing to look much more like the West, with fewer

Michael B. Horn

Books

In *Choosing College*, Michael B. Horn and Bob Moesta construct more than 200 mini-documentaries to explore the motivations for how and why students make the postsecondary decisions that they do. Their insights will help students make decisions with greater clarity, and will help parents, K-12 educators, and colleges better support students.

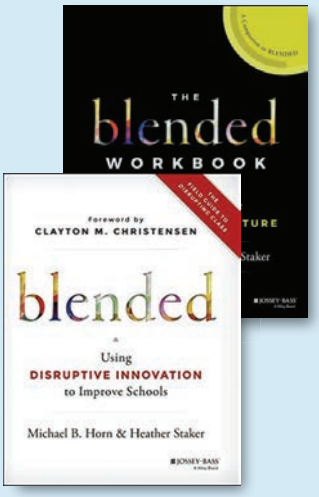


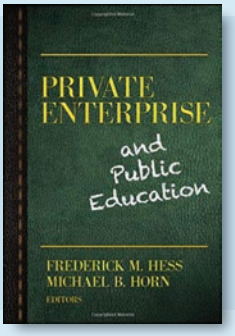


In *Disrupting Class*, Harvard Business School Professor Clayton M. Christensen—the father of disruptive innovation theory—and co-authors Michael B. Horn and Curtis W. Johnson show how disruptive innovations in the form of online learning and personalized learning will transform the way we learn.

In the Amazon bestseller *Blended*, Michael B. Horn and Heather Staker offer a practical field guide for implementing blended-learning techniques in K-12 classrooms.

The companion workbook includes real-world implementation exercises from over 50 case studies to help you develop a plan or fine-tune your current program.





Edited by Frederick M. Hess and Michael B. Horn, *Private Enterprise and Public Education* seeks to move beyond heated rhetoric to understand the role that private enterprise can and should play in American education and what it takes to promote quality and cost effectiveness at scale.

institutions that serve many, many more students. I think we're going to see a dramatic sweep. And by the way, we haven't even talked about the disruptive innovations coming to higher ed.

This is a big idea, and one that presents a view of the future that seems scary. Yet research and surveys show that our higher-education system is regarded as a key source of strength for the United States. Is the superior quality of higher education in the U.S. simply more expensive and therefore deserving of more public support?

Certainly, the elite institutions in our country — let's call it 200 "elite" colleges and universities — are enormous sources of strength for the country. These are the huge R&D centers that spawn a lot of technologies and dynamic companies, discover cures in the healthcare sector, and give rise to a whole lot of great economic activity. And even beyond those 200 institutions, the diversity of the higher-education landscape in the United States is unparalleled. We serve many more students coming from a much wider variety of backgrounds than any other country. Those are strengths that create enormous economic value, not just for the nation, but for the local communities where colleges and universities are located.

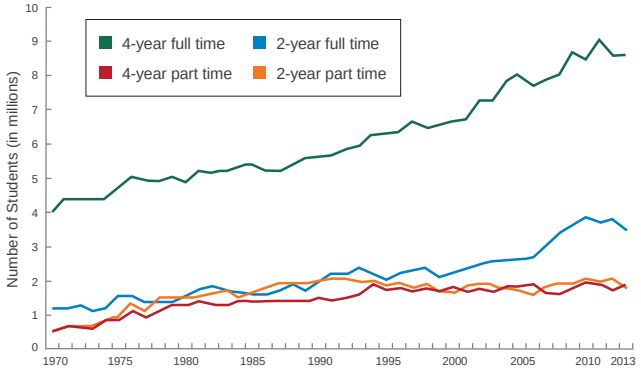
But part of the story is that we probably aren't going to be providing more support to postsecondary education through public funding. We know education is a significant chunk of state budgets, but K-12 education is the first priority and gets the first chunk of the funding. In many state constitutions, K-12 funding is required, while higher-education funding is not. In addition, demographics are changing, and states will face increasing numbers of retirees with increasing healthcare and pension costs. A lot of defined-benefit plans are coming home to roost in the public sector, and state governments will be responsible for them. So, the dollars for higher education simply have not been there and won't be there in the same way as in the past.

In the K-12 sector, we talk about the same trends in unfunded pension liabilities and mounting healthcare costs, and we frame the conversation as a competition for the marginal dollar. Unfortunately, education is often on the losing end of that competition.

