Students' Lived Experiences in Transferring Credits

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straighterline℠   UPCEA®

Executive Summary

UPCEA and StraighterLine partnered to develop a survey that **identifies students' lived experiences** and **perceptions** regarding **transferring institutions**. As universities and colleges work with students to achieve their educational goals, policies should be evaluated to implement **transfer friendliness**. The results of this study focus on **students' transfer behavior, motivations for transferring, important factors in making the decision to transfer, challenges in transferring, and the level of communication received from institutions during the transfer process**. While the data yielded a number of insights, the study population was further segmented into **four personas** to highlight the differences in transfer experiences among the survey respondents. These were utilized to demonstrate how students' **various lived experiences** and **perceptions around transferring influence the behaviors, motivations, and challenges of different types of transfer students**. The results highlight key study findings.
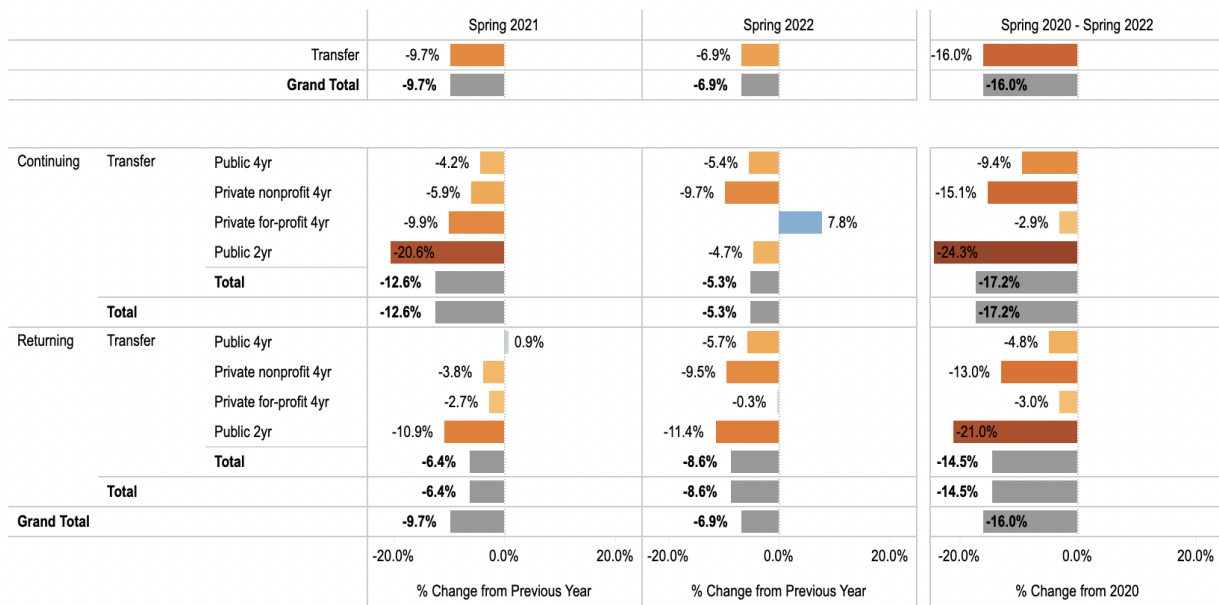
- Among qualified respondents, **69% transferred from one college or university to another and 31% did not**. Older age groups were slightly more likely to have transferred than younger age groups.

- When given a list of motivating factors for transferring, or considering doing so, **40% cited financial reasons,** 31% to change their area of study, 30% cited family reasons or commitments, and 27% said their previous institution wasn't the right fit.

- On average, respondents tried transferring **28 credits with a median of 20 credits.** Respondents said on an average **80% of their credits were accepted** by their next institution with a **median of 90%.**

- **Half attempted to shop or explore multiple colleges or universities to determine which institutions would accept their credits**, 47% did not, and 4% were not sure.

- **When asked what the most important factor is when making the decision to transfer, 42% said tuition or cost of the degree**, 26% said the number of credits that transfer, and 11% said the speed at which they could complete their degree.

- When going through the transfer process, **the biggest barrier or challenge cited was the difficulty transferring credits (17%)** followed by communication with school/staff (15%).

- **The most common suggestions or recommendations to improve the transfer process were to have better communication/transparency (20%),** accepting transfer credits/making transfer credits transparent (11%), having everything prepared in advance/research (8%), and making the process faster (7%). Fifteen percent found that the process works fine/easy and nothing had to be changed.

Overview

Transfer Rates Among Students

Over the last two years, transfer rates among college and university students have been heavily impacted by the COVID-19 pandemic. Not only have students been faced with the challenge of adapting to new modes of education, but many have faced additional financial burdens, often hampering their higher education experience. National Student Clearinghouse reported "In the Spring of 2022, undergraduate transfer enrollment dropped another 6.9 percent over last year, resulting in a total two-year decline of 16 percent since the beginning of the pandemic."[1] Additionally, "the number of students moving from a two-year to a four-year institution dropped 11.6 percent."[2] Though the sudden drop in transfer rates can likely partially be attributed to the COVID-19 pandemic, it is vital for higher education institutions to evaluate whether other aspects of the transfer process are contributing to the transfer rate decline. In order to continue to attract future transfer students, institutions must make an effort to combat the financial burdens and the other detrimental impacts of the COVID-19 pandemic on higher education.

Figure 1: Change in Transfer Enrollments by Student Group and Institution Sector

			Spring 2021	Spring 2022	Spring 2020 - Spring 2022
		Transfer	-9.7%	-6.9%	-16.0%
		Grand Total	**-9.7%**	**-6.9%**	**-16.0%**
Continuing	Transfer	Public 4yr	-4.2%	-5.4%	-9.4%
		Private nonprofit 4yr	-5.9%	-9.7%	-15.1%
		Private for-profit 4yr	-9.9%	7.8%	-2.9%
		Public 2yr	-20.6%	-4.7%	-24.3%
		Total	**-12.6%**	**-5.3%**	**-17.2%**
	Total		**-12.6%**	**-5.3%**	**-17.2%**
Returning	Transfer	Public 4yr	0.9%	-5.7%	-4.8%
		Private nonprofit 4yr	-3.8%	-9.5%	-13.0%
		Private for-profit 4yr	-2.7%	-0.3%	-3.0%
		Public 2yr	-10.9%	-11.4%	-21.0%
		Total	**-6.4%**	**-8.6%**	**-14.5%**
	Total		**-6.4%**	**-8.6%**	**-14.5%**
Grand Total			**-9.7%**	**-6.9%**	**-16.0%**
			% Change from Previous Year	% Change from Previous Year	% Change from 2020

Source: National Student Clearinghouse Research Center

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[1] https://nscresearchcenter.org/transfer-mobility-and-progress/
[2] Ibid

Financial Constraints & The Transfer Process

While many students experience difficulties throughout their higher education career, it is important to note that research has demonstrated that one of the greatest challenges for students doesn't actually pertain to academics, but rather, financials.[3] In alignment with prior studies, UPCEA and StraighterLine found that when respondents were asked what is the most important factor when making the decision to transfer, 42% said tuition or cost of the degree, the most of any factor mentioned in the survey. Financial burdens or constraints are an important reason why students opt for two-year colleges when beginning their higher education experience, then plan to eventually transfer. However, the college or university transfer process itself can be extremely cumbersome and expensive, especially if it requires students to relocate. "Many transfer students are at lower income brackets than students who enroll directly at four-year universities."[4] For universities to integrate transfer friendliness and help the transfer process become seamless for all students, it is important that they are transparent and communicative about their tuition fees and attempt to find further funding for scholarships and grants. Higher education must create pathways, especially for lower-income students, to get through their transfer experience without the added stress of financial burdens.
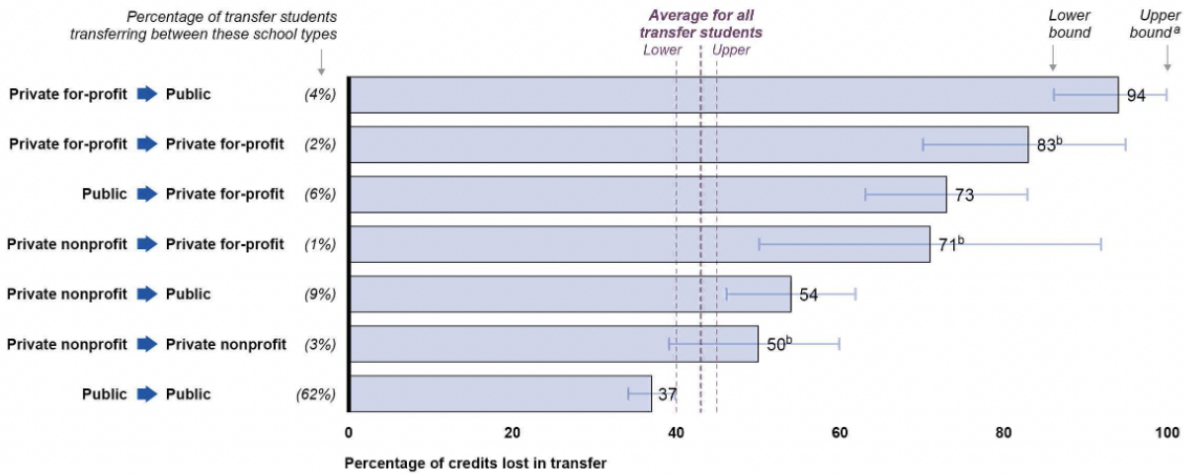
Credit Loss During the Transfer Process

Not only are students experiencing financial issues in the transfer process, but they often report difficulties in transferring all their credits, which ultimately puts a greater financial burden on the student. The UPCEA and StraighterLine study found that when respondents were asked to cite the biggest barrier or challenge they experienced during the transfer process, 17% said difficulty transferring credits, the highest percentage of responses. On a similar note, a study by the United States Government Accountability Office cited in a 2017 article by Inside Higher Ed found that "the average transfer student lost a full 43 percent of their credits, roughly 13 credits, or a semester's worth."[5] It is apparent that credit loss during the transfer process is a major concern for many students and may be a contributing factor to the recent decline in transfer rates.

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[3]https://blog.prepscholar.com/college-transfer-acceptance-rates#:~:text=Almost%20half%20of%20all%20college,acceptance%20rate%20was%2064%25%20overall

[4] Ibid

[5] https://www.insidehighered.com/news/2017/09/14/reports-highlight-woes-faced-one-third-all-college-students-who-transfer

Figure 2: Estimated Percentage of Credits Lost in Transfer

Source: GAO analysis of 2004-2009 Beginning Postsecondary Students Longitudinal Study. | GAO-17-574

Though there are a variety of reasons students may lose credits while transferring, it is also important to note what is meant by "credit loss" and ways institutions can help this process become easier for students. In a study published by Inside Higher Ed this year, the data points to a different argument that "though the problem with lost credits is severe, it may not be as large or as widespread as some people think."[6] Throughout the study, the researchers back up their arguments by highlighting the fact that there are two different types of credit loss during the transfer process: one in which credits are completely non-transferrable, and another where the credits are transferable but not applicable to the degree, although they could be applied for elective credits.[7] The researchers make the argument that when researching "credit loss" during the transfer process, it is extremely important to differentiate between these different types of credit loss. In doing so, both students and higher education institutions can see a more accurate picture of potential credit loss and what can be done to mitigate it.

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[6] https://www.insidehighered.com/blogs/beyond-transfer/what-really-happens-transfer-students%E2%80%99-credits
[7] Ibid

Students' Lived Experiences in Transferring Credits, 2022

Study Purpose
UPCEA conducted research in order to better understand students' lived experiences and perceptions regarding transferring between colleges and/or universities.

Survey Methodology
UPCEA and StraighterLine partnered to identify students' lived experiences and perceptions around transferring. As universities and colleges work with students to achieve their educational goals, policies should be evaluated to implement transfer friendliness. The results of this study focus on students' transfer behavior, motivations for transferring, important factors in making the decision to transfer, challenges in transferring, and the level of communication received from institutions during the transfer process. An internet panel was used for the study and targeted adults aged 18 to 50 who have some college experience, but no degree, have previously disengaged from higher education, and have tried transferring from one college or university to another. The survey took place from June 1 to 16, 2022; 3,994 individuals participated, 974 met all study qualifications, and 943 completed the entire survey. A chi-square analysis was performed on multiple spliced variables to test whether distinctive demographic groups were statistically different from one another. Results that produced a p-value (statistical significance value) of less than .05 were deemed statistically significant, while results that produced a p-value of over .05 were not.

Unique Persona Segments

While the study yielded a number of findings, there are four unique segments utilizing various statistical methodologies. To best represent and understand the differences in transfer experiences of the survey respondents, four personas were created and tracked to represent the four segments. These were utilized to demonstrate how students' lived experiences and perceptions around transferring influence the behaviors, motivations, and challenges of students. The first segment (Claudia) represents 20% of the sample, the second segment (Chris) represents a quarter (25%), the third segment (Jonathan) represents 26%, and the fourth segment (Aimee) represents 29%.
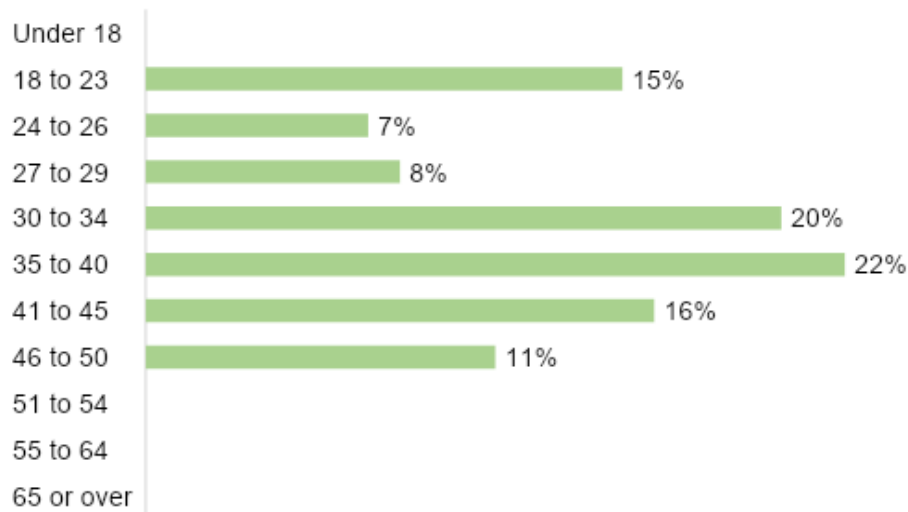
Figure 3: Who Are Our Students?

|	Claudia	Chris	Jonathan	Aimee
Main Motivation for Transferring	Claudia wants to transfer for **financial reasons**. Her current institution is too expensive, and she would like to find more **affordable options**. Claudia is willing to take the time to explore different institutions to find the **financial match** that is right for her.	Chris recently **relocated to be closer to his family.** He has some credits from his previous college and is **considering transferring** them to a bigger university. If Chris does decide to transfer, he wants to pursue the **easiest path forward** and go to a school with affordable tuition and a **seamless transfer process.**	Jonathan transferred for a multitude of reasons including **relocation** and wanting to find an **institution that is a better fit**. He is willing to explore multiple college options to find one that is **affordable** and **accepts all his transfer credits.**	Aimee recently **changed her field of study** and wants to find an **institution that is a better fit**. Aimee is willing to explore multiple options until she finds the right university that is **aligned with her career goals.**
Biggest Barrier in Transfer Process	Claudia's biggest barrier in transferring institutions is her own **financial constraints**. She is most concerned about the **cost of a new degree.**	Chris hasn't encountered any barriers with the transfer process itself; however, he is **unsure of whether he wants to continue his education**. Chris has other **personal responsibilities that inhibit him from transferring** his credits to a new institution and continuing his education.	The biggest barrier Jonathan has encountered through the transfer process is a **lack of thorough communication.** Jonathan is having a hard time communicating with the school and staff and **difficulty understanding how many of his credits are transferrable.**	Aimee hasn't experienced any huge issues with the transfer process besides finding a **fitting institution** and ensuring her **credits are transferrable.**

Qualifying Questions

Of the initial 3,994 respondents, 99% are between 18 to 50 years old. Those under 18 or over 50 were terminated from the study.

Figure 4: Age Group (n=3,994)

| Age	%
Under 18	
18 to 23	15%
24 to 26	7%
27 to 29	8%
30 to 34	20%
35 to 40	22%
41 to 45	16%
46 to 50	11%
51 to 54	
55 to 64	
65 or over	

Ninety percent have completed some college, but no degree. Those whose highest level of education completed is less than a high school diploma, a high school diploma or GED, an associate's or technical degree, a bachelor's degree, a graduate degree, or a professional or doctoral degree were terminated from the study.

