

CHAPTER 7

STRENGTHENING TRANSFER PATHWAYS

The majority of students attending selective four-year institutions arrive via a traditional college admissions pathway: applying during their senior year of high school and enrolling as first-time students the following fall.¹ But the traditional pathway is not the only pathway, and failing to account for that means failing to meet many students' needs.

There are a variety of reasons a student may choose to start college at a two-year institution. For some, the high costs of attending four-year institutions may be insurmountable. Others find that family obligations and work responsibilities make flexible schedules and the ability to stay close to home a priority. For others, the opportunity to demonstrate their academic ability in a college setting can help them gain confidence, while increasing their odds of admission to more selective four-year institutions.² In all of these circumstances, starting at a two-year college can appear to be a more affordable, flexible, and accessible route to a bachelor's degree. But research suggests transfer pathways are complex—and too often, institutional barriers halt student progress.³



"I feel like you don't have that one person to walk you through the transferring process. It's like you're independent...you're on your own."

—A student from a low-income background who transferred from a two- to four-year college

Four-year institutions should do more to improve this process, including: (1) recruiting and enrolling transfer students; (2) applying transfer credits toward a degree; and (3) supporting transfer students through to completion. Four-year institutions' actions to improve the transfer student experience have profound equity implications for our higher education system. That is because community colleges disproportionately enroll students of color and students from low-income backgrounds: 15 percent of community college students are Black; 24 percent are Latinx; 2 percent are American Indian or Alaskan Native; 7 percent are Asian; and 45 percent are from families making less than \$25,000 per year.⁴ Currently, these students are not receiving the support they need to achieve their postsecondary goals: despite the fact that the vast majority of community college students enter college with the intention to earn a bachelor's degree, few transfer to a four-year institution or finish a bachelor's degree.⁵

Many four-year colleges and universities—especially selective institutions that have substantial resources to support student success—do not meet the needs of community college transfer applicants. To better serve this promising and diverse population, four-year institutions should actively recruit community college students. Recruitment efforts should include clear and proactive communication with prospective transfer applicants early in their postsecondary careers. Such communication should specify expectations and requirements for admission to help transfer students navigate their options and feel valued by prospective four-year institutions. Further, four-year schools must prioritize the development of clear, straightforward, and affordable pathways to admission for community college transfers that include seamless transfer of credit, so that students are not forced to waste time and money repeating coursework at their receiving institution. Finally, four-year institutions should create supportive and welcoming environments to meet transfer students' unique needs to ensure their academic progress continues post-transfer. These supports should include academic and student services as well as financial aid.



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MANY STUDENTS OF COLOR AND STUDENTS FROM LOW-INCOME BACKGROUNDS START THEIR JOURNEY TO A BACHELOR'S DEGREE AT A TWO-YEAR COLLEGE, BUT INSTITUTIONAL BARRIERS MEAN FEW SUCCESSFULLY TRANSFER AND COMPLETE

Community colleges are often highlighted for their role in the democratization of higher education.⁹ **Serving five million students across nearly 950 institutions, they typically attract students seeking lower tuition and more flexible schedules, such as returning adult students and students who need to balance work, school, and family responsibilities.**¹⁰ Despite these advantages, the research consensus suggests that the uncertainty and complexity of transfer pathways mean that students who start at community colleges are less likely to reach their educational goals compared to similar students starting at four-year schools.¹¹ Indeed, while more than three-quarters (77 percent) of community college students start college with the intention to earn a bachelor's degree, only 25 percent of all students, and 15 percent of students from low-income backgrounds, successfully transfer to a four-year college.¹²

White students who start at two-year institutions are approximately twice as likely as their Black and Latinx classmates to complete a bachelor's degree within six years.¹³ These patterns echo inequities at the system level. For example, California community colleges with more Black and Latinx students and those in lower-income areas had lower transfer-out rates than those with higher White enrollments or in higher-income areas.¹⁴

Low transfer-out rates among community college students are mirrored by low enrollment of community college transfer students at four-year colleges, and in particular, at selective institutions that are well resourced to support transfer students' success. An analysis of enrollment data from the Integrated Postsecondary Education Data System (IPEDS) reveals that less than 10 percent of students at selective four-year institutions are transfer students, and transfer enrollment rates are even lower at highly selective public (6 percent) and private (6 percent) institutions (Figure 7.1). These numbers capture transfer enrollment from *any* institution, including other four-year colleges, so the enrollment rates of community college transfer students are even lower. Indeed, research finds that transfer students who are admitted to selective institutions tend to come from other four-year colleges and universities, rather than community colleges.¹⁵

