

THE TRANSFER RESET

Rethinking Equitable Policy for Today's Learners

EXECUTIVE SUMMARY | 2021

CONTRARY TO popular perception, today's students—more than one-third of whom are 25 or older and 40 percent of whom attend part-time—juggle their studies with work, caregiving and other commitments.¹ The COVID-19 global pandemic has additionally complicated their already complex lives, disrupting educational plans, ushering in ever-changing logistics of program delivery, and casting a wide net of generalized uncertainty and upheaval.

For a host of personal and financial reasons, students today follow a myriad of enrollment patterns as they start, stop, pause, detour or otherwise accumulate credits across multiple postsecondary institutions over longer periods of time. More than one third of students transfer to another institution—and of those, 45 percent transfer more than once.²

Students are also responding to the explosion of learning options available to them, routinely accumulating knowledge, skills and academic credit across a range of settings, from K12 and postsecondary education to work-based learning, military experience and online programs including MOOCs.³ There are, for example, more than 700,000 credentials in the U.S., from college degrees and industry-recognized certifications to digital badges, microcredentials and beyond.⁴

The Trouble with Traditional Transfer

Today's students are highly mobile, but postsecondary and workforce practices, policies, technologies and data systems haven't kept up with changing patterns in where and how they learn. State, system and federal policies designed to support transfer—the focus of this report—are largely designed around a linear model that presumes students are moving from

a community college to a four-year institution.⁵ Yet, students move in multiple directions, not always in a straight line, and changing workforce patterns increasingly require students to return to refresh their skills.

Most transfer students face long odds of achieving their goals. While the great majority of students entering community college desire a bachelor's degree, only 14 percent have earned one within six years.⁶

And historically marginalized students who face systemic barriers to degree completion are most harmed by transfer inefficiencies. The six-year bachelor's degree completion rate for Black and Latinx students who begin at community colleges is about half the rate of White students, and higher-income students are more than twice as likely as their lower-income peers to complete a bachelor's degree in that timeframe.⁷

Transfer students face an uphill battle as they contend with unclear information and insufficient guidance on this complex process, along with disrupted financial aid and other challenges. Moreover, they lose precious time and money when forced to retake courses at their new institution after their credits do not transfer with them or do not apply toward their major. Research by the U.S. Government Accountability Office shows that students lose an estimated 43 percent of their credits upon transfer to a new institution.⁸ Beyond the extra cost to themselves and taxpayers, these students pay a “transfer penalty” of extended time to degree completion and accumulation of more credits than needed to graduate.⁹

Such dismal outcomes and rife inefficiency should be a wake-up call to us all. Attaining

a living wage salary and important employment benefits such as healthcare and retirement often requires some postsecondary attainment, typically a bachelor's degree. Life-changing advantages including improved health, stronger financial security and greater opportunities accrue to those who hold a bachelor's degree—and they benefit society as well.

A strong community college transfer pathway is vital to drive the equitable degree attainment we need for a strong economy, shared prosperity and upward social mobility. Improving transfer in all directions is also key to closing postsecondary attainment gaps by economic status and race/ethnicity, which researchers estimate cost the U.S. economy an estimated \$956 billion dollars annually.¹⁰

We need to “reset” transfer to meet the needs/demands of today's learners—and tomorrow's—who are seeking to receive credit for learning, work and lived experiences along the entirety of their educational path.

Beyond Transfer: The Tackling Transfer Policy Advisory Board

The members of the Tackling Transfer Policy Advisory Board are diverse by geographic region, organizational roles, professional experiences, areas of expertise and demographic backgrounds. Dedicated to equity for historically minoritized students, including Black, Latinx, Indigenous and Asian Pacific Islander Desi American students, and students experiencing wealth disparities, this Board came together to tackle transfer—to examine the incentives, leverage points, assumptions, mindsets, stakeholders and policies at play in order to develop a set of far-reaching, impactful transfer policy recommendations.

The Board ended up with something broader: a vision for a modern, student-centered transfer system and a culture of learner agency in which:

- **All relevant learning is recognized and applied toward a major;**
- **Students are bolstered at each step of their lifelong learning journey with supportive**

policies that recognize knowledge and skills acquired from many sources; and

- **Transfer pathways and transitions are streamlined, starting in K-12 and continuing through entry into the workforce, eliminating the “transfer maze.”¹¹**

The Charge of the Board

The Tackling Transfer Policy Advisory Board is united in its purpose to challenge the status quo and make strong and clear recommendations for systems change, with an emphasis on state, system and federal policies, that will lead to equitable outcomes as students transfer across institutions and move through their varied lived, work and learning experiences beyond high school.