**Figure 5: Highest Level of Education Completed (n=3,958)**

Less than a high school diploma	
High school diploma or GED	4%
Associate's or technical degree	3%
Some college, but no degree	90%
Bachelor's degree	2%
Graduate degree	1%
Professional or doctoral degree	
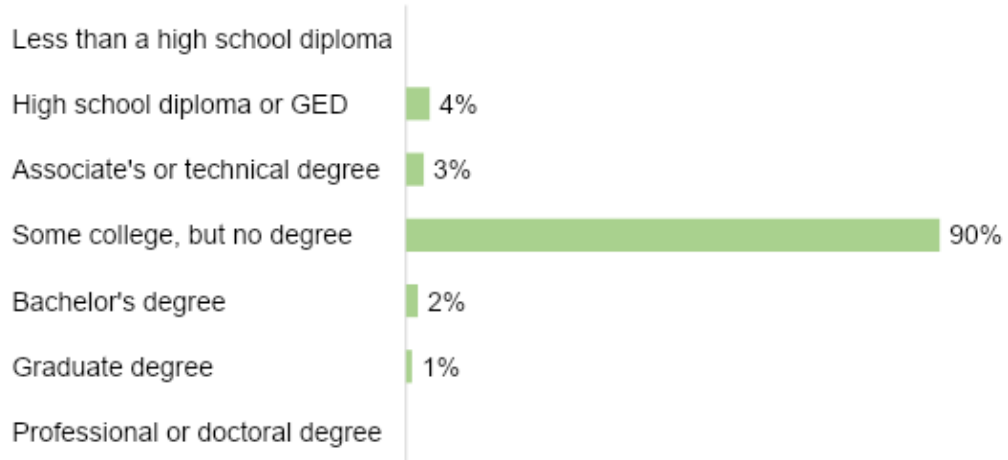
Nearly a quarter (24%) of those with some college but no degree are currently students enrolled in a college or university while three quarters (75%) are not. Those who were not sure were terminated from the study.

Figure 6: Are you currently a student enrolled in a college or university? (n=3,538)


Not sure, 1%

Yes, 24%

No, 75%
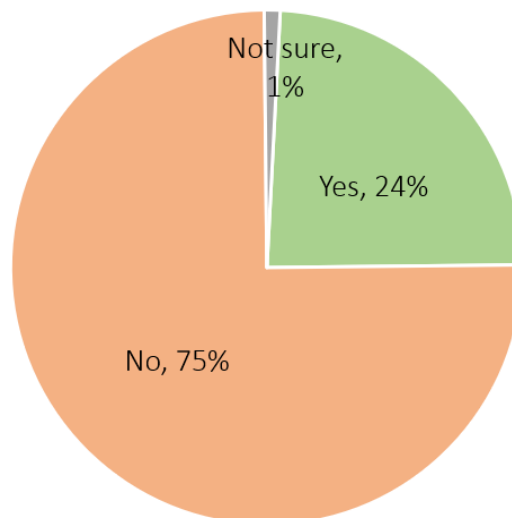
Of those who are currently enrolled, 34% have disengaged or stopped-out from higher education at some point. Those who have not or were not sure were terminated from the study.

Figure 7: Have you ever disengaged or stopped-out from higher education? (n=855)
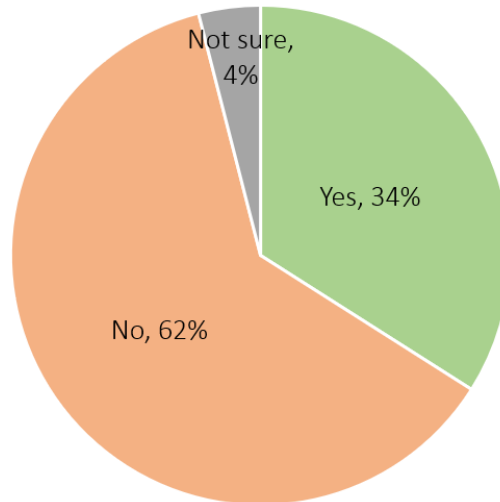
Of the remaining participants, a third have tried transferring from one college or university to another at some point. Those who have not or were not sure were terminated from the study.

Figure 8: Have you ever tried transferring from one college or university to another? (n=2,950)
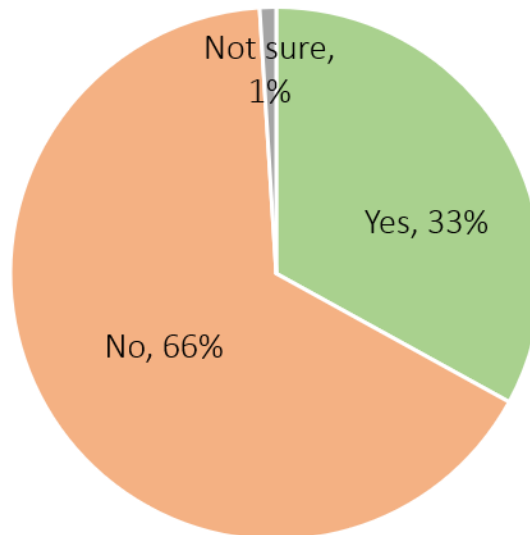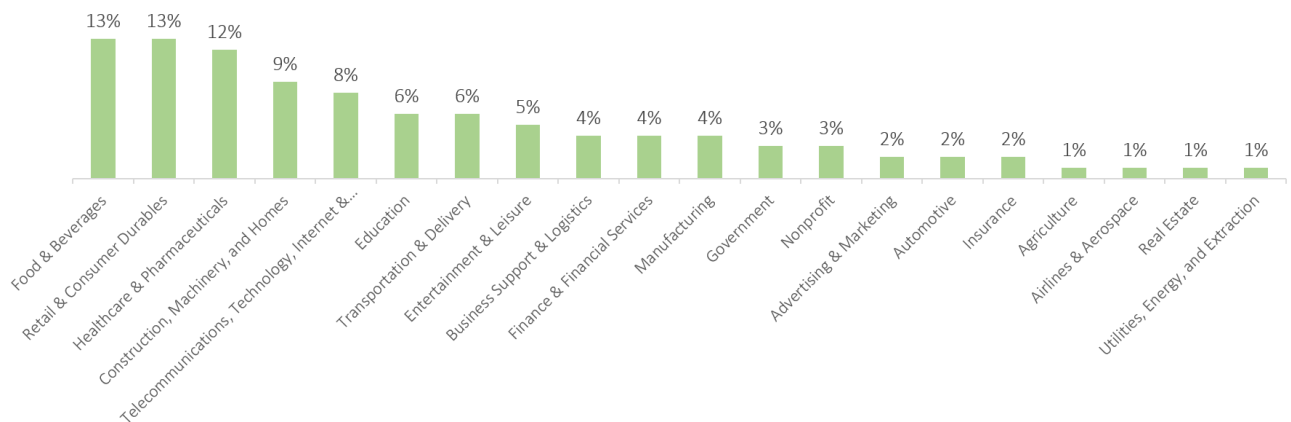
Demographics

Forty-six percent of respondents are currently employed full-time, 20% are employed part-time, 19% are unemployed, but currently seeking employment, and 14% are unemployed, and not seeking employment.

Figure 9: Current Employment Status (n=944)

46%	20%	1%	19%	14%

- ■ Employed full-time
- ■ Employed-part time
- ■ Retired
- ■ Unemployed, but currently seeking employment
- ■ Unemployed, and not seeking employment
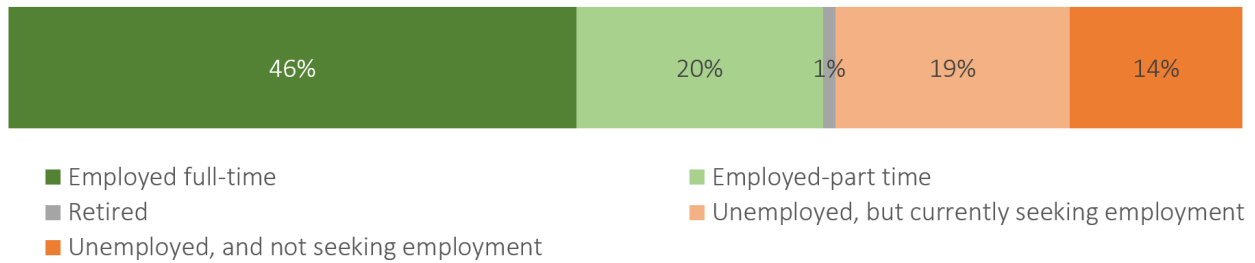
Thirteen percent of employed respondents work in the food and beverage industry, 13% in retail and consumer durables, 12% in healthcare and pharmaceuticals, and 9% in construction, machinery, and homes.

Figure 10: Industry of Employment (n=623)

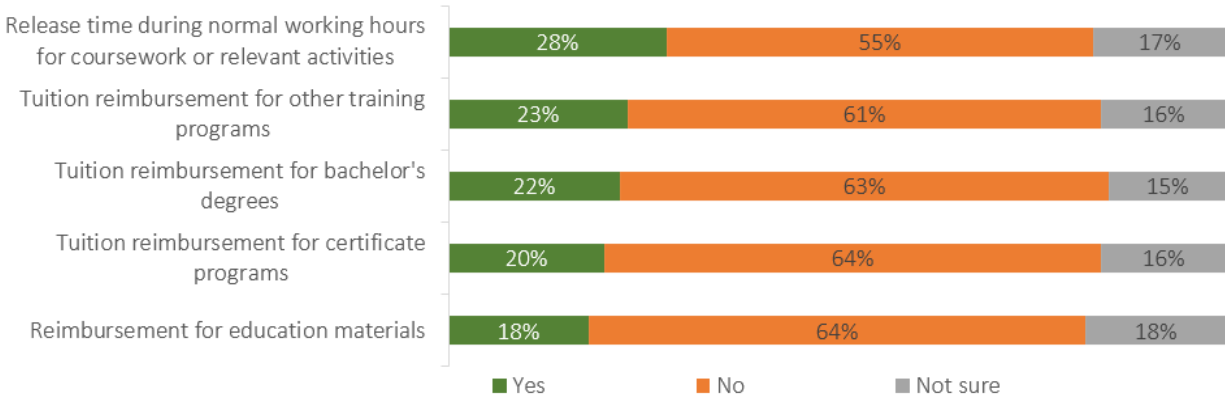| Industry	Percentage
Food & Beverages	13%
Retail & Consumer Durables	13%
Healthcare & Pharmaceuticals	12%
Construction, Machinery, and Homes	9%
Telecommunications, Technology, Internet &...	8%
Education	6%
Transportation & Delivery	6%
Entertainment & Leisure	5%
Business Support & Logistics	4%
Finance & Financial Services	4%
Manufacturing	4%
Government	3%
Nonprofit	3%
Advertising & Marketing	2%
Automotive	2%
Insurance	2%
Agriculture	1%
Airlines & Aerospace	1%
Real Estate	1%
Utilities, Energy, and Extraction	1%

The most common job title among employed respondents is manager (9%), followed by skilled laborer/laborer (8%), owner (5%), and medical assistant/aid/caretaker (5%). Responses mentioned fewer than five times were grouped in the "Other" category and include paralegal, pharmacy technician, and hostess, among others.

Figure 11: Job Title (n=623)
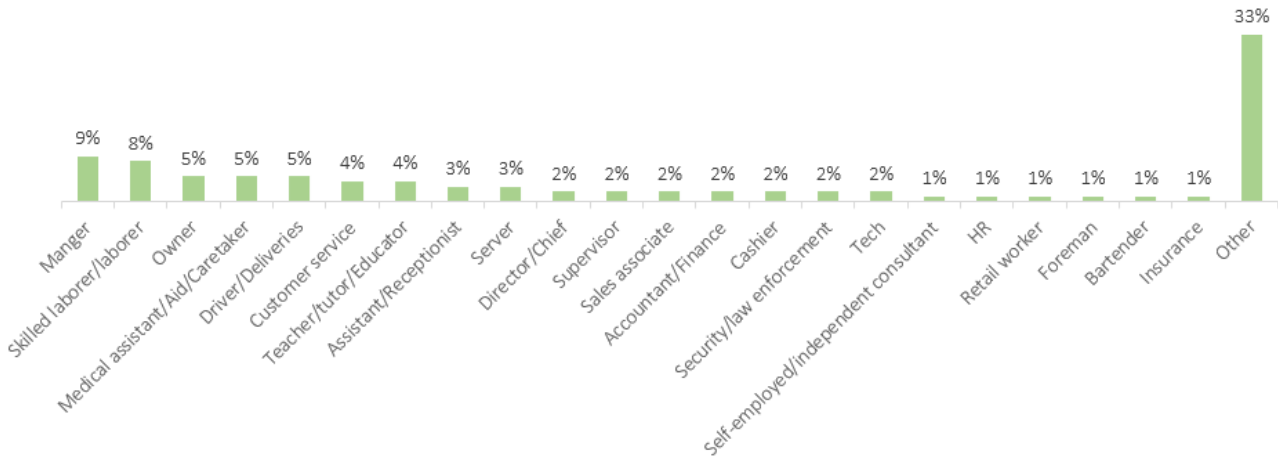
Among employed respondents, their employers are most likely to provide release time during normal working hours for coursework or relevant activities (28%), followed by tuition reimbursement for other training programs (23%), and tuition reimbursement for bachelor's degrees (22%).

**Figure 12: Does your employer provide any of the following? (n=623)**

	Yes	No	Not sure
Release time during normal working hours for coursework or relevant activities	28%	55%	17%
Tuition reimbursement for other training programs	23%	61%	16%
Tuition reimbursement for bachelor's degrees	22%	63%	15%
Tuition reimbursement for certificate programs	20%	64%	16%
Reimbursement for education materials	18%	64%	18%

Among current students, 54% are enrolled full-time while 46% are part-time.

Figure 13: Are you a full-time or part-time student? (n=163)



Full-time 54% Part-time 46%
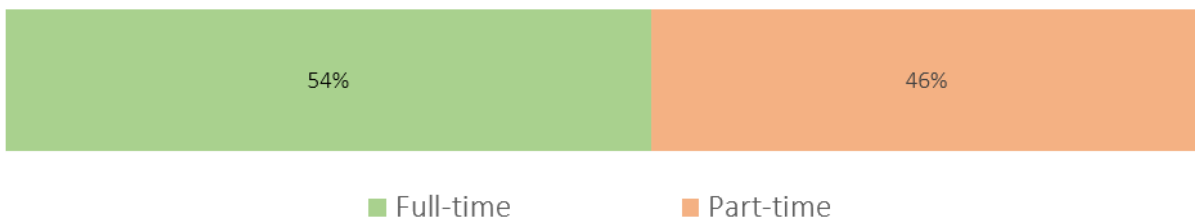
When given a list of ways one might fund their education, 65% cited using scholarships or grants, 61% said loans, and 44% said personal savings or out of their own pocket. Responses in the "Other" category include the G.I. bill, VA benefits, and working while going to school, among others.

Figure 14: How would you fund your education? (n=943)
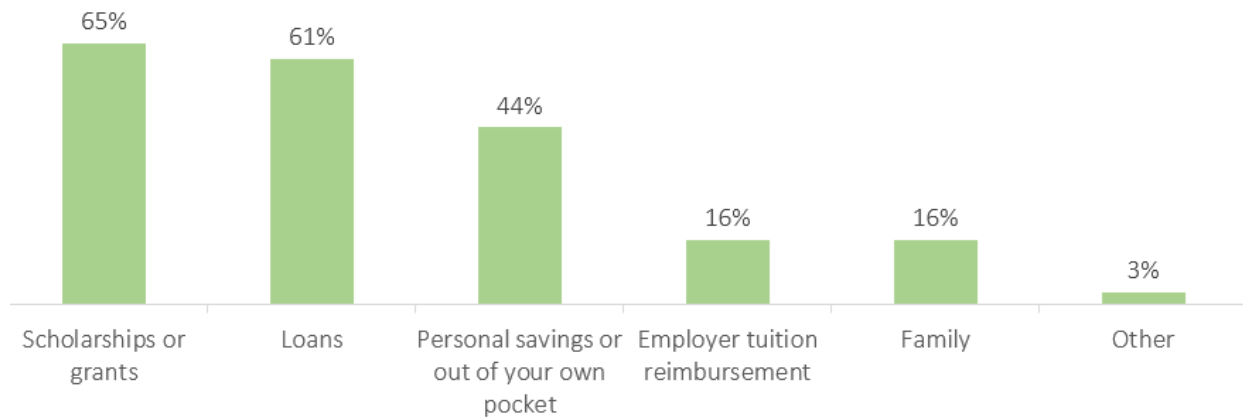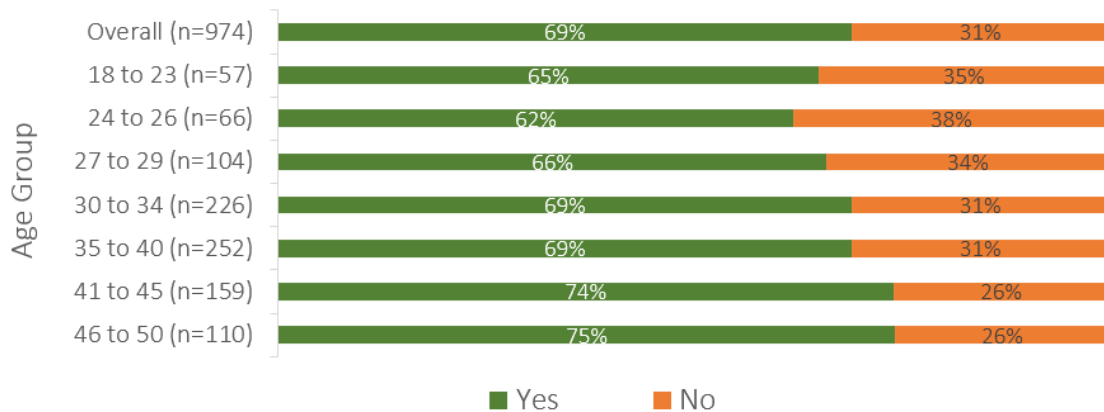

