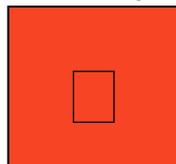
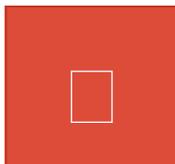
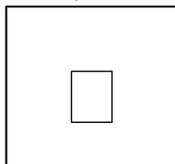
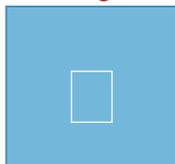
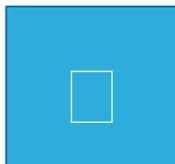
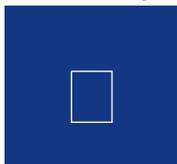


CREDENTIALS

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# Stackable Credentials: Defining Their Value

*Joann Kozyrev | Vice President of Design and Development, Western Governors University*



**Stackable credentials have the capacity to transform student pathways to degrees and employability—fundamentally shaking up the core of traditional higher education—but only if their quality aligns with their promise.**

Diana stopped at her mother's house to pick up her infant son. After a full day of classes followed by being on her feet at her convenience store job all evening, she felt much older than her 22 years. As she looked at her little boy, whom she hadn't seen since the morning, she was glad that a friend had talked her into starting the 15-credit certificate in business technology when she found out she was expecting. She would complete the certificate in three weeks, and already the number and quality of interviews to which she was invited had improved. She was looking forward to eight-hour workdays and a better paycheck, but the key value of the certificate to her would be getting to spend more time with her baby.

The benefit of certificates that stack into degrees is that shorter programs may appeal to students who need or want to work while learning. They also create clear pathways with incremental goals, allow for more agility in curriculum design and delivery, and support a more open-loop lifelong approach to education. However, as Iris Palmer points out in an [EvoLLLution article in 2015](#): "It is not that simple ... If stackable credentials are not built correctly, they can turn into arbitrary awards with no workforce value." [1]

## Defining Value

Value, then, is the key; however, establishing measures of value in higher education is fraught with complexity, emergent methodologies, and the potential for overly simplistic decision-making. For inspiration, I like to look at a field that similarly deals imperfectly with a public good, delivered through a complex system, and buoyed by an explosion of technology yet weighed down by increasing costs: healthcare. [2]

The establishment of Medicare and Medicaid in 1965 led healthcare stakeholders to begin to evaluate the quality, appropriateness and effectiveness of the care. These efforts led to the concept of Value-Based Care, which is central to the healthcare conversation today. Higher education would do well to learn from healthcare's efforts, so let's look at stackable credentials through the lens of value.

At its simplest, value is a ratio of outcomes vs. cost. But our colleagues in healthcare would likely tell us that in setting our definition of value, we must remember to ask: Value to whom? [3] In healthcare, the stakeholders are the patient, the care providers, the payer, and society. Similarly, in higher education, the stakeholders are the student, the education provider, the employer, and the public.

## Do Stackable Credentials Offer Students Value?

Current criticisms of higher education include that costs are too high, that the link between college and career are too weak, and that too many students leave with debt and no degree. How do stackable credentials "stack up" in solving these problems?

If it is well designed, a stackable credential gives students a clear pathway to a goal, offers a lower cost alternative to a degree, and is clearly tied to a job or occupation. Degree-seeking students achieve motivating milestones with the accumulation of each credential, and this can

positively affect persistence. The stackability of the credential also means that students who need to stop out of their studies will take something valuable with them when they go, rather than leaving behind “unvested” credits until they have the time, money, stamina, or preparation to start up their march towards a degree again.

### **Do Stackable Credentials Offer Employers Value?**

Frequently cited Gallup poll results in 2014 indicate that 96 percent of chief academic officers believe their students are effectively prepared for employment, while only a third of business leaders agree.[4] Could stackable credentials offer the value that business leaders seek?

Employers need to prepare for a future that will require regular upskilling, mobility, and remixing of skills to fill emergent jobs, solve new problems and leverage fledgling technologies. Stackable credentials could support the remixing of skills and help employers identify (and drive an increasing supply of) the unique candidates they will need to fill those roles. These credentials could be designed to grow with lifelong worker-learners as they move from operator to manager to strategist, and include the development of leadership skills tailored to particular career stages.