> ***"In the future, you're likely to see fewer institutions serving many, many more students."***

And higher education is losing more than K-12. Surveys show that many Americans think funding for higher education has gone up over time; in the aggregate that's true, but they don't understand that in many cases state funding has been cut. And the funding challenges are even more complicated because we have many, many more people going into higher education in this country than have ever gone before (*Exhibit 1*). A generation ago, approximately 1.5 million high school graduates attended college — or 60% of high school graduates; today it's roughly 2 million — or 70% of high school graduates.[1] The total number of people going to college has declined some in the last few years and that number may continue to fall in the years ahead, particularly starting in 2026, because birth rates in the United States have declined, which means there will be fewer high school students in the years to come. But even after accounting for that fact, 5 million more students are enrolled in accredited colleges and universities today than 20 years ago. It's a complicated story, and you might say, "Yeah, let's spend more," but we have to confront the reality that there aren't more dollars to spend. We need to come up with new models.

Exhibit 1 **NUMBER OF STUDENTS, BY TYPE OF SCHOOL AND ENROLLMENT STATUS, 1970–2013**



Source: U.S. Census Bureau, "Back to School: 2015-2016," September 2, 2015, https://www.census.gov/newsroom/facts-for-features/2015/cb15-ff17.html.

Michael B. Horn and John J-H Kim

If a lot of the colleges and universities outside of the elite 200 disappear in the coming years, what happens? Where will students go?

There are roughly 7,000 higher-ed institutions, depending on how you count, and roughly 40% enroll fewer than 1,000 students. These are very small institutions, often in rural parts of the country. If they lose 10 students, their economics collapse, and things start to go bad very quickly. So, where are these students going to go?

If a school closes, as Mount Ida and Newbury colleges in the Boston area have, then there are plenty of other colleges being affected by demographic declines that are happy to absorb that capacity. We have an oversupply of college seats right now, and the demand is just not there as it was. It's actually not hard for other colleges to step in and serve that demand. I also think we're seeing a trend of mega-universities emerging across the country, like Southern New Hampshire University, Arizona State University, Western Governor's University, and Purdue University, which are dramatically expanding and absorbing that capacity. In the future, you're likely to see fewer institutions serving many, many more students.

Only about one-third of the American population actually has a bachelor's degree or higher.[2] Yet, now and in the future, a higher-education degree is likely to be essential — the average difference in lifetime earnings between a high school graduate and a bachelor's degree holder is around $1 million.[3] There are clear economic and social rationales for wanting a postsecondary education. Why do you say that we have an oversupply problem?

Around 3 million 16-to-24-year-olds graduate high school every year, and 2 million enroll in postsecondary education.[4] We can imagine that the gap of 1 million students represents more demand, to your point. Those students historically haven't gone to college and university, and moving the needle to get them to do so has been hard. On top of that, if they go to institutions that are under threat of closing, it's not clear the outcomes will be great. Another data point that most people don't realize is that the six-year graduation rate from college in America is somewhere between 50–60%.[5] That means at least four in ten students are not graduating within six years.

We have to create better pathways that are faster for getting young people the skills they need. There is no question that the demands on workers in the future are

going to be a lot higher, but I think we mistake receiving the degree with gaining the skills — we conflate those. We have to ask: Are there ways we can create faster, cheaper educational pathways that get students the skills they need to thrive in the workforce and get them into that workforce faster? Can we then upskill them over time through quicker chunks that maybe aren't four-year degrees, for example?

When the Obama administration and the Lumina Foundation set nuanced goals around higher-education attainment, they wanted 60% of Americans to earn a high-quality postsecondary credential of some sort, which could mean a certificate, a two-year associate's, a bachelor's, or another postsecondary credential. There was a lot of nuance on what a postsecondary credential looks like. A lot of foundations now are trying to create alternative credentials that have signaling power to employers similar to what a bachelor's degree already has. Anthony Carnevale at Georgetown has done research showing 28% of associate's degree holders out-earn bachelor's degree holders, for example.[6] So, there is a market for some of these alternate credentials. I think the question is if we can find a way to innovate and do that better.

> *"28% of associate's degree holders out-earn bachelor's degree holders, for example. So, there is a market for some of these alternate credentials.*

What about the point of view that going to college doesn't have to be about just getting better or higher-paying jobs? Sometimes we hear arguments for adding civic lessons into our curriculum instead of, or in addition to, coding, because we want better-educated, well-rounded citizens. Isn't there something to be said for the value of pursuing higher education?

