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Reverse Credit Transfer and the Value of the Associate’s Degree: Multiple and Contradictory Meanings

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ABSTRACT

This study examined how transfer students perceived the value of the associate’s degree in the context of reverse credit transfer. Five student focus groups of transfer students provided individual and collective discussions on the perceptions of the associate’s degree. The findings show that transfer students perceived the associate’s degree to be both beneficial and limiting. The results show the potential of the associate’s degree via reverse credit transfer as a way to support students’ progress toward the bachelor’s degree. However, the findings suggest that all transfer students do not equally value or understand the purpose of the associate’s degree, and we provide recommendations for policy, practice, and future research.

In her seminal piece on transfer student patterns, Townsend (2001) defined reverse transfer students as “four-year students who transfer to two-year colleges” (p. 33). This definition implies that students begin at a four-year institution and physically transfer to a two-year institution, including transferring credits from the four-year institution to the two-year institution. In recent years, the term reverse transfer has taken on a new meaning in institutional practice (Ekal & Krebs, 2011; Taylor, 2016) and state policy (Bautsch, 2013; Garcia, 2015). Recent usage of the terms “reverse transfer” or “reverse credit transfer” refers to the transfer of credits from a four-year institution back to a two-year institution for the purpose of conferring an associate’s degree, often while the student is en route to a bachelor’s degree at the four-year institution (Taylor, 2016). As noted by Bragg, Cullen, Bennett, and Ruud (2011), in this new usage, “it is the credits that are reverse transferred rather than the students” (p. 20). Reverse credit transfer is a relatively new phenomenon and as such, there is very little literature on these programs, policies, and their impact on students’ degree and career aspirations.

National data show that approximately 80% of students who transfer from a community college to a four-year institution transfer before they complete an associate’s degree (McCormick & Carroll, 1997; Shapiro et al., 2013). These data are alarming because many state and institutional policies promote associate’s degree completion prior to transfer by means of transferrable associate’s degrees and/or guaranteeing students junior status at the four-year institution (Kisker, Wagoner, & Cohen, 2012). Because a significant number of students transfer without the associate’s degree and accumulate a large number of credits, many students may be candidates for reverse credit transfer. Research on the potential of reverse credit transfer indicates that of a sample of students potentially eligible for reverse credit transfer, approximately half did not complete a bachelor’s degree four years after transferring to a university (Taylor, Bishop, Makela, Bragg, & Ruud, 2013). Thus, transfer students who accumulate a significant number of college credit and stop-out prior to completing a bachelor’s degree are in an “all or nothing” situation with lots of credit and no college credential (Bragg et al., 2011). Reverse credit transfer is emerging as a state policy lever intended to award associate’s degrees to students en
route to the bachelor’s degree, and state policies and practices are rapidly developing and evolving around this new policy (Anderson, 2015a; Taylor, 2016).

The small proportion of transfer students who receive an associate’s degree prior to transfer raises questions about the value of an associate’s degree, from both an economic and student perspective. Researchers have documented the strong labor market value of an associate’s degree (Carnevale, Rose, & Cheah, 2011), and some research suggests that receiving an associate’s degree before transfer is correlated with higher bachelor’s degree attainment (Crook, Chellman, & Holod, 2012; Crosta & Kopko, 2014), although there is new conflicting evidence related to the latter (Wang, Chuang, & McCready, 2017). There is also limited research on the value of the associate’s degree based on employer perceptions (Van Noy & Jacobs, 2012). Although much is known about the economic benefits and the benefits of the pre-transfer associate’s degree on bachelor’s degree completion, with the exception of one study (Cejda & Kaylor, 2001), little research explores how transfer students or prospective transfer students perceive the value of the associate’s degree.

The purpose of this study is to examine how community college transfer students perceive the value of the associate’s degree in the context of reverse credit transfer. This study is significant for several reasons. First, states and institutions have launched reverse credit transfer programs almost entirely independent of understanding transfer students’ desire to receive an associate’s degree or how students make meaning of receiving the degree. Garcia (2015) found that nearly every state has at least one reverse credit transfer partnership and a recent analysis by the Education Commission of the States (2018) found that 16 states have legislative policy and another 23 states have statewide programs, Memorandum of Understanding (MOU), or institutional arrangements for reverse credit transfer. This indicates that many community colleges are pursuing reverse credit transfer under old assumptions about the value of the associate’s degree conferred prior to transfer. Second, it is important to understand the influence that reverse credit transfer has on transfer students’ progress and how the associate’s degree influences them. Transfer students receive an associate’s degree via reverse credit transfer en route to the bachelor’s degree, and although many will complete a bachelor’s degree, research shows that 60% of transfer students will not have a bachelor’s degree within six years of transfer (Shapiro et al., 2013). This study helps us understand how, if at all, the associate’s degree via reverse credit transfer influences students’ progress toward the bachelor’s degree. Third, the college completion agenda has prompted states and community colleges to increase degree attainment and completion, and reverse credit transfer has the potential to contribute to these goals. Research is needed to understand how these new credentials influence students’ lives. Finally, this study is important because it can help inform policymakers and community college practitioners about how students interpret and respond to reverse credit transfer opportunities. This information can be used to help create better policies that lead to strong student participation in reverse credit transfer and effective partnerships between community colleges and four-year institutions, for example.

**Literature review**

To situate this study within the literature, it is relevant to review the research about the value of an associate’s degree, students’ degree aspirations, and reverse credit transfer policies and practices.

**Value of the associate’s degree**

Surprisingly, there is little research on students’ perceptions of the associate’s degree or their perceptions of the value of the associate’s degree, particularly among transfer students; however, the value of an associate’s degree can be assessed or understood from different perspectives. The perspective most relevant to this study is the value of the associate’s degree as experienced and articulated by students. The only empirical literature on this topic that we identified was by Cejda and Kaylor’s (2001) study that explored time of transfer and why students transfer without the associate’s degree. Their study of over 100 transfer students at
a four-year university found that two-thirds of the sample transferred without the associate’s degree because many students did not intend to earn the associate’s degree but intended to transfer. Other factors that influenced transfer before receiving the associate’s degree included faculty interaction and encouragement from four-year institutions, family and financial influences, and transfer barriers such as expected credit loss or prerequisite requirements (Cejda & Kaylor, 2001). Moreover, Cejda and Kaylor (2001) concluded that, “The intentions reported by students indicate that they did not see any benefit in completing the associate’s degree before transfer” (p. 636).

