

**POLICY BRIEF:**

# Improving Credit Mobility for Community College Transfer Students in Texas

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*When I was at community college, and I told them where I wanted to transfer, they told me that I needed to be careful. That's all they said—that the credits I took there weren't going to transfer everywhere.*

Texas community college transfer student

In Texas and across the nation, community colleges are the entry point to higher education for millions of students, nearly half of whom are the first in their families to go to college.<sup>1</sup> Many of these students, however, do not reach their educational goals; less than a quarter transfer to a university, and only about 10 percent complete a bachelor's degree.<sup>2</sup> In Texas, 712,478 students, or 43 percent of the state's higher education enrollment,<sup>3</sup> attend one of the state's 63 public two-year colleges. Estimates from the fall 2007 cohort find that **35 percent of Texas community college degree-seeking students transferred to a four-year institution, and only 43 percent earned a bachelor's degree within six years.**<sup>4</sup>

There are many reasons why community college students fail to transfer and earn a bachelor's degree. This brief focuses specifically on problems with **credit mobility**, or the transfer of credits from one institution to another.<sup>5</sup> Although outright credit loss is challenging for students, degree program credit loss is particularly problematic; it leads to excess elective credits, or an accumulation of more credits than are required to graduate. In Texas, transfer students were 17 percentage points less likely to graduate within six years compared with nontransfer students—and among those who graduated, transfer students attempted eight more credits, on average, than their peers due to credits from their origin institution that transferred but did not apply to their degree.<sup>6</sup>

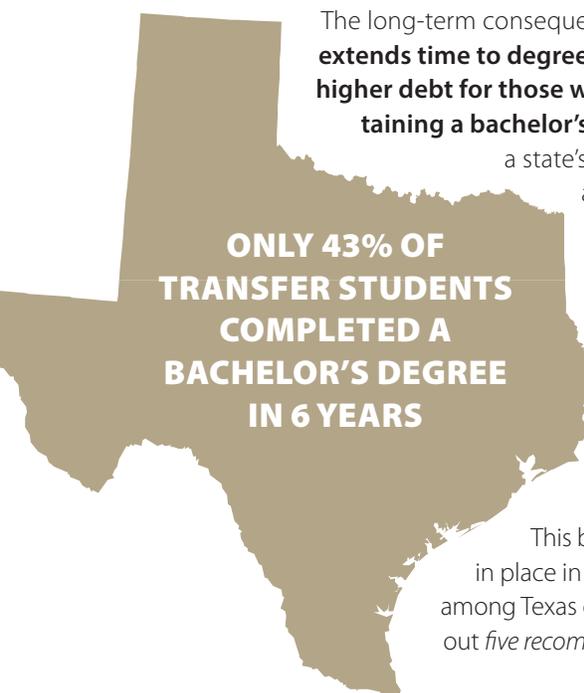
The long-term consequences of credit loss are significant. Credit loss **extends time to degree, increases students' expenses, leads to higher debt for those with loans, and lowers the likelihood of attaining a bachelor's degree.** It also represents inefficiency within a state's public higher education system, with federal and state tax dollars used for college-level credits that do not count toward a degree.

State and institutional policies can support credit transfer and reduce credit loss. Thus, transfer policy is a key strategy for meeting the state's attainment goals and ensuring more equitable postsecondary outcomes for historically disadvantaged students.

This brief addresses the *type of transfer policy* currently in place in Texas, identifies the *top reasons for credit loss* among Texas community college transfer students, and lays out *five recommendations* for improving credit transferability.

**“ We all have to remember that everything transfers, but not everything applies. So simply transferring credit from a two-year to a four-year institution—if it's academic credit, then almost all of it transfers. It's almost unheard of for it not to transfer. But the real issue for students is: Does it apply to their degree?**

Texas system official



**ONLY 43% OF  
TRANSFER STUDENTS  
COMPLETED A  
BACHELOR'S DEGREE  
IN 6 YEARS**

## Texas Transfer Policy: An Institution-Driven System

State transfer policies generally have two primary features. *Credit applicability* means course credits can be applied to meeting major requirements and serve in lieu of similar courses. *Major-ready status* means students can fulfill lower-division general education and prerequisite major requirements for a program of study at a community college and transfer to a university major-ready, or directly into upper-division major coursework. Depending on the scope of these two features, states and system transfer policies can be categorized in one of three ways:



**2+2 systems** guarantee the transfer and application of general education and prerequisite major courses across institutions in a system, and the system specifies lower-division prerequisite requirements for nearly all majors. This ensures community college transfer students can seamlessly enter a four-year university ready for upper-division major coursework.