This is the argument made by John Katzman, founder of Princeton Review and the Noodle Companies, which is that it's too reductionist to think about education just in terms of jobs. But some quickly say if you look at a lot of the surveys today — the UCLA CIRP Freshman Survey (TFS) is the big one — 85% of students who go to college consider getting a better job a very important reason to go.[7]

What we've found in our research, however, is that students go to college for all sorts of complicated reasons. A range of things are pushing and pulling them toward higher education, and the story is not nearly as narrow as depicted.

One other inconvenient fact is that you and I and some of your readers think of the undergraduate experience as a very exciting four years, when we were able to dream lofty dreams, explore things we never otherwise would have, become well-rounded people able to appreciate life in different ways, gain new perspectives, and think about new pathways. But that is not the reality for most people going to college. Most people aren't having that idyllic experience. Roughly 70% of college students are working, and a quarter of those students work full-time while they're enrolled full-time; 19% of working college students have kids.[8] They're not having that grassy green-quad experience, so it's a more interesting societal question of whether we think college should be providing that. The challenge is it costs so bloody much, which has somewhat thrown the curve of the societal benefit out a little bit and makes us question how we should even think about that.

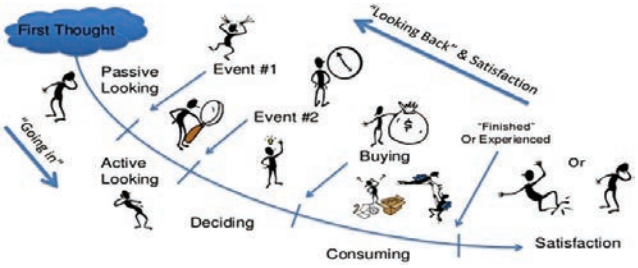
In your research for *Choosing College*, you use the "jobs to be done" framework. Can you briefly explain that framework before we begin discussing your book?

A Job to Be Done is the progress that someone is trying to make in a particular circumstance. What's the outcome they are seeking in a specific situation, and what are their priorities and the tradeoffs they are willing to make? In this way, Jobs to Be Done is very different from "needs-based thinking" or other schematics like that, because we always have needs, but the question is, what are we going to prioritize and trade off in a particular moment given the realities facing us? Jobs to Be Done is very concerned with causality — what's causing us to switch behavior or to enroll in or purchase something?

I'll also say that the word "progress" is intentional, because a Job to Be Done is rarely a discrete event. Instead, it unfolds over a certain time frame (*Exhibit 2*)

in which you have an initial thought that something about your life isn't what you want it to be, you start passively looking for a solution, and then a couple of events occur that send you into active looking mode and finally into making a decision. To identify a Job to Be Done, you have to understand the timeline of the dominoes in someone's life that tipped to cause them to make a switch and you really have to understand the moment of struggle in their life.

Exhibit 2 **JOBS TO BE DONE FRAMEWORK**



Source: The Re-Wired Group, 2012.

So, what is the "job to be done" when students are choosing college?

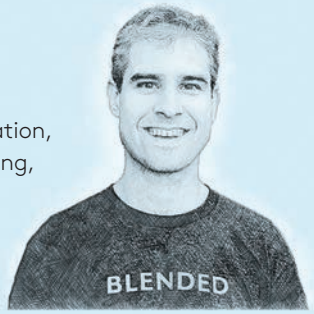
For our book, *Choosing College*, my co-authors and I looked at what students actually did when they chose their postsecondary path, not what they said on a survey. We created, in effect, mini-documentaries of how they chose their college paths. We collected several hundred stories of students going to a variety of colleges, everything from community college to historically black colleges to four-year universities — a pretty big range — including boot camps, by the way, and other formats that are not what we would necessarily think of as college. We found five jobs that those students are hiring higher education for.

- The first one is the stereotypical *"Help Me Get into My Best School."* And there's almost a sense of entitlement around that: "I deserve the best experience because I've worked hard," and "I want the best because that's what I've been led to expect."