Another way to assess the value of the associate’s degree is to understand the relationship between the credential and the labor market. Research on employer’s perspectives of the associate’s degree is also limited, with the exception of one study. Van Noy and Jacobs (2012) interviewed employers in two large cities to understand the value of credentials in hiring decisions. Their study found that employers valued associate’s degrees because they linked the degrees with expected and desirable qualities such as technical knowledge and skills, thinking skills, and communication. That is, employers perceived associate’s degree holders to have important skills valued by their company. However, employers also connected an associate’s degree with negative qualities such as lack of academic ability, skills, or initiative. Van Noy and Jacobs (2012) argued that differences in employers’ perceptions of the associate’s degree are related to differences in labor market norms and how hiring managers perceive community colleges.

Quantitative evidence on the labor market value of the associate’s degree is well documented as individuals with associate’s degree have higher average lifetime earnings compared to individuals without the associate’s degree (Carnevale et al., 2011). The median lifetime earnings of associate’s degree holders are projected to be approximately $1.72 million, or approximately $500,000 more than those with a high school diploma and approximately $200,000 more than those with some college and no degree (Carnevale et al., 2011). Thus, economic data suggest a wage advantage for individuals with an associate’s degree compared to those without an associate’s degree.

The value of the associate’s degree has also been examined in relation to transfer students’ baccalaureate attainment. Some studies have found that obtaining an associate’s degree prior to transferring to a four-year institution can influence transfer students’ academic progress. For example, using state-level data from a single community college system, Crosta and Kopko (2014) found that students who transfer with an associate’s degree were more likely to obtain a bachelor’s degree. However, the findings indicated that not all associate’s degrees increase the likelihood of baccalaureate attainment. Workforce-oriented associate’s degrees (e.g., Associate in Applied Science (AAS)) had no significant impact on earning a bachelor’s degree relative to transfer-oriented associate’s degrees (Associate of Art and Associate of Science), which had a positive impact (Crosta & Kopko, 2014). However, another study that used system-level data found that the AAS had a positive impact on transfer students’ baccalaureate attainment (Ehrenberg & Smith, 2004), so there is mixed evidence on how different associate’s degree types influence baccalaureate attainment.

Using a national dataset, Wang et al. (2017) found that obtaining any associate’s degree pre-transfer had no effect on transfer students’ baccalaureate attainment. The results, which likely wash out any state-level variation in the impact of associate’s degrees, suggest that transfer students are likely to have similar baccalaureate degree outcomes with or without an associate’s degree pre-transfer (Wang et al., 2017).

**Degree aspirations and intent**

As Cejda and Kaylor’s (2001) study suggests, understanding students’ perceptions of the value of an associate’s degree is contextualized, in part, by their aspirations and intent to receive an associate’s degree. Community college students’ degree aspirations have been the subject of scholarly inquiry over the past several decades. This line of scholarship includes understanding the degree aspirations of students who begin their education at a community college. The Beginning Postsecondary Students
Longitudinal Study of 2004/2009 (BPS:04/09) measured students’ reasons for enrolling in college, by allowing students to select from a list why they enrolled in college. Among beginning community college students, approximately 43% indicated that they intended to attain an associate’s degree at the community college (Horn & Nevill, 2006). Larger proportions of students indicated they intended to transfer, wanted to obtain job skills, and were enrolled for personal interest (Horn & Nevill, 2006). Although 43% indicated they intended to obtain an associate’s degree, within three years of entry, only 10% had attained the degree within six years (Horn, 2009). In regression analyses conducted on the BPS:96/01 cohort of beginning community college students, Bailey, Leinbach, and Jenkins (2006) found that students’ reason for enrolling was a significant predictor of degree or certificate completion or transfer within six years. Understanding students’ degree intent is imperative to understand their potential educational outcomes. Despite the evidence and research on the intentions of community college students, there is no research on whether community college transfer students intend to receive an associate’s degree after transfer; this is a critical gap in the research.

**Reverse credit transfer policy and practice**

As previously mentioned, reverse credit transfer is a relatively new policy, and research suggests that states have only recently adopted reverse credit transfer policies. Garcia (2015) found that legislative policies related to reverse credit transfer have emerged in 13 out of the 50 states, and a recent analysis by the Education Commission of the States (2018) found that 16 states have state legislative policy and another 23 have statewide programs, MOUs, or institutional arrangements. For example, states such as Oregon, Colorado, Texas, and Tennessee passed legislation to encourage two-year and four-year institutions to create reverse credit transfer partnerships and confer associate’s degrees via reverse credit transfer (Anderson, 2015b; Garcia, 2015). Other states such as Hawaii, Missouri, and Ohio do not have state legislation, but institutional and consortia partnerships agreements have been created among two-year and four-year institutions have reverse credit transfer (Anderson, 2015a; Garcia, 2015). The development and implementation of state reverse credit transfer policies vary by state and institution, thus, creating inconsistent, and at times vague reverse credit transfer implementation processes (Anderson, 2015a).

In the past five years, several foundations partnered to fund 16 states and systems to develop reverse credit transfer policies as part of the Credit When It’s Due (CWID) initiative. Research associated with the CWID initiative provided a policy and practice framework for developing and implementing reverse credit transfer that includes five processes: student identification, consent, transcript exchange, degree audit, and degree conferral and advising (Taylor & Bragg, 2015). Reverse credit transfer policies and programs have expanded dramatically within the 16 states funded by CWID, and as Garcia (2015) found, reverse credit transfer programs are implemented in nearly every state. Within the first three years of the CWID initiative, nearly 16,000 transfer students received an associate’s degree via reverse credit transfer (Taylor & Cortes-Lopez, 2017).