Qualified Respondents

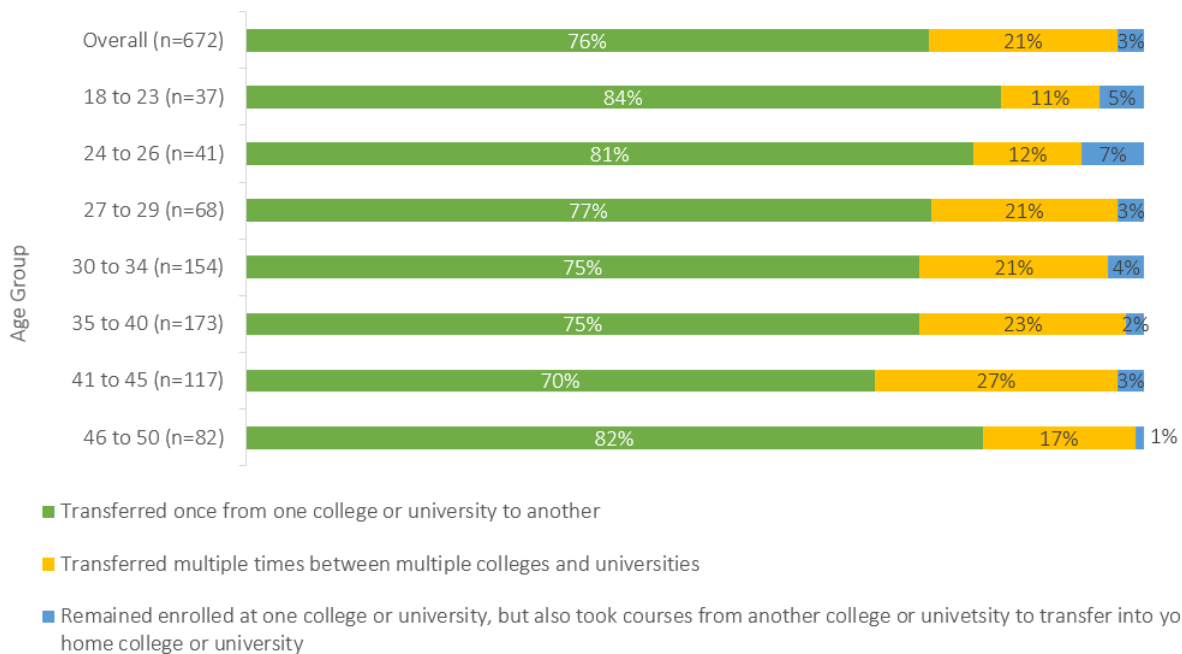**Figure 15: Who Are Our Qualified Respondents?**
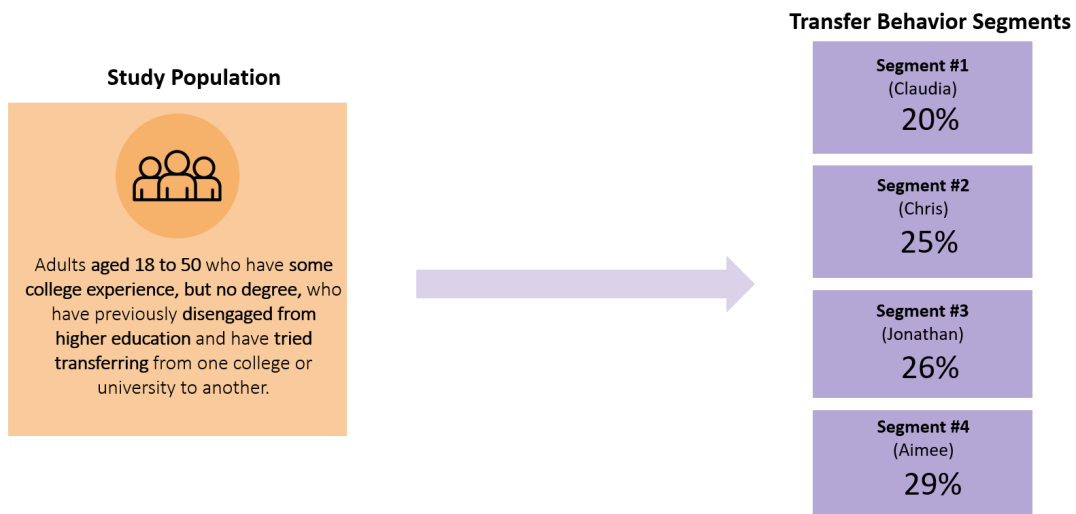
Transfer Behavior

Among all qualified respondents, 69% transferred from one college or university to another, while 31% did not. Older age groups were slightly more likely to say that they transferred than those younger. (The difference in transferring from one college or university to another among different age groups is not statistically significant, $p>.05$).

Figure 16: Did you ultimately transfer from one college or university to another? By Age Group

Age Group	Yes	No
Overall (n=974)	69%	31%
18 to 23 (n=57)	65%	35%
24 to 26 (n=66)	62%	38%
27 to 29 (n=104)	66%	34%
30 to 34 (n=226)	69%	31%
35 to 40 (n=252)	69%	31%
41 to 45 (n=159)	74%	26%
46 to 50 (n=110)	75%	26%

Over three quarters (76%) transferred once from one college or university to another, while 21% transferred multiple times, and 3% remained enrolled at one college or university, but also took courses from another school to transfer into their home institution. Respondents ages 46 to 50 were the most likely to say (82%) they only transferred once. (The difference in transfer behavior among different age groups is not statistically significant, $p>.05$).

Figure 17: Which of the following best describes your transfer behavior? By Age Group

Age Group	Transferred once	Transferred multiple times	Remained enrolled
Overall (n=672)	76%	21%	3%
18 to 23 (n=37)	84%	11%	5%
24 to 26 (n=41)	81%	12%	7%
27 to 29 (n=68)	77%	21%	3%
30 to 34 (n=154)	75%	21%	4%
35 to 40 (n=173)	75%	23%	2%
41 to 45 (n=117)	70%	27%	3%
46 to 50 (n=82)	82%	17%	1%

■ Transferred once from one college or university to another

■ Transferred multiple times between multiple colleges and universities

■ Remained enrolled at one college or university, but also took courses from another college or univetsity to transfer into your home college or university

Motivating Factors for Transferring

Nineteen percent of respondents cited financial reasons as their main motivation for transferring, followed by moving locations (17%), for a better school/program, better fit (15%), to be closer to home/family, location (13%), and changing their field of study (8%). Responses mentioned fewer than five times were grouped in the "Other" category and included wanting to attend a university of four-year college, needing something different, and that the institution was too challenging, among others.

Figure 18: What was your main motivation for transferring, or considering transferring, from one college or university to another? Top 10 Motivations(n=968)
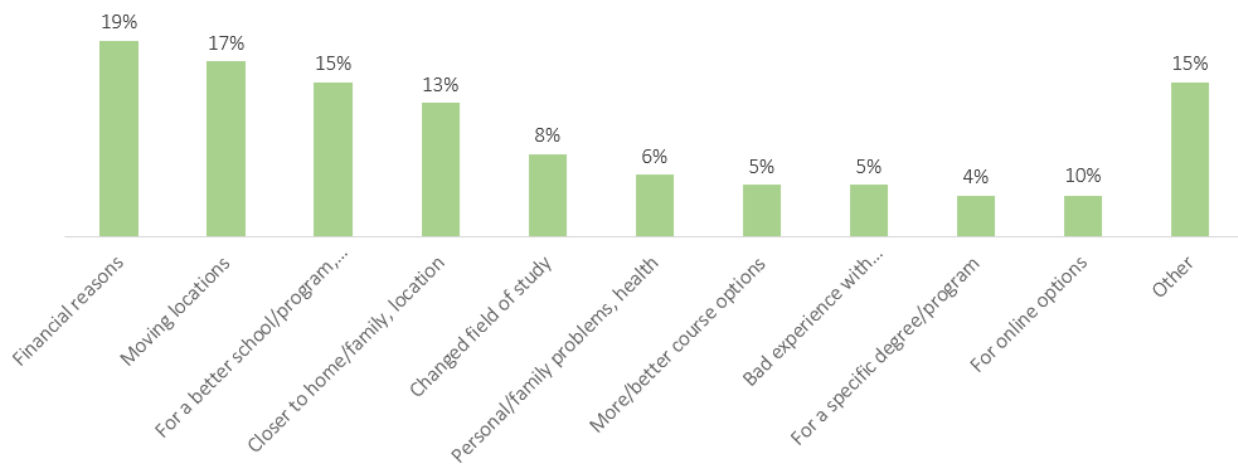
Figures 19 and 20 show that Claudia's main motivation for transferring was due to financial reasons (63%), Chris's was moving locations (37%), Jonathan's was both moving locations and for a better school/program fit (19% each), and Aimee's was for a better school/program fit (23%). (The difference in main motivation for transferring among different personas is statistically significant, p=.001).

Figure 19: What was your main motivation for transferring, or considering transferring, from one college or university to another? By Persona
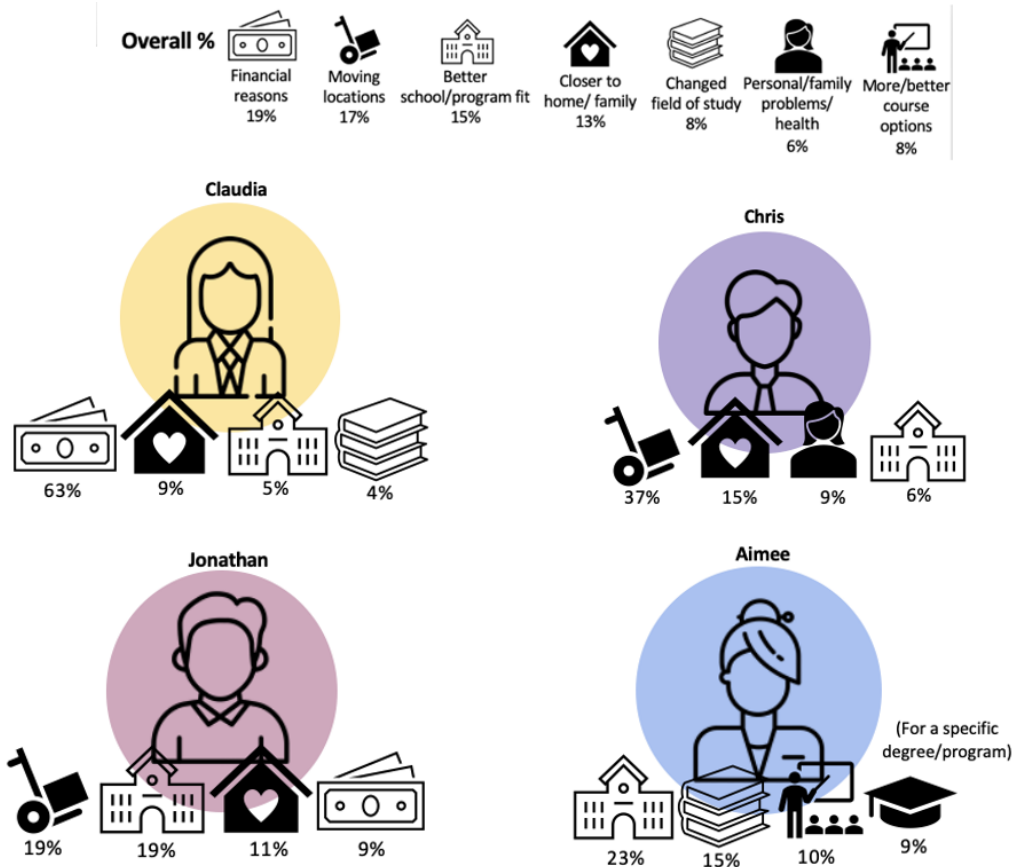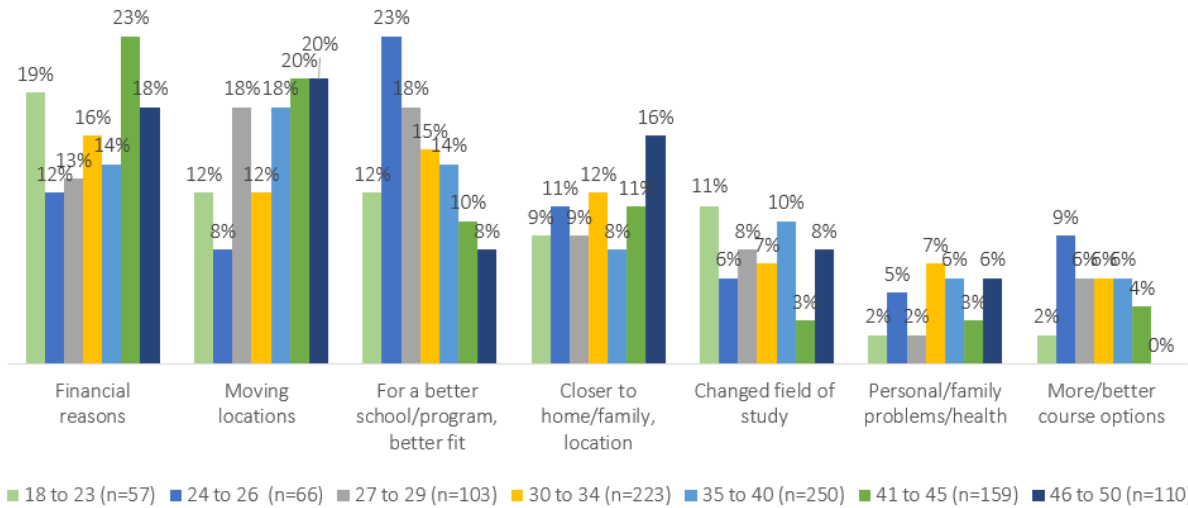

	Claudia (n=162)	Chris (n=211)	Jonathan (n=218)	Aimee (n=239)
Financial reasons	63%	1%	9%	5%
Moving locations	1%	37%	19%	5%
For a better school/program, better fit	5%	6%	19%	23%
Closer to home/family, location	9%	15%	11%	8%
Changed field of study	4%	6%	5%	15%
Personal/family problems, health	1%	9%	8%	1%
More/better course options	3%	3%	4%	10%
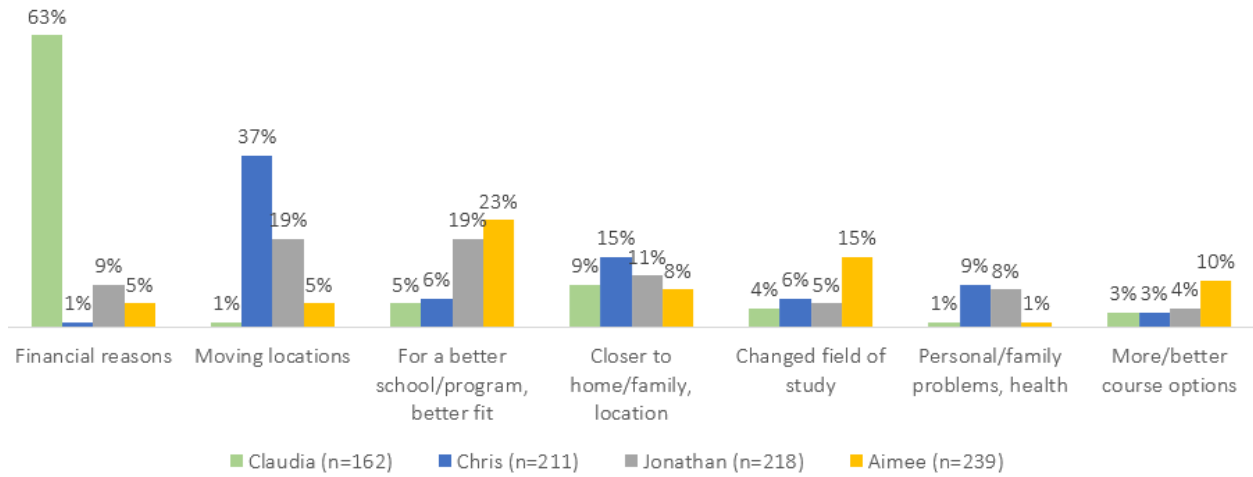
Figure 20: Main Motivating for Transferring by Persona

Overall %

| Financial reasons 19% | Moving locations 17% | Better school/program fit 15% | Closer to home/ family 13% | Changed field of study 8% | Personal/family problems/ health 6% | More/better course options 8% |

Claudia
63%   9%   5%   4%

Chris
37%   15%   9%   6%

Jonathan
19%   19%   11%   9%

Aimee
(For a specific degree/program)
23%   15%   10%   9%

Among all age groups, individuals aged 18 to 23 were more likely to state their main motivation for transferring was due to financial reasons (19%), while 24- to 26-year-olds were most likely to cite for a better school/program, better fit (23%), and 46- to 50-year-olds were most likely to moving locations (20%). (The difference in main motivation for transferring among different age groups is not statistically significant, p>.05).

Figure 21: What was your main motivation for transferring, or considering transferring, from one college or university to another? By Age Group

Legend: 18 to 23 (n=57), 24 to 26 (n=66), 27 to 29 (n=103), 30 to 34 (n=223), 35 to 40 (n=250), 41 to 45 (n=159), 46 to 50 (n=110)

Respondents who tried transferring under 10 credits were most likely to cite a better school/program, better fit (18%) as their main motivation for transferring, while those who tried transferring over 60 credits were most likely to cite financial reasons (17%) or moving locations (17%) as their main motivation. (The difference in main motivation for transferring among different credit transfer groups is not statistically significant, p>.05).

