



MISSOURI HIGHER EDUCATION EQUITY
BRIDGES TO SUCCESS

WHITE PAPER:

COVID-19'S IMPACT ON THE TRANSFER PATHWAY



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CURRENT STATUS

The COVID-19 pandemic has disrupted the higher education goals of millions of marginalized, low-income, and first-generation students. Low-income students and students of color are the most likely to drop out of college or not enroll at all, according to an August 2020 pulse survey conducted by the [U.S. Census Bureau](#).¹ And the continuing pivot of K-12 school districts across the country from in-person to remote learning has the potential to [derail the educational pipeline](#) for a generation of disadvantaged youth.²

Disparities extend to the traditional transfer pipeline, which can be a grueling journey even in good times. Low-income students often start at community colleges to save money, with the intention to transfer to a four-year university. However, the [National Center for Education Statistics](#) found that a mere 13 percent of students who start at a community college earn a bachelor's degree within six years.³

This is especially problematic for first-generation students who might not realize that the courses they take may not transfer, or do not have the knowledge or resources to advocate for themselves to regain the credit at their new institution.

According to a December 2020 report from the [National Student Clearinghouse](#), transfer enrollment for fall 2020 saw a steep decline of 8.1 percent from fall 2019.⁴ In comparison, enrollment among non-transfer students fell only 2.4 percent during the same timeframe.

This decline was even more pronounced among marginalized, low-income, and first-generation students, who have also faced disproportionate impacts to health and economic security due to the pandemic. The problems created by the pandemic could be further complicating the transfer pipeline, according to the [NSC report](#), with changes in family finances, health, child care, or a sudden need to move closer to home.

Transfer enrollment for Black students dropped the most during fall 2020 compared to other races, the [NSC report](#) found, with a 9.2 percent drop at private nonprofit four-year institutions and a 6.4 percent decrease at public four-year institutions. Transfer enrollment at community colleges also fell sharply for Black (-22.5%) and Hispanic (-20.4%) students.

“As the pandemic continues to constrain these avenues of institutional choice,” the [NSC report predicts](#), “students will face even larger barriers to degree completion, promising careers, and socioeconomic mobility.”

Prior to the pandemic, research at the national level highlighted areas of concern negatively impacting transfer students. Based on the U.S. Department of Education's most recent transfer data (2004-2009) the [Government Accountability Office \(GAO\)](#) estimated that students who transferred during that time period lost an average of 43 percent of their credits, which could be higher or lower depending on the transfer path.⁵

While much has been done to improve the transferability of general education courses in the state of Missouri with [CORE 42](#) and the Course Transfer Tracker, it is still too early to determine if state transfer data show those efforts have significantly improved the process.

With the continuing economic downturn caused by the COVID-19 pandemic, it is imperative higher education policymakers improve the transfer pipeline, as it is a pathway to prosperity for millions of American students.

¹ “Week 13 Household Pulse Survey: August 19-August 31.” United States Census Bureau, 9 Sept. 2020.

² MacGillis, Alec. “The Students Left Behind by Remote Learning.” ProPublica.org, 28 Sept. 2020.

³ Chen, Xianglei, et al. “Courses Taken, Credits Earned, and Time to Degree: A First Look at the Postsecondary Transcripts of 2011–12 Beginning Postsecondary Students.” National Center for Education Statistics, 27 April 2020.

⁴ Causey, J., Harnack-Eber, A., Lang, R., Liu, Q., Ryu, M., and Shapiro, D. “COVID-19 Transfer, Mobility, and Progress, Report No. 2,” National Student Clearinghouse Research Center, Herndon, VA: Dec. 21, 2020.

A \$6 Billion Problem

On its face, the traditional transfer pipelineⁱ seems like it should be a simple process: students take general education courses at a 2-year institution, and then transfer those credits to a 4-year institution. The problem is that courses taken at one institution may not equate at another institution, even if the courses have the same credit hours and the same course numbers.

When students transfer from one institution to another, their credits don't always transfer with them, resulting in wasted time and money.

Another problem emphasized in an article published by the [Hechinger Report](#) is that colleges are not rewarded for enrolling transfer students, so there is little financial incentive to improve the transfer process at their institutions. With more and more state funding reliant on outcomes, such as first-time, full-time enrollment, retention, and graduation, there is also little incentive to recruiting, retaining, and graduating a transfer student. Colleges also lose out on tuition revenue when students transfer courses from another institution.⁶

Another contributing factor, as identified by the Aspen Institute's College Excellence Program, is the over-reliance on articulation agreements. According to the The Aspen Institute's November 2020 brief, [Beyond Articulation Agreements](#), these formal compacts among higher education institutions to ensure that credits earned at one will convey to another, are cumbersome for the institutions to develop and maintain, and don't provide students with a clear path or an assurance of successful degree completion.⁷

"This broken transfer pipeline has many holes that can and must be addressed. It hinders students' pathway to degree completion, and greatly contributes to student debt and inefficiencies in student aid," said Sarah Belnick, senior program director of College Success at ECMC Foundation, an affiliate under the [Educational Credit Management Corporation](#). "These issues are exacerbated by the COVID-19 pandemic and are especially detrimental for marginalized, low-income and first-generation students."⁸

The broken transfer system wastes an estimated [\\$6 billion a year in tuition](#) for courses students can't use toward attaining their degrees, which levels devastating blows to a student's chances of prosperity, as well as to the future economic prosperity of the nation.