### **Do Stackable Credentials Offer Society Value?**

Higher levels of education correspond to higher levels of employment, which fuels economic growth and leads to higher tax revenues. Higher education also decreases demand on public budgets, as college graduates have lower levels of poverty and higher levels of physical health than non-graduates. Additionally, higher levels of education correlate with increased civic engagement.[5] To the extent that stackable credentials ensure that students who may not have finished a degree are gainfully employed, similar societal benefits can be assumed. If students who complete the shorter program are motivated by their success to return and complete the degree, further societal benefits may very well accrue.

### **Do Stackable Credentials Offer Educational Institutions Value?**

Planning for a series of stackable credentials requires significant institutional effort. Is it worth it?

There are costs to developing the programs behind these credentials. The curriculum must be developed in consultation with industry informants and partners, and should be created with attention to market forces, student attrition, and momentum points. These smaller, cheaper credentials may require similar marketing, advising and student support resources as larger, more expensive degree programs. All this takes time, expertise and innovative teams.

On the other hand, there are benefits in terms of a broader audience, increased funding opportunities, and increased institutional agility and relevance. Stackable credentials are often designed to attract students who would not choose to pursue a degree, and these students may persist and return again and again throughout their careers. Start-up funding and grants from

employers, government and foundations may be available to get the programs off the ground. Institutions can also more readily account for advances in technology or shifts in student demand through these credentials because it is easier to update a portion of a credential than overhaul an entire degree program. And of course, most importantly, these stackable credentials may help institutions achieve their educational student-centered mission.

### **New Pathways, New Measures**

Clearly, stackable credentials have the potential to offer considerable value to learners, employers, society and educational institutions. However, as these credentials are emergent their impact still needs to be measured. One caution is that currently accepted metrics and KPIs may not work with these credentials.

How do we define drop rate and persistence when the program encourages stopping in and stopping out? What becomes of the two-year, four-year, and six-year graduation rate in a reality that requires a “K to gray” ever-evolving 60-year curriculum? And how do we measure the presence and relevance of the skills being taught and students’ deepening competency with them in shifting contexts? As stackable credentials become the new reality, we will need a new family of measures that will help us to ensure we are identifying and implementing best practices, making sound decisions, creating balance, and ultimately adding value for the student, the education provider, the employer and the public.

And how might stackable credentials work out for someone like Diana over the long term? The office manager at the small business where Diana landed a job as a receptionist had frequently praised Diana for her naturally analytic mind. Since she was successful with the first certificate, Diana decided to add a second in data analytics, then a third in database development. When her son started middle school, wanting to be a good role model, she added another 15 credits and earned an associate’s degree in Computer Information Systems. By the time Diana earned her bachelor’s degree in Computer Science (including several industry certifications), she was in her mid-40s and her son was a young man. Her education had grown with her career and fit around her responsibilities as a mother, and her credentials and degree provided greater cumulative relevance and value over much of her career than a traditional four-year degree completed just out of high school.

Paid college tuition and 120+ credits of passing grades once implied that a student was entitled to four years of fond memories and a lifetime of increased earnings. That unwritten pact has started to erode. Diana’s family responsibilities (and to be honest, her insufficient academic preparation) made a traditional four-year degree impossible for her when she was a young adult. However, the stackable certificates she pursued were more than just a slower pathway that allowed her to earn while she learned. Diana’s extended path to a degree helped her to keep up with advances in technology, automation and business needs, and significantly improved the value she offered to her employers over the years.

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## References

- [1] <https://evollution.com/opinions/remember-building-stackable-credentials/>
- [2] Other parallels between healthcare and higher education include the influence of policy on the domain, the complexity of the funding sources, and the perceived primacy of both the doctor and the professor as members of the “team” providing the services or care.
- [3] <https://www.healthaffairs.org/doi/10.1377/hblog20170523.060220/full/>
- [4] <https://news.gallup.com/poll/167630/business-leaders-doubt-colleges-prepare-students.aspx>
- <http://www.insidehighered.com/news/survey/pressure-provosts-2014-survey-chief-academic-officers>
- [5] <https://trends.collegeboard.org/sites/default/files/education-pays-2016-full-report.pdf>



**Author Perspective:** [Administrator](#)

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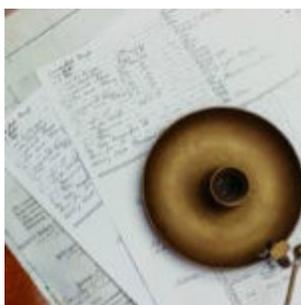
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