Figure 22: What was your main motivation for transferring, or considering transferring, from one college or university to another? By Credits Attempted to Transfer

Legend: Under 10 credits (n=67), 10 to 20 credits (n=360), 21 to 30 credits (n=184), 31 to 40 credits (n=87)
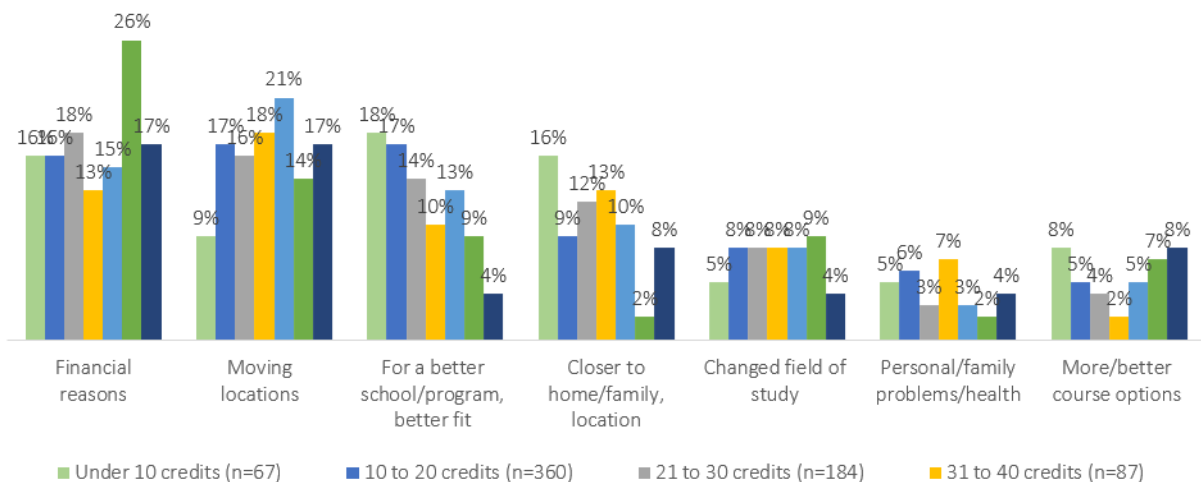
Respondents employed full-time (17%) or part-time (18%) were most likely to cite financial reasons as their main motivation for transferring, while those who were retired were most likely to cite moving locations (27%) or to be closer to home/family, location (27%). (The difference in main motivation for transferring among different employment statuses is not statistically significant, p>.05).

Figure 23: What was your main motivation for transferring, or considering transferring, from one college or university to another? By Employment Status
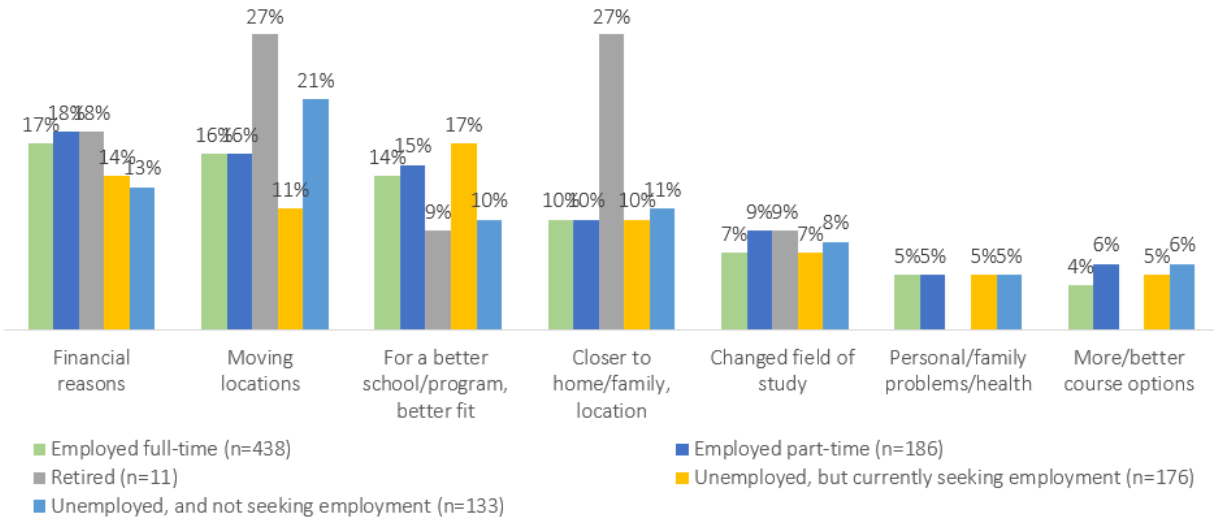
Full-time students were more likely to say their main motivation for transferring was for a better school/program, better fit (15%), while part-time students' main motivation for transferring was moving locations (19%). (The difference in main motivation for transferring among different enrollment statuses is not statistically significant, p>.05).

Figure 24: What was your main motivation for transferring, or considering transferring, from one college or university to another? By Enrollment Status
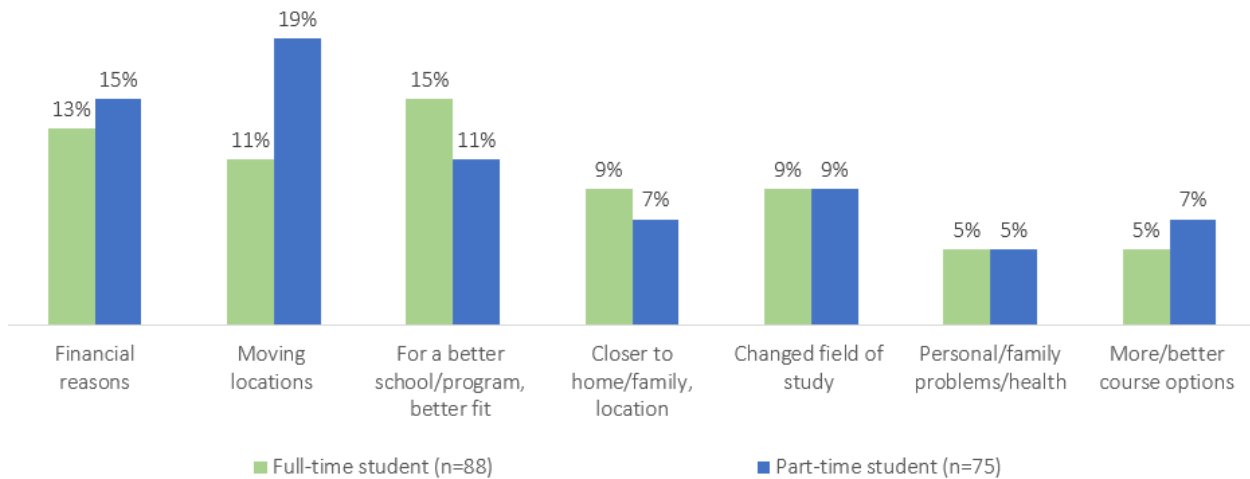
When given a list of motivating factors for transferring, or considering transferring, 40% of participants cited financial reasons, 31% to change their area of study, 30% cited family reasons or commitments, and 27% said their previous institution wasn't the right fit. Examples of responses in the "Other" category include relocation, going from a community college to a university, and gaining access to online classes, among others.

Figure 25: Which of the following were motivating factors for transferring, or considering transferring, from one college or university to another? (n=968)
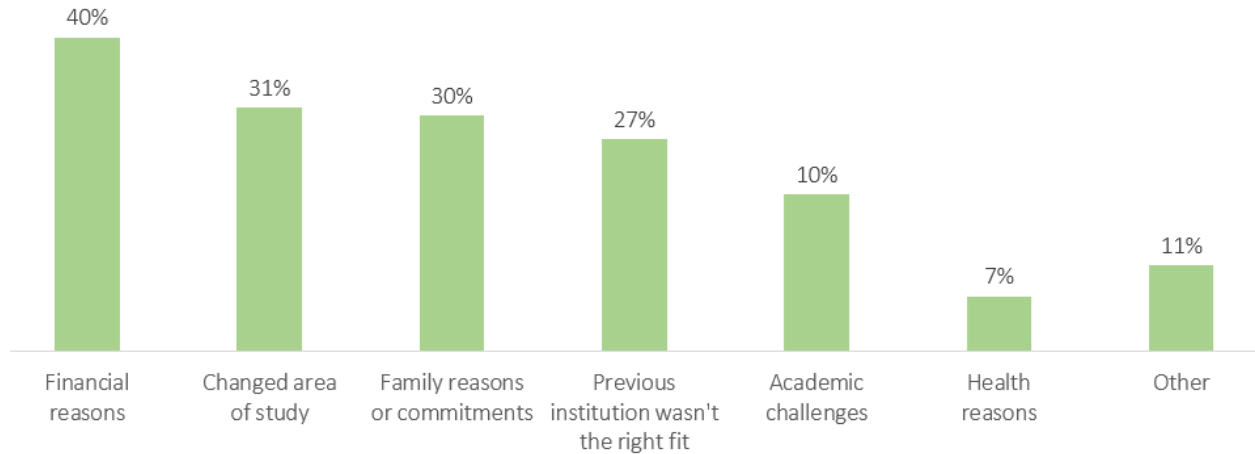
Transferring Institutions – Progress, Credits, and Exploration

Over a third (34%) of respondents were about a quarter of the way through their program when they began considering transferring from one college or university to another, 29% about halfway through, and 20% had just started the program.

Figure 26: Which of the following best describes your progress in your program when you began considering transferring from one college or university to another? (n=968)
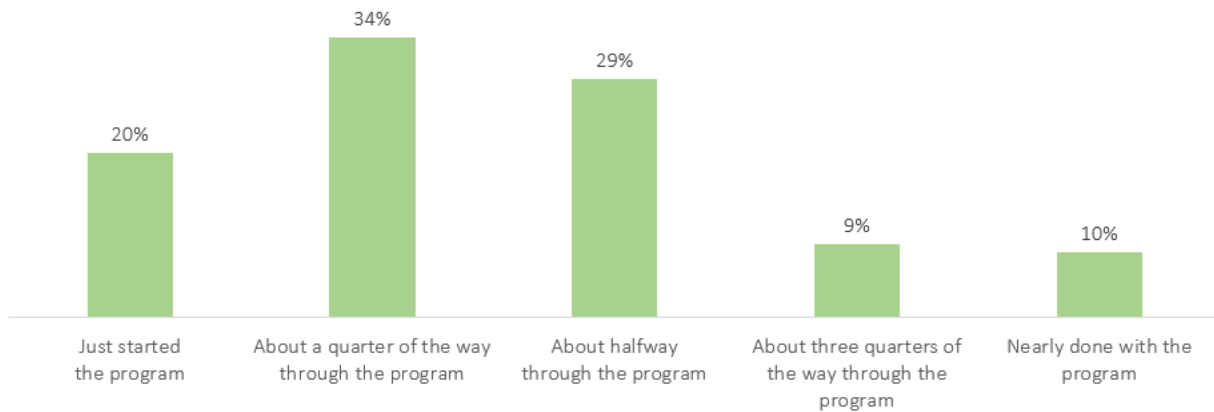

Over a third (37%) of respondents were trying to transfer between 10 to 20 credits, while 19% tried transferring between 21 to 30 credits, and 9% between 31 to 40 credits. On average, respondents tried transferring 28 credits with a median of 20.

Figure 27: How many credits were you trying to transfer from one college or university to another? (n=968)
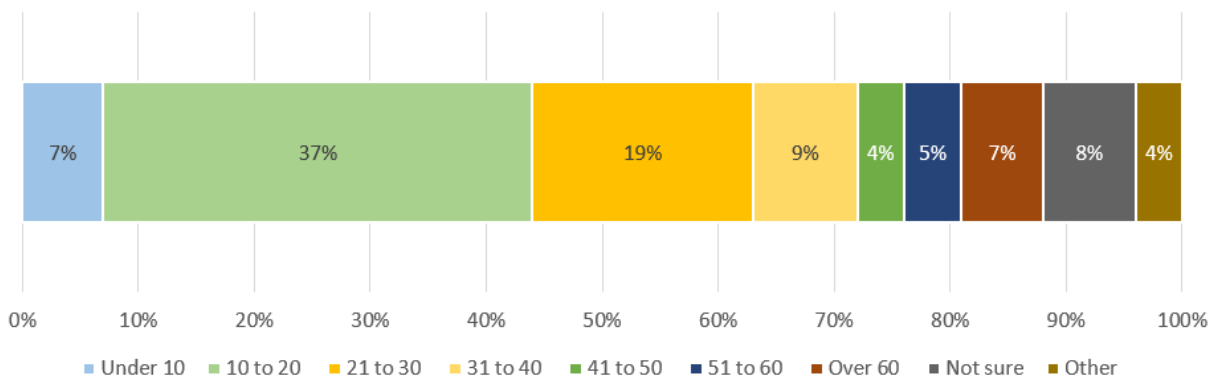
A majority of respondents (61%) said over 75% of their credits were accepted by the next institution, while 15% said 51% to 75% were accepted, and 10% said 25% to 50%. On average, respondents said that 80% of their credits were accepted by the next institution with a median of 90% accepted.

Figure 28: What percentage of your credits were actually accepted by your next institution? (n=667)
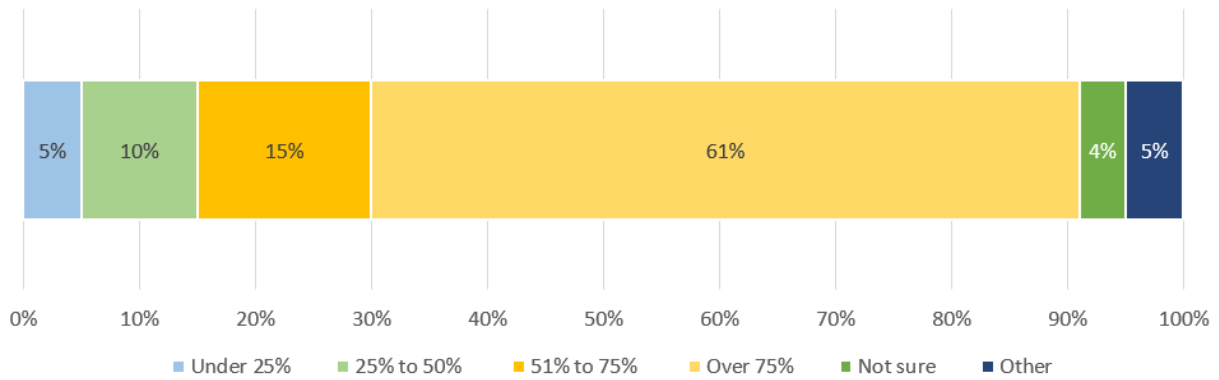
Half attempted to shop or explore multiple colleges or universities to determine which institutions would accept their credits, while 47% did not, and 4% were not sure. Younger age groups are more likely to say they did attempt to shop than older age groups. (The difference in exploring multiple institutions among different age groups is not statistically significant, p>.05).

Figure 29: Did you attempt to shop or explore multiple colleges or universities to determine which institution(s) would accept your credits? By Age Group
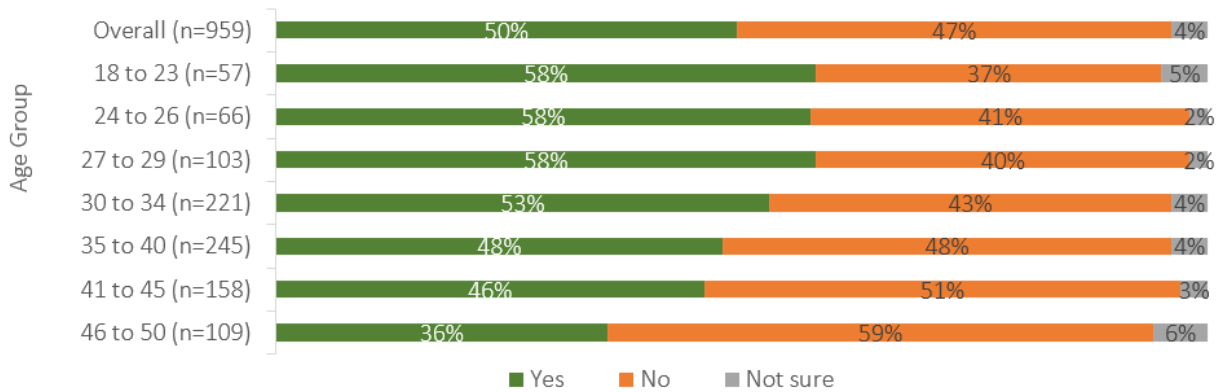
Figures 30 and 31 show that Aimee (65%) attempted to shop or explore multiple colleges or universities, followed by Jonathan (60%), Claudia (56%), and Chris (24%). Chris was the most likely to say he did not attempt to shop or explore multiple institutions (74%). (The difference in exploring multiple institutions among different personas is statistically significant, $p<.001$).