DEFINITION OF EQUITY

Equity¹² in postsecondary outcomes will be achieved if the identities assigned to oppressed groups, such as different race, ethnicity, sex, sexual identity, sexual orientation, socioeconomic status, age, disability and religion, no longer act as a powerful predictor of how one fares, with the root causes of inequities, not just their manifestations, eliminated.¹³

In the case of postsecondary outcomes, at the national level, there is ample evidence that higher education institutions create particularly burdensome barriers to success for Black, Latinx and Indigenous students and for students from low-income backgrounds.¹⁴

In addition, states, systems and institutions need to understand and address equity gaps in the populations they serve, paying attention to the full range of students who are not well supported through to completion. Local data might, for example, point to equity gaps for Asian Pacific Islander Desi American students, or lesbian, gay, bisexual, transgender and queer (or questioning) and others (LGBTQ+) that must be similarly addressed.

The ecosystem that makes up “learning experiences beyond high school” is large and complex. This Board takes as its particular focus the ways that the acquisition and recognition of postsecondary learning after high school can be improved, ensuring that learner experiences are honored and rewarded with credentials with labor market value. The Board recognizes the continuing need to improve transfer between community colleges and universities, but wishes to simultaneously address the full range of mobility patterns for today’s students as they acquire and seek recognition for their learning.

The Board believes students should be awarded a diverse array of credentials with labor market value in accordance with their learning, work experiences and personal goals, but also recognizes that achieving equity in bachelor’s degrees continues to be critical if we are to achieve national goals of shared prosperity, equitable opportunity for wealth accumulation and a robust democracy. Critical benefits continue to accrue to those who hold bachelor’s degrees, such as health care, retirement savings, higher incomes and opportunities for professional development and career advancement.

“ We therefore state the explicit aspiration that these recommendations will improve the acquisition and recognition of learning after high school for students from minoritized communities—with a key focus on national evidence that the barriers to completion are particularly high for Black, Latinx and Indigenous students, and students from low-income communities—to ensure they equitably receive credentials with labor market value, particularly bachelor’s degrees.

Principles to Achieve the Charge

To achieve this charge, our work is grounded in the following principles.

Principle 1

Centering Student Experience

We believe achieving equity in learner outcomes requires elevating, celebrating and recognizing the unique and diverse learning experiences, competencies, skills and knowledge that learners bring to the table, and developing strategies to build learner agency that facilitate individuals’ ability to move across institutions seamlessly and own and direct their educational and work paths.

Principle 2

Equity-Minded Policymaking as a Moral Imperative

State, system and federal policymakers have a responsibility to approach transfer and recognition of learning policymaking through the lens of achieving equity in postsecondary outcomes.¹⁵

Principle 3

Evidence-based and Publicly Accountable

Equity-minded policymaking follows the evidence, monitors institutional outcomes data to ensure policies do not produce unintended inequitable consequences and is actively engaged with—and accountable to—the communities that it seeks to serve.

Principle 4

A Collective Political Will to Change

The level of change called for by this Board requires that actors across all of education embrace this call and engage in the hard work of dismantling inequitable transfer policies and building a new approach designed to center transfer and the recognition of learning. We cannot continue to place the burden on students alone to successfully navigate the complexities of postsecondary education.

Policy Recommendations

The Policy Advisory Board met virtually and collaborated on interim publications for over a year to formulate a transfer policy framework and a set of stakeholder engagement strategies that can build momentum behind it. The Board’s policy recommendations span three interrelated areas:

- **Harnessing Data for Transformational Change;**
- **Maximizing Credit Applicability and Recognition of Learning; and**
- **Advancing Strategic Finance and Impactful Student Aid.**

While we direct our policy recommendations primarily toward system, state and federal leaders, we acknowledge that many are also relevant to other leaders, such as those within institutions, accrediting bodies and governing boards. In the absence of leadership or authority elsewhere—or acting in concert with it—such leaders can work to advance many elements of our policy vision. No matter the policy issue, state and local context should determine the lead actor given varied governance structures, the number and size of postsecondary systems, and other factors. In many states, the State Higher Education Executive Officer will be well positioned to lead a particular effort. In others, a statewide coalition or system-level initiative may be more effective.

Transfer is a notoriously complex challenge that implicates a wide range of actors, institutions, systems, governance structures and other variables. Encompassing multiple dimensions of systems change, our policy recommendations address structural change—policies, practices and resource flows—with an eye toward relational and power dynamics and the implicit mindsets and assumptions that underlie it all.¹⁶

“Fixing” transfer isn’t a matter of passing a few key pieces of legislation, however. Policy is key, but it is not the whole answer. The level of change this Board seeks will require equal attention to broader dimensions of systems change as well—structural, relational and transformative—that shaped our thinking. We therefore undergirded the policy recommendations with a set of stakeholder engagement strategies designed to drive reform and solid implementation by building a supportive ecosystem and political will.