- The second job is *"Help Me Do What's Expected of Me."* It's the other side of the coin of getting into the best school. A lot of students who had a dream school they didn't get into sort of feel like they still have to go to college. They're doing it because society or their parents or their

Michael B. Horn

Bio



An expert on disruptive innovation, online learning, blended learning, competency-based learning, and how to transform the education system into a student-centered one.

entangled.group

- Head of strategy for the Entangled Group, an education venture studio that creates companies and nonprofits to help the education ecosystem support the knowledge economy

entangled.solutions

- Senior Partner for Entangled Solutions, which provides strategy and innovation consulting to the education system

- 2014 Eisenhower Fellow to study innovation in education in Vietnam and Korea

EISENHOWER FELLOWSHIPS

- One of 2015's "100 most important people in the creation and advancement of the use of technology in education" in *Tech & Learning* magazine

TECH & LEARNING

- Co-founder and distinguished fellow, Clayton Christensen Institute for Disruptive Innovation, a nonprofit think tank dedicated to promoting the transformational power of disruptive innovation

CHRISTENSEN INSTITUTE

- Author of multiple books on education

- M.B.A. from Harvard Business School and a B.A. in history from Yale University

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school or their counselor — whoever — expects them to go, and they're just on the train, not very excited about it, not sure why, just going to school.

- The third job students hire higher education for is, for me, very interesting — what we're calling *"Help Me Get Away."* These students are running from something, and higher education is a socially acceptable way for them to get away and say, "Oh, yeah, I'm going to college." But, deep down, the motivation is just escaping whatever circumstance they're currently in. They might be running from an abusive stepdad; they might be running from a town that they find restrictive and confining; or they might be running from the dead-end job that the rest of their family has. Whatever it is, they're running *from* something and are often incredibly unclear about what they're running toward. They just want to get away, and the act of getting away is the success.

- The fourth job to be done is what we're calling *"Help Me Step It Up."* These are students, typically adult learners, who find themselves in a place in life where they're saying, "This isn't me. This isn't who I am. It's time for me to step it up." This is typically triggered by some sort of external event, such as having a kid, having just bought a house, or needing to make more money. This one often closely correlates to that "get a better job" mentality. These students tend to be very clear that they're escaping something, but they're running *toward* something with real clarity about why they're going to college.

- And then the last one is "*Help Me Extend Myself*." It's almost like lifelong learning is the job. I'm in a good place in my life, and I've always wondered: can I do this new thing? Maybe I can take this next step forward in my career, maybe I can pivot. But, if it doesn't work out, it's okay, I'll just fall back to what I was doing. I joked with my co-author, Bob Moesta, who with Clayton Christensen is the founder of this Jobs to Be Done theory, that I had never experienced this "*Help Me Extend Myself*" job in my entire life because I've never been in a place where I can leisurely go to divinity school, say, and explore that. And he said, "Sure, you have. But, for you, Michael, that's like hiring a book or a podcast, because your timeframe and the amount of resources you can spend on this is very small right now." I have a mortgage and two kids who are under five, so that's my version of experiencing this job.

It's fascinating how you have categorized it — not how I think most of us would have thought about why students go to college.

And, by the way, I was shocked by it. Clay and I have written about this hypothetically in the past, and we would say, "Let's speculate that people are going to school to help get a career, help switch jobs, help have a coming-of-age experience, things like that." Those are the words we used. And until you actually do the research — create the documentaries and code them and do the cluster analysis — you don't really know. We realized, "Oh, wow, we actually can't divine what people want." You actually have to watch what they do.

Given this theory that students are hiring college to get one of these five specific jobs done, if you're a high school principal, superintendent, or guidance counselor, how do you help?

One of the students that we talk about in the book, whose name is Juan, went to a no-excuses charter school, where they just said, "You're going to college, you're going to college, you're going to college." So, he went to college. Midway through, he thought, "I have no idea why I'm here." He was racking up a lot of debt, aimlessly wandering through. So, he dropped out. And we argue that that was a deeply responsible decision, because he was just accumulating debt with no real sense of moving toward anything — graduating, a sense of what jobs might come afterwards — anything.

I think for someone working with high school students, helping to instill a sense of purpose and passion is really important. And that doesn't have to mean students know exactly which career they're going to go do, because most of us don't know that at that age. But helping them come up with *why* they're going to college is important. What questions can college answer for your life? What sorts of pursuits might it open up? What things excite you and will make you really want to be there to learn all about this stuff? And you want to avoid pushing them into a "*Help Me Do What's Expected*" or "*Help Me Get Away*" job, because the success rates for those jobs are abysmal. That's where we saw the highest dropout rates and the racking up of debt in our research.

How likely is it that a 17- or 18-year-old can answer those kinds of questions?

