

# What We Know About Transfer

Most entering community college students intend to transfer and earn a bachelor's degree<sup>1</sup>—so many that four-year institutions would not be able to accommodate them all as incoming freshmen. Community colleges greatly expand our nation's postsecondary capacity, serving as the entry point to higher education for over 40 percent of U.S. undergraduates. With their low tuition and open-access mission, community colleges serve many students who either cannot afford to attend a university for all four years or do not meet the more selective admissions criteria of many four-year institutions. Vertical transfer from community colleges to four-year institutions therefore offers a critical avenue for upward mobility for many underserved students, including low-income, first-generation, and racial/ethnic minority students, all of whom are disproportionately represented at community colleges.<sup>2</sup>

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## What the Research Tells Us

### At What Rate Do Students Transfer and Graduate?

Over 80 percent of community college students intend to earn at least a bachelor's degree. However, only about a quarter end up transferring (20 percent of these students earn an associate degree first). Only 17 percent complete a bachelor's degree.<sup>3</sup>

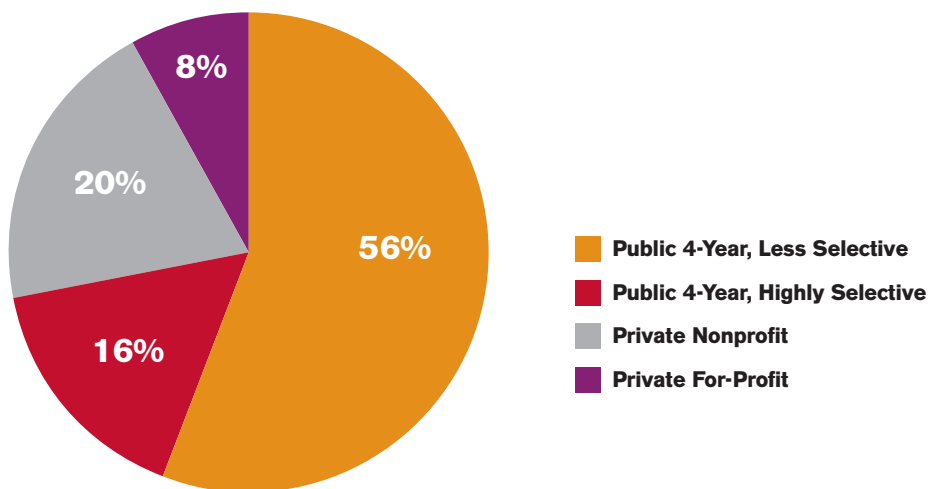
#### Many Students' Transfer Expectations Are Not Met<sup>4</sup>



## What Types of Institutions Do Students Transfer To?

Most community college students transfer to public institutions, with smaller shares transferring to private nonprofit and for-profit colleges.<sup>5</sup> A study of two states conducted by the Center for Analysis of Postsecondary Education and Employment (CAPSEE) found that, among students who transferred, Black and Hispanic students, as well as students who performed poorly and accrued fewer credits at community colleges, were more likely than others to transfer to for-profit colleges than to nonprofit or public colleges.<sup>6</sup>

### Most Transfer Students Enroll in Public Institutions<sup>7</sup>



## What Are the Outcomes for Transfer Students?

Among the 25 percent of community college students who transfer, 62 percent go on to earn a bachelor’s degree.<sup>8</sup> However, their outcomes vary by the type of transfer institution. Students who transfer to private for-profit colleges (8 percent of all vertical transfers) are less likely to complete a bachelor’s degree than those who transfer to public and private nonprofit colleges.<sup>9</sup>

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### Bachelor’s Degree Completion Rates 6 Years After Transfer<sup>10</sup>

4-YEAR INSTITUTION TYPE	SHARE OF TRANSFERS	TRANSFER COMPLETION RATE
Public	72%	65%
Private nonprofit	20%	60%
Private for-profit	8%	35%