Figure 30: Did you attempt to shop or explore multiple colleges or universities to determine which institution(s) would accept your credits? By Persona
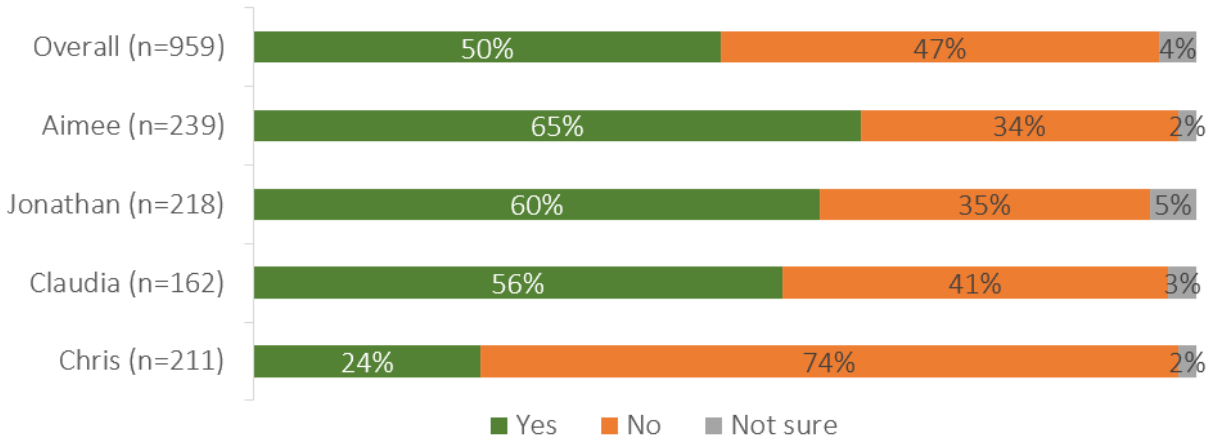

Figure 31: Exploring Different Institutions by Persona
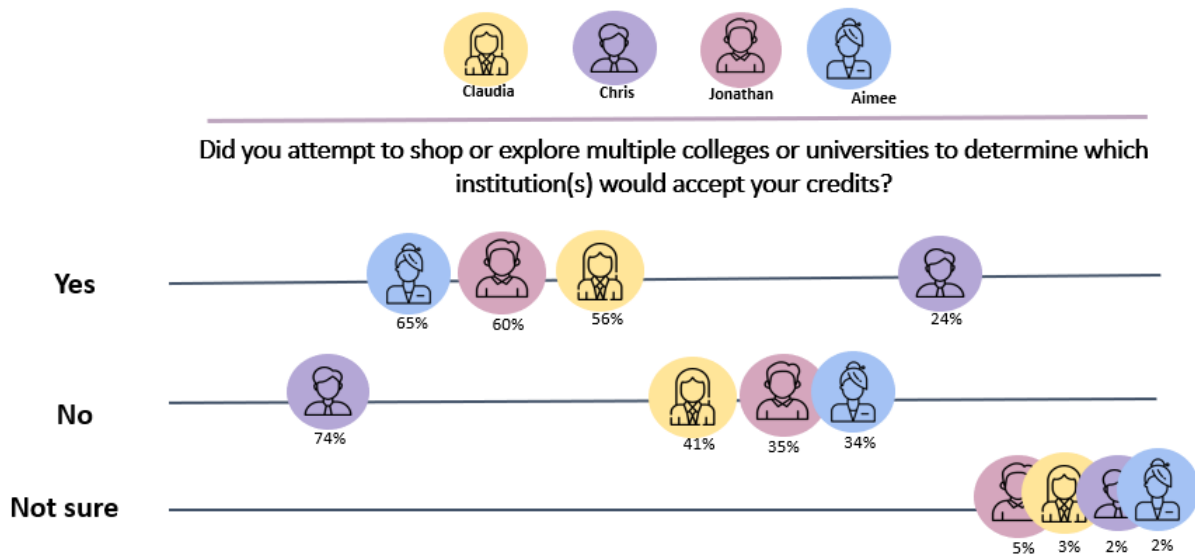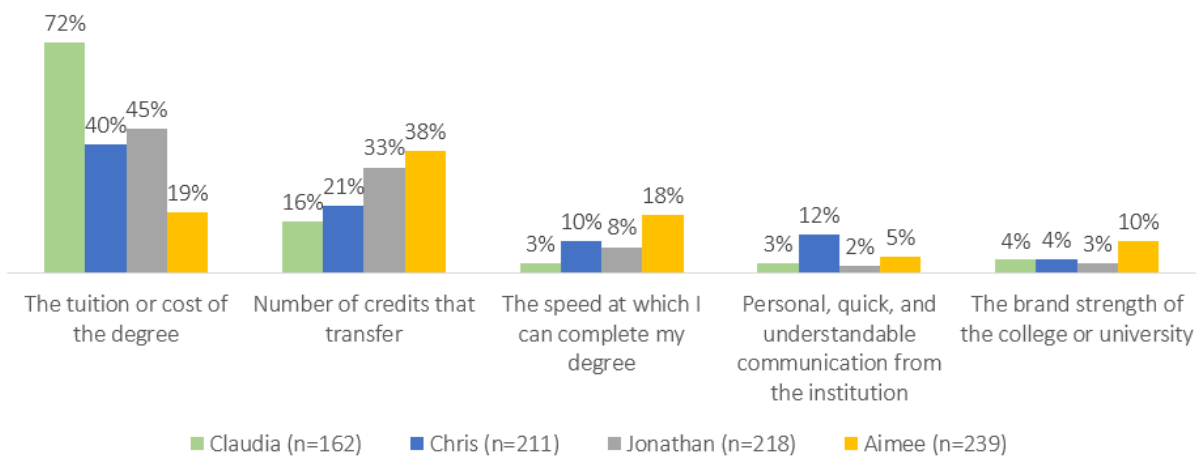
Decision Factors in Transferring

When asked what the most important factor is when making the decision to transfer, 42% said tuition or cost of the degree, 26% said the number of credits that transfer, and 11% said the speed at which they can complete their degree. Examples of responses in the "Other" category include location, finding the best program for their field of study, and access to online courses, among others.

Figure 32: When transferring to another college or university, which of the following would be the most important factor when making your decision? (n=959)
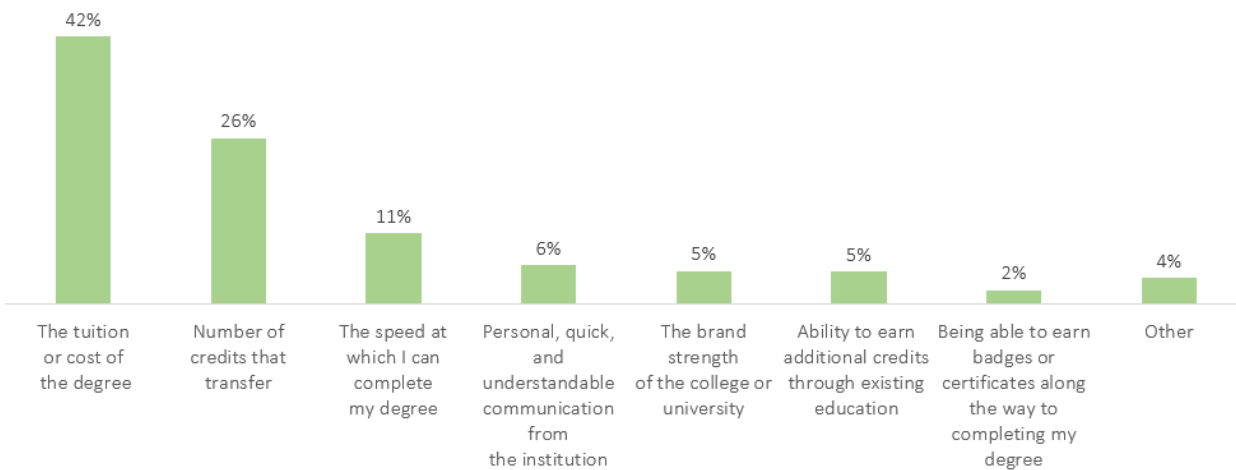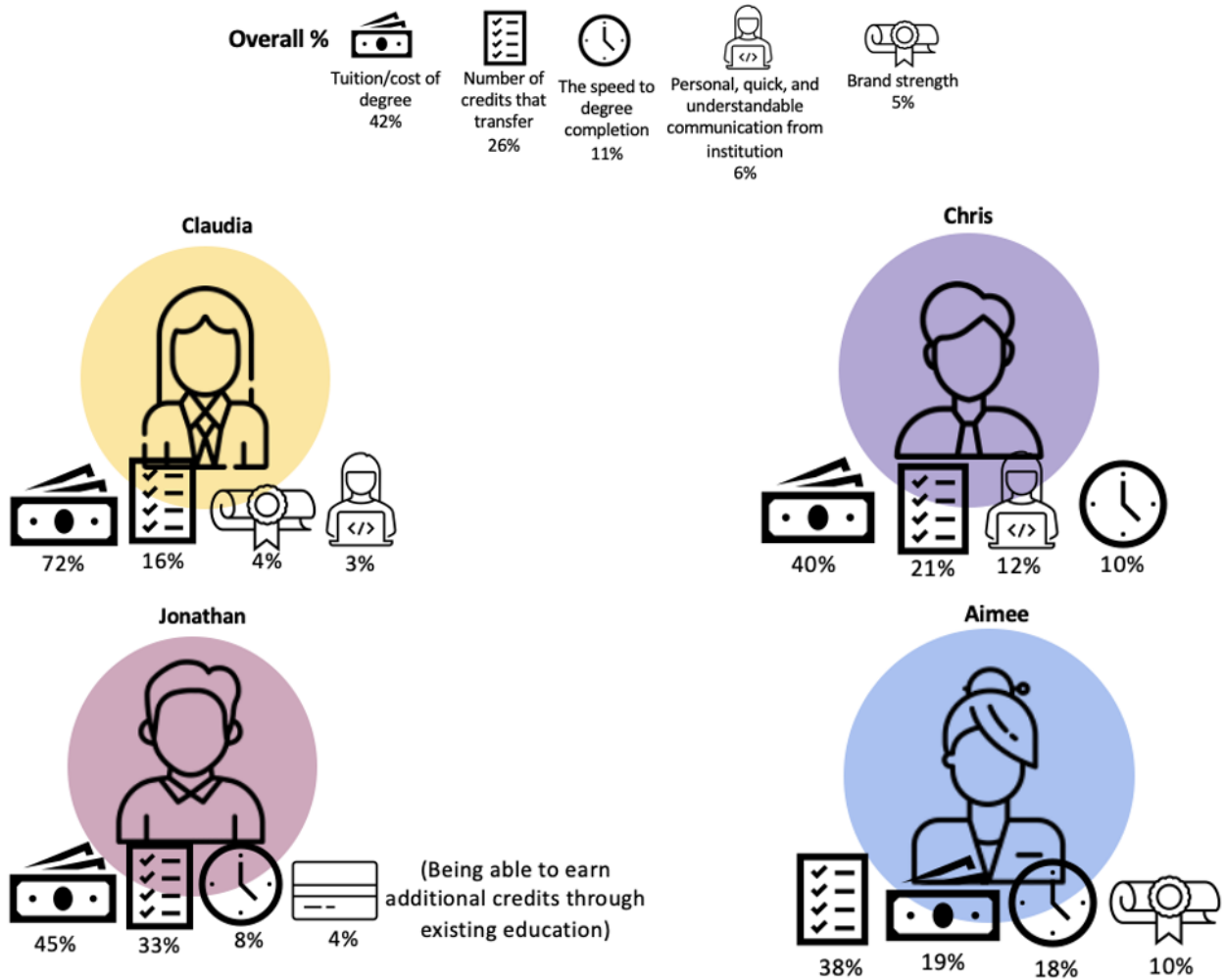

Claudia's most important factor when making her decision to transfer was tuition or cost of the degree (72%), as was Jonathan's (45%) and Chris's (40%), while Aimee's most important decision factor was the number of credits that would transfer (38%). (The difference in most important decision factors among different personas is statistically significant, p<.001).

Figure 33: When transferring to another college or university, which of the following would be the most important factor when making your decision? By Persona

In addition to the relevant importance of each decision factor with the various personas, Figure 34 also includes the overall percentages for each factor. Claudia's most important decision factor when going through the transfer process was tuition/cost of the degree (72%), as well as Chris's (40%) and Jonathan's (45%), while Aimee's most important decision factor was the number of credits that would transfer (38%).

Figure 34: Most Important Decision Factor by Persona

Overall %

Tuition/cost of degree 42%

Number of credits that transfer 26%

The speed to degree completion 11%

Personal, quick, and understandable communication from institution 6%

Brand strength 5%

Claudia
72% 16% 4% 3%

Chris
40% 21% 12% 10%

Jonathan
45% 33% 8% 4% (Being able to earn additional credits through existing education)

Aimee
38% 19% 18% 10%

Among all age groups, respondents aged 18 to 23 were the most likely to cite tuition or cost of the degree (54%) as the most important factor when making their transfer decision. (The difference in most important decision factors among different age groups is not statistically significant, p>.05).

Figure 35: When transferring to another college or university, which of the following would be the most important factor when making your decision? By Age Group
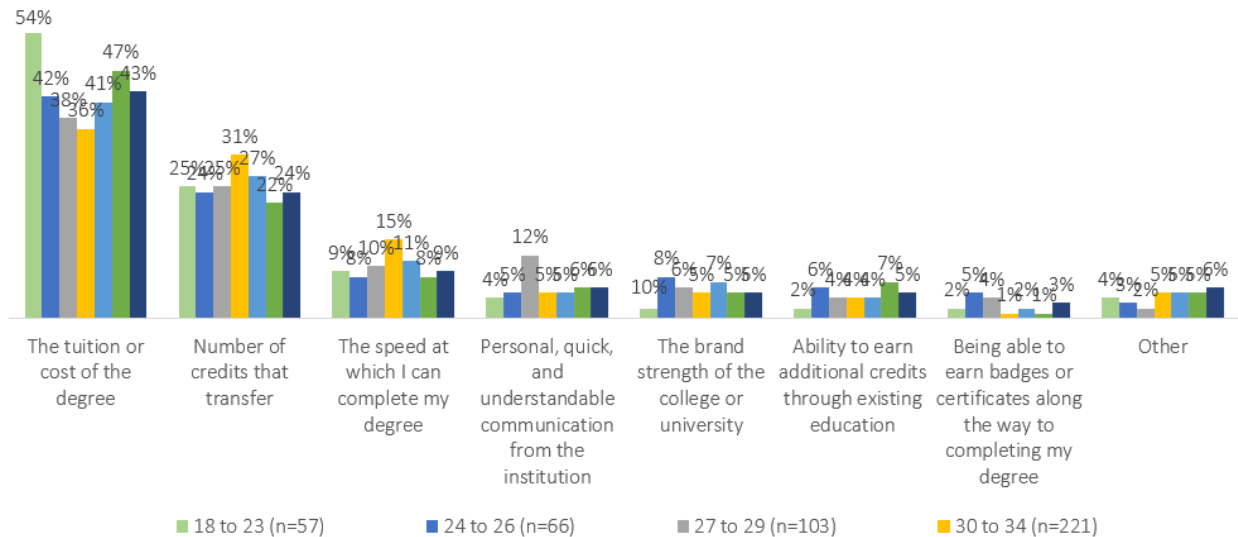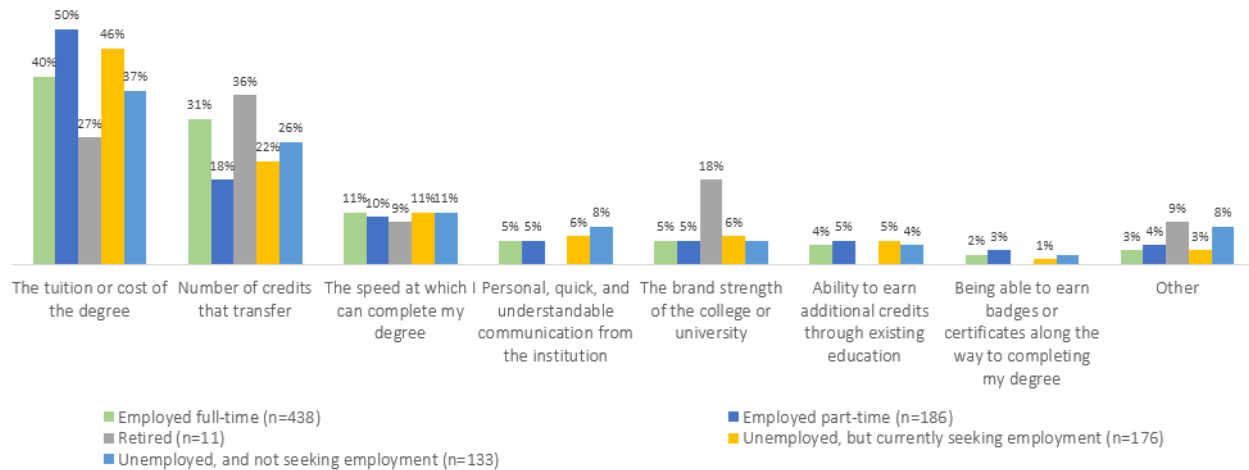

Respondents who tried transferring 41 to 50 credits were the most likely to cite tuition or cost of the degree (50%) as the most important factor when making their transfer decision. (The difference in most important decision factors among different credit transfer groups is not statistically significant, p>.05).

