

Earning a Bachelor's Degree Shouldn't Be All or Nothing

By Eric Bing | August 3, 2020

Jordesha Turner dreamed of earning a bachelor's degree right after high school, but by the time she arrived on our Houston campus, an abusive home life, persistent unemployment and stretches of homelessness had destroyed her confidence in doing so. She started one of our nine-month certificate programs because she wanted to provide a better life for her two children, and it felt like something she could actually do. It was a step forward.

Turner made a bet with a cousin that she'd make straight A's, and she did. That experience—and earning a medical assistant certificate—gave her the confidence to immediately pursue an associate's degree and to land a job that pays her \$17 an hour and gives her stable hours and benefits. She has her own place now and is able to support her two boys while continuing to work toward a bachelor's degree.

For students like Turner, pursuing a bachelor's degree shouldn't be all or nothing—either complete the entire degree, or go home empty-handed.

We know, of course, that degrees matter. Graduates earn a significant premium compared to those without four-year degrees. And while a growing number of employers are experimenting with skills-based hiring, they still rely heavily on bachelor's degrees to make their decisions. But we also know that “time is the enemy” of completion, especially for working adults whose complicated lives often make it impossible to string together four years—or more—of uninterrupted time to dedicate to college.

Today, over half of students who leave college before completing a degree or certificate say their need to work was the major reason for doing so, and 16% say not having little for family responsibilities was a primary factor. Imagine how different their experience might have been if they'd been able to monetize their education as they went along.

Vertically stacked credentials—from a certificate to an associate's degree to a bachelor's degree—make that possible. They help unemployed and low-wage workers quickly move up the income ladder while working toward a bachelor's degree, and they create a softer, higher landing for students who can't complete a degree on their first try. But even when institutions have such pathways, too many students still end up in all-or-nothing four-year degree programs.

Stackable pathways that start with valuable short-term certificates should be the default—or even the required course of study—at many institutions serving working adults.

We have offered stackable credentials for years but found that many students opted into traditional bachelor's degree programs, locking themselves into at least 3.5 mandatory years of study (in an accelerated program) before they would see any real workforce gain.

We found that the delay in completion inherent in degree pathways actually had adverse implications for students' financial stability and their chances of staying enrolled. The average medical assistant student in Austin, for example, is only earning \$12,300 a year when they enroll with us. With a medical assistant certificate,

which can be earned in as little as nine months with an employer-based internship, that student can typically earn \$27,900 a year with stable hours and benefits. Having that additional income while pursuing a university degree is, quite simply, life-changing.

We removed the option of doing it any other way. All our students start out by working toward a stackable, industry-recognized certificate that can lead to immediate earnings. This structure helps students stabilize their lives and puts them on stronger footing as they get an education. Earning a certificate also creates a sense of accomplishment and momentum critical for many students. And it ensures that an educational experience exists independently from the four-year degree structure.

A straight four-year path simply wouldn't have been viable for Turner or the thousands of students like her we educate every year. For them, the fully stackable approach has worked. As we fine-tuned the programs and accompanying supports, we've seen consistent gains in retention—with overall retention in online programs hitting 78%. In the past year, we have also seen a 57% increase in the number of students progressing from a certificate to an online associate's degree.

Our experience shows the power of not just giving students better options but also eliminating ones that we know don't work well. More institutions—particularly those serving the most vulnerable Americans—should consider replacing standard degree programs with stackable pathways integrated with career readiness training. Therefore, when life inevitably interferes with the road to a bachelor's degree, students can still earn a steady income, allowing them to more realistically pause and resume their education rather than feeling that their time and educational opportunity were wasted.

Many students simply can't afford to wade through a four-year program without seeing gains along the way. Forty-four million Americans are unemployed or lack the skills, credentials or networks to earn a living wage for

themselves and their families. They need solutions that not only provide for long-term mobility and financial stability but also move them quickly up the income ladder.

Stackable pathways do both by providing a way to increase earnings as you learn and credits that build upon each other. For many working adults with complicated lives, stackable pathways aren't just the best option—they're the only option.