The CWID initiative launched in 2012 and most state reverse credit transfer legislation was passed after 2011 (Garcia, 2015), so the proliferation of reverse credit transfer policies and programs is relatively new. Some research suggests that the proliferation of these policies and programs is connected to the college completion agenda (Taylor et al., 2013). That is, reverse credit transfer helps states and institutions reach their state completion goals. Community colleges are particularly well positioned to benefit from reverse credit transfer because it helps boost institutional associate’s degree attainment and completion.

**Theoretical framework**

Two related theories inform this study: self-efficacy theory (Bandura, 1997; Pajares, 1996) and human capital theory (Becker, 1993; Paulsen, 2001). We draw from both theories to help explain participants’ understanding of the value and meaning of the associate’s degree attainment while currently enrolled in a bachelor’s degree program.
Self-efficacy

Self-efficacy theory stems from social-cognitive theory and was defined by Bandura (1997) as, “beliefs in one’s capabilities to organize and execute the courses of action required to produce given attainments” (p. 3). As Pajares (1996) noted, “How individuals interpret the results of their performance attainments informs and alters their environments and their self-beliefs, which in turn inform and alter their subsequent performances” (p. 544). Bandura (1997) contended that there are four potential sources of information from which self-efficacy is derived: mastery experience, vicarious experience, social persuasion, and physiological states. Most relevant to this study is mastery experience, which Bandura (1997) also noted is the most influential source of information. Usher and Pajares (2008) summarize mastery experience in the educational context in the following way:

After students complete an academic task, they interpret and evaluate the results obtained, and judgments of competence are created or revised according to those interpretations. When they believe that their efforts have been successful, their confidence to accomplish similar or related tasks is raised; when they believe that their efforts failed to produce the effect desired, confidence to succeed in similar endeavors is diminished. Experienced mastery in a domain often has enduring effects on one’s self-efficacy. Students who have earned top marks in science throughout school will typically believe themselves capable in this area for years to come. (p. 752)

Usher and Pajares (2008) go on to argue that experienced mastery can have long-lasting effects on students’ self-efficacy. Scholars have studied self-efficacy in terms of academic achievement, and when students experience performance successes in an academic context, and these are theorized to strengthen one’s self-efficacy beliefs (Bandura, 1997; Williams & Zane, 1989; Zimmerman, 1995). Indeed, research on college students suggests that there is a positive relationship between self-efficacy and specific performance (Pajares, 1996). In the context of this study, performance success can be conceptualized as the success of completing a college degree – an associate’s degree. According to self-efficacy theory, successful completion of the degree is theorized to positively influence transfer students’ self-efficacy beliefs and future behavior and performance, such as persistence and degree attainment at a four-year institution.

Human capital theory

Human capital theory is also a useful framework for understanding the value of an associate’s degree to transfer students. According to human capital theory, students are rational actors who make decisions based on their perceived costs and benefits of their education (Becker, 1993; Paulsen, 2001). Becker (1993) contended that individuals are likely to behave rationally in order to seek desirable outcomes that align with individual expectations and preferences. In the context of education, the investment that individuals make in their education is predicted to result in increased individual benefits in the workforce and life (Becker, 1993; Paulsen, 2001). In the context of reverse credit transfer, transfer students may desire an associate’s degree because they perceive that the degree will provide a financial benefit in terms of employment. Alternatively, students may not value the degree because they may believe that it is detrimental to their employment or future educational and career expectations. Nonetheless, the application of human capital theory suggests that students’ understanding of the potential benefits and costs of an associate’s degree relative to employment and income may influence their interest in obtaining an associate’s degree, either before transfer or after transfer.

Methods

This study used qualitative methods to examine transfer students’ perceptions of the value of the associate’s degree. The research question guiding the study and analysis was: How do transfer students perceive the value of the associate’s degree in the context of reverse credit transfer?
**Data collection and sample**

Data were collected in spring 2015 and spring 2016 from five student focus groups at four public universities that operated a reverse credit transfer program in partnership with public community colleges in three different regions of the U.S. Focus groups gathered a collection of perspectives from transfer students and provided a venue for students to express their perceptions of the associate’s degree and reverse credit transfer (Smithson, 2000). The institutions were selected as part of a larger study on reverse credit transfer, and these institutions were selected because they had large numbers of transfer students. All four participating universities are categorized as public research universities that are primarily residential with high undergraduate enrollment, according to the Carnegie Classification of Institutions of Higher Education. These universities are located in the west, south, and mid-west regions of the U.S. and represent different state and institutional contexts with reverse credit transfer programs.

The interview protocol was designed to understand students’ experiences with reverse credit transfer and perceptions of the associate’s degree. Our protocol focused on students’ understanding of the value and meaning of the associate’s degree within the context of reverse credit transfer. The utilization of focus groups allowed us to emphasize group narratives for in-depth analysis. Potential student participants were identified by an institutional liaison at the four-year institution who generated a list of students who were eligible and ineligible for reverse credit transfer. Eligible students were students who transferred without an associate’s degree and met reverse credit transfer program eligibility requirements. Ineligible students were students who transferred with an associate’s degree and had not met reverse credit transfer program eligibility requirements.

Once potential student participants were identified, we drafted and distributed student recruitment emails to key institutional liaisons for dissemination to students. Due to researchers’ distance and unfamiliarity with student populations at each site, we relied on the institutional liaisons to directly contact and recruit students. The liaison from each institution contacted students via email during spring 2015 or spring 2016. A total of 18 participants across the four institutions responded to the invitation email and all of them were invited to participate in focus groups by institutional liaisons. Although we intended to only include eligible students in the focus groups, three focus group included both eligible and ineligible students. This was something we did not have control over due to our non-affiliation with the participating institutions (see limitations section below). Fifteen of the 18 students were eligible and of these, four had received an associate’s degree via reverse credit transfer at the time of the study.