Figure 36: When transferring to another college or university, which of the following would be the most important factor when making your decision? By Credits Attempted to Transfer
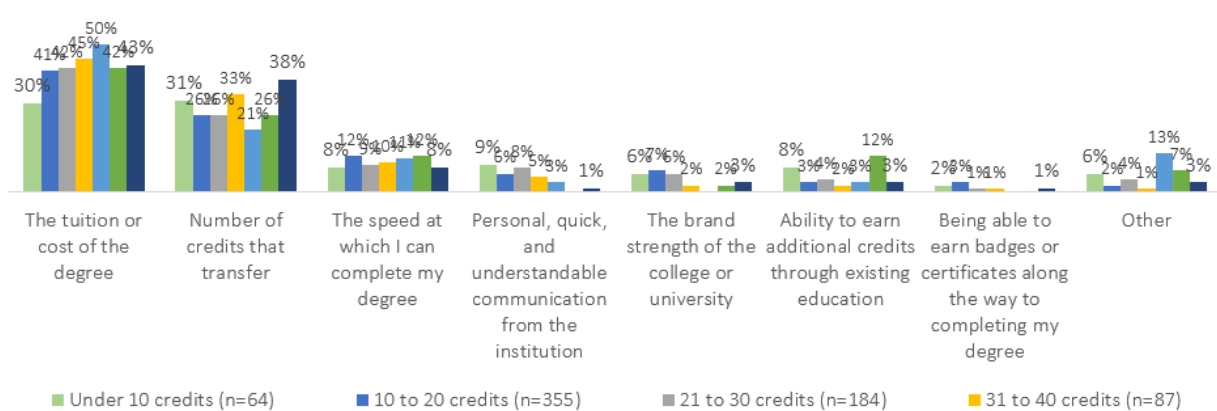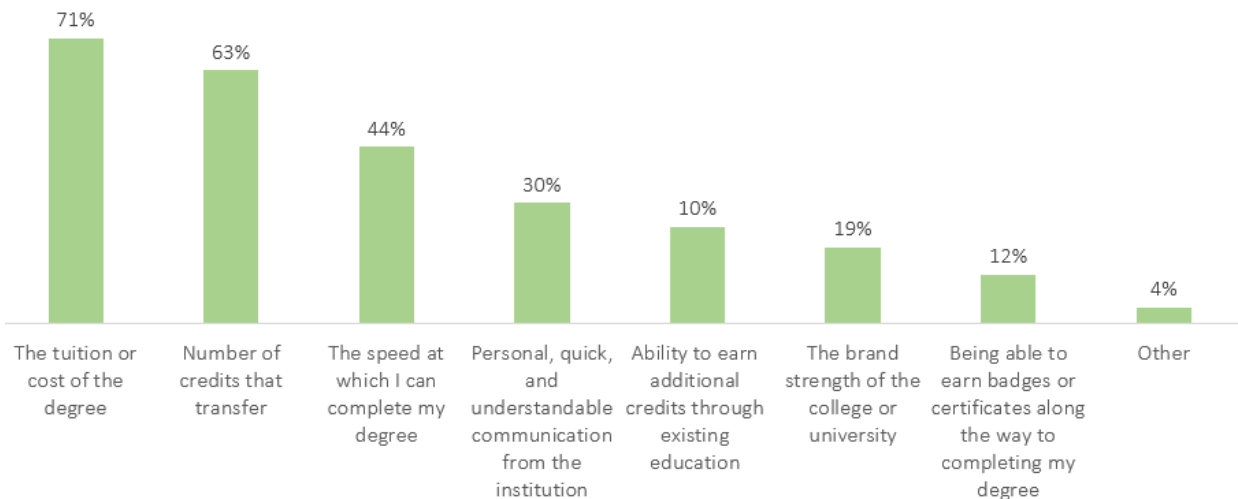
Tuition or cost of the degree was the most important factor in making their transfer decision for all employment status groups other than retired individuals who said the number of credits that transfer was most important. (The difference in most important decision factors among different employment status groups is not statistically significant, p>.05).

Figure 37: When transferring to another college or university, which of the following would be the most important factor when making your decision? By Employment Status


When given a list of important factors when making the decision to transfer, 71% cited tuition or cost of the degree, 63% said the number of credits that transfer, and 44% said the speed at which they can complete their degree. Examples of responses in the "Other" category include location, having flexible classes, and ability to get financial aid, among others.

Figure 38: When transferring to another college or university, which of the following would be important factors when making your decision? (n=959)

Both full-time (36%) and part-time (39%) students cited tuition or cost of the degree as the most important factor when making their transfer decision. (The difference in most important decision factors among different enrollment status groups is not statistically significant, p>.05).

Figure 39: When transferring to another college or university, which of the following would be the most important factor when making your decision? By Enrollment Status
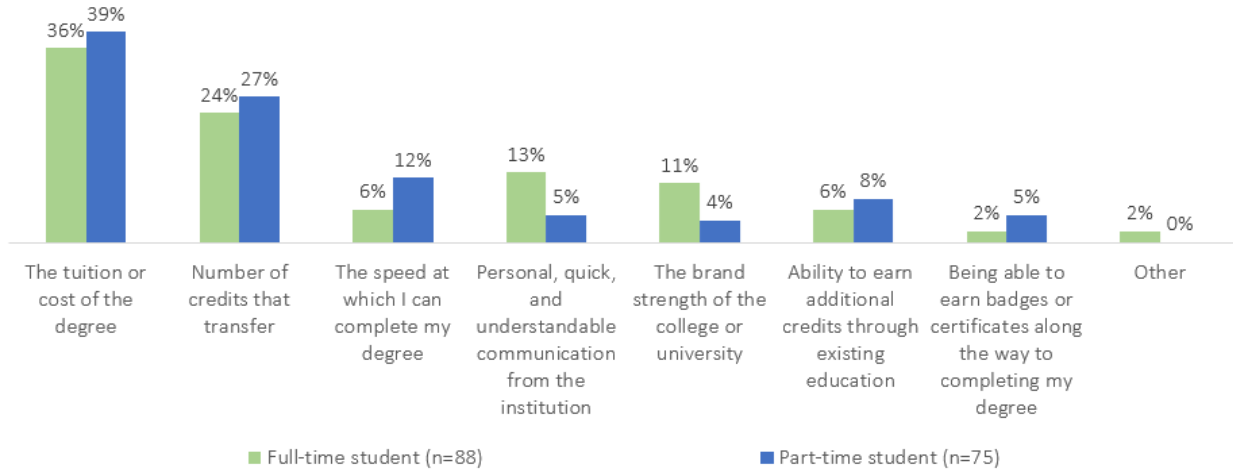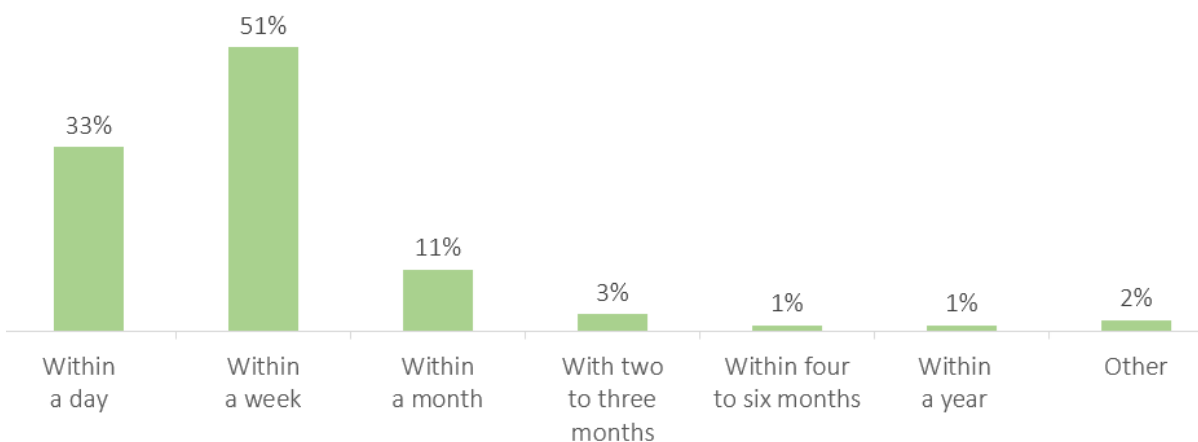
Communication with Institutions

When participants were asked how quickly after contacting their institution of choice they were informed of the number of credits that would transfer, 44% said within a week, 24% said within a month, and 11% said within a day. Responses in the "Other" category mostly include respondents who did not recall.

Figure 40: After contacting an institution and informing them of your interest in transferring, how quickly were you informed of the number of credits that would transfer to that institution? (n=954)
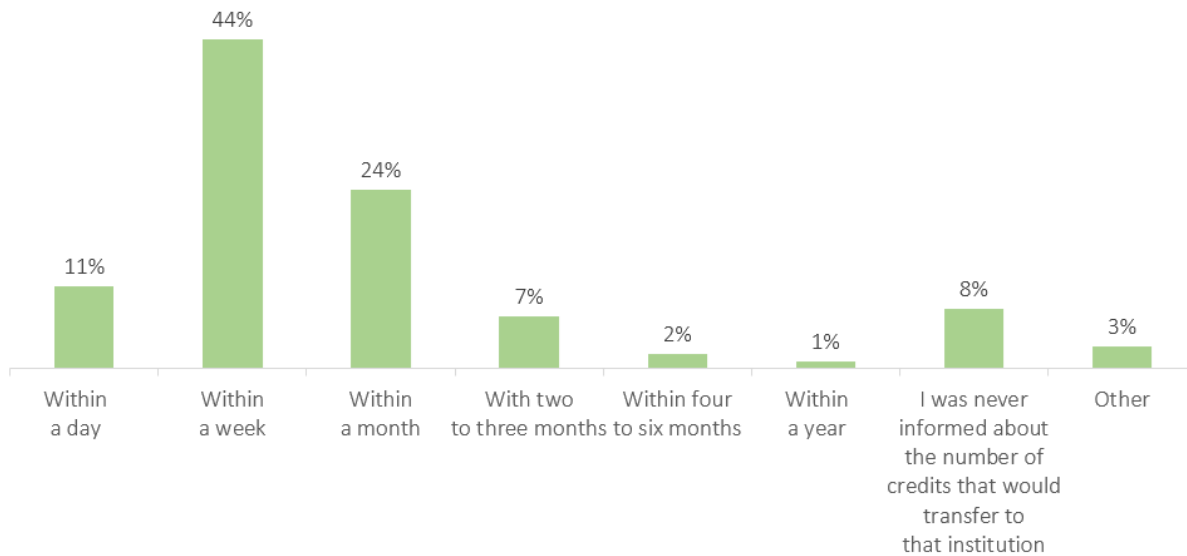
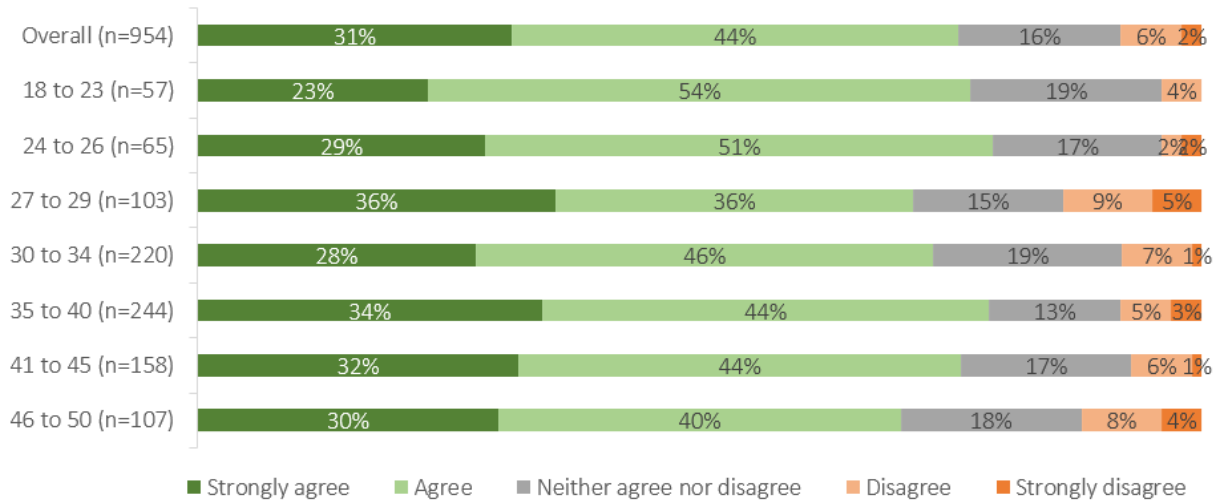Over half (51%) of respondents said an institution should inform them within a week how many credits would transfer, while a third (33%) said within a day, and 11% within a month. Responses in the "Other" category mostly include respondents who did not know.

Figure 41: In an ideal world, how quickly would an institution inform you how many of your credits would transfer into that institution? (n=954)

Overall, 44% agree that the communication they received from the institutions they considered transferring to clearly communicated the requirements and outcomes of the transfer process, while 31% strongly agree, and 16% neither agree nor disagree. Respondents ages 24 to 26 were the most likely to agree or strongly agree (29% strongly agree, 51% agree). (The difference in agreement level among different age groups is not statistically significant, p>.05).

Figure 42: Please rate how strongly you agree or disagree with the following statement: The communication that I received from the institution(s) I considered transferring to clearly communicated the requirements and outcomes of the transfer process.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
Overall (n=954)	31%	44%	16%	6%	2%
18 to 23 (n=57)	23%	54%	19%	4%	
24 to 26 (n=65)	29%	51%	17%	2%	2%
27 to 29 (n=103)	36%	36%	15%	9%	5%
30 to 34 (n=220)	28%	46%	19%	7%	1%
35 to 40 (n=244)	34%	44%	13%	5%	3%
41 to 45 (n=158)	32%	44%	17%	6%	1%
46 to 50 (n=107)	30%	40%	18%	8%	4%

Challenges or Barriers in Transferring

Forty-two percent said it was easy to transfer their credits to a new institution, while 20% said it was extremely easy, 24% said it was neither easy nor difficult, and 11% found it was difficult. (The difference in the level of difficulty among different age groups is not statistically significant, p>.05).
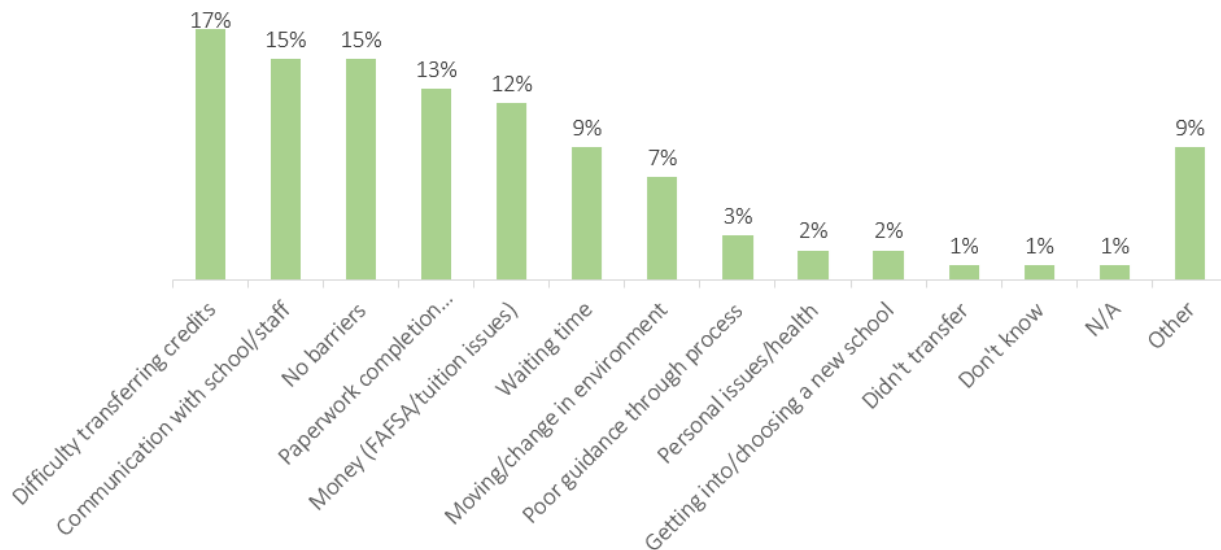
Figure 43: How easy or difficult was it for you to transfer your credits to a new institution?
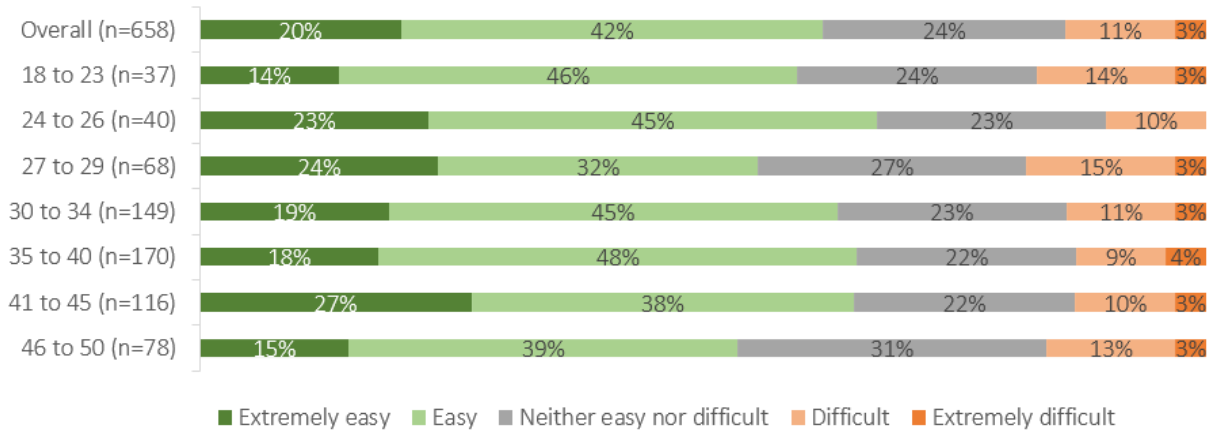
When going through the transfer process, the biggest barrier or challenge was difficulty in transferring credits (17%) followed by communication with school/staff (15%). Fifteen percent cited having no barriers during the process. Responses mentioned fewer than five times were included in the "Other" category and included transportation, time differences, and GPA requirements, among others.

Figure 44: When going through the transfer process, what was the biggest barrier or challenge that you encountered? (n=943)

Figures 45 and 46 show that communicating with school/staff was the biggest challenge when going through the transfer process for both Jonathan (26%) and Claudia (25%). Chris' greatest challenges were paperwork completion and waiting time (16% each) but he also encountered no barriers (24%). Aimee's biggest challenge was difficulty in transferring credits (17%) but she also had no barriers (21%) during the transfer process. (The difference in the biggest barriers during the transfer process among different personas is statistically significant, p<.001).