⁵ "Students Need More Information to Help Reduce Challenges in Transferring College Credits," U.S. Government Accountability Office. GAO-17-574: 13 Sept. 2017. <https://www.gao.gov/products/GAO-17-574>

⁶ Marcus, Jon. "A Huge and Stubborn Reason, Still Unsolved, that Students Go into so Much Debt." The Hechinger Report, 22 Nov. 2016.

⁷ "Beyond Articulation Agreements: Five Student-Centered Principles to Improve Transfer." Tackling Transfer Series. The Aspen Institute College Excellence Program, HCM Strategists and Sova. The Aspen Institute, Nov. 2020.

⁸ "ECMC Foundation Launches Catalyzing Transfer Initiative." ECMC Group, 13 Jan. 2021

FINDING STUDENT-CENTERED SOLUTIONS

The challenges students face when transferring postsecondary credits and timely credential completion have been the focus of numerous efforts taken by policymakers and higher education leaders from across the country.

The [Aspen Institute College Excellence Program](#), [HCM Strategists](#) and [Sova](#) started the [Tackling Transfer project](#) in 2016 to improve the transfer pipeline for the more than 8.7 million students enrolled nationally in community colleges. The multiyear project involves partnering with institutional leaders, policymakers and practitioners.

The Tackling Transfer partners have offered five principles for establishing partnerships focused on transfer student success⁹:

- 1. Understand transfer students' experiences and outcomes:**
Collect and use quantitative and qualitative data on student trends and engage with current, prospective, and former transfer students to understand barriers to success.
- 2. Define a vision and goals for equitable transfer student success:**
Find common ground between community colleges and four-year institutions on student access, success and equity that meets both institution's goals and lays the foundation for continued collaboration.
- 3. Create clear paths to a four-year degree:**
Create time and space for faculty from community colleges and four-year institutions to collectively build maps that detail the courses and learning necessary for students to complete entire programs (not just isolated courses).
- 4. Provide clear and consistent transfer information and advising:**
Create a system of advising that guides every student to make decisions about transfer early and complete their bachelor's degree with minimal excess credits. These efforts hinge on the engagement of knowledgeable advisors and on student-friendly communication, tools, and policies.
- 5. Commit to routines of collaboration with the goal of continuous improvement:**
Assume that transfer outcomes can always be improved, and put processes in place for faculty, advisors, deans, provosts, and presidents to celebrate successes, evaluate progress to goals, and commit to specific improvements to advance student success and close equity gaps.

Many Missouri higher education institutions, particularly those participating in the [Degrees When Due initiative](#), have already begun implementing the above recommendations on their campuses.

⁹ "Student-Centered Alternatives to Articulation Agreements." Tackling Transfer Series. The Aspen Institute College Excellence Program, HCM Strategists and Sova. The Aspen Institute, Nov. 2020.

ECMC's Catalyzing Transfer Initiative

The latest initiative to improve the transfer pipeline was announced Jan. 13, 2021, by the ECMC Foundation, a Los Angeles-based, nationally focused foundation with the mission to inspire and facilitate educational outcomes especially among underserved populations.¹⁰

ECMC Foundation has committed nearly \$4.5 million in grants to the following organizations to form the [Catalyzing Transfer Initiative \(CTI\)](#): [American Association of Community Colleges \(AACCC\)](#), [Education Commission of the States \(ECS\)](#), [Institute for Higher Education Policy \(IHEP\)](#), [State Higher Education Executive Officers Association \(SHEEO\)](#), and the [Western Interstate Commission for Higher Education \(WICHE\)](#).

CTI seeks to build, manage, and activate new ways to increase successful transfer of postsecondary credits and timely bachelor degree completion among marginalized racial and ethnic groups. CTI grantees will work toward a shared goal of transfer reform, including accountability, funding, data and governance structure.

One of the organizations which will carry out this initiative is the Institution for Higher Education Policy (IHEP), which is the funder for [Degrees When Due](#).

Mamie Voight, IHEP's Senior Vice President of Research and Policy said in the [ECMC press release](#) that transfer is an equity imperative. Because underrepresented students and students from low-income backgrounds often begin at community colleges, they are often disproportionately impacted by poor transfer policies. "We want to help institutions and states do their part so that these students can do theirs."

ⁱ "[National Center for Education Statistics](#)' report indicates that students who follow traditionally articulated pathways, which would include the pathway established by Missouri's CORE 42, are typically able to transfer credits successfully.

ⁱⁱ For the purposes of simplicity, this white paper is mainly focused on the traditional or vertical transfer pipeline, which is starting at 2-year institution and moving credits to a 4-year institution. Other transfer pathways include reverse transfer (transferring from a 4-year to a 2-year institution; and horizontal transfer (transferring from a 2-year to a 2-year, or a 4-year to a 4-year.)

¹⁰ "ECMC Foundation Launches Catalyzing Transfer Initiative." ECMC Group, 13 Jan. 2021.