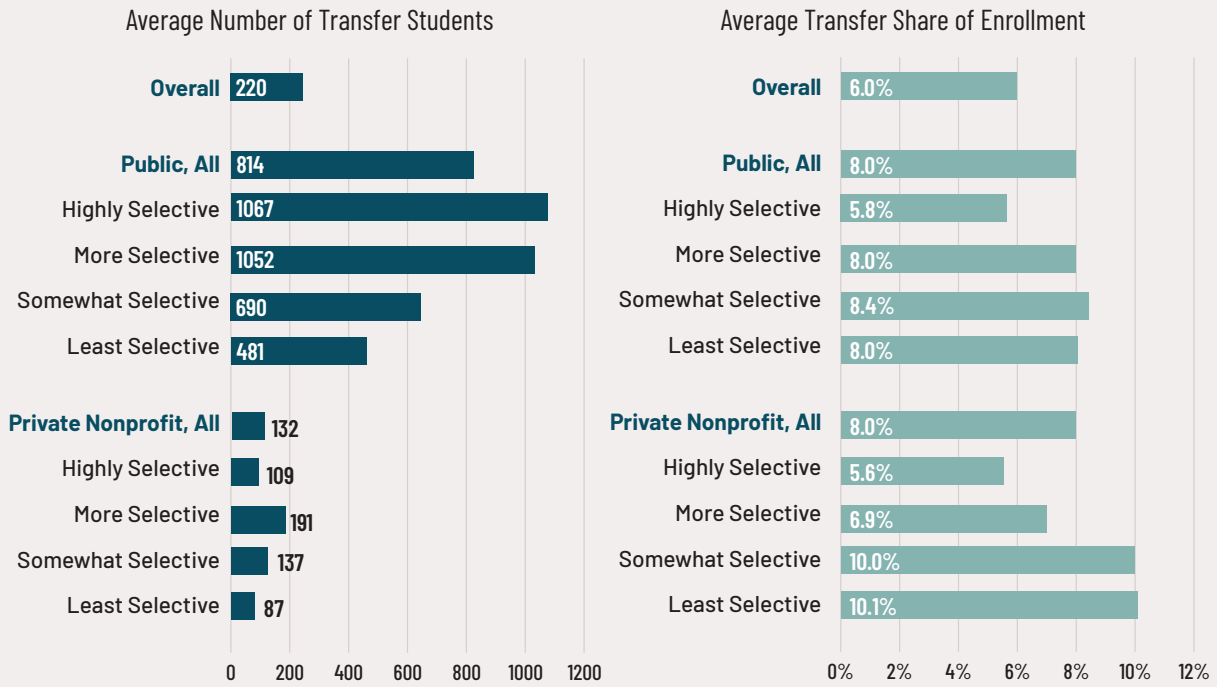
Low enrollment rates of transfer students and low bachelor's degree completion for students who start at a community college occur in part due to inadequate recruitment at community colleges, restrictive credit acceptance policies, and insufficient focus on the specific needs of transfer students at their receiving institutions. **Four-year institutions can do better, and indeed, as more and more colleges face enrollment challenges, it is in their best interest to do so.**

What is a Community College?:

Community colleges are public two-year institutions that predominately offer associate's degrees and short-term certificates. The term "community college" primarily refers to institutions that serve the local community. These schools often provide coursework and degree programs in technical fields, recreational or non-degree courses, employer-sponsored training, dual credit courses for high school students, and associate's degree programs in a variety of fields, including transfer-oriented liberal arts degrees.⁶ Community colleges often serve students who already reside close to campus; often strive to provide flexibility to students juggling work, child care, or other commitments; and typically charge much lower tuition than four-year institutions.⁷ Community colleges also offer open access admissions: all students who have obtained a high school diploma or its equivalent can enroll, regardless of previous academic performance or test scores.⁸ While public two-year institutions might use other naming conventions or describe themselves as technical colleges or junior colleges, we use the term "community colleges" in this report to encompass all public two-year institutions.