A semi-structured interview protocol was used and included a series of questions about students’ background, their experience with reverse credit transfer (if applicable), their decision to transfer before earning the associate’s degree, and their perceptions of the value of the associate’s degree. The focus groups lasted approximately 60 minutes. Focus groups were recorded, transcribed, and uploaded into NVivo for data analysis.

**Data analysis**

Once data were uploaded in NVivo, we coded the data in two cycles (Saldaña, 2013). During the first cycle, data were coded to explore the ‘content and nuances’ of the data using three elemental coding methods: initial coding, in-vivo coding, and structural coding (Saldaña, 2013). Initial coding, or open coding, was used to code the data without any predetermined codes in order to capture a wide range of codes that can bring nuances to understanding the value of the associate’s degree (Saldaña, 2013). The use of in-vivo coding allowed us to use participants’ words and/or phrases as codes, which added rich meaning from the participants’ perspective (Saldaña, 2013). After this, structural coding was used to explicitly capture the topics of inquiry in the study. This entailed using codes that described the types of value attached to an associate’s
degree. We used value coding (such as values, attitudes, and belief codes) as a way to illustrate how participants expressed their perspectives on the value of the associate’s degree. These types of coding lead to the initial creation of 567 codes.

In the second cycle coding, we aimed to reorganize and reanalyze the codes from the first cycle. We used axial coding to identify dominant categories and themes, and condensed codes into parent codes and sub-codes (e.g., momentum and progression, personal accomplishment, associate’s degree as a back-up sub-codes; Saldaña, 2013). This coding approach condensed our 567 codes to 72 codes. We wrote six analytic memos after data collection and during the coding process, and these memos were used to verify the validity of the themes (e.g., beliefs about associate’s degree, limitations of the associate’s degree, and contradictions of the associate’s degree) created in the first coding cycle. Additionally, to improve credibility of data interpretation, we used four sessions of peer debriefing throughout the coding and interpretation process, and memos were used to further verify codes and interpretation. Our peer debriefings lead to the creation of a data matrix to sort through the remaining codes and organized them by categories (Miles, Huberman, & Saldaña, 2013. This matrix also assisted to crosscheck codes in order to verify their validity (Miles et al., 2013).

**Limitations**

There are at least three limitations to this study. First, we were unable to do member checking with participants, so the results and interpretations of the analysis are based on the theoretical perspectives in combination with our own frames of reference and were not reviewed by participants. Second, in some of the focus groups, some individuals were more opinionated, thus, dominating the conversation leaving others with less time to respond and possibly agreeing with a dominant view as a form of reproducing normative discourse; this is a common occurrence in focus groups (Smithson, 2000). Third, two focus groups had one participant who transferred from another four-year institution; these individuals did not attend an institution that conferred associate’s degrees and were not eligible for an associate’s degree via reverse credit transfer. Furthermore, one focus group had one participant who transferred with an associate’s degree and had obtained a bachelor’s degree at the time of the study. The experiences and perceptions of these students may differ because they did not experience transfer from a community college, or did not receive an associate’s degree via reverse credit transfer. Researchers did not know that these students were ineligible for reverse credit transfer, and only become aware of this during the middle of the focus groups. Because these students contributed to the discourse, we did not want to exclude their data because their perspectives shaped and were shaped by other students’ perspectives in the focus group. Although this is a limitation, these students still shared a transfer student experience and we did not observe that their experiences and perceptions were drastically different from the other students.

**Findings**

Based on the analysis of the focus group interviews, three primary themes emerged that answered the research question about transfer students’ perceptions of the value of the associate’s degree: (a) benefits of an associate’s degree, (b) limitations of an associate’s degree, and (c) contradictions in the perceived value of an associate’s degree. The overarching discourse on the value of the associate’s degree is complex, reflecting both positive and negative connotations, as well as contradictions between students and within students. In presenting the results, we seek to illuminate the student narratives and a collective discourse about the value of the associate’s degree by transfer students who experienced reverse credit transfer or were potentially eligible for reverse credit transfer.
The benefits of the associate’s degree

The student participants perceived multiple benefits associated with obtaining an associate’s degree. For some students, obtaining an associate’s degree motivated them to continue to pursue a bachelor’s degree, and for others, only an occupational associate’s degree was perceived as valuable because of the labor market returns. The students provided diverse perspectives on the benefits that an associate’s degree via reverse credit transfer has or can have on their life and educational pathways and how they make meaning of the degree. Additionally, the narratives in this section can be understood in two contexts, the reverse transfer context and the overall perception of the associate’s degree.

Reaching the finish line: Momentum and progression

A salient narrative among students was the role of the associate’s degree in providing students momentum in their pathway toward the baccalaureate degree. For them, an associate’s degree lead to something greater than its immediate value. For example, a student shared the benefits of obtaining an associate’s degree via reverse credit transfer at the midpoint of her undergraduate trajectory:

So, when I finally made it to [the University] and I was pursuing that degree [Psychology], and like halfway into the deal, I had like two more years left here for my bachelor’s, and then they said, “here, we’re going to give you this other degree [reverse credit transfer associate’s degree],” it kind of kept me motivated, to keep moving forward. Best thing that happened to me that year.

Obtaining an associate’s degree through reverse credit transfer halfway through her undergraduate program motivated this student. She not only continued on her current path but felt that she was “moving forward” toward her bachelor’s degree. This was a common experience across all focus groups. For example, another student who received an associate’s degree via reverse credit transfer shared how this and his advisor’s encouragement contributed to his momentum toward a bachelor’s degree:

Like my advisor said to me just this past fall… ‘You’ve only got a handful of classes left to get into residency [Engineering school]. You’re so close. Keep on staying in school.’ And so when you hear that, in addition to getting the associate’s degree, you’re gonna make it to that finish line. So the associate’s, it’s another, like, nitrous boost, if you will.

Both of these students found value in the associate’s degree via reverse credit transfer because it kept them moving toward the bachelor’s degree. Another student discussed that receiving the associate’s degree via reverse credit transfer provided momentum beyond the bachelor’s degree. He said,

I know in applying for graduate school – because I’m going directly into graduate school. They [graduate school admissions] like that I had gotten it [associate’s degree] … They like to see the benchmarks coming along the way because it shows a progressive step or steady progression.

