

Eliminating the Sisyphus Factor in College Transfer

How Higher Education Can Help More Students Complete Degrees

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Introduction

Of the 3.6 million first-time fall enrollments at 2- or 4-year institutions in 2008, over one-third, 37.2%, changed institutions within the next 6 years, and almost half of transferring students changed institutions more than once. (National Student Clearinghouse Research Center, 2015). If equal numbers of students transfer or return to college each year in the next decade, students with prior credit will select and enroll in new institutions approximately 15 million times.

As a routine step in their transfer process, these students will request that official transcripts from colleges, the military, testing services and other sources from which they have accumulated possible college credit be sent to their new institutions. After they enroll, the institutions will use these transcripts to conduct transfer credit analyses to determine if, how much, and which credit will apply toward their degrees.

Among our nation's higher education community of thousands of independently-governed colleges and universities, the numerous policies for accepting or rejecting the credit earned at other institutions vary widely, as do the general education and major-related courses required to complete the institutions' degrees. As a result, courses taken elsewhere may not meet the academic standards and/or match the degree requirements at the new institutions in which the transfer students have enrolled.

Unfortunately, credit loss in transfer is happening at an alarming rate. Doyle (2009) reported that only 56% of 2-4 transfers (community college or equivalent to an institution offering 4-year degrees) received full credit in transfer. Monaghan and Attewell (2014) reported that 58% of 2-4 transfers were awarded full credit and, additionally, that 14% of its cohort received credit for less than 10% of their community college courses from their baccalaureate institutions.

Even more distressing, however, is the loss of credit when all transfer pathways (2-2, 2-4, 4-4, 4-2) are included. NCES (2014) indicates that almost 2 in every 5 transfer students (39%) with an average of 27 semester hours of previously earned college credit will learn that none of their credit will be accepted at their new institutions, effectively being told they will be starting over. Another 28.2%, with an average of 46 previously earned credits will learn they will be awarded just 33 credits at their new institutions, an average loss of 13 credit hours. Less than one-third of all transfer students, 32.4%, learn they will receive credit for all of the 24 credit hours, on average, they have previously earned.¹

For transfer and returning adult students, many studying part-time when the responsibilities of work and family allow, reaching the pinnacle of a college degree is a very difficult climb. If that were not hard enough, however, the data now show that 2 in every 3 transfer students are being sent back down the mountain, some or, for more than half of them, all of their previous work discarded.

How different is their plight - some or frequently all of their work discarded, their tuition wasted and told to start over again - than the mythical King Sisyphus, dragging his rock up the same mountain only to be sent back down? Unfortunately for our students, the hills they have to re-climb, and the setbacks they have to overcome, are all too real. Too many never make it to the top.

The Transfer Information Void

The educational community has been aware of transfer credit loss for decades. As data collection improved, and it became clear that credit loss was a primary cause of the lower degree completion rates

¹ The data samples used for the cited studies include college courses only. An even more precise reflection of the full extent of credit inapplicability in transfer, and a more discouraging one, would include veterans and current servicemembers who fail to receive credit at their new institutions based on the official credit recommendations for their military training and service and, to a lesser extent, transfers who are not awarded credit for their credit-bearing standardized exams (AP, CLEP, DANES, etc.). Hundreds of thousands of Veterans are enrolling in colleges to utilize their GI Bill benefits without knowing if they will receive even a single credit of what may total 20, 30 or more of the credits recommended for their college-equivalent military training.

among transfer students, states and institutions have focused intensely on the issue. But credit loss in transfer, because of the systemic challenges involved, is a complex problem that defies easy solution.

Much effort to increase credit transferability has been focused on the 2-4 transfer pathway, including course articulation, common core curricula, guaranteed transfer programs and common course numbering systems among others. Some discussion regarding the effectiveness of articulation networks to either increase the number of students electing to transfer or the amount of credit that transfers when they do has surrounded these efforts. In 2011, Roksa reiterated online a conclusion of his earlier work, *Building Bridges for Student Success: Are Higher Education Articulation Policies Effective?*, that the states with articulation policies do not have “higher bachelor’s degree completion rates, shorter time-to-degree, and/or less “wasted” credits among their transfer students.”

Recently available data offers at least one possible explanation why articulation policies and related efforts have not had the anticipated and desired traction in increasing completion rates and raise the question of whether they are being measured against reasonable expectations.

A review of the statewide higher education portals reveals that the articulation and common core networks being designed with public funds naturally include primarily public institutions. However, students moving from public institution to public institution, in all directions, collectively account for just 61% of all transfers (NCES, 2014). Therefore, articulation-related policy efforts can benefit, at most, roughly 3 in 5 transfer students.