FIGURE 7.1

Average Transfer Enrollment Among Selective Four-Year Institutions



Source: Institute for Higher Education Policy analysis of Integrated Postsecondary Education Data System (IPEDS). Note: Excludes colleges with open admissions and for-profit institutions. Because selective public institutions tend to be larger, these schools, on average, enroll higher numbers of transfer students than private institutions—though the share of the student body who is admitted via transfer is similar to the share at selective private institutions. See [technical appendix](#) for detailed methodology.

INADEQUATE RECRUITMENT JEOPARDIZES THE POTENTIAL OF COMMUNITY COLLEGE TRANSFER

Selective colleges and universities understand the importance of proactively recruiting students and supporting them throughout the admissions process. But their application of these practices to recruit prospective community college transfers is limited. (For more information on recruitment strategies of selective institutions, see [Chapter 1](#)). Some college officials recognize the benefits of community college partnerships: in a survey of admissions professionals at four-year schools, 62 percent said partnerships with local community colleges were an important piece of their transfer admissions strategy.¹⁶

The research suggests that receiving institutions can and should play an active role in recruitment of community college students, and that these efforts can lead to higher rates of transfer and baccalaureate attainment among community college students.¹⁷ A handful of institutions have seen firsthand the advantages of developing tailored recruitment strategies for transfer students (see [Selective Institutions with Promising Approaches to Transfer Student Recruitment](#)). These strategies include beginning to recruit potential transfer students before they graduate from high school, working closely with community colleges to identify students who are most ready to transfer, accommodating the need for quick enrollment decisions, and providing credit evaluation in a timely manner.¹⁸ The evidence remains limited,

but these recruitment practices have shown potential for increasing transfer student enrollment from community colleges, creating pathways for more students to earn bachelor's degrees, helping institutions meet their enrollment goals, and improving equity on campus.¹⁹

Selective Institutions with Promising Approaches to Transfer Student Recruitment

While many institutions do not prioritize recruiting, enrolling, or funding transfer students, there are several selective institutions that serve as an exception to the rule. For instance, the University of North Carolina–Chapel Hill recruits prospective transfer students while they are still in high school, in part through guaranteed admissions for in-state high schoolers who first attend community college and complete certain course requirements. The University of Central Florida provides academic advising to community college students to help identify and provide guidance to prospective transfer students. Several others have implemented quick turnaround credit evaluation services, which helps students understand which credits will transfer before they enroll at a four-year college. These institutions include St. John's University, the University of Scranton, and Loyola University of Maryland.²⁰

Unfortunately, many selective colleges and universities have not yet implemented these strategies or realized their benefits, and community college students are much less likely to transfer to these more selective institutions.²¹ While four-year institutions spend substantial sums to recruit undergraduates—expenditures that have been increasing over time—the median four-year institution allocated just three percent of its recruitment budget to transfer student recruitment.²² Furthermore, many four-year schools prioritize recruitment strategies designed with high-school students in mind, such as high school visits, communication with parents, and relationships with high school counselors.²³ These practices are unlikely to reach prospective transfer students. To strengthen transfer pathways, selective institutions should consider additional recruitment strategies, such as building relationships with nearby community colleges and developing a national and regional strategy for recruiting community college students from other areas. Such efforts can encourage community college students to consider broader geographic areas for their educational careers,²⁴

