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RESEARCH BRIEF

Policy Innovations in Transfer: A Look across the United States

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August 2020

Introduction

In comparison to other jurisdictions, Ontario's postsecondary education system (PSE) is a relatively late entrant into the field of transfer. When our college system was formed in the 1960s, there was little intention that it would serve as a stepping-stone to university. Only in recent decades have we witnessed the boundaries between our sectors loosen, initially through the formation of the College University Consortium Council and then with ONCAT (formed in 2011). These entities have worked to facilitate student mobility across the system via a set of articulation agreements that serve as bridges between institutions. These agreements, both bi-lateral and multi-lateral, are formed by autonomous institutions absent of a government mandate, coercion, or strong incentives.

By comparison, the United States has had a much longer investment in transfer. American states with highly developed transfer systems, and even those with newer systems, provide international observers with diverse playbooks by which to address elements of the transfer function within their own jurisdictions. Moreover, the wealth of empirical transfer research within the U.S. provides solid grounding upon which to judge the relative merits of policy innovations, which could potentially be transplanted with care.

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Acknowledging the extensive and varied American experiences with transfer, ONCAT recently performed a scan of statewide transfer policy innovations across the U.S. We conducted a comprehensive review of scholarly and policy-oriented articles and reports while focusing on statewide guaranteed transfer of Associate's degrees, statewide reverse transfer, common lower-division courses, and common course numbering. Our goal was to identify useful practices that merit consideration for Ontario. Rather than attempt to push the sector in any direction, we hope to kick-start fruitful conversations about potential strategies to improve the Ontario transfer system.

Our review of American PSE systems has netted various interrelated innovations that warrant attention. These are innovations that have the potential to contribute to a more effective transfer system in Ontario, from both a *student experience* as well as a *fiscal*

perspective. These are viewpoints that must be more carefully balanced than ever, given the radical transformations that have been forced upon us by COVID-19.

Below, we provide a brief overview of what each of these policy innovations mean and accomplish. Importantly, we also consider barriers to their potential adoption in Ontario. In most cases, and as predicted, this exercise leads to more questions than answers. Nevertheless, this is a useful outcome that should inspire desire for experimentation within our system.

Framing the Problem: Why Credit Loss Matters

One of the primary difficulties experienced by transfer students, and a focal point for many ONCAT activities, is credit loss. Credit loss occurs when institutions do not recognize credits earned by a student elsewhere. Such failure to recognize prior commensurate learning leads to the repetition of courses and elongates the time-to-completion for credentials.

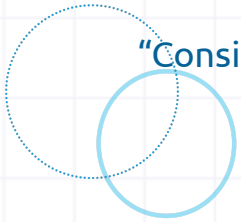
There is no publicly available data on credit loss in Ontario. However, American data provides some insight into its prevalence. A recent report performed by the United States Government Accountability Office (2017) found that, on average, American transfer students lost the equivalent of a semester's worth of credits. Earlier work (Simone, 2014) also found that less than one third of transfer students were successful in transferring all of their credits. As such, even in systems with far more experience in managing and facilitating transfer, credit loss remains a major policy problem.

Credit loss is also problematic as it forms a barrier to B.A. degree attainment. Students who transfer all (or almost all) of their community college credits are 2.5 times more likely to obtain a B.A. than counterparts who transferred less than half of their credits (Monaghan & Attewell, 2015). Credit loss can also differ for various groups after controlling for demographic characteristics like race and socioeconomic status, making it an equity issue (Giani, 2019). Lastly, credit loss is financially wasteful for both students and government. Tuition costs are already too burdensome for some students, who are saving money by completing a portion of their coursework at less expensive community colleges (Belfield, Fink & Jenkins, 2017).[1] In the State of Ohio, reforms aimed at reducing credit loss have been reported to save $20 million annually (see Kisker et al., 2011).

1. This is particularly prevalent in systems where tuition varies greatly across sectors. According to the College Board, the average in-state tuition for U.S. public four-year colleges is $10,230—more than triple the amount for yearly community college tuition at $3,347.

Statewide Guaranteed Transfer

In Ontario, we combat credit loss through bi- or multi-lateral agreements that set out which courses are equivalent and will transfer. This approach respects institutional autonomy to determine equivalencies, but is labour intensive, and leaves many low-traffic pathways unpaved. In the U.S., roughly 35 state governments have taken a more comprehensive approach, establishing frameworks to guarantee *statewide* credit transfer (see Education Commission, 2020). These policies can result in full credit recognition *guarantees* when students move between publicly funded institutions.