However, a second bite must be taken from the universe of transfers to whom these efforts apply: 35% of students attend an institution in a different state from the previous college (Adelman, 2006), rendering the articulation systems helpless. If this one-third-plus ratio is applied to the 3 in 5 transfers in a state who have attended other public institutions, the applicability of the most complete statewide networks would be limited to just 2 in 5 of those students.

Despite this structural ceiling, over time, if statewide, public articulation networks were available nationwide, they would apply to a very large number of students – roughly 6 million of every decade’s 15 million transfers.

Articulation among courses - finding that two courses are sufficiently equivalent to award credit - does not by itself, however, equate to the transferability of credit toward a degree program. It is helpful to consider why in understanding the information void.

Each institution or state-wide system sets numerous transfer policies to ensure the credit that is accepted meets its self-defined academic standards. Similarly, degree requirements vary widely from major to major and, almost as frequently, from institution to institution for precisely the same major.

As a result, unless all 2- and 4-year institutions are in lockstep to a common core, there is no guarantee that all, some, or even any of transfer students’ courses from in-state, public institutions will adhere to the policies and meet the specific course requirements for their new degrees even at other in-state, public institutions. Despite articulating, if either of those additional conditions is not met, courses will not transfer.

To reduce transfer credit loss, therefore, it is critically important to go beyond the articulation measure of whether courses have similar content to the more demanding task of determining whether the possible credit meets a requirement of the degree being considered and adheres to the institution’s transfer policies.

The logical place for students to find out how much transfer credit they might receive if they attend particular institutions is, of course, the institutions, themselves. The ideal would be if all 3,000+ institutions provided transfer award analyses to prospective students so they could have “a clear picture

of how their credits may or may not be accepted...allowing them to make an informed decision about where to pursue a degree” (WICHE, 2012).

The reality at all but a handful of institutions, however, is far different. Most, as they have done traditionally, perform transfer credit analyses for students only *after* they have enrolled.² Despite the long-term return on investment³, finding funds in today’s budgetary climate to provide the suggested analyses to all prospective students, the majority of which are unlikely to ever enroll in the institution, will be, to maintain thematic unity, a Herculean task.

The information students do obtain is overwhelmingly what they find on the Internet. However, as increasingly helpful as some websites have become with new, key facts regarding completion and default rates, graduates’ employment success and average earnings and other institutional performance indicators, the ability for transfer students to compare the likely transferability of their previously earned credit at any desired group of institutions is not yet available from this information source, either.

Searches for college information on important federal websites, including the College Scorecard, college.gov, and DoD, DoL and VA education websites, culminate by offering lists of institutions matching the students’ desired criteria, from which a link takes you either to general information about the institution on the same site or to the institution’s website, itself.

For transfer students, however, even the most glowing performance report about an institution can be a false positive. When subject to the more rigorous test of a personalized transfer credit analysis, institutions with otherwise excellent performance statistics can prove disastrous for students who enroll and learn their credits are inapplicable.

State higher education portals have taken the lead experimenting with several tools that provide a mechanism for institutions to pre-articulate their courses with those of other institutions.

As discussed, however, even after the substantial effort required⁴, intra-state articulation networks will only be relevant to 2 in 5 transfer students and, among those, only to the extent they meet the necessarily higher bar of being able to determine whether students’ credit is applicable to degrees once institutional policies and degree requirements are taken into account.

A third possible online source of information for transfer students is the large group of 1,500+ for-profit websites, often called aggregators or lead generation websites, that market degrees on behalf of institutions, which in turn pay for the names and contact information provided by prospects filling out information request forms on the aggregators’ websites. With some 300+ million visits to such websites annually⁵, they are an information source worthy of notice.

² The Memorandum of Understanding the federal government has with institutions receiving more than 10 billion taxpayer dollars annually in GI Bill and Tuition Assistance payments on behalf of Veterans and active duty servicemembers tacitly supports the entrenched opacity of the process by affording institutions up to 60 days after enrollment to submit a plan revealing transfer credit decisions, missing the opportunity to ensure that hundreds of thousands of Veterans and servicemembers have the information they require to make informed choices of programs and save taxpayers billions of dollars in unnecessary benefits costs over a 10-year budget period.

³ Over \$5 billion in additional federal and state tax dollars would be received over the working lifetimes of each annual cohort that would result from reducing just community college stop-outs alone by half (Schneider and Yin, 2012).

⁴ One state articulation network with slightly over 30 2- and 4-year institutions, all but a few public, created 765,000 articulation records and, as several major 4-year public institutions in the state participated minimally, is still not complete. Rounding up for computation’s sake to a million records for a complete state network, articulating all of a state’s publically-offered courses with the rest of the nation’s public institutions, and, to scale nationally, assuming all the other states do likewise both on an intra-state and inter-state basis, would likely require in excess of 2 billion articulation decisions (with a very broad margin of error) made in advance and would still be unable to assist the 39% of transfer students (NCES, 2014) whose pathways include at least one non-public institution.