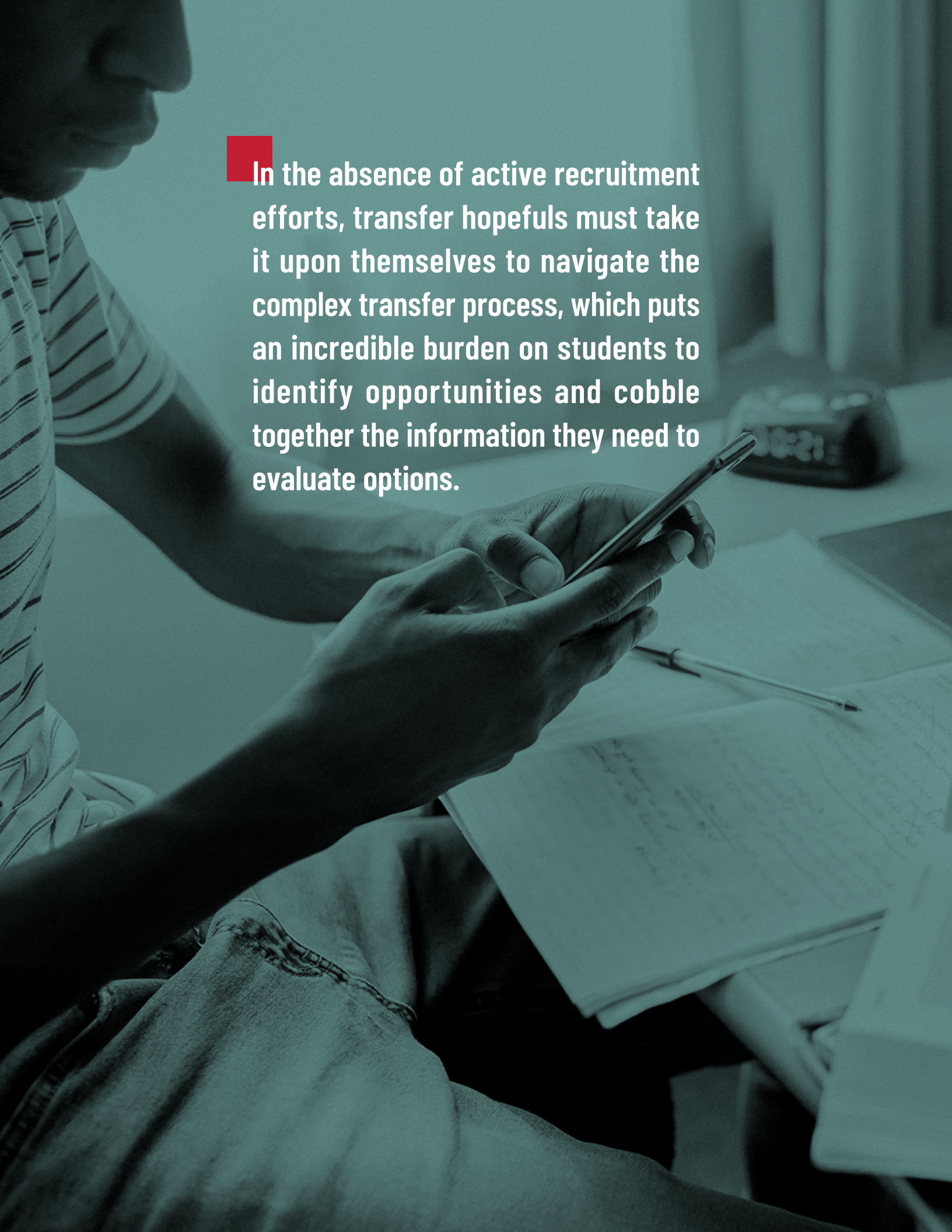
which is particularly important for students living in regions with limited educational options.²⁵

POOR INFORMATION CREATES BARRIERS TO ADMISSIONS FOR COMMUNITY COLLEGE STUDENTS

In the absence of active recruitment efforts, transfer hopefuls must take it upon themselves to navigate the complex transfer process, which puts an incredible burden on students to identify opportunities and cobble together the information they need to evaluate options. At a minimum, institutions should provide clear and readily available information about transfer admissions and requirements on their websites to assist students in navigating these complex pathways to a bachelor's degree.²⁶

Even with comprehensive transfer policies, limited information about the process and requirements can create barriers. For example, although the University of California (UC) system has a systemwide guaranteed transfer process for applicants enrolled in state community colleges, each UC campus retains the autonomy to set its own admissions requirements. The resulting variation in requirements makes it difficult for California's community college students to navigate their various transfer options, course requirements, and admissions criteria. Ultimately less than half of students who applied through this guaranteed transfer program were admitted to a UC school.²⁷ Unsurprisingly, other research has demonstrated that a lack of clear transfer information can cause students undue stress during the process, and the high degree of uncertainty in whether their credits will transfer can prove discouraging.²⁸

While admission websites and online resources for four-year institutions may provide the information students need to transfer successfully, research has found that this vital information is not readily available on many institutional web pages. A report from the U.S. Government Accountability Office (GAO) found that 29 percent of these websites lacked information on the articulation agreements that are currently in place.²⁹ So while at least 30 states have statewide articulation policies that should ensure the transfer of lower-division courses and guarantee transfer of an associate's degree obtained at a public community college, the students who could benefit from this information are unlikely to find it.³⁰

A person is sitting at a desk, looking at a smartphone. The desk is cluttered with papers, a pen, and a small electronic device. The background is slightly blurred, showing a window with curtains. The overall scene is dimly lit, with a teal tint.

