Overview
Community colleges play a vital role in improving educational outcomes for students. With the rising cost of college and increase in number of students enrolling, Texas is relying more heavily on community colleges. Significantly, nearly 80% of Texas students completing bachelor’s degrees were previously enrolled in a community college. However, transfers between community colleges and universities are often misaligned and result in wasted credits, excess course-taking, increased cost and time-to-degree, and lower college completion rates. At the same time, increasing college completion rates has become a priority for policymakers and institutions in Texas and nationally. Addressing these transfer issues is critical in ensuring students can achieve their postsecondary goals. With a streamlined transfer system, we can increase college completion rates, reduce time-to-degree, and decrease the cost of degree completion and excess credit hours. 1

At-A-Glance

55% (720,000) of Texas public postsecondary students are enrolled in community colleges.

Nearly 80% of Texas students completing bachelor’s degrees were previously enrolled in a community college.

80% of community college students intend to transfer.

Only 20% of students actually transfer.

Two out of five students lose all of their credits when transferring.
Economic Implications

**Texas taxpayers and students bear the burden of an inefficient transfer system. When students are not able to transfer their credits successfully, it results in wasted credits, tuition, and time.**

Texas students completing a bachelor’s degree attain nearly 150 credits by the time they graduate, compared to the standard 120 credits required for most majors. These excess credits are partly caused by students taking repeat coursework when universities do not accept their transfer credits.

Texas taxpayers spend nearly $57 million on excess credits each year. The cost to students is an additional $58 million each year.

### National Trends

**Community colleges disproportionally serve low-income, minority, and first-generation college students.**

Nearly 45% of low-income students and 38% of first-generation college students attend community college as their first institution.

More than half of community college students are Latinos.

**Community colleges cater to students at various points in their academic career.**

Students’ transfer patterns are becoming more complex as students increasingly attend more than one higher education institution in their academic career. Community colleges enroll students who wish to transfer to a university and also serve as a common destination for transfer students.

- Almost 60% of first-time bachelor’s degree graduates attend more than one institution.
- Public community colleges are a common destination, serving nearly half of all students who transfer from a university and 38% of students who transfer from another community college.
- The majority of students who transfer do so in their second year of study, highlighting the need of transferring earned credits.
- One in four students who transfer do so more than once.
Large numbers of students attend community colleges with the intent to transfer to a university; however, few students transfer and fewer complete their bachelor’s degree.

- 80% of students intend to transfer but only 20% of students do so within five years and only 11% complete a bachelor’s degree within six years.\(^{13}\)

**Students who earn an associate’s degree at a community college prior to transferring are more likely to attain a bachelor’s degree; yet, few students do so.**

- Nearly two out of three community college students who transfer to universities do so without completing an associate’s degree first, despite the benefits of doing so.\(^{14}\)
- Students are more likely to complete a bachelor’s degree as they earn more credit hours. This holds true up to 60 credit hours—the equivalent of an associate’s degree—and then tapers off with excess credits.\(^{15}\)
- Students who transfer after attaining an associate’s degree complete a bachelor’s degree at a higher rate than students who transfer without earning an associate’s degree first—a difference of approximately 16%.\(^{16}\)

**Students are less likely to complete a bachelor’s degree when their credits do not transfer successfully.**\(^{17}\)

- Among students who transfer, 39% lose all of their credits, 28% transfer some credits, and only 33% are successful in transferring all of their credits.\(^{18}\)
- Credit loss negatively affects bachelor’s degree completion rates—82% of students graduated within six years when universities awarded credit for all community college courses compared to 42% of students when universities accepted only some credits.\(^{19}\)

**Texas Trends**

Public community colleges enroll over half of all Texas undergraduates. However, few students transfer and complete a bachelor’s degree successfully.