**Credit equivalency systems** also guarantee the transfer and application of general education and prerequisite major courses across institutions in a system. Individual institutions have some flexibility in specifying additional prerequisite major courses for particular programs, so students may not always transfer major-ready.



**Institution-driven systems** allow individual institutions to decide which transfer courses apply to program requirements and specify the prerequisite major courses students must take to enter major-ready in a particular program.

**Texas is an example of an institution-driven system** because credit applicability and major-ready status are largely determined by individual institutions.

## Core Curriculum and Fields of Study Curriculum Attempt to Address Credit Mobility but Fall Short

**Statewide core curriculum.** Since 2003, Texas has had a statewide core curriculum that transfers across institutions in the state.<sup>7</sup> However, those courses are not guaranteed to apply to a degree program at a particular institution.

**Fields of study.** Texas also has nine major pathways—called field of study curricula (FOSC)—that guarantee the transfer and application of prerequisite major course credits in nine fields. However, few students use these pathways; in fall 2012, only 603 students (2 percent of all transfers) completed FOSC.<sup>8</sup> Further, these pathways need to be updated and expanded. According to an interviewee, there are 100 fields of study but only enough Coordinating Board staff members to update two or three a year, so it could take 25 years to have FOSC for all fields of study in the state.

**Articulation agreements.** Texas primarily uses institutional articulation agreements to govern the transfer and application of credits from one program to another. On average, Texas public universities have 38 active articulation agreements.<sup>9</sup> Texas State University, one of the largest institutions in the state, has 3,090 agreements with 29 two-year institutions. These institution-driven agreements create what a Texas college administrator called a “quilt of interlocking but different articulation agreements” for students and advisors to navigate.

**“ If you’re a business major, you can take economics to satisfy the core, and you can also take economics to satisfy part of your major requirements. But you could also take cultural anthropology. Well, that will satisfy the core curriculum, but if you’re a business major, it won’t fill a hole in the business curriculum.**

Texas system official

## How and Why Students Lose Credit

### ***Many students wait too long to select a major and decide where to transfer***

One of the primary reasons for degree program credit loss is students' uncertainty about their majors and destination institutions. Students who put off these decisions or change their major may end up taking classes that do not count toward degree program requirements. Multiple university students we interviewed (all of whom had completed the statewide core curriculum or had an associate degree) described being blindsided by credits not counting toward their university's program requirements. Thus, they accumulated excess elective credits and had to retake general education and prerequisite courses.

### ***Advisors are faced with high caseloads, complexity, and incomplete information***

The second major reason for degree program credit loss is a lack of appropriate advising. Community college advisors struggle to provide accurate and timely advising to students because of large caseloads and other demands on their time. In addition, transfer advising is complex—particularly in Texas, where an advisor must know articulation agreements for many majors and universities (an average of 38 agreements for more than 100 degree programs). Advisors may also be working with incomplete or inaccurate information. Some described drawing on transfer planning guides to advise students, but guides are not always available for every program, or they may be out of date. As a result, students may not have the information they need for selecting majors and destination institutions.

“ One of the major complications when you do not have policy that's aligned is that you have very customized advising. When you have very customized advising, there's a lot of room for misinformation. And so much responsibility is left to the advisor to know about not just the general transfer information but ... a lot of information about the different requirements for the different disciplines. And advising often gets a bad rap, but we have a very complex system in place, [so] it's not surprising that sometimes things that are not beneficial to the student [do] occur.

Texas community college administrator

## Policy and Practice Recommendations

To improve transfer policy and outcomes in Texas, we recommend five strategies: develop more cohesion in lower-division coursework for specific programs, create incentives to improve transfer, build the knowledge and capacity of advisors and students, encourage students to choose a path early on, and collect data to ensure decisions are made based on evidence.