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How Can Articulation Agreements Smooth Transfer Experiences?

Articulation agreements are one common strategy to develop transfer pipelines and reduce or eliminate structural barriers to transfer success. Articulation agreements can be mandated by state legislation or other state policies. Or they may be developed on a case by case basis by an institution's leaders, including the board of trustees or board of regents, state governing boards, or community college system leaders.³¹ Common types of articulation agreements include:³²

- » **Bilateral agreements or 2+2 transfer degree agreements:** Also referred to as "guaranteed transfer," students who earn an associate's degree or complete transfer requirements are guaranteed transfer of all credits. They enter the four-year institution at the junior-standing level.³³
- » **Transferable general education core courses:** All public institutions offer a set of general education courses and this set of courses is fully transferable across institutions, even if institutions use different naming conventions.
- » **Common course numbering:** All lower-division courses at participating public institutions have a uniform system of course numbering, which makes the credit transfer process easier.
- » **Reverse transfer:** Public institutions retroactively grant an associate's degree to students who transferred from a two-year to four-year institution before completing the full requirements of an associate's degree.

Despite evidence that properly designed articulation agreements can help students transfer their credits *once admitted* to a four-year institution, the research shows that articulation agreements currently in use have limited success in increasing transfer rates.³⁴ The design and implementation of these policies matter if they are to effectively support smooth two- to four-year transfer.

AFTER STUDENTS TRANSFER, CREDIT LOSS CAN WIPE OUT THEIR PROGRESS TOWARD A DEGREE

A receiving institution has the discretion to determine whether to accept an incoming student's credits, and it is often difficult to predict which credits will transfer before a student has gained admission.³⁵ Without a smooth transfer of credits, incoming students risk losing valuable time and money, to the detriment of their progress toward earning a four-year degree. The GAO estimates that approximately 43 percent of credits are lost nationwide through the transfer process.³⁶ In fact, students who transfer from public two-year to public four-year institutions lose approximately one in five credits (22 percent) while transferring.³⁷

Students from low-income backgrounds are disproportionately harmed by this credit loss.³⁸ Repeating coursework requires additional financial resources, time, and energy, undermining the notion that two- to four-year transfer is an effective strategy for keeping overall college costs low.³⁹ And transfer students who retake classes that did not transfer often pay higher tuition and fees at their new school, adding to the expense of retaking courses.⁴⁰ Racial disparities in credit loss are also concerning. One study of transfer students in North Carolina found that the average White student lost about 6 percent of his or her credits during the transfer process, compared to 15 percent for the average Native Hawaiian/Pacific Islander student, 10 percent for the