"Considerable work is left for Ontario to develop this supporting cast of policies and structures to ensure the success of more ambitious initiatives like Reverse or Guaranteed Transfer."

There is considerable variation in how these guaranteed arrangements function. In the State of California, the "Student Transfer Achievement Reform Act" (STAR Act) guarantees that students who earn Associate Degrees for Transfer (ADTs) are granted admission to a California State University campus, and are able to complete their B.A. with only two additional years of full-time study. This arrangement replaced a previous situation where mismatches between community college and university curriculums led students to complete (on average) an excess of 33% more credits than required (see Padilla, 2014).[2] Other state systems, although they do not have transfer-specific credentials (e.g., ADTs), have developed legislation that more broadly covers associate degrees or a core set of courses. Several states (e.g., Kentucky, Louisiana, and North Carolina) also provide admissions priority to in-state transfer students over out-of-state students to ensure that transfer pathways remain accessible. Out-of-state students pay higher tuition fees, so without such measures, universities might be more likely to select them to generate greater revenue.

Though increasingly popular, there are few evaluations of guaranteed transfer. Looking specifically at the early experience of the State of California, Baker (2016) found that the STAR Act did not influence the number of transfer students. More recent analyses

2. It is important to note that these admission guidelines vary by state and often include restrictions, such as minimum GPAs; students are also not guaranteed their program or school of choice (Lipscomb et al., 2019)

of multiple states that have implemented ADTs (see Maine, Nevada, New Jersey, Idaho, Kentucky, and Mississippi) suggest that they can improve graduation rates at the community college level (Spencer, 2019). Nevertheless, we are not aware of any evidence that these policies have accomplished their primary goal: improving B.A. completion rates. Theoretically, this is something they should achieve by virtue of improving the amount of transfer credit awarded.

Barriers to Guaranteed Transfer in Ontario

In Ontario there is no system-level guarantee that students transferring from a community college will obtain a seat at an Ontario university. Transfer-specific diploma programs exist, but there is no legislation which renders them a guaranteed pathway into a university. The challenges to implementing a system-wide arrangement would be significant due to current governance structures. In states like Georgia, a single governing body (Board of Regents) has complete authority over public universities. This facilitates system-wide arrangements—like guaranteed transfer—that require layers of standardization and compliance. In Georgia, 42 semester credit hours transfer seamlessly across state-funded community colleges and universities (Education Commission, 2018). Central coordination can also establish common course numbering systems that streamline transfer credit assessment processes. In Colorado, for example, commonly numbered courses fully transfer across publicly funded institutions upon a student's enrollment (Education Commission, 2018).

By contrast, in Ontario, university senates retain autonomy over academic decision-making, as enshrined in the acts that created them (Jones, Shanahan & Goyan, 2002). As such, establishing guaranteed province-wide transfer would require extensive consultation and persuasion to secure institutional compliance, or a central overriding of university acts, which would be unlikely. In either case, guaranteed transfer should be pursued once other basic processes and infrastructure have been established toward the development of an efficient transfer system.

Reverse Transfer

Each year, thousands of students in the U.S. transfer from community college to university without first completing their Associate of Arts (AA)—the approximate equivalent to an Ontario two-year college diploma. In doing so, they leave their first school without

a credential after significant investments of time and money. This is a considerable risk—data from the National Student Clearinghouse (Shapiro et al., 2017) suggest that only 42.2% of American students who enrolled in a community college in 2010, and subsequently transferred to a four-year university, had graduated with a B.A. by 2016.

Reverse transfer initiatives allow transfer students to apply their university credits retroactively towards a shorter credential from the community college they originally transferred from. This is a meaningful process; obtaining a credential provides a significant boost in labour market outcomes, relative to having "some PSE" but no credential (see Giani, Attewell, & Walling, 2019). Reverse transfer initiatives thus serve as a safety net of sorts for transfer students who transfer before obtaining an AA, and fail to acquire a B.A.

As of 2018, reverse transfer was set in legislation or board policy in 17 American states, while another 22 states provide them through institutional agreements or MOUs[3] (see Education Commission of States, 2018). Perhaps the most popular reverse transfer initiative in the U.S. is *Credit When Its Due*, through which 15 states were funded to establish infrastructure and processes to facilitate reverse transfer. In some cases, this entailed improved data capacity and technology to facilitate the sharing of institutional data and electronic transcripts for degree audits (Taylor, Bishop, Makela, Bragg, & Rudd, 2013).