### ***Develop more cohesion in lower-division major requirements across the state***

Texas should find ways to develop more statewide cohesion and **reduce potential credit loss**, such as:

- **Expand the use of FOSC.** Texas has statewide transfer pathways in statute—but not in practice. Updating and expanding FOSC to cover more degree programs could reduce complexity and promote credit mobility.
- **Develop regional transfer pathways and associated tools.** Networks of community colleges and universities could work together to develop regional transfer pathways, or specified sets of lower-division courses that transfer and apply to majors across institutions. To do this, the Texas Higher Education Coordinating Board or other state entities should conduct data analysis to better understand regional transfer patterns. Institutions within identified regions could create shared transfer planning and equivalency guides for advisors and students.
- **Adopt credit equivalency policies for a subset of majors.** Under credit equivalency systems, universities maintain flexibility in determining whether transfer students have met all lower-division requirements and, thus, can enter major-ready. These policies may be more feasible to develop and implement if they target only a subset of majors.

For example, besides developing a transferable common core, **The City University of New York (CUNY)** specifies three to five prerequisite major courses that transfer for its 10 most popular majors and applies them to the same major program across the system. In addition, the state of **Washington** specifies most lower-division coursework for science, technology, engineering, and mathematics (STEM) and health majors because they require specific general education and prerequisite major coursework that differs from the general transfer associate degree.

### **Create incentives for four-year institutions to support transfer student success**

To encourage universities to focus on transfer, Texas may want to consider a **performance-based funding metric** based on community college transfer student outcomes.<sup>10</sup> Although many states reward community colleges for the total number of transfer students or the number of transfer students who reach a credit threshold, only two states—**Arkansas** and **Maine**—financially reward four-year institutions for the number of bachelor’s degrees granted to transfer students from community colleges.

Alternatively, performance-based funding could be used to strengthen institutional collaboration. For example, **Michigan** financially awards institutions for participation in the Michigan Transfer Network, which is a tool that allows students and advisors to understand transfer course equivalencies among Michigan colleges and universities. Texas has the Texas Common Course Numbering System (an effort among 136 state community colleges and universities to facilitate the transfer of lower-division general education coursework), but participation is voluntary. Performance-based funding may incentivize institutions to join the system and keep it up to date.

### **Build the knowledge and capacity of community college advisors and students**

Texas should **invest in resources and training for community college advisors** to build their knowledge and ability to access the information needed to advise transfer students. These trainings should include both university and community college advisors, and they should foster communication and collaboration across institutions. In addition, resources could be used to develop efficient processes at universities to expand and update transfer planning guides.

Texas can also support credit mobility by **developing students’ transfer college knowledge at critical milestones**. *Transfer college knowledge* comprises all the information needed to succeed as a transfer student. In addition to counseling sessions starting in high school and continuing into community college and university, transfer college knowledge should be embedded into orientation curriculum, first-year experience, student success courses, and other student services. Doing so will provide students with opportunities to explore selecting both a major and destination institution, as well as learn what is required to transfer major-ready into upper-division coursework without excess credits.

### **Encourage community college students to select a path early in their college career**

The typical community college student is often uncertain about what they want to major in or what career path they are on. Reducing this uncertainty and choosing a pathway can help avoid or reduce credit loss. Texas should consider following the lead of other states in requiring students to choose a major path early. For example, **North Carolina** community colleges require that by 30 hours, students must meet with an advisor to select a major and destination institution, and all students must take a student success course in which they map out their educational plan.<sup>11</sup> Additionally, **Florida** developed eight meta-major academic pathways; when students enroll, their advisor provides them a pathway for the meta-major in which they are most interested. Then, by 30 hours, students select a destination institution, and an advisor informs them of the common prerequisite courses for that institution.

“*The advice I would give to the freshmen would be [to] know ahead of time what school you plan on committing to. Know that it’s not set in concrete but know that it will be costly if you waver back and forth.*”

Texas community college transfer student

### **Collect evidence to understand credit mobility patterns in the state**

Texas needs to **use data to better understand credit loss** and how it affects students, programs, and institutions. Having high-quality evidence is crucial for answering several important questions, including:

- How many *credits do community college students retain* after transferring to a university, and what percentage applies to their major requirements?
- How do credit mobility patterns *vary by institution* and degree program?
- How do credit mobility patterns *vary by the socioeconomic status of students*, whether they are first-generation college students, and other demographic characteristics?

### **Conclusion**

Most Texas students begin their higher education at a community college, but far too many leave with debt and no degree. **For Texas to meet its attainment goals and remain competitive, state policy must better support credit mobility and minimize credit loss.** The transfer policy reforms described above seek to address these challenges.