In 2014, about 55% of Texas public postsecondary students were enrolled in a community college.\(^{20}\) Additionally, 78% of Texas students completing bachelor’s degrees were previously enrolled in a community college, thus highlighting the importance of the transfer function of community colleges.\(^{21}\)

- Although about 80% of students are enrolled in transfer programs at community colleges, only about 20% of students actually transfer.\(^{22}\)
- Students who start at a public university complete bachelor’s degrees at higher rates than students who transfer in—\(a\) difference of approximately 16%.\(^{23}\)
Conclusion

The current transfer system is inefficient and costly for taxpayers and students. Most students attend community college with the intent to transfer to a university. However, students are not transferring successfully, resulting in lower bachelor’s degree completion rates and higher cost of degrees. Texas has various transfer and articulation policies in place. Raising awareness and increasing the use of the policies already in place is a beneficial first step in creating seamless transfer pathways that allow students to successfully transfer and complete a degree. For more information on Texas transfer and articulation policies, see Appendix A. Recommendations for reducing the inefficiencies in the transfer system include:

- Enhanced advising around credit transfer;
- Stronger ISD, community college, and university regional partnerships;
- Requiring all community colleges and universities to fully adopt and list courses according to the Texas Common Course Numbering System;
- Encouraging early college/dual credit students to complete the 42-hour Texas core curriculum; and
- Requiring universities annually to certify the number (and which) field of study curriculum (FOSC) or 42 hour Texas core classes are not applied to students’ course of study upon transfer.24

### Transfer and Articulation Policies

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<th>Transfer and Articulation Policies</th>
<th>Description</th>
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<td><strong>Texas Core Curriculum</strong></td>
<td>19 TAC 4.28-4.31 (2011) – Requires Texas public higher education institutions to adopt a core curriculum of 42 lower-division semester credit hours that, once completed, may be transferred to any other Texas public higher education institution and must be substituted for the receiving institution’s core curriculum.25</td>
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<td><strong>Field of Study Curriculum</strong></td>
<td>19 TAC 4.32 (2011) – Allows students who successfully complete a Coordinating Board-approved field of study curriculum to transfer the block of courses to a Texas public higher education institution, at which time the courses must be substituted for that institution’s lower-division requirements for the degree program for the field of study into which the student transfers, and students receive full academic credit toward the degree program for the block of courses transferred.26</td>
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<td><strong>Reverse Transfer</strong></td>
<td>HB 3025 (2011), SB 498 (amended 2013) – Allows students who transferred from a community college to be awarded an associate’s degree if they earned at least 30 credit hours at the community college and earned a cumulative total of 66 credit hours to date (changed from 90 credits in 2011).28</td>
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<td><strong>Voluntary Transfer Compacts</strong></td>
<td>19 TAC 9.1, 9.185 (2011) – Statewide articulation agreements between community colleges and universities that facilitate the transfer of courses that apply toward earning a bachelor’s degree in a specific discipline; it also permits public community colleges to award an academic certificate to students who complete 50% of the curriculum specified in a voluntary transfer compact.29</td>
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<tr>
<td><strong>Texas Common Course Numbering System</strong></td>
<td>Voluntary, co-operative effort among Texas community colleges and universities to facilitate transfer of lower-level general academic coursework.30</td>
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<td><strong>Other initiatives</strong></td>
<td>HB 2999 (2011) – Authorizes a Texas public higher education institution to develop a fixed tuition rate program for certain students who transfer to a public university within twelve months of completing an associate’s degree.31</td>
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Appendix A. Texas Transfer and Articulation Policies

GreaterTexasFoundation.org
REFERENCES


Cullinane, J. (2014). Transfer and credit loss in Texas. PowerPoint presentation presented at The University of Texas at Austin, Austin, TX.


Greater Texas Foundation (2014). Minimizing Student Debt through Dual Credit and Early College. PowerPoint presentation presented at the Texas Higher Education Coordinating Board Strategic Planning Committee, Austin, TX.


POLICY BRIEF: Transfer for Student Success