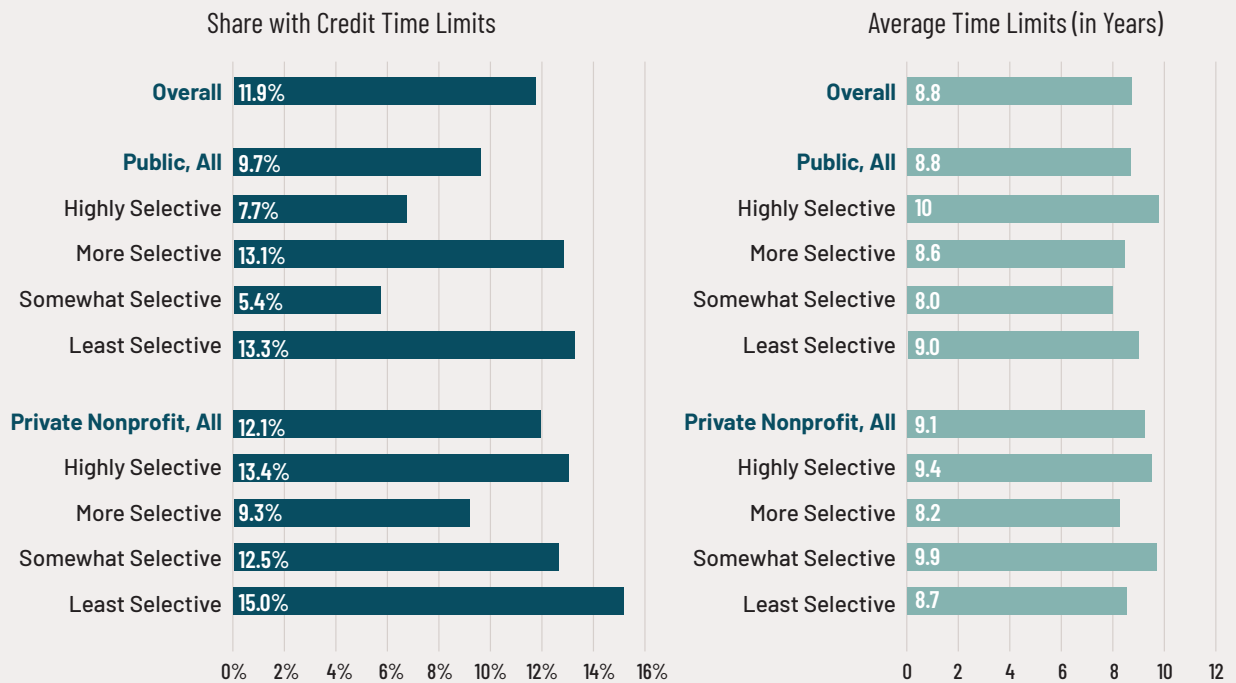
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average Black or Asian student, and 9 percent for the average Latinx student.⁴¹ Credit loss during the transfer process often extends the amount of time it requires students to ultimately earn their degree, delaying their entrance into the workforce⁴² and reducing their chances of eventually obtaining a bachelor's degree.⁴³

Transfer students can lose credits for a number of reasons, including when prior coursework does not meet the requirements of the receiving institution, an issue that poor advising or a lack of clarity in credit equivalencies exacerbates.⁴⁴ Students can also lose credits if the receiving institution sets time limits on which credits will transfer, a practice used by approximately 10 percent of selective public and 12 percent of selective private institutions (Figure 7.2). These policies function much like “expiration dates,” after which prior coursework will no longer be recognized. The average institution with time limits reported that credits were no longer transferrable after 8–10 years. Some institutions reported much shorter time limits. **This can mean that those who seek to return to school after stopping out for a few years may be unable to have their previous coursework recognized, further disadvantaging returning adult students, who are typically students from low-income backgrounds or students of color.**

FIGURE 7.2

Credit Loss Policies Among Selective Four-Year Institutions



Source: Institute for Higher Education Policy analysis of Undergraduate & Undergraduate Financial Aid Databases compiled by Peterson's as part of the Common Data Set Initiative, 2019. Note: Excludes colleges with open admissions, foreign institutions, for-profit institutions, and military academies. Selectivity categories generated from the Integrated Postsecondary Education Data System (IPEDS). See technical appendix for detailed methodology.

In other cases, credits that are considered transferable may not align with or count toward general education requirements or prerequisites for a particular major. In these cases, students would receive credit but still risk entering their new institution behind schedule to graduate.⁴⁵ Certain majors like nursing or engineering might carry specific prerequisites and transfer students might find themselves already behind on these progressions by the time they enroll. In other cases, admission to specialized schools within an institution—such as education or business—requires students to apply in their freshmen or sophomore year, meaning that transfer students might miss out on the application cycles and find it difficult to access the necessary courses when they do enroll. Overall, transfer students are underrepresented in STEM fields, and difficulties with credit transfer may be one reason for this disparity.⁴⁶

FOUR-YEAR INSTITUTIONS MUST PROVIDE FINANCIAL AND SOCIAL SUPPORT TO HELP INCOMING TRANSFER STUDENTS THRIVE

Just like those students who attend four-year institutions directly after high school, transfer students require—and deserve—the financial and social supports that can increase their chances of college success.

Institutional practices can help boost the success of transfer students. For example, research shows that while students can experience “transfer shock,” or difficulty adjusting to the culture at the receiving institution, those colleges and universities that engage in proactive outreach to incoming students and develop welcoming campus environments can help them maintain their academic performance and overall well-being.⁴⁷ One study, based on in-depth interviews with Mexican American community college transfer students, noted the “isolation” and “insecurity” these students felt at their four-year institution.⁴⁸ Quantitative work has also found that transfer students are less connected with their campus communities and use fewer support services provided by their school,⁴⁹ which may adversely impact academic success.⁵⁰ Institutions that cultivate a clearer understanding of the needs of transfer students—along with appropriate practices and programs to meet those needs—could help incoming students avoid these negative experiences.