Some studies have shown that some community college students experience “transfer shock” in the form of lower GPA when transitioning to a university, but this effect does not seem to persist.<sup>11</sup> Most rigorous studies have found that community college transfers do as well as rising juniors.<sup>12</sup> One 2009 study found that community college students who transferred to public flagship universities were as likely to graduate as those who started there, and that community college students who transferred to less selective public four-year institutions had a greater chance of graduating than native students.<sup>13</sup>

## Is Credit Loss a Problem in Vertical Transfer?

A recent study using a nationally representative sample of students found that fewer than 60 percent of community college students were able to transfer most of their credits, and about 15 percent transferred almost no credits. Loss of credits had consequences for degree attainment: Students who transferred almost all of their community college credits were 2.5 times more likely to earn a bachelor's degree than students who transferred fewer than half of their credits.<sup>14</sup>

The study examined a number of potential reasons for non-completion among community college transfer students—including lowered expectations from attending a two-year college, the vocational focus of some community college programs, and the potentially lower level of rigor at community colleges. The authors found that none of these were correlated with failure to complete a four-year degree. Instead, the largest barrier to bachelor's completion for community college students was loss of credits upon transfer.

The ease of transferring credits varies by postsecondary sector. A study using data from the 2009 Postsecondary Education Transcript Study found that students transferring to a private nonprofit college transferred 21 percent fewer credits than students transferring to a public college; students transferring to a private for-profit college transferred 52 percent fewer credits.<sup>15</sup>

Despite accepting more credits than private-sector colleges, public colleges still have inefficiencies in credit transfer. Some 30 states have adopted statewide policies to promote transfer of credits from community colleges to public universities.<sup>16</sup> However, statewide articulation agreements have shown no impact on transfer rates.<sup>17</sup> Additionally, because the requirements for bachelor's degree programs vary by major, even when students are able to transfer credits, they are not always able to apply them toward junior standing in a specific major.<sup>18</sup>

Insufficient support for students and poor communication between community colleges and universities (and within them) contribute to these inefficiencies.<sup>19</sup> In focus groups and surveys, students have reported being frustrated by the complexity of transfer and the difficulty of getting accurate information and guidance.<sup>20</sup>

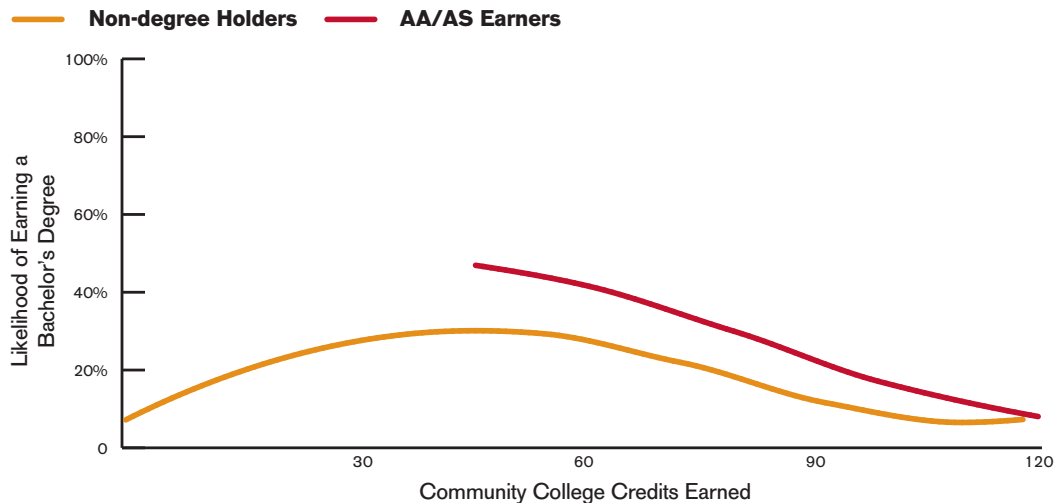
## Are Associate Degree Holders More Likely to Earn Bachelor's Degrees?

A descriptive study from the National Student Clearinghouse found that students who transferred with a certificate or two-year degree were 16 percentage points more likely to earn a bachelor's degree than students who transferred without one (72 percent vs. 56 percent).<sup>21</sup> Two studies using more rigorous methods—one of a university system<sup>22</sup> and one of an entire state<sup>23</sup>—also found that community college transfer students were more likely to earn a bachelor's degree if they first earned an associate degree. One possible reason for this higher completion rate may be that students with an associate degree have greater success in transferring their credits.

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**One study found the largest barrier to bachelor's completion for community college students was loss of credits upon transfer.**

## Students Who Earn an Associate Degree Are More Likely to Earn a Bachelor's Within 6 Years<sup>24</sup>



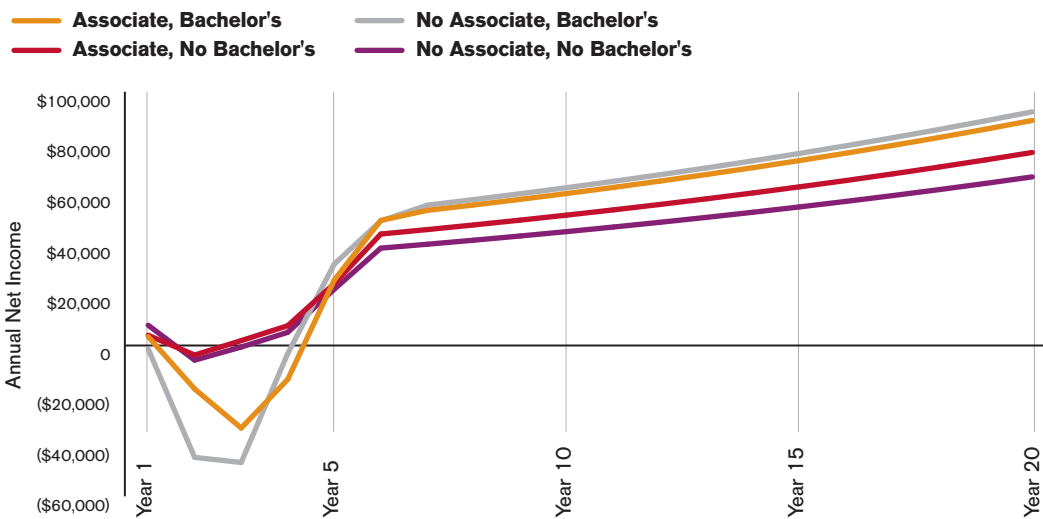
## What Are the Economic Benefits of Transfer?

A 2012 study used a nationally representative survey of beginning postsecondary students to estimate that the 203,000 students who started in a community college in 2003–04 and transferred to a public four-year institution saved \$943 million in tuition. Extrapolating, the author estimated that students starting at a community college in 2011 who transferred to a four-year public university saved \$1.9 billion, and students who transferred to private nonprofit institutions saved \$1.7 billion.<sup>25</sup>

In terms of earnings, a CAPSEE study of one state found that transfer produces strong economic returns to students and taxpayers, and that the benefits are greatest when students earn an associate degree before they transfer. As shown in the figure below, among transfer students who attain a bachelor's degree, those who do not earn an associate degree beforehand earn marginally more over the long term. However, the net benefits of a community college/four-year college education (post-college earnings minus the total cost of a student's education to the student and taxpayers) are higher if students earn an associate degree before they transfer than if they transfer without a degree.<sup>26</sup> The benefit is due in part to the fact that taking lower division coursework is less costly at a community college than at a four-year institution. It is also due to the fact that a substantial proportion of students who transfer do not earn a bachelor's degree, and thus many who transfer without an associate degree end up with no degree at all and do not reap the labor market benefits associated with having a college credential.<sup>27</sup>

**Transfer produces strong economic returns, and the benefits are greatest when students earn an associate degree before they transfer.**

## Transfer Students Who Earn a Degree Have Higher Incomes<sup>28</sup>



Another CAPSEE study found that the income benefits to transfer vary by the type of transfer institution. Students who transferred to for-profit colleges experienced a smaller dip in earnings while attending college, likely because they tended to work more during college, but they earned 6–7 percent less over the 5 years following transfer than students who transferred to public and private nonprofit colleges.<sup>29</sup>

**The income benefits to transfer vary by the type of transfer institution.**

## Do Four-Year Universities Benefit From Vertical Transfer?

Competition for students and other factors have historically discouraged strong cooperation between universities and community colleges on transfer, but a recent confluence of demographic, economic, and political trends has created incentives for universities—particularly public regional comprehensives—to work with community colleges to improve the recruitment and degree completion of transfer students.<sup>30</sup> Although circumstances vary, strong transfer partnerships can benefit regional public universities by:<sup>31</sup>

- providing a source of students likely to complete a degree;
- serving as a source of nontraditional students as colleges face a decline in traditional college-age student populations;
- providing a source of students for geographically isolated institutions;
- enabling universities to increase enrollments overall while recruiting better prepared freshmen;
- freeing universities to focus resources on strengthening upper division bachelor's and graduate program offerings;
- increasing lower division capacity in science, technology, engineering, and mathematics (STEM) and other high-demand fields;
- helping to meet regional labor market needs for bachelor's-educated workers; and
- responding to the growing demands of policymakers for improved student outcomes.

# Conclusion

In light of the limited capacity and rising costs at four-year colleges and universities, vertical transfer offers a vital route to a bachelor's degree for large numbers of underserved students, as well as critical efficiencies for taxpayers in a time of scarce public resources. At the same time, there are significant barriers to transfer—the most pressing being the loss of credits that community college students experience when they transition to four-year institutions.

Improving the transfer process and ensuring that students can transfer credits efficiently has the potential to substantially raise college attainment. One estimate suggests that increasing the transfer rate from 25 percent to 30 percent could add 46,000 bachelor's degrees. And it suggests that increasing the rate at which transfer students earn associate degrees before transferring from 20 percent to 30 percent would add 37,500 associate degrees and would likely boost bachelor's degree completion rates.<sup>32</sup>

Addressing inefficiencies and barriers in the transfer process requires considerable institutional commitment in order to enact changes in institutional practice related to curricular alignment, support services, information management, and collaboration across two- and four-year institutions. These efforts, though significant, are worth the costs, given the strong returns to successful transfer.

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## Endnotes

1. Horn & Skomsvold (2011).
2. Bowen, Chingos, & McPherson (2009); Carnevale & Strohl (2010).
3. Horn & Skomsvold (2011); Shapiro et al. (2013).
4. Analysis based on National Center for Education Statistics and National Student Clearinghouse data.
5. Shapiro et al. (2013, Table A, p. 63).
6. Liu & Belfield (2014).
7. Authors' calculations using data from the Beginning Postsecondary Students Longitudinal Study 2004/2009, U.S. Department of Education, National Center for Education Statistics.
8. Handel & Williams (2012).
9. Shapiro et al. (2013).
10. Shapiro et al. (2013).
11. Carlan & Byxbe (2000).
12. Bowen et al. (2009); Glass & Harrington (2002); Melguizo, Kienzl, & Alfonso (2011).
13. Bowen et al. (2009, p. 141).
14. Monaghan & Attewell (2014).
15. Simone (2014).
16. Mullin (2012, p. 6–7).
17. Handel & Williams (2012, pp. 24–25).
18. Texas Higher Education Coordinating Board (2001).
19. Kadlec & Martinez (2013); Kadlec & Gupta (2014).
20. Booth et al. (2013); Jaggars & Fletcher (2014); Kadlec & Martinez (2013).
21. Shapiro et al. (2013).
22. Crook, Chellman, & Holod (2012).

23. Crosta & Kopko (2014).
24. Crosta & Kopko (2014).
25. Mullin (2012, p. 8). All the savings figures cited are in inflation-adjusted 2011 dollars.
26. Belfield (2013).
27. Belfield (2013).
28. Belfield (2013).
29. Liu & Belfield (2014).
30. Jenkins, Kadlec, & Votruba (2014).
31. See Jenkins et al. (2014) for examples.
32. Shugart & Harrison (2011).

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