Figure 45: When going through the transfer process, what was the biggest barrier or challenge that you encountered? By Persona
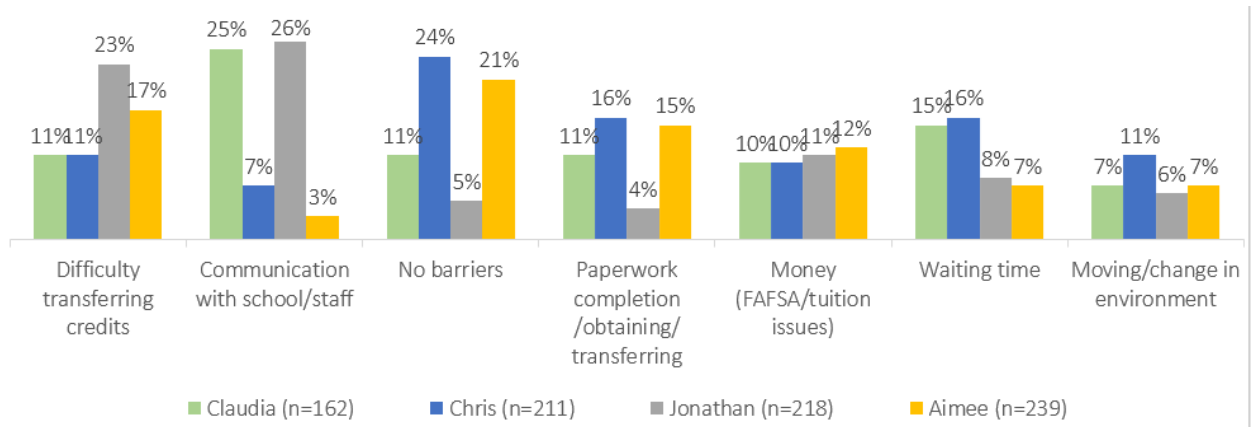

Claudia (n=162) Chris (n=211) Jonathan (n=218) Aimee (n=239)

Figure 46: Biggest Challenge During the Transfer Process by Persona

Claudia	25%	15%	11%	11%	11%	10%	7%
Chris	24%	16%	11%	11%	10%	7%	6%
Jonathan	26%	23%	11%	8%	6%	5%	4%
Aimee	21%	17%	15%	12%	7%	7%	3%

Legend:
- Difficulty transferring credits
- Communication with school/staff
- No barriers
- Paperwork completion
- Money (FAFSA/tuition issues)
- Waiting time
- Moving/change in environment

The youngest age group was most likely to cite communication with school/staff (18%) as the biggest barrier during the transfer process, while the oldest age group was most likely to say they did not experience any barriers (24%). (The difference in the biggest barriers during the transfer process among different age groups is not statistically significant, p>.05).

Figure 47: When going through the transfer process, what was the biggest barrier or challenge that you encountered? By Age Group
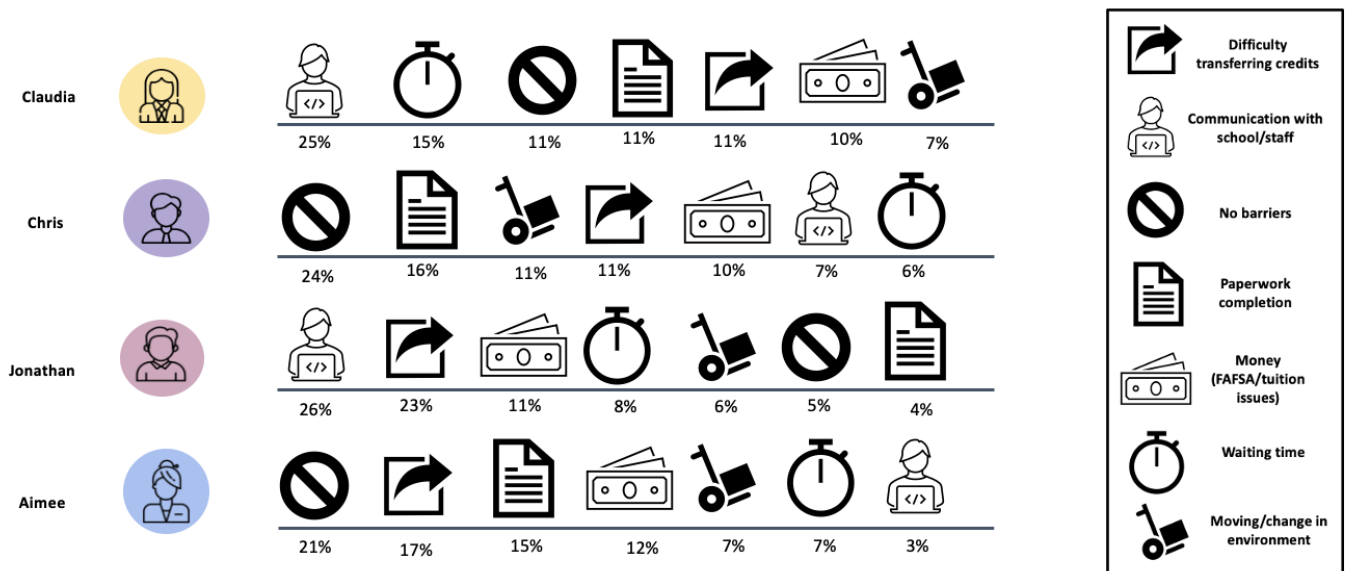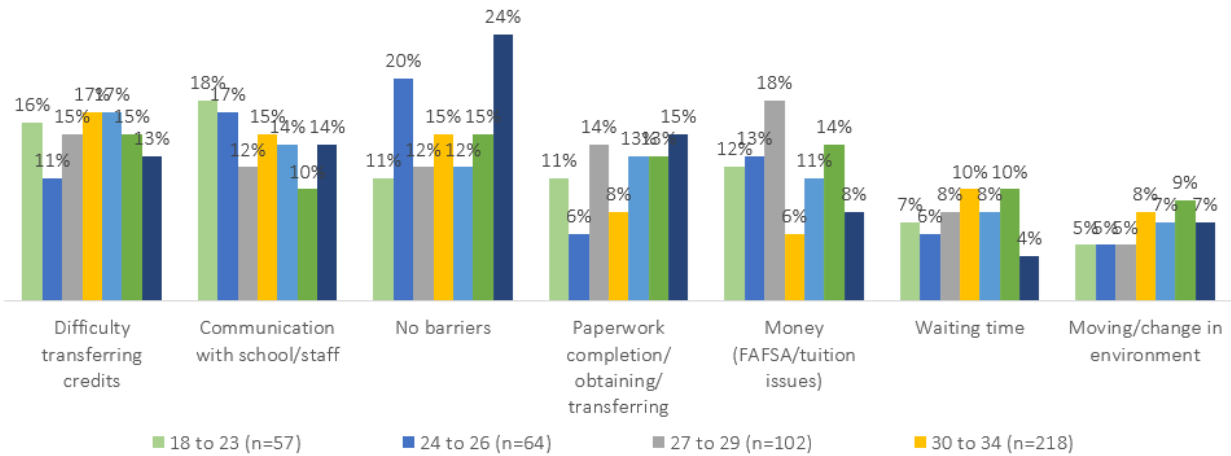

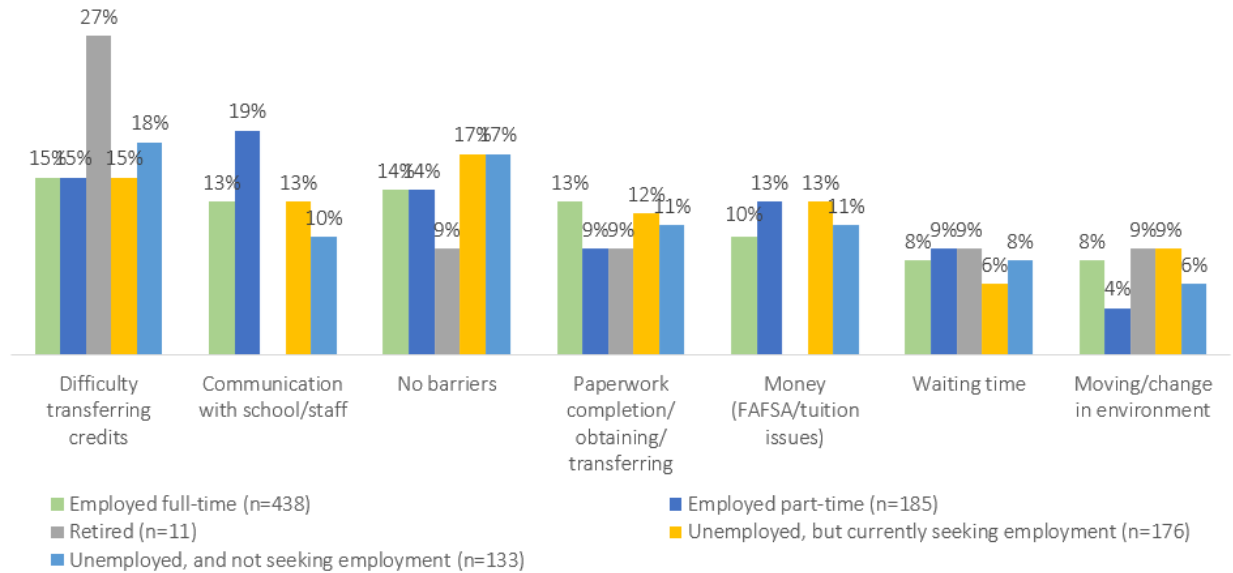Legend: 18 to 23 (n=57) | 24 to 26 (n=64) | 27 to 29 (n=102) | 30 to 34 (n=218)

Respondents who tried transferring under 10 credits were most likely to cite money (FAFSA/tuition issues) (17%) as their biggest barrier or challenge, while those who tried transferring over 60 credits were most likely to cite paper completion/obtaining/transferring (21%). (The difference in the biggest barriers during the transfer process among different credit transfer groups is not statistically significant, p>.05).

Figure 48: When going through the transfer process, what was the biggest barrier or challenge that you encountered? By Credits Attempted to Transfer

Legend: Under 10 credits (n=64) | 10 to 20 credits (n=349) | 21 to 30 credits (n=181) | 31 to 40 credits (n=86)
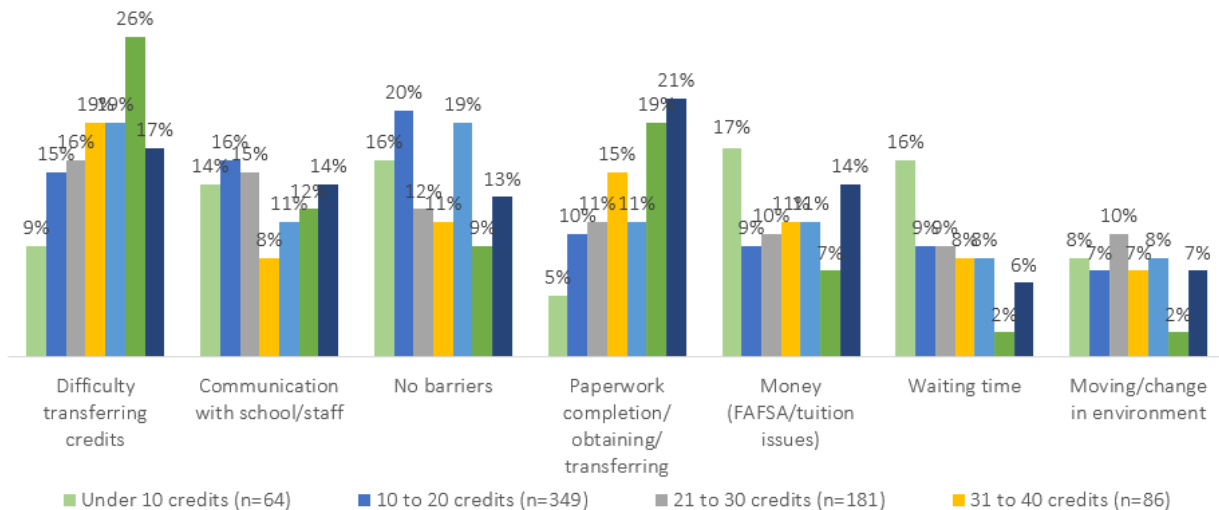
Respondents who are employed full-time are most likely to cite difficulty in transferring credits (15%) as their biggest barrier or challenge, while those who are employed part-time are most likely to cite communication with school/staff (19%). (The difference in the biggest barriers during the transfer process among different employment statuses is not statistically significant, p>.05).

Figure 49: When going through the transfer process, what was the biggest barrier or challenge that you encountered? By Employment Status

- Employed full-time (n=438)
- Retired (n=11)
- Unemployed, and not seeking employment (n=133)
- Employed part-time (n=185)
- Unemployed, but currently seeking employment (n=176)

Full-time students are most likely to say they experienced no barriers (23%) during the transfer process, while part-time students were more likely to cite communication with school/staff (17%) or paperwork completion/obtaining/transferring (17%). (The difference in the biggest barriers during the transfer process among different enrollment statuses is not statistically significant, p>.05).

Figure 50: When going through the transfer process, what was the biggest barrier or challenge that you encountered? By Enrollment Status
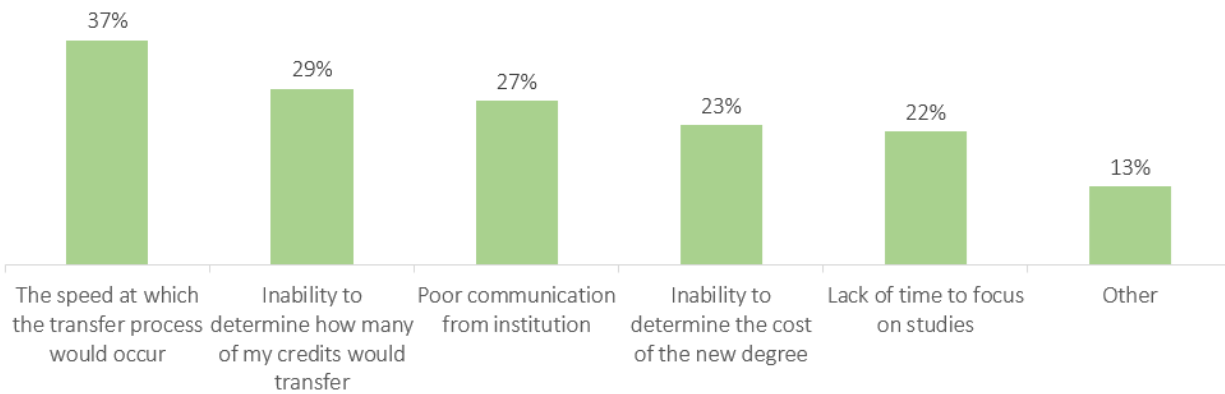

- Full-time student (n=88)
- Part-time student (n=75)
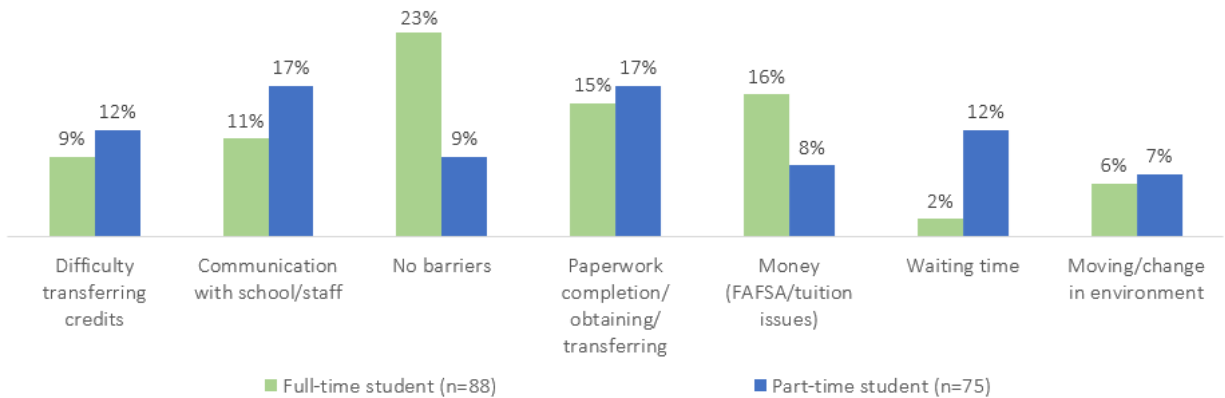
Participants were given a list of possible challenges or barriers and asked which they might have encountered during the transfer process. Thirty-seven percent cited the speed at which the transfer process would occur, 29% cited an inability to determine how many of their credits would transfer, and 27% poor communication from the institution. Examples of responses in the "Other" category include challenges with financial aid, credits not being transferable, and no barriers or challenges, among others.

