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Credentials must be stackable if we're to educate adult learners successfully (opinion)

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The future of education is stackable -- and that future needs to start now.

Our country faces a long path to recovery from the COVID-19 pandemic. One component that will be essential to an equitable recovery is a rapid acceleration of upskilling for a population of adults that was deeply disrupted by the pandemic. That is accelerating the demand for short-form programs.

At the same time, there is a segment of the education community that rightly argues that the data show that short-form certificates shortchange America's learners, particularly compared to the virtues and benefits of college degrees.

There should not be a choice, however, between short-form credentials and degrees. Credentials should build toward degrees, which is why the future of education should be stackable: it's the answer that allows learners to land meaningful jobs now while moving toward a degree.

The Demand for Shorter Programs

Adults are voting with their feet.

The research shows that people want short-form programs that are laser-focused on skills and will help them in the workplace as quickly as possible.

Many either can't afford full degree programs or don't have the luxury of waiting for the deferred payoff that comes after two or more years of study. Even at public colleges, the average sticker price has soared from 5 percent of the median family income in the 1980s to 16 percent in 2012. After accounting

for all the forms of aid and the average price students and families actually pay as well as inflation, the price of college has roughly doubled from the late 1980s to today.

The outcomes are also highly uncertain -- with six-year graduation rates from four-year colleges for the lowest-income Americans hovering around 10 percent. Although we have improved graduation rates for the top three quartiles of Americans in terms of income, the bottom quartile has not budged over the last 40 years.

Taking out debt to enroll in college without earning a degree and benefiting from the earnings lift can be crushing for students' future life prospects. Nearly 40 million Americans have some credits, no degree and debt -- the dismal triple-header that is usually worse than not attending at all.

For a fast-changing workforce, incorporating short-form learning programs -- anywhere from a few weeks to a few months in length -- in federal financial aid programs is an answer to this challenge to fill a skills gap that will hinder growth and hold people back.

Forward-thinking companies should also find ways to leverage short-form programs. About 80 percent of the 50 million Americans who saw their jobs disrupted by the COVID-19 pandemic are low-wage workers without a college degree. This is a group whose jobs have changed dramatically or disappeared altogether and for whom upskilling and education are essential.

There is another group, though: those not yet affected.

Changes in technology didn't start in 2020, they just accelerated. Top executives recognize this: a McKinsey survey of executives found that 87 percent of companies already have or expect a major skills gap in the future.

We now live in a world where the pace of change in work and skills is ferociously fast -- even if you do not change your job, your job will change out from under you every three to five years. Even those who have jobs will be going in and out of a learning ecosystem to reskill and upskill. Short-form programs, not full degree offerings, will be what they need.

In Defense of Degrees

A central challenge, however, is that the data around short-form programs aren't all that great. Reservations about including them in federal financial aid programs make sense.

What's more, the data around degrees remain strong.

Families led by someone with a college degree have a median income that is over 70 percent higher than those without. That premium has expanded significantly in the past three decades, as the knowledge economy has gradually replaced the industrial one, including a rise of 10 percentage points compared to 10 years earlier.

Although there are signs that the degree's monopoly might abate, it hasn't yet. Not by a long shot.

Or, as we often say, people who believe college degrees are no longer necessary are those who already have one. Those who don't have a degree know its continued importance.

Large employers that consider skills in lieu of degrees -- companies like Google and IBM -- remain a minority. In most companies, good, stable jobs require college degrees.

Even as short-form certificates may be good at helping individuals build baseline skills to be useful in jobs now, they don't prepare learners with the foundation needed to continue to progress in their career and tackle more complex problems. For example, coding boot camps are known for helping students learn to do basic coding and web development, but they do not teach the theory of computer science necessary to think critically and frame more challenging problems. That's where degrees should shine.

The Stackability Imperative

Given the need for programs that rapidly upskill individuals for whom a degree is too long, too uncertain and too costly, and yet the challenge that degrees have clear advantages, what's the solution?

Research suggests an answer.

In a recent working report for the Community College Research Center, Thomas Bailey and Clive R. Belfield showed that, on average, certificates have a meaningful return, but with some caveats.

Two caveats were that the positive returns lasted only a few years and that because the value from certificates was relatively short term, it was important to use them to acquire additional credentials. The additional credentials that held value were typically assets like a traditional bachelor's degree, not other certificates.

This conclusion shows why the false choice is in thinking it's an either-or when it comes to short-form credentials and degrees.

Our country -- employers and hiring managers, policy makers and educational institutions -- must embrace the potential of short-form programs not just for their immediate utility, but also as a gateway for learners to earn a degree. Requiring that these credentials connect to a degree can mitigate against their downsides.

We can create more equity when we allow people to travel down the pathway to a degree at a speed that makes sense for them, at various levels of granularity in terms of time and the amount of learning, and in ways that provide more opportunity along the way.

For many students, being able to earn while they learn is the key to eventually completing a degree. In that spirit, short-form programs must function not as dead ends but as on-ramps to eventual degrees and a better life.

That's why the future is stackable. Short-form programs are here to stay, and they must build on each other so that shorter chunks of learning are able to count for college credit and allow learners to stack credits upon each other to form a degree.

Embracing this doesn't just help with a short-term imperative about adding skills to our workforce. It eliminates the either-or distinction and the potential downsides to short-form credentials that give adult learners pause.

An increasing number of programs are rising to this reality.

Programs like Pathstream offer digital skills certifications like Facebook digital marketing and Salesforce administrator, but that also stack into a degree. Grow With Google now offers college credit with the first of its short-form certificate programs. Salesforce's free Trailhead programs now have a credit option through Southern New Hampshire University. Universities like BYU-Pathway Worldwide are charting pathways of stackable credentials that lead to a degree.

In short, there's no reason to make students choose between short-form certificates and long-form degrees and many reasons to avoid forcing this choice on them.

Rather than making 2021 another year of the MOOC or coding boot camps, government officials and higher education leaders should commit to making this the year of stackability for the broader benefit of the people who need it most -- adult learners, and our society.

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