This student viewed the associate’s degree as a “benchmark,” a marker, or a milestone along his educational pathway into graduate school.

“I would be proud of myself:” Personal accomplishment

A second benefit of the associate’s degree can be conceptualized as an intrinsic reward. Some students viewed the completion of an associate’s degree primarily as a personal accomplishment. For example, one of the students who was eligible for an associate’s degree via reverse credit transfer commented:

For me, this [completing an associate’s degree] is just something personal. I mean, I am thankful for where I am at now in life as far for work, job, money. But for me getting the associate’s while I’m still working on my bachelor’s is like I’m completing something. Right now in life, I’m trying to do positive things that I started to complete [i.e., complete things that were left pending] … I wasted all that time, years before [at the community college], and I still haven’t completed anything. I don’t have anything [an associate’s degree] in my hand. But why did I waste all that time, years before, and I still haven’t completed anything. I don’t have anything in my hand.
This student indicated that the associate’s degree was personally valuable because it aligned with her pursuit of positive and healthy efforts, and it marked the accomplishment of all that “wasted” time that did not materialize into a tangible degree. Another student who was eligible for reverse credit transfer found herself in a similar position and reflected on what it would mean to receive an associate’s degree via reverse credit transfer:

Oh, just, I feel like it’s, I would be proud of myself. You know, to know that I have done all these classes and finally would have that piece of paper [associate’s degree], [and] say, ‘You did them and you finished them, and here you go. Here’s the piece of paper that you’ve completed it.’

Similar to the previous student, this student viewed the potential of receiving the associate’s degree as a personal achievement and a point of pride.

“One degree is better than no degree:” Associate’s degree as a back-up

Students also perceived the reverse credit transfer associate’s degree as a back-up plan or insurance policy. As explained by one student who received the degree:

So I just – you know, I did it just for the personal sake of me, you know, looking down the road like, okay, well, if I don’t finish college, well, at least I have an associate’s degree right now. You know, if I have to drop out due to financial reasons or academic. So that – you know, that was kind of the main reason why I ended up doing it.

This student’s comment illustrates how the associate’s degree can function as a safety net if the student stops out of their bachelor’s degree program. Another student who was eligible for the reverse credit transfer degree explained further:

Oh, well, I thought, “This is pretty cool” [receiving a reverse credit transfer degree]. You know, especially if I can get, um, go ahead and get a degree with that [reverse credit transfer]. Because you know, I totally plan on finishing this degree [bachelor’s degree], but you never know what life is going to throw at you. So one degree’s better than no degree.

The quotes by both students suggest that they wanted the associate’s degree in case they did not complete their bachelor’s degrees. Further, the quote from the second student reflected a perspective that it is more valuable to have an associate’s degree than no degree at all.

“It’s a completion that does matter:” Employer recognition

The associate’s degree was also perceived as beneficial for employment since students perceived that employers valued and recognized the effort needed to obtain a degree and the value of the skills the degree brings to the job. For example, a student who obtained an associate’s degree via reverse credit transfer viewed the degree as a positive benefit not just for herself but also her current employer. The student commented:

It’s a completion that does matter to employers, at least it does for mine. They do care that you have a degree of any kind. They said it shows a commitment to progress, a commitment to your education, not just that you were sticking it out in college for five years for no reason.

Completing the associate’s degree was important to this student because her employer believed it reflected a commitment to her education. Another student who was eligible for an associate’s degree via reverse credit transfer but was not employed corroborated the above comment by explaining why a general associate’s degree could be perceived as valuable for employment. He explained:

[It] shows to employers … that you’re a student that puts in the work necessary to get a degree, to finish, to do what needs to be done, to learn the material and acquire the skills that the institution is trying to teach you.”

Similar to the previous comment, the motivation “to finish” an associate’s degree marked the student’s commitment to his education, which translated into something that the student perceived as valuable to employers.
“A lot of rap:” Economic value of occupational degrees and certificates

A final benefit articulated by students was the value of occupational associate’s degrees. For example, during a conversation on this topic, two students defended how another student’s certificate was economically valuable, “But I think the issue, her degree, her certificate, like those kind of programs [occupational programs], you can make a living off of it,” and “welders, they make a lot of money for just a two-year degree.” Another student added to this comment, “Oh, no, vocational ones [degrees and certificates], those are great.” Both students perceived occupational associate’s degree to have significant economic value in terms of wages.

Another student working toward a Bachelor’s of Science in Nursing (BSN) and who did not receive an associate’s degree via reverse credit transfer commented, well, it would be awesome to have an associate’s degree in nursing from [name of community college]. That actually has got a lot of rap to it. I [could] have start[ed] working as a registered nurse and be on my way to get my bachelor’s.

This student also perceived an occupational associate’s degree – nursing in this case – to be valuable because it could lead to immediate employment in her field and align with her bachelor’s degree program.

Limitations of the associate’s degree

Despite the multiple perceived benefits of associate’s degrees, the second theme suggests that students identified a number of limitations of the degree. The limitations varied by students’ educational pathways, regardless of obtaining an associate’s degree via reverse credit transfer or even prior to transfer; nevertheless, a collective discourse on the limitations of the associate’s degree was salient.

The “Fru Fru degree”

A salient narrative that emerged from the data relates to stratification of degrees. One variant of this was the value of a “general” associate’s degree (or transfer associate’s degree) relative to an occupational associate’s degree. For some students, obtaining a general associate’s degree was not appealing, nor did it seem valuable compared to other educational credentials. For example, a student who received an associate’s degree via reverse credit transfer responded to a question about the value of the general associate’s degree:

It’s just a piece of paper to me quite frankly. Just because I do get only a general [associate’s degree]. It doesn’t make a difference. The whole reason I went [to the community college] was for the certificate [in sheet metal], for the vocational.