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- <sup>1</sup> U.S. Department of Education, National Center for Education Statistics. (2009). *Beginning Postsecondary Students Longitudinal Study, 2009*. Retrieved March 1, 2016, using QuickStats, from <http://nces.ed.gov/surveys/bps/> (Author analysis)
- <sup>2</sup> Horn, L., & Skomsvold, P. (2011). *Community college student outcomes: 1994–2009* (NCES 2012-253). Retrieved from U.S. Department of Education, National Center for Education Statistics website: <https://nces.ed.gov/pubsearch/pubinfo.asp?pubid=2012253>
- <sup>3</sup> Texas Higher Education Coordinating Board. (2014). *Enrollment—statewide by institution type*. Retrieved from <http://www.thecb.state.tx.us/reports/PDF/8005.PDF?CFID=48986454&CFTOKEN=84025373>
- <sup>4</sup> Jenkins, D., & Fink, J. (2016). *Tracking Transfer: New measures of institutional and state effectiveness in helping community college students attain bachelor's degrees*. Community College Research Center, The Aspen Institute, & National Student Clearinghouse Research Center.
- <sup>5</sup> This brief is based on a larger qualitative study of 10 states, including Texas. In Texas, we interviewed three state officials, 14 individuals from two-year and four-year institutions, and 14 students from a two-year and four-year institution. The full report: Hodara, M., Martinez-Wenzl, M., Stevens, D., & Mazzeo, C. (2016). *Improving credit mobility for community college transfer students*. Retrieved from Education Northwest website: <http://educationnorthwest.org/resources/improving-credit-mobility-community-college-transfer-students>
- <sup>6</sup> This information applies to students who began higher education at Texas public institutions in 2004/05 and 2005/06 and were followed until 2010 or 2011, respectively. For more information: Cullinane, J. P. (2014). *The path to timely completion: Supply- and demand-side analyses of time to bachelor's degree completion* (Doctoral dissertation). Retrieved from <https://repositories.lib.utexas.edu/handle/2152/24932>
- <sup>7</sup> 28 Tex. Reg. 4109 (May 27, 2003). Retrieved from [http://texreg.sos.state.tx.us/public/readtac\\$ext.TacPage?sl=R&app=9&p\\_dir=&p\\_rloc=&p\\_tloc=&p\\_ploc=&pg=1&p\\_tac=&ti=19&pt=1&ch=4&rl=21](http://texreg.sos.state.tx.us/public/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=19&pt=1&ch=4&rl=21)
- <sup>8</sup> Texas Higher Education Coordinating Board. (2014). *Texas general academic institutions: Increasing successful community college transfer. A report to the Texas Legislature, Senate Bill 1, 83rd Texas Legislature*. Retrieved from <http://www.thecb.state.tx.us/reports/pdf/6073.pdf?CFID=48986454&CFTOKEN=84025373>
- <sup>9</sup> Texas Higher Education Coordinating Board. (2014). *Texas general academic institutions: Increasing successful community college transfer. A report to the Texas Legislature, Senate Bill 1, 83rd Texas Legislature*. Retrieved from <http://www.thecb.state.tx.us/reports/pdf/6073.pdf?CFID=48986454&CFTOKEN=84025373>
- <sup>10</sup> Texas currently allocates 10 percent of the funding formula for two-year institutions based on student metrics. The metric related to transfer is “number of students transferring to a General Academic Institution after successfully completing at least 15 semester credit hours.” This metric focuses on students completing at least a semester’s worth of credit before transfer but will not incentivize improvements in transfer student credit mobility, four-year college progression, and eventual bachelor’s degree completion. For more information: National Conference of State Legislatures. (2015). *Performance-based funding for higher education*. Retrieved from <http://www.ncsl.org/research/education/performance-funding.aspx>
- <sup>11</sup> Altstadt, D. (with Schmidt, G., & Couturier, L. K.). (2014). *Driving the direction of transfer pathways reform: Helping more students achieve their baccalaureate goals by creating structured transfer pathways “with the end in mind.”* Retrieved from Jobs for the Future website: <http://www.jff.org/sites/default/files/publications/materials/Driving-the-Direction-Pathways-Reform-042414.pdf>