The people in the "*Help Me Get into My Best School*" job are excited — there's a pull, but they may not yet know their lifelong passion or purpose. I didn't know I was going to be in the education sector at that age. I had no idea. But I was excited about intellectual pursuits, and I was excited about learning how the world worked. I wanted to be among a community of people that would stretch my thinking in a variety of ways. Those were my passion and purpose at that point in life.

I don't want the claim to be too grandiose or out of step with students' place in life, but I do think kids thinking about college need to find that fire that gets them to intrinsically want to do something. As a parent or teacher or mentor, our job is to help light that fire in kids. For me it was my high school newspaper that totally changed my trajectory in life, giving me an experience around writing and editing and managing people. It doesn't have to be one specific thing, but trying to connect and give people experiences that might turn them on in a new way is what I would push toward.

> ***"You want to avoid pushing them into a "Help Me Do What's Expected" or "Help Me Get Away" job, because the success rates for those jobs are abysmal. That's where we saw the highest dropout rates and the racking up of debt in our research.***

In our strategic planning work for school districts, there is a trend away from mission statements focused on helping all students be successful and go to college toward an emphasis on career pathways and success after high school, whether that includes college or not. Based on this conversation, maybe the K-12 system needs to focus even more on helping students develop better self-understanding and discovering their passions.

There's a school district, the Cajon Valley Union School District (CA), that has built a curriculum where students, starting in elementary school, go through 54 different career pathways in an immersive, project-based way all the way through eighth grade. By the end of that, they've learned a lot about the different possibilities in the world. I like to joke that I grew up in Washington, D.C., and didn't know what an engineer was until junior year of college. I wasn't exposed to that. You have no idea which way the dominoes will fall in any of our stories,

> *The research seems to be emerging from the colleges themselves that students who take a gap year do far better than those who don't.*

but if schools can be thoughtful about curating sets of experiences that give people the opportunity to find something, I think it's really important. I don't exactly know what thoughtful curation of those experiences should look like for K-12 schools, but we need to be thinking about it more seriously. It's not a tracking thing, it's a for-all thing.

Let's turn to advice for parents. If you're a parent of a high school student, what advice or guidance should you be giving them?

Parents should keep in mind they should not be the reason kid falls into the "*Help Me Do What's Expected of Me*" job. Don't add college to your kid's to-do list because you think it would be a good idea. They should be excited about it, and that excitement can be for a silly or profound reason, but they should be excited about it.

Another piece of advice may be counterintuitive: don't cut off certain schools from the get-go because they appear unaffordable. Let your high schooler play through the process, and if they're really excited about MIT and it looks really expensive, you may find creative ways to finance that experience that'll be okay. But even if you don't, and they end up going somewhere more affordable, they benefit from the process and from getting excited, and even from having to adjust their expectations. Don't kill that dream and push someone into another job before they're ready.

The other piece is to help students walk through the tradeoffs that they might have to make to illuminate what's really driving them. One classic question might be: Do you want to be in a city or in the countryside when you go to school? Another one would be: big, small, or medium-sized campus? These abstract things don't necessarily seem that important on the outside, but for a student, these factors might actually be very important. Make your kid's choices as explicit as possible, and then start dishing up more of what they like so that they can broaden their opportunities.

As a result of your research, I understand you have become a strong advocate of the gap year.