Likewise, another student added to the conversation, “It’s [general associate’s degree] kind of just a fru fru degree, like just to say I have a degree, and that’s – I wouldn’t want to do that.”

This quote was made by the same student who was previously quoted saying that an associate’s degree in nursing has “a lot of rap.” This student’s comment, as well as the previous comment, alluded to the limitation of a general associate’s degree in comparison to an occupational degree.

When asked why an occupational associate’s degree was more valuable than a general associate’s degree, students perceived that an occupational degree had more value in the labor market and provided them with specific skills desired by employers. For example, one student commented on this when he agreed with his peers on the reason for not obtaining a general associate’s degree:

Yeah, that’d probably be a caveat for mine, too, unless it’s [associate’s degree] specified. Just a general degree is like, okay, I took basket weaving. It doesn’t say anything to an employer. It doesn’t say anything to your education abilities. It’s just okay, you took some general courses. Good job. It doesn’t really say anything about you.

For this student, a general associate’s degree did not translate to educational or occupational skills needed by employers. One student also explained that the knowledge and skills learned at the associate’s degree level do not adequately prepare individuals for a job in his field:
Yeah. I mean, in my field of study [mechanical engineering], a [general] associate's degree doesn't really – you know, I mean, you can't be an engineer and have just an associate's degree, the level of curriculum you've been through is just – it's so inadequate.

These students perceived a general associate's degree to be inadequate because it did not provide them the knowledge and skills specific to their discipline, which was perceived as less valuable to employers.

"Base level degree:" Associate's degrees relative to other credentials

Another variant of stratification of degrees that emerged from the data was the associate's degree relative to bachelor's and graduate degrees. Some students discussed the associate's degree as less valuable compared to a bachelor's degree or a graduate degree. For example, one student said, "[S]o I mean, okay, you've got your B.A. An associate's is a two- to three-year commitment, yes, it's something, but it's not like a bachelor's or a master's or anything up on the higher realms." This student situated the meaning and value of an associate's degree relative to bachelor’s or graduate degrees. He did not perceive the associate’s degree as necessarily advantageous relative to advanced degrees. His comment implies that once obtained, the bachelor’s degree or graduate degree has more value than the associate's degree. In a stacked credential and degree framework, this quote suggests that once students complete more advanced credentials, the value of degrees on the bottom of the stack may be less valuable to them.

Although this sentiment was shared by many students, the associate’s degree also held some level of basic educational value as explained by another student:

Um, personally I think it's [associate's degree] valuable to a certain extent. It's valuable... like you have an associate's and then a bachelor's and then a master's and a graduate and doctor's. Like on that scale, it's the base level degree you can receive at a high-level institution, you know, post high school.

He continued to explain, “I just – it's a degree to have to stamp your name on and say that I’ve done this, I’ve – basically just like the same thing as like a bachelor’s, just not quite as valuable as a bachelor’s.” This student’s comments provide another perspective on the relative value of the associate’s degree when compared to a bachelor’s and graduate degrees. Although he ultimately perceived the associate’s degree as less valuable than advanced degrees, he indicated that the associate’s degree was inherently valuable as a foundational degree among postsecondary credentials.

"Happy at the halfway point:" Diversionary effects of associate's degrees

A third dominant limitation that emerged was the potential diversionary effects of the associate’s degree. A couple students expressed why obtaining an associate’s degree could have a negative effect. One student explained:

I think you could... some people I think it [associate's degree] will impact their decision to go and get immediate employment. Maybe they don’t... I mean, they’re not really... maybe the associate’s degree is just, you know, giving them what they want and what they... like they don’t really want any more [education].

Another student added:

Yeah, I first think it [associate's degree] does [divert students from a bachelor’s] because there are some people who are content just taking a couple years [for an associate's degree] and then going about their merry way. But then there are others, like me, who wanna go the distance and who have made it this far and want to finish.

Both students’ comments captured perceptions that an associate’s degree could have diversionary effects en route to a bachelor’s degree. Some students might find that an associate’s degree meets their employment needs, and other students might be “content” with receiving an associate's degree and simply do not persist to a bachelor's degree. However, an important caveat is that these students did not perceive associate’s degree would divert them, but speculated how the associate’s degree via reverse credit transfer might divert other students. Thus, this finding should be interpreted with
caution and suggests that an associate’s degree via reverse credit transfer may have a limited diversionary impact.

**Contradictions in the perceived value of an associate’s degree**

Although the data suggest distinct benefits and limitations of the associate’s degree, it also indicates inherent contradictions about the value of the associate’s degree. Some students’ comments about the value of the associate’s degree were contradicted by others, and some individual students contradicted their own statements. Individual contradictions, as well as group contradictions highlight the complexities of the value of the associate’s degree and how the value of the degree is relative to individual students and their personal situations and contexts.

**Group contradictions**

We found evidence of contradictions among students in the overall discourse on the value of the associate’s degree. The binary nature of the benefits and limitations suggest contradictions in students’ perception of the value of the associate’s degree, and we highlight a couple of these contradictions in this section.

One contradictory narrative is the conflicting perception on how receiving an associate’s degree via reverse credit transfer motivates students. For example, some students indicated the associate’s degree was beneficial to their educational and career goals and provided momentum along their educational pathways (e.g., “It [associate’s degree] already amounted to something and that just tells you that you keep working a little more and it’s gonna amount to more”). However, other students indicated that completing an associate’s degree via reverse credit transfer may have a diversionary effect because obtaining an associate’s degree could produce a level of satisfaction that stifles further educational aspirations (e.g., “[you] just never progressed, you stop … because you got an [associate’s] degree”).

A second group contradiction that emerged is about the value of the associate’s degree in the job market in terms of employability and job advancement. Some students perceived the associate’s degree to be valuable to employers since the degree shows “commitment to your education” and reflects marketable skills. For students currently employed, the associate’s degree may lead to a promotion or advancement (e.g., “having an associate’s degree, it will allow me to do what I’m doing now plus more office work, you know, things like that”). However, other students did not perceive the general associate’s degree as valuable to employers or future employers because it did not provide students with the knowledge and skills needed for employment or the skills students perceived employers valued (e.g., “it doesn’t really say anything about you”). These differing narratives capture the complexities of students’ perceptions toward the associate’s degree. The associate’s degree is valuable for some, but not valuable for others; that is, its value is context-specific.