⁵ Personal communication with the then-CEO of a leading aggregator, discussing publicly available data from industry sources

All aggregators provide some level of general information about the colleges and degrees on their websites. However, their user experience is designed to encourage transfer students to request information from the institutions being marketed - the revenue-generating event - as quickly as possible. In addition, institutions that employ aggregators respond to information requests with great rapidity, often within minutes, taking many out of the “information-gathering” process and guiding them into the process of submitting forms and transcripts and assembling a financial package required for enrollment at that institution.

Among other important factors, making informed degree choices that maximize their likelihood of completion requires that students know which of the possible degree options best align with their prior college and non-traditionally-obtained credits and offer the shortest routes to degree completion. Unfortunately, students have no realistic way of finding this critically important information – information that may more than any other determine their future success in life - from any source.

The Impact of Transfer Credit Loss on Degree Completion

The consequences of credit loss in transfer are becoming ever more clear. Doyle (2009) found that the 56% who received full credit in transfer graduated at almost twice the rate - 82% vs. 42% - of students who did not.

Monaghan and Attewell (2014) calculated that 2-4 students “who have all or almost all their credits transferred have an odds of graduation more than 2.5 times greater than students with less than half their credits transferred (the reference category), while students who get between half and 89% of their credits accepted by their 4-year institution have a 74% higher odds.”

As the inapplicability of credit is not unique to the 2-4 pathway (an average of 22 inapplicable credits for 4-2 transfers, 15 for 2-2 transfers and 11 for 4-4 transfers) (NCES, 2014), it is reasonable to expect that the correlation to degree completion might apply across all transfer pathways, rather than being unique to the 2-4 route. Assuming this is the case, it is possible to derive a crude estimate of the number of transfer students who fail to attain their degrees due to transfer credit loss.

Monaghan & Attewell (2014) calculated that B.A. completion for 2-4 transfer students would increase by 9% if all credit was found applicable. To reflect the significant differences found in credit transferability between 2-4 transfers alone and the entire transfer universe, the 9% increase in the completion rate for 2-4 transfers will be modestly increased to an average of 10% for the purposes of estimating the potential impact of credit loss across all transfer pathways.

That would mean that 1.5 million of the 15 million transfer students in the next decade, and every decade thereafter, will fail to obtain degrees because some or all of their credit will not be accepted at the new institutions they select. However more precise the numbers might become as data availability and collection improve, these studies convincingly and repeatedly point to the loss of credit in the transfer process as a major obstacle to degree attainment.

The Potential of Transfer Awards Transparency

Technology can now predict, without the need for institutional resources to perform degree audits or determine whether courses articulate, the likely credit awards of all transfer students, irrespective of their transfer pathways, whether they are intra- or inter-state transfers or the availability of state articulation networks.

What impact could empowering transfer students with this information have? Whatever type of institutions transfer students’ first choices might be – local community colleges, 4-year state universities, private nonprofit and for-profit institutions, online degree programs - how many of the almost 6 million students who will lose all their credit in transfer would have considered a different program, or a different

pathway, if they knew alternatives existed that offered significantly higher transfer credit awards? And, will those better transfer alternatives exist?

Few transfer policies can cause the wholesale loss of all credits. Some institutions, for example, may require a 2.8 or 2.5 or 2.2 GPA in order for any credit to transfer, even courses with above-average grades, instead of the more standard 2.0 GPA. Others may eliminate credit for all courses older than 10 or 12 years. Most regionally accredited colleges won't accept credits earned at nationally accredited institutions.

With prior knowledge, many students could avoid these credit transfer roadblocks, if they choose to. In some cases, institutional reputation and performance indicators, degrees offered, tuition cost, how classes are taken and, if it's a classroom program, distance from the campus may make a program offering a lower transfer credit award more desirable for students' particular circumstances and goals, despite the additional credits that will need to be earned.

All of these factors can be condensed into three questions whose answers will determine the increase in completion rates transfer award transparency will have in practice.

One: How many of these 6 million transfer students find viable alternatives?

Two: How many choose to take them?

And three: How many more credits on average will they be able to transfer with them to their new institutions and degree programs?

Knowing these answers will enable the higher education community to predict the answer to a fourth question: Exactly how many more of the next decade's 15 million transfer students, and 15 million more for every decade thereafter, will ultimately complete their degree programs if we eliminate the Sisyphus factor in college transfer and enable every student to make an informed decision knowing how much transfer credit they are likely to receive – before they enroll?

It is a very important answer to contemplate and an urgent one to find.

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