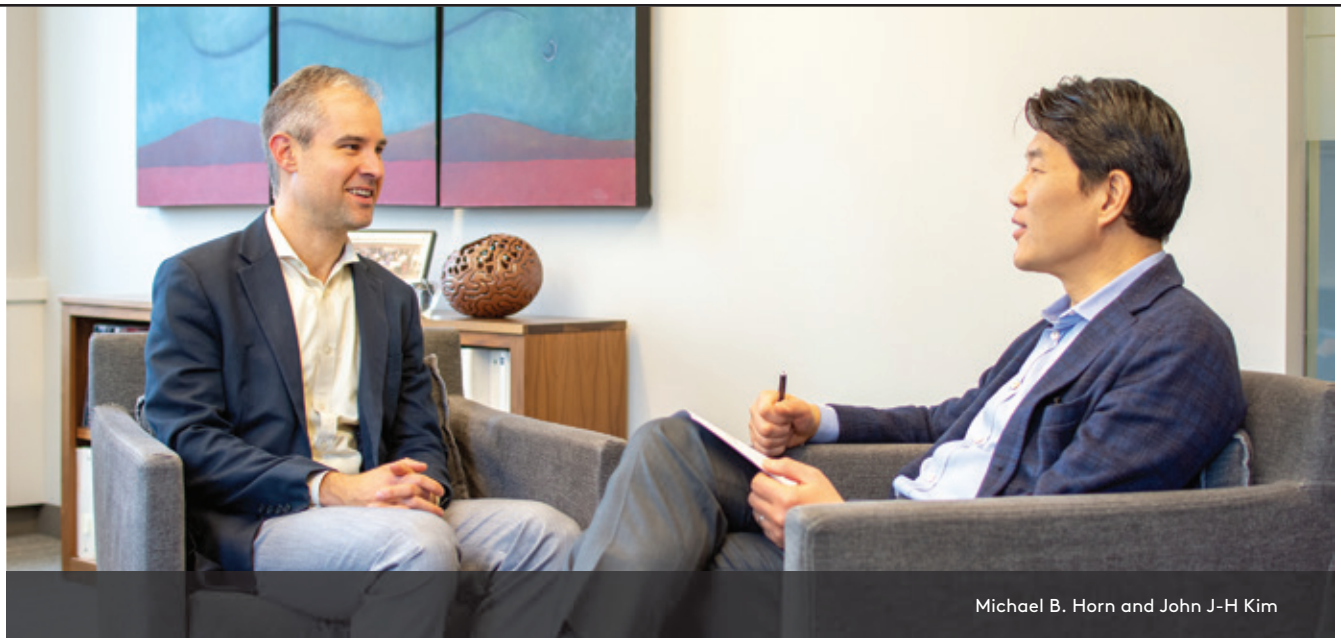
Yes. One of our biggest findings from the book is that gap years should be encouraged way more. It was very clear to us that a lot of students would benefit not from gallivanting around Europe or teaching English in Latin America just for its own sake, but from a really thoughtful set of experiences that either help them understand who they are, help them understand who others are, help them build a sense of purpose, broaden their horizons, or shift their context in some ways. It was very clear to us that a gap year would be a very healthy thing for a lot of students and for a lot of these jobs. The research seems to be emerging from the colleges themselves that students who take a gap year do far better than those who don't. Some parents and schools maybe have relegated gap years to an alternative track that's not desirable, but I think we should raise its desirability to allow people to break their own boundaries and test themselves.

The takeaway from your research is that we need to provide ways for students to make well-considered decisions before making an investment in college.

That's right. A lot of high schools over the last 10 years or so have started measuring and tracking their students into their college years, and they're shocked — appalled — by the number of their students who don't successfully navigate and complete college. If you complete college and get a degree, it can be life-changing in this country, but if you can't finish — and again, that's roughly 40% of the population — it can be crippling.

There is around $1.5 trillion of student debt that's outstanding right now in the U.S.

And a lot of that may be in graduate loans, like law school or medical school. Going to law school or medical school is a great reason to take out debt, because the ROI on the other side is going to be terrific. I'm much more worried about $10,000 of debt for someone who didn't graduate college and has a high school education that might not have given them the set of skills they need.



Michael B. Horn and John J-H Kim

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That can be crippling. This is what we ought to spend more time discussing.

What you're outlining are the root causes of why students are not completing college at higher numbers, and we need to start addressing those root causes as early as possible.

That's right. And, look, there are other reasons people don't complete their college education. For example, there are financial reasons, because it's so expensive and people need to go back and earn. And there are family reasons — maybe they have a kid and the schedule doesn't work for them. Those are reasons that higher education needs to solve for through innovation, but fundamentally there are a whole set of jobs students want done when they take this pathway, and K-12 has a significant role to play.

This is certainly an incredibly important topic for our society today and for the future. Thank you so much for taking the time to speak with us. ◆

NOTES

[1] Bureau of Labor Statistics, "69.7 Percent of 2016 High School Graduates Enrolled in College in October 2016," U.S. Department of Labor, May 22, 2017, https://bit.ly/2ukPmsL; National Center for Education Statistics, "Table 187: College Enrollment Rates of High School Graduates, by Sex: 1960 to 1998," *Digest of Education Statistics*, August 1999, https://nces.ed.gov/programs/digest/d99/d99t187.asp.

[2] Camille L. Ryan and Kurt Bauman, "Education Attainment in the United States: 2015," U.S. Census Bureau, March 2016, https://bit.ly/1PFELtj.

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