**Individual contradictions**

As individual students shared their perceptions of the value of the associate’s degree, some students contradicted themselves. These contradictions illustrate that some students’ understandings of the value of an associate’s degree may not be informed or not fully developed. Below are a few examples that illustrate these contradictions.

One student shared that she would like to obtain an associate’s degree via reverse credit transfer since she spent approximately five to six years in college. She saw the associate’s degree as an educational milestone that validated her educational pathway saying, “It would be nice to have something to show for me going to college for the past five years or almost six.” However, in a later discussion, she dismissed the value of the associate’s degree by labeling it as a degree that has no real value saying, “[associate’s degrees] don’t count for much.” In a sense, her contradictory views are grounded in the context of her educational pathway seeking a bachelor’s degree.

When discussing the value of the associate’s degree within the context of reverse credit transfer, another student validated the degree while simultaneously dismissing it completely. This student
commented on why they valued the associate’s degree, “because it’s [the associate’s degree] a focus [discipline specific], and it adds more diversification to your portfolio in the long run.” However, this student later compared the value of the associate’s degree to the value of the bachelor’s degree and said, “not to downplay an AA in any way, but I mean, really in the larger scope of things, it’s – Even the B.A. and the B.S. really don’t mean that much these days.” Although this student valued an applied associate’s degree, he devalued the associate’s degree relative to a bachelor’s degree.

**Discussion**

Reverse credit transfer programs are proliferating around the country. The majority of states have established reverse credit transfer policies or arrangements (Education Commission of the States, 2018; Garcia, 2015), yet these policies have advanced with little to no understanding of how transfer students perceive the value of the associate’s degree while en route to the bachelor’s degree. Approximately 80% of community college students who transfer to four-year universities do so without completing an associate’s degree (McCormick & Carroll, 1997; Shapiro et al., 2013). Although many community colleges promote associate’s degree completion prior to transfer, the low percent of students completing a degree prior to transfer suggests that students may not value of the associate’s degree. If students do not value the associate’s degree pre-transfer, it may be that students do not value an associate’s degree conferred post-transfer via reverse credit transfer.

This study examined the value of the associate’s degree in the context of reverse credit transfer through the theoretical frameworks of self-efficacy (Bandura, 1997; Pajares, 1996) and human capital theory (Becker, 1993; Paulsen, 2001). We analyzed data from four student focus groups to ascertain how community college transfer students made meaning of the value of the associate’s degree and how they perceived the associate’s degree via reverse credit transfer while en route to a bachelor’s degree. The three themes that emerged from this analysis are: (a) benefits of the associate’s degree; (b) limitations of an associate’s degree; and (c) contradictions in the perceived value of an associate’s degree.

We found that transfer students articulated the following benefits of the associate’s degree: it was linked to bachelor’s degree attainment, job marketability, personal value, and it recognized their time and effort committed to their education at both institutions. For example, obtaining an associate’s degree via reverse credit transfer signified a marker of students’ progress toward the bachelor’s degree and provided students the boost needed to keep them on their educational pathway. Reverse credit transfer enhanced students’ belief in their own abilities and performance at the four-year institution. Self-efficacy theory suggests that this mastery experience can enhance students’ confidence in their ability to accomplish their goals (Usher & Pajares, 2008), which in the context of reverse credit transfer, could have the advantage of propelling students toward their bachelor’s degree and increasing their likelihood of retention at the four-year institution. Given the positive influence of reverse credit transfer on students’ self-efficacy, reverse credit transfer may also enhance students’ satisfaction with the four-year institution environment, which is empirically linked to students’ social adjustment and retention (Laanan, Starobin, & Eggleston, 2010). Some students also valued the associate’s degree because they perceived it would benefit their current or future employment. Students perceived that the associate’s degree was valued by employers because of the skills and knowledge affiliated with the degree. This perception aligns with Van Noy and Jacobs’s (2006) finding that employers perceived students with associate’s degrees to hold greater technical skills than those without an associate’s degree. The students in our study believed the associate’s degree via reverse credit transfer could signal to employers that they have valuable skills and knowledge, which could give them an advantage in the labor market. For students who were currently employed, the associate’s degree was perceived as an investment that could produce better employment outcomes such as a sense of job security (Becker, 1993). Students understood the value of the associate’s degree in the labor market and the stratification of credentials based on employers’ perceptions of the skills and knowledge associated with them.
Students also said that the associate’s degree was personally valuable to them and they wanted their time and effort to be acknowledged. For these students, the associate’s degree was not just a means to an end, but it reflected their personal commitment to education and it became a symbol of pride. Thus, the benefits of the associate’s degree were both instrumental and intrinsic. Prior research shows an empirical relationship between students’ beliefs that a degree will be useful in their education and future employment (i.e., degree utility) and students’ intent to persist and academic integration (Peterson & Delmas, 2001). In this way, reverse credit transfer can support students’ retention and success at the four-year institution. This aligns with other research indicating that earning an associate’s degree prior to transfer is linked to retention and degree completion at the four-year institution (Crosta & Kopko, 2014; Ehrenberg & Smith, 2004).

Despite all the benefits attributed to the associate’s degree, we also found that students perceived the associate’s degree as limiting in several ways. Some students who either received an associate’s degree via reverse credit transfer or who were potentially eligible for reverse credit transfer perceived the general associate’s degree to hold no value in the job market. Their rationale was that the general associate’s degree was not related to a specific field or discipline, and the degree did not signal to employers that they had the technical knowledge and skills valued by employers. Because the desirable outcome for these students was gainful employment in specific fields, the general associate’s degree was perceived to have a low return on investment. Thus, some students were skeptical that a general associate’s degree would result in positive economic outcomes. It is possible that this skepticism could deter them from pursuing an associate’s degree via reverse credit transfer since it does not align with their perceptions of the economic return of a college degree (Becker, 1993; Paulsen, 2001).