According to Taylor & Bragg, 2015 (p. iii), reverse transfer arrangements have five main elements:

> **1) Student Identification:** Outlining the scope of the initiative, including participating institutions and student eligibility requirements. It also involves forecasting prospective usage and identifying target populations to develop operational processes.
>
> **2) Consent:** Establishing procedures to secure consent for the sharing of necessary student data to execute reverse transfer initiatives. This can entail policy development at both the institution and jurisdictional (e.g., state/province) levels. Institutions need to decide whether they want to adopt *opting in* or *opting out* policies, understanding that opting in would require them to do outreach to students.
>
> **3) Transcript Exchange:** Developing the digital or technical infrastructure to allow for data-sharing and storage. Some states, like Hawaii, which received

3. Memorandum of Understanding.

CWID grants, have instituted upgrades to their student information systems (SIS) and developed new technological platforms to help students track their degree progress in real time.

4) Degree Audit: Developing automated auditing processes to assess course equivalencies between coursework completed at four-year universities and two-year colleges. The products of such automation might include computer systems that help catalogue the potential transfer pathways available to students.

5) Advising: Engaging and informing students on the courses they need to acquire to secure a shorter credential en route to a B.A. degree.

Pre-existing infrastructure, state legislation, governance arrangements, and varying levels of institutional buy-in have led to different variations of reverse transfer across U.S. states.

One potential drawback of reverse transfer is that it may have a diversionary effect for students seeking a B.A. By virtue of being easily available, it may prompt students on the path to a B.A. to opt out for a shorter credential that would facilitate early labour market entry (Belfield, Fink & Jenkins, 2017). However, an analysis of Hawaii and Minnesota, two early adopters of reverse transfer policies (Taylor & Giani, 2019), reveals no evidence that the awarding of an associate degree through such initiatives negatively impacts students' progress towards a B.A. Indeed, research shows a positive correlation between associate degree completion (prior to transfer) and six-year bachelor attainment rates (Spencer, 2019). Nevertheless, further research is needed to understand the causal linkage between reverse transfer and B.A. completion.

Reverse Transfer in Ontario

As stated, no American-style reverse transfer policies currently exist in Ontario. There are also significant challenges to the implementation of these policies in our province. First, we do not have a central data warehouse or other mechanism to facilitate the exchange of institutional data required for reverse transfer.[4] Nor do we currently have a tradition of data-sharing necessary to develop such mechanisms (Green & Baumal, 2019). Second,

4. The earlier cited study by Taylor & Bragg (2015) assessed reverse transfer processes for the 12 states that were awarded "credit when its due" grants and found that the optimization processes were critical in implementing the program.

in the absence of centralized governance structures, we would also need to rely on extensive consultation to ensure buy-in from our autonomous PSE institutions. Given the complexity of reverse transfer arrangements, we are unsure about the feasibility of such an approach; although, given that a number of Ontario college/university partnerships exist (e.g., Seneca/York), such a model could be piloted among established partnerships. Third, it is unclear what amendments need to be made to institutional policies and other privacy regulations to allow for the sharing of student data at this scale. Using student data in this manner may require additional consent not currently covered by existing data charters. Finally, instructional design, curriculum, and program structures may need to be amended at colleges and universities when reverse transfer is one of the intended purposes.

Conclusion

The purpose of this review was to summarize and explain some key transfer policy innovations in the United States. Our hope is that this can lead to further exploration into how to continually improve Ontario's world-class PSE system. Guaranteed Transfer, along with Reverse Transfer, were highlighted, and various student and state-level advantages of these policies were discussed. The potential for improving student mobility, system procceses and degree/diploma completion rates sounds intriguing; however, it is important to remember that the emergence and success of these policies can vary depending on the state. Furthermore, governance structures south of the border often provide more unilateral power to centralized entities to administer educational policies and systems. Many American state systems were also established and remodeled with transfer specifically in mind. As such, they provide more fertile grounds for transfer policies than Ontario's binary system. System level policies like Reverse Transfer also typically work in tandem with a collection of other complementary policies, like a common lower-core and course numbering, that are important facets in standardizing transfer across a multiplicity of institutions. Considerable work is left for Ontario to develop this supporting cast of policies and structures to ensure the success of more ambitious initiatives like Reverse or Guaranteed Transfer.

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Established in 2011, the Ontario Council on Articulation and Transfer (ONCAT) was created to enhance academic pathways and reduce barriers for students looking to transfer among Ontario's public colleges, universities, and Indigenous Institutes.