Developing a transfer-receptive culture⁵¹ among four-year institutions can help alleviate the frequency and severity of transfer shock and improve academic outcomes for transfer students. Four-year institutions with strong transfer cultures are defined by their support of students both before and after transfer,⁵² including financial and academic support and an inclusive racial climate on campus. Extensive interviews with transfer students suggest that trusted authority figures, such as faculty or administrators, who take a personal interest in students’ success can reduce transfer shock and promote degree completion. Likewise, support programs for transfer students that encourage a sense of belonging and develop social ties help them succeed. (However, these strategies are only effective when alongside robust affordability and financial aid policies,⁵³ discussed in detail in [Chapter 8](#).)

At a time when more than one-third of Americans have either canceled or changed their education plans due to the COVID-19 pandemic, ensuring students can transfer between institutions is as important as ever.⁵⁴ If implemented well, transfer policies can provide an alternative path to obtain a bachelor’s degree for many students, especially those from low-income backgrounds and students of color. Four-year colleges and universities have an opportunity to improve the transfer student experience by better recruiting and enrolling transfer students, remedying shortcomings in their transfer policies, and better supporting the students who transfer into their institutions.

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OPENING THE DOOR TO OPPORTUNITY: STRENGTHEN TRANSFER PATHWAYS

Since students of color, students from low-income backgrounds, and first-generation students are often likely to start their journey to a four-year degree at a community college, four-year institutions that—intentionally or unintentionally—make it challenging for students to transfer perpetuate historical racial and socioeconomic inequities in higher education. Institutions have the power to implement equitable admissions policies that can disrupt these longstanding inequities. But doing so requires a commitment from the highest levels of institutional leadership and from those in the room when admissions decisions are made.

TO MORE SUCCESSFULLY ENCOURAGE STUDENT TRANSFERS AND IMPROVE EQUITY ON THEIR CAMPUSES, FOUR-YEAR INSTITUTIONS SHOULD:

Transparency on Transfer: Federal and State Policymakers Can and Should Leverage Data to Promote Equitable Transfer Policies

Federal and state policymakers should push for more transparency around transfer—including linking information about students' outcomes and experiences at their receiving institutions to their first school. Given that preparing students to transfer successfully is a key piece of the community college mission, understanding how students fare after they change schools is critical. This information could also help the public understand the odds of transfer admission, how effectively receiving institutions are meeting the needs of incoming transfer students, and which institutions transfer students previously attended—important factors for ensuring students who transfer from community colleges are effectively served by the four-year institutions in which they enroll.

ACTIVELY RECRUIT AND ENROLL COMMUNITY COLLEGE STUDENTS:

Recruiting and enrolling transfer students can increase diversity on campus and can boost an institution's enrollment and tuition revenue.⁵⁵

PARTICIPATE IN—AND CLEARLY COMMUNICATE—ARTICULATION AGREEMENTS WITH COMMUNITY COLLEGES:

Clear, straightforward, and affordable transfer articulation agreements can help prevent loss of credits and its subsequent cost burden, giving students from low-income backgrounds and students of color a clearer pathway to a four-year degree. Flagship universities and other public selective universities can work with community colleges or with state leaders to create equitable articulation agreement policies in the best format for their students, whether common transferable general education requirements, common course numbering, guaranteed transfer of an associate's degree (2+2), or reverse transfer or a combination of these strategies.⁵⁶

SUPPORT STUDENTS DURING AND AFTER THE TRANSFER PROCESS:

To help students from low-income backgrounds and students of color successfully transfer and thrive after they arrive on campus, community colleges and four-year institutions should work together to offer additional supports, such as mentoring, academic advising, faculty engagement, tailored transfer orientation and transition programs at the receiving institution, and career counseling.⁵⁷ These services can help increase transfer rates and reduce "transfer shock."⁵⁸ Financial aid policies are a key part of four-year institutions' transfer support programs, and eligibility requirements for all aid programs should be reviewed with these students in mind.

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