Students’ perceptions informed how they made meaning of the associate’s degree in comparison to bachelor’s degrees and graduate degrees. Students ranked and classified degrees based on economic gains, skills, and knowledge acquired by the length of degree and alignment with their educational and career goals. They felt that associate’s degree were at the bottom of the educational hierarchy, and students’ decisions about reverse credit transfer were based, in part, on the perceived economic costs and benefits of the associate’s degree relative to other degrees (Becker, 1993; Paulsen, 2001). Van Noy and Jacobs (2012) found that employers also perceived certain types of credentials to be more beneficial since employees with bachelor’s degrees have more advanced technical and analytical skills than employees with associate’s degrees. However, the employers that Van Noy and Jacobs interviewed also perceived the bachelor’s degree as a marker of accomplishment that reflects employees’ motivation to complete a long-term task versus a short-term task (e.g., four years of education for a bachelor’s degree compared to two years of education for an associate’s degree). Generally, the students in our study perceived that knowledge skills acquired through different credentials are rewarded differently in the job market, and this perception was reflected in how students ranked and classified the associate’s degree relative to bachelor’s degrees and graduate degrees.

Additionally, some students speculated that receiving the associate’s degree via reverse credit transfer could divert students away from their bachelor’s degree goal and prompt students to stop-out at the halfway point. Because an associate’s degree has value in the labor market (Carnevale et al., 2011), some students may seek this pathway because of the immediate potential economic benefit associated with the degree. In other words, students may see the benefit of seeking immediate employment as greater than the costs of completing their bachelor’s degree program, which could negatively influence students’ retention at the four-year institution. Although some of our participants speculated about this, no students indicated they intended to pursue this.

Finally, we found contradictions in students’ perceptions of the value of an associate’s degree. Although some students perceived the associate’s degree as beneficial, they also perceived it to be limiting. In other words, this finding suggests that all students do not perceive the associate’s degree to be valuable or beneficial. Moreover, given the individual and group contradictions, the findings suggest that some students lack an understanding of the value of the associate’s degree or may not have accurate information on the purpose of the degree in relation to their education and career goals.
Recommendations for policy and practice

The primary contribution of this study is that it illustrates transfer students’ complex and sometimes contradictory perceptions on the value of the associate’s degree in the context of reverse credit transfer. It is important that both community colleges and four-year institutions understand how students’ perceptions of the associate’s degree can influence their decision to participate in reverse credit transfer or even pursue an associate’s degree prior to transfer.

In the context of emerging reverse credit transfer programs and policies around the country, these results have several implications for institutional policy and practice. First, transfer students’ perceptions of the associate’s degree, the type of associate’s degree, and the value of the associate’s degree vary, and this variation suggests that might not understand the associate’s degree and they might have different access to information about the associate’s degree. One possible explanation for differences in students’ understanding is differences in their life experiences and educational and career trajectories. Both two-year and four-year institutions can benefit from more intentional efforts to communicate the meaning and value of associate’s degrees to its student population, and community college leaders may need to play a crucial role in this effort. For example, given that only one in five transfer students complete their associate’s degree prior to transfer (McCormick & Carroll, 1997; Shapiro et al., 2013), it is important for community college counselors and advisors to communicate to potential transfer students about the value and meaning of the associate’s degree prior to transfer. It is also critical for community college leaders to engage their four-year partners to develop ways to communicate the value of the associate’s degree to transfer students. For example, community college leaders could advocate that transfer student orientations at four-year institutions should include time dedicated to reverse credit transfer and disseminate the value of the associate’s degree so students better understand it. If these types of practices are not adopted, students who are potentially eligible for reverse credit transfer who do not recognize the meaning or value of an associate’s degree may not consent to participate and miss the opportunity to learn about reverse credit transfer programs and ultimately not receive a credential they earned.

Second, an interesting finding that emerged from this study was students’ distinct perspectives on the value of an applied associate’s degree or a general associate’s degree; the type of degree mattered to students. Although reverse credit transfer programs are still evolving, many reverse credit transfer programs only offer students a general associate’s degree (Kaupplia & Taylor, 2017). Given that some students place less value on a general associate’s degree, community colleges should develop policies to address diversification of the types of associate’s degrees available to students through reverse credit transfer programs.

Finally, it is clear from these narratives that some students may not be interested in receiving an associate’s degree via reverse credit transfer. Although the mass conferral of associate’s degrees via reverse credit transfer may be a tempting policy strategy to meet college completion and retention goals, community colleges with reverse credit transfer programs should recognize that all transfer students may not want an associate’s degree and ensure that students have an opportunity to opt-out of reverse credit transfer if desired. Given the multiple and conflicting perceptions of the associate’s degree, this study suggests that a one-size-fits all policy should not be implemented. However, these recommendations should be coupled with the previous recommendation that institutions provide students with better information about the type, meaning, and value of associate’s degrees. For example, this may mean that if students initially opt-out of reverse credit transfer, they are given another opportunity to opt-in at a future point if their circumstance or understanding of the value of the associate’s degree might change.

Recommendations for future research

This study illustrated students’ perceptions on the value of the associate’s degree, and we suspect students’ perceptions of the value of the associate’s degree were informed by prior
educational contexts, identities, and socialization processes. Understanding such factors can provide institutions with a more nuanced understanding of issues influencing students’ perceptions of an associate’s degree. Thus, future research should explore factors that shape students’ perceptions of degrees, including different educational contexts, identities (e.g., gender, race/ethnicity, class), and socialization processes that influence students’ perceptions. Given that some students noted the relationship between degrees and future employment and/or education, we also recommend that future research examine the ways the associate’s degree positively or negatively influences employment outcomes and progress toward the bachelor’s degree. Researchers should follow students’ longitudinally to examine how an associate’s degree via reverse credit transfer influences their education and employment prospects.

Note

1. We use “four-year” and “two-year” to be consistent with NCES standards.

References