Figure 51: Which of the following were challenges or barriers during the transfer process? (n=944)

Category	Percentage
The speed at which the transfer process would occur	37%
Inability to determine how many of my credits would transfer	29%
Poor communication from institution	27%
Inability to determine the cost of the new degree	23%
Lack of time to focus on studies	22%
Other	13%

Recommendations to Improve Transfer Process and Interest in Credit Benefits

Better communication/transparency (20%) was the most cited suggestion to improve the transfer process, followed by accept transfer credits/make accepted credits transparent (11%). F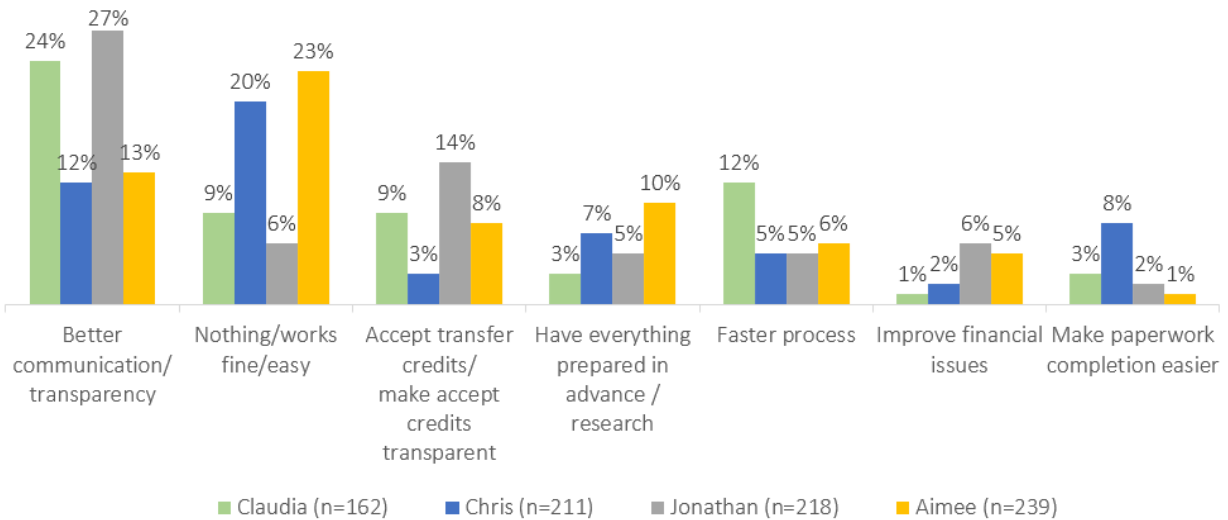ifteen percent said the process worked fine and had no recommendation. Responses cited fewer than five times were grouped in the "Other" category and include staying organized, using all resources, and paying attention to detail, among others.

Figure 52: What suggestions or recommendations might you have to improve the transfer process for future students? (n=943)
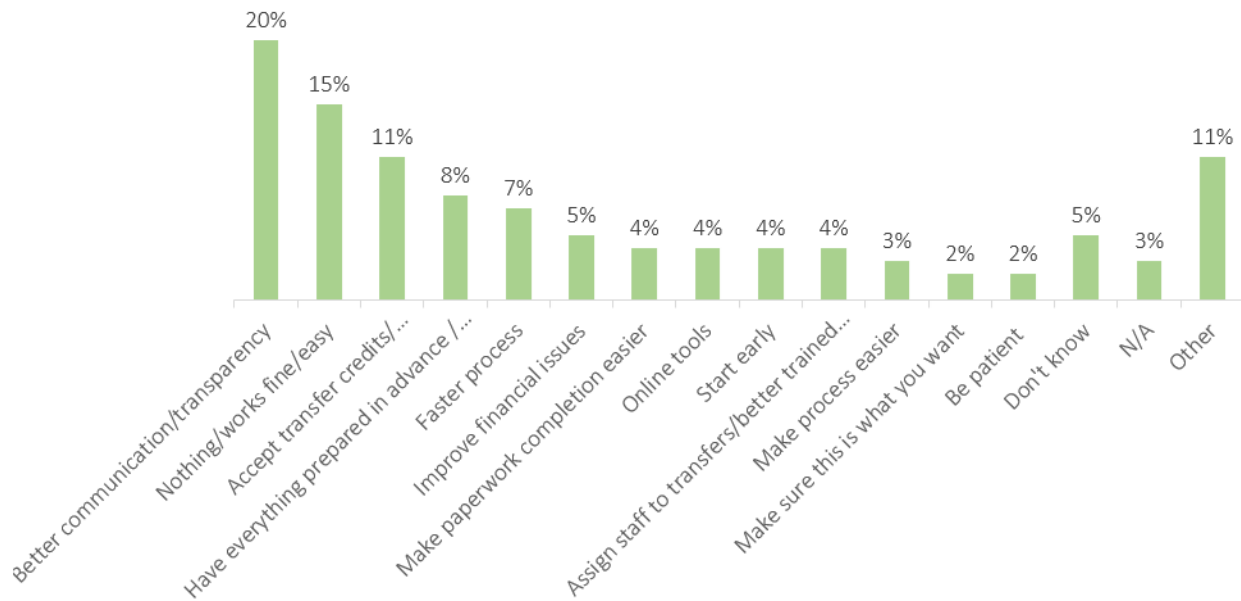
Recommendations by persona to improve the transfer process for future students are shown in Figures 53 and 54. Jonathan (27%) and Claudia (24%) suggested better communication/transparency. This was also the top recommendation by both Aimee (13%) and Chris (12%), but each also had no suggestions and said the transfer process works fine, 23% and 20% respectively. (The difference in suggestions or recommendations among different personas is statistically significant, p<.001).

Figure 53: What suggestions or recommendations might you have to improve the transfer process for future students? By Persona

Bar chart showing:
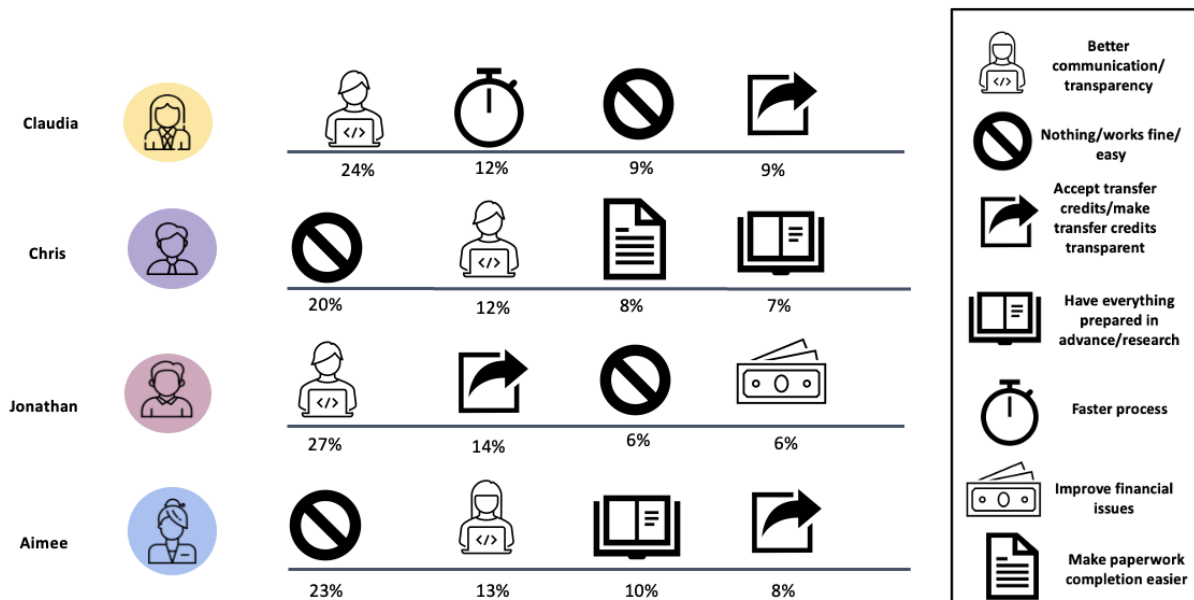
Category	Claudia (n=162)	Chris (n=211)	Jonathan (n=218)	Aimee (n=239)
Better communication/transparency	24%	12%	27%	13%
Nothing/works fine/easy	9%	20%	6%	23%
Accept transfer credits/make accept credits transparent	9%	3%	14%	8%
Have everything prepared in advance / research	3%	7%	5%	10%
Faster process	12%	5%	5%	6%
Improve financial issues	1%	2%	6%	5%
Make paperwork completion easier	3%	8%	2%	1%

■ Claudia (n=162) ■ Chris (n=211) ■ Jonathan (n=218) ■ Aimee (n=239)

Claudia's top suggestion was to have better communication/transparency (24%), Chris's was nothing/works fine/easy (20%), Jonathan's was also better communication/transparency (27%), and Aimee's was nothing/works fine/easy (23%).

Figure 54: Recommendations to Improve Transfer Process by Persona

Claudia: 24%, 12%, 9%, 9%
Chris: 20%, 12%, 8%, 7%
Jonathan: 27%, 14%, 6%, 6%
Aimee: 23%, 13%, 10%, 8%

Legend:
- Better communication/transparency
- Nothing/works fine/easy
- Accept transfer credits/make transfer credits transparent
- Have everything prepared in advance/research
- Faster process
- Improve financial issues
- Make paperwork completion easier

Among all benefits that would provide college credit, respondents were most interested in prior learning assessments (42% extremely interested), followed by credit for professional certifications (30% extremely interested), and credit for military experience (11% extremely interested). Forty-eight percent were not at all interested in credit for military experience.

Figure 55: Please rate your interest in the following benefits that would provide you with college credit (n=944)
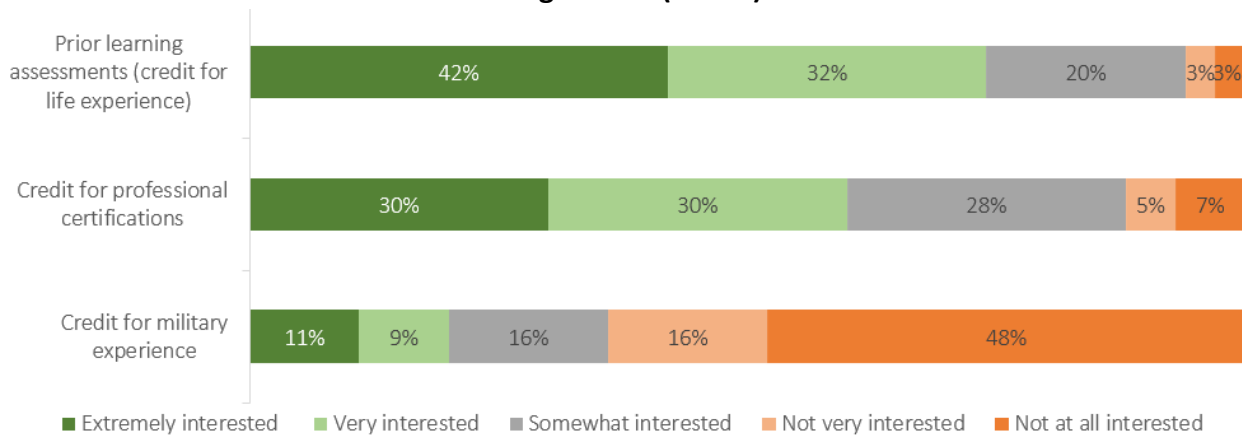
Impact on Higher Education

Transfer Behavior Trends

National Student Clearinghouse data shows that over the past two years transfer rates among higher education students have dropped dramatically.[8] Though the onset of the COVID-19 pandemic served as a catalyst, there are other driving factors that contributed to the decline in transfer rates. High tuition fees coupled with students' inability to transfer their credits have been identified as significant challenges throughout the transfer process. UPCEA and StraighterLine found that the biggest barrier or challenge students encountered during the transfer process was difficulty transferring credits, cited by 17%, highest of any category. While many students are able to transfer some or even all of their credits to their new institution, the process can be a painful one, even for those who achieve their desired outcome. There are now more than 39 million Americans who have some college, no credential, 3.1 million more than in 2019.[9]

Implications for Higher Education Institutions

With the forecasted decrease in the traditional age college student population, attracting and retaining learners with some college credit will be critical to the long-term viability of many higher education institutions. To attract learners, and combat the sudden drop in transfer rates, institutions must act swiftly to address the many hurdles associated with the transfer process as outlined in this report. This will require improved transparency and communication, as well as the implementation of more transfer-friendly processes and procedures.

Because the traditional age student population is declining, universities and colleges recognize that in order to boost enrollment they need to recruit students who have left without a degree. Four University of California system campuses are taking action by targeting California residents who left college without attaining a degree. [10] Figure 4 and 5 show that 58% of respondents are between 30 and 45 years old and most have some college but no degree. This study finds that adult students want ease of transfer, improved communication and a clear path to completion.

With more colleges looking more closely at the returning student, most institutions have inefficient or labor-intensive processes to assess which credit transfer or whether credits would be awarded for prior learning. Awarding transfer credit or for prior learning can greatly reduce the overall cost toward a degree and has high value for students, especially those that are more cost-conscious than others. Institutions will gain a competitive advantage on having transfer processes that return an answer to the student promptly and within student expectations. However, institutions are going to need to balance quality against over-generous awarding of transfer or prior learning credit.

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[8] https://nscresearchcenter.org/transfer-mobility-and-progress/

[9] https://www.studentclearinghouse.org/blog/more-than-39-million-americans-have-some-college-no-credential-according-to-new-research/#:~:text=to%20New%20Research-,More%20Than%2039%20million%20Americans%20Have%20Some%20College,Credential%2C%20According%20to%20New%20Research&text=HERNDON%2C%20VA%20%E2%80%93%20(May%2010,National%20Student%20Clearinghouse%20Research%20Center.

[10] https://www.insidehighered.com/news/2022/08/23/uc-program-seeks-re-enroll-adults-who-stopped-out

Opportunity for Increased Enrollment

Approximately three-quarters (76%) of individuals who transfer from one college or university to another do so only once. From an institutional perspective, this means there is a one-time opportunity to attract this potential learner as many will not change institutions again. While there are many reasons a student may transfer, some of which are out of the institution's control, such as moving locations (17%) or finding a better program or better fit with another institution (15%), the most common reason is financial (19%). Listing the cost of tuition on institution websites has long been discouraged, requiring potential students to navigate a series of links to find what are often less than straightforward answers. While this process is beginning to change, particularly among mega universities and those with robust online operations, many institutions still conceal their cost, in direct contrast to most other products or services available for purchase.

Changing Nature of Consumerism Reaches Higher Education

The modern adult learner is savvy and will explore all of their options, shopping for their next institution as they would shop for other goods and services. Figure 29 showed that half of respondents explored multiple institutions to see which institutions would accept their credits and the percentage was higher among younger age groups. Reluctance to display tuition cost, which 42% cited as the most important factor when making the decision to transfer, may lead to an institution being left off a transfer student's potential destination list. Communicating tuition facilitates transparency between the institution and the potential student. For institutions with higher price points, displaying tuition can also include value statements that illustrate why the cost is warranted, while those with lower price points can emphasize their comparative affordability. In addition, while not measured in the joint research, one can surmise that the adult learner has concerns with value, as well as tuition costs. Measuring the value of the degree to the student is complicated and multi-dimensional in that tuition, institutional brand strength, convenience, placement rates, flexibility and other factors are part of the decision-making process.

Cost Benefit Analysis

The true "cost" of transferring goes beyond just financial; it also includes the complexity of process, time, credits, and effort. While tuition has a profound impact on transfer behavior, many students who do attempt to transfer are also finding it difficult to transfer their credits. The biggest barrier or challenge during the transfer process was the difficulty in transferring credits, cited by 17%. Students often mentioned the inability to have their credits transfer or count at their new institution, while others were able to have their credits transfer but experienced a great deal of difficulty in getting that accomplished. The established process, even when successful, is often painful for students. Not only are they spending their valuable time working towards earning credits, but they often had to use their own finances to purchase these long-established currencies of learning. This study found that, on average, individuals attempted to transfer 28 credits, with a median of 20. Overall, students were able to transfer an average of 80% of their credits, meaning that the average student was unable to transfer six of

their credits, likely having cost thousands of dollars, with no tangible return. While there are accreditation and academic rigor realities that can play into the inability to transfer credits, this also may discourage students from continuing their education as their time and money did not yield any credential to display to employers. Figure 55 shows that the majority of respondents are extremely or very interested in the application of prior learning and professional certifications to degree requirements. Degree programs with embedded certifications could encourage transfer students to complete their educational journey and improve their employability.

Student-Centric Policies and Processes
The current transfer process for many institutions is often complex and cumbersome, and student expectations for responsiveness are increasing. Figures 40 and 41 show that 55% of respondents heard back from their transfer inquiries within a week, but 84% want to hear back within a week in an ideal world. While some have established better systems and allocated more resources to transfer students, this is far from the norm. When asked how institutions could improve the transfer process, 20% of respondents said the institution could have better communication and transparency. This dovetails with the fact that the second most common challenge for students during the transfer process was communication with the institution or its staff (15%). A recent study of community college transfer students showed that while 78% on entering had said transferring to a four-year college or university was their ultimate goal, 52% did not know transfer support services were available.[11] Colleges and universities need to devote more resources to facilitating student transfer support services and increase awareness of those services to attract transfer students and other adult learners.

Next Steps
Many of the major barriers experienced by respondents shown in Figure 44 are under the control of higher education institutions. The results of this research underscore the need for institutions to update their policies and procedures to improve the transfer experience for students and pursue the growing market of adult learners with some college, but no credential.

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[11]https://www.insidehighered.com/blogs/tackling-transfer/what-community-college-students-tell-us-about-transfer#:~:text=However%2C%20only%2031%20percent%20of,bachelor's%20degree%20within%20six%20years.

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UPCEA is the leading association for professional, continuing, and online education. For more than 100 years, UPCEA has served most of the leading public and private colleges and universities in North America. Founded in 1915, the association serves its members with innovative conferences and specialty seminars, research and benchmarking information, professional networking opportunities and timely publications. Based in Washington, D.C., UPCEA also builds greater awareness of the vital link between contemporary learners and public policy issues.

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