We aim to create and cultivate a sense of responsibility for transfer student success that transcends the confines of organizational boundaries and job titles.

We aim to reset transfer.

POLICY AREA	STATE & SYSTEM RECOMMENDATIONS	FEDERAL & NATIONAL RECOMMENDATIONS
Harnessing Data for Transformational Change	<ol style="list-style-type: none"> 1. Set, measure and publicly report progress in achieving disaggregated, data-driven goals for transfer student success through a public dashboard that includes specific targets for closing equity gaps in the two- and four-year sectors. 2. Measure progress toward goals with metrics that promote institutional responsibility for transfer student success and support. 3. Ensure a focus on equity by disaggregating and publicly reporting transfer student outcomes data by at least race/ethnicity, Pell recipient status and program of study. 	<ol style="list-style-type: none"> 1. Accelerate efforts to address the urgent need for more comprehensive, comparable national data on transfer students as they move across institutions and state lines.

POLICY AREA	STATE & SYSTEM RECOMMENDATIONS	FEDERAL & NATIONAL RECOMMENDATIONS
Harnessing Data for Transformational Change (contd.)	<ol style="list-style-type: none"> 4. Support institutional data usage by equipping campus stakeholders with a clear picture of their institution's transfer student performance, and by strengthening their capacity to use data to support student success. 5. Strike a balance between accountability, incentives and support for institutions seeking to improve transfer outcomes. 6. Develop and promote accessible, student-facing portals that equip students with relevant, meaningful data as they make decisions about their educational pathway. 	
Maximizing Credit Applicability and Recognition of Learning	<ol style="list-style-type: none"> 7. Convene a statewide commission of diverse stakeholders to strengthen the state's transfer pathways, including by creating guidelines for evidence-based evaluation and application of transfer credit. 8. Create an ombudsman or student advocate role to respond to grievances in credit evaluation decisions and identify policy and process improvements to benefit students. 9. Develop technology systems that facilitate statewide digital transcript exchange, course evaluation and degree auditing processes across the higher education ecosystem, and empower learners with electronic access to their lifelong learning records. 10. Increase investments in critical student services and policies that promote successful transfer, such as developmental education reform, student advising, dual admissions partnerships and prior learning assessment. 	<ol style="list-style-type: none"> 2. Support and accelerate efforts to develop statewide credit equivalency systems and technology tools that support learner agency. 3. Conduct a study on the impact of increased credit applicability on student completion, workforce outcomes and equity. 4. Conduct a study examining how well the accreditation process supports transfer student success and encourages greater credit applicability and recognition of learning.
Advancing Strategic Finance & Impactful Student Aid	<ol style="list-style-type: none"> 11. Reverse longstanding underinvestment in the two-year sector, which serves a higher proportion of students from historically marginalized communities, particularly in service to improving outcomes for Black, Latinx and Indigenous students and students from low-income backgrounds. 12. Create incentives for institutions to prioritize equity in transfer student success through dedicated student success formula funding and metrics. 13. Designate a subset of state and institutional aid for transfer students. 14. Expand students' ability to access state aid and Promise programs by enabling use of aid for the full cost of attendance, and modifying income thresholds, eligibility and administrative requirements that may disproportionately harm transfer students. 	<ol style="list-style-type: none"> 5. Double the Pell Grant to provide more purchasing power to students from low-income backgrounds. 6. Further simplify the application and renewal processes for federal student aid, and increase efforts to ensure students apply for aid.

Engaging Stakeholders: Strategies for Advancing Reform

The three-part policy framework we present would go a long way toward systems change by building a supportive infrastructure and promoting a culture of transfer and learner agency. To realize a transformative impact, however, will require robust stakeholder engagement in both developing sound policy and sustaining it through strong implementation over time.

Policy is less likely to take root and be implemented with fidelity if practitioners are not engaged throughout the process. A diverse array of stakeholders must be identified, engaged and mobilized to build the political and public will for policy change and implementation oversight. To that end, we identify essential strategies and examples for equipping and engaging stakeholders to lead, support and demand needed reforms to transfer policy and practice.

Transfer policy change agents should:

- 1. Develop strong coalitions that build a case for and elevate transfer as a priority linked to broader student success and economic development reforms.**
- 2. Activate transfer students to demand change.**
- 3. Cultivate transfer champions who can propel change.**
- 4. Keep stakeholders committed.**

Charting a Path Forward

Encompassing multiple dimensions of systems change, our recommendations offer a beginning roadmap toward our bold vision of resetting transfer and developing a culture that recognizes learning in all its forms. Some of our recommendations can be accomplished in the short term, while others will require years of concerted effort with broad stakeholder involvement.

Together we must expand our collective sense of urgency and ownership for transfer student success. We owe it to students to craft a next-level transfer system under which they can thrive and realize their dreams, with each skill and topic mastered enriching their lifelong learning credentials that seamlessly support them wherever they go. We cannot abide the current system with its dismal, inequitable outcomes and unnecessary roadblocks that thwart students' educational goals. We can do better.

In charting a path forward, we urge readers to take a wide-angle view of all the systems change dimensions that come into play in varying degrees relative to local and personal context. And it is personal—we all have a role to play, whether thoughtfully crafting policy, educating ourselves and calling for or leading change from wherever we sit, or supporting those stepping up to disrupt the status quo.

Endnotes

- 1 “Today’s Student,” Lumina Foundation, (2019), “Post-Traditional Learners,” American Council of Education, accessed May 30, 2021, “Today’s Students,” Higher Learning Advocates, accessed June 2, 2021.
- 2 Doug Shapiro, et al., Transfer and Mobility: A National View of Student Movement in Postsecondary Institutions, Fall 2011 Cohort, National Student Clearinghouse Research Center, no. 15 (2018), Doug Shapiro, et al., Transfer and Mobility: A National View of Student Movement in Postsecondary Institutions, Fall 2008 Cohort, National Student Clearinghouse Research Center, no. 9 (2015).
- 3 Massive Open Online Courses (MOOCs) are free online courses offered by various providers, often in partnership with universities, that can further education and careers.
- 4 Lara K. Couturier and Christine Flanagan, “Empowering Today’s Learners and Workers with Due Credentials,” Medium, July 2, 2021.
- 5 Danielle Zaragoza, The State of State Transfer Policy: A Typology to Evaluate Transfer and Recognition of Learning Policies. A Working Paper by HCM Strategists, (2021).
- 6 “Tracking Transfer 2020 Data Update,” National Student Clearinghouse Research Center, (September 2020).
- 7 Doug Shapiro, et al., Completing College: A National View of Student Attainment Rates by Race and Ethnicity—Fall 2010 Cohort, National Student Clearinghouse Research Center, no. 12b (2017).
- 8 Higher Education: Students Need More Information to Help Reduce Challenges in Transferring College Credits, U.S. Government Accountability Office, (August 2017).
- 9 John Fink, “Don’t Blame Transfer Students for Institutional Barriers to Equitable Transfer Success,” Inside Higher Ed, February 4, 2021; Di Xu, Shanna Smith Jaggars, Jeffrey Fletcher, and John E. Fink, “Are Community College Transfer Students ‘a Good Bet’ for 4-Year Admissions? Comparing Academic and Labor-Market Outcomes Between Transfer and Native 4-Year College Students,” The Journal of Higher Education 89, no. 4 (2018).
- 10 Anthony P. Carnevale, et al., The Cost of Economic and Racial Injustice in Postsecondary Education, Georgetown University Center on Education and the Workforce, (2021).
- 11 The Transfer Maze: The High Cost to Students and the State of California, The Campaign for College Opportunity, (September 2017).
- 12 All subsequent references to equity in this report are meant to reflect this definition the Board adapted with gratitude from Associated Black Charities and Baltimore Racial Justice Action.
- 13 “Changing the Future: Building Racial Equity Across Baltimore’s Workforce Ecosystem,” Associated Black Charities (ABC), accessed April 16, 2021, “Our Definitions,” Baltimore Racial Justice Action, accessed April 16, 2021.
- 14 Doug Shapiro, et al., Completing College, A National View of Student Completion Rates—Fall 2012 Cohort, National Student Clearinghouse Research Center, no. 16 (2018); Davis Jenkins and John Fink, Tracking Transfer: New measures of institutional and state effectiveness in helping community college students attain bachelor’s degrees, Community College Research Center, The Aspen Institute and National Student Clearinghouse Research Center, (January 2016); Dimpal Jain, Santiago N. Bernal Melendez and Alfred R. Herrera, Power to the Transfer: Critical Race Theory and a Transfer Receptive Culture (Michigan: Michigan State University Press, 2020).
- 15 The University of Southern California’s Center for Urban Education identifies the following five criteria for equity-mindedness: race conscious, evidence based, systemically aware, institutionally focused and equity advancing. See “Equity Mindedness,” University of Southern California Center for Urban Education, accessed May 10, 2021.
- 16 John Kania, Mark Kramer, and Peter Senge, “The Water of Systems Change,